

Rockport Wealth, LLC, (the “Advisor” or “we”) *doing business as*, “Rockport Wealth Advisors” and J Arnold Wealth Management” is an investment advisor registered with the Securities and Exchange Commission (SEC). Investment advisory services and fees differ from those of a broker-dealer, and it is important for retail investors to understand these differences. Free and simple tools are available to research firms and financial professionals at investor.gov/CRS, which also provides educational materials about broker-dealers, investment advisors, and investing.

RELATIONSHIPS AND SERVICES

What investment services and advice can you provide me?

Description of Services: The Advisor provides fee-based investment advisory services and is a fiduciary to each client. We offer **investment management, financial planning, and consultation services**. Investment management includes financial planning and involves ongoing services. Stand-alone financial planning and consultation services terminate on delivery unless otherwise agreed. We are not a broker/dealer or custodian and are not legally affiliated with any other financial firm. [Items 4, 7, 10.C, 16 & 17, Form ADV, Part 2A Brochure](#).

Monitoring: Investment Management: We regularly monitor managed accounts for conformity with stated investment objectives and portfolio goals, and for compliance with written investment guidelines. Underlying assets are reviewed frequently (often daily). Internal portfolio reviews occur no less than quarterly and generally entail analyzing securities, assessing current market conditions, analyzing investment results and other factors. The timing of reviews may also be guided by investment type, individual circumstances as reasonably known by the Advisor, market conditions, and economic events. Non-periodic reviews may be triggered by significant deposits or withdrawals, reported changes in a client's situation, and when a client's asset allocation deviates over targeted limits, at which time portfolio action is considered. We prefer that clients initiate meetings no less than annually and prompts clients to review their personal and financial profile data at least annually to ensure data remains current. Clients are obligated to promptly inform the Advisor of any real or potential change in their financial condition to give the Advisor the opportunity to review the new data and consult with the client to help ensure the designed strategies continue to be appropriate. The included financial planning services are client-initiated and the Adviser remains available to provide interim and annual planning reviews. **Our stand-alone financial planning and consultation services do not involve ongoing monitoring unless otherwise agreed in the client agreement**. [Item 13, ADV 2A](#) **Investment Authority:** We maintain limited discretionary trading authority if granted by the client via our management agreement and custodial account forms and will implement transactions within our client's designated investment objectives, to include the type and amount of securities to be bought and sold. We vote proxies only if the client granted this authority prior to December 18, 2023. We will not hold full power of attorney nor take custody of client funds or securities other than the ability to deduct our contractually agreed management fees via the client's account if authorized by the client. Clients can expect to receive trade confirmations and account statements directly from their custodian. For non-discretionary services, clients make the ultimate decision regarding the purchase or sale of investments. [Items 16 and 17 Form ADV, 2A](#). **Limited Investment Offerings:** We are an independent investment advisor and do not offer proprietary products and are not limited as to types of investments. **Advice and Investments:** Recommended investments may include stocks, exchange traded funds, no load mutual funds, short-term instruments, bonds, options, and other investments, as outlined in the client's designed strategies. Recommendations associated with assets in corporate retirement plans are limited to those offered within the plan. [Item 4B, Form ADV 2A](#). **Account Minimums and Other Requirements:** We do not impose a minimum portfolio size to establish investment management services. We impose a start-up fee for stand-alone financial planning and a minimum consultation fee for services pertaining to Delaware Statutory Trusts. [Item 7, Form ADV 2A](#). **Additional Information: Fiduciary:** We are a fiduciary to each client. As required to comply with the SEC's Regulation Best Interest, we must act in our client's best interest and not put our interests ahead of yours. This CRS is a brief relationship summary designed to help investors make informed choices regarding what type of relationship and services best suits the investor's particular circumstances and investment objectives. Please read our Form ADV 2A Brochure as it provides important information about our services, fees, business affiliations, and other matters.

CONVERSATION STARTERS

- Given my financial situation, should I choose an investment advisory service? Why or why not?
- How will you choose investments to recommend to me?
- What is your relevant experience, including licenses, education, and other qualifications? What do these qualifications mean?

FEES, COSTS, CONFLICTS AND STANDARD OF CONDUCT

What fees will I pay?

Description of Principal Fees and Costs: Our fees may be higher or lower than may otherwise be available for similar services. Our **Investment Management** fees are calculated as a percentage of assets under management and combines portfolio management, commissions, trade execution costs, custody, and other standard brokerage services within a single investment management fee under The Rockport Wealth Wrap Fee Program. *Clients may opt out of the wrap fee program* and in such cases will incur normal commission and trade execution costs (in addition to our management fees). Our fee is negotiable, based on the nature, complexity, and scope of services as well as the amount and nature of assets to be managed, the election to opt-out of the wrap program, pre-existing relationships, and other factors, at the discretion of the Advisor. [Form ADV 2A, Items 4 & 5, Appendix 1 Wrap Fee Brochure](#). As assets increase, you will pay more in management fees and thus our revenue increases. **Performance Fees:** For Qualified clients, as defined by the SEC, we may negotiate a fee based on a combination of a percentage of assets under management and a performance fee. Thus, we receive incentive fees based on a share of capital gains on or capital appreciation of the assets or any portion of the assets. A performance-based fee arrangement can create an incentive for the Advisor to recommend investments that are riskier or more speculative. We work to mitigate this conflict by selecting investments we believe are appropriate for clients in accordance with the Advisor's and the client's investment strategies and we have established procedures designed and implemented to (i) ensure that all clients are treated fairly and equally, and (ii) prevent potential conflicts with respect to investment allocations among clients. [Form ADV 2A, Item 6](#) Our **financial planning and consultation** fees are hourly or project based and

	<p>agreed to at engagement based on unique circumstances, required services, scope and/or complexity of services or other factors, at The Advisor's discretion. Items 4, 5 & 6, ADV 2A.</p> <p>Description of Other Fees and Costs: 1. Investors not using our wrap program are responsible for third-party fees associated with financial and investing activities and these will vary depending upon the nature of services utilized, investments purchased and sold, and other factors. Clients may pay transaction fees and brokerage commissions to their brokerage firm(s), as well as fees associated with particular accounts (e.g., transfer fees, termination costs, wire transfer fees, retirement plan and/or trust fees, deferred sales charges, odd lot differentials, and other fees and taxes associated with investing). Fees and expenses charged to shareholders of exchange-traded and mutual fund shares are exclusive of and in addition to the Advisor's fees. Item 5, Form ADV 2A. Additional Information: <i>You will pay fees and costs whether you make or lose money on your investments. These fees and costs will reduce any amount of money you make on your investments over time. You should ensure that you understand what fees and costs you are paying.</i> The Advisor's fees may be higher or lower than what may be charged by other firms for similar services. You are encouraged to read Form ADV disclosures and prospectus information. Items 5 & 6, Form ADV 2A 2. The Rockport Wealth Wrap Fee Program combines a portfolio management fee as well as commissions, trade execution costs, custody, and other standard brokerage services within a single, bundled fee. Please read the Advisor's ADV 2A, Appendix 1, Wrap Fee Brochure as it discusses the Program, conflicts of interest, and important considerations. The Program fee does <u>not</u> include mark-ups, and mark-downs, dealer spreads or other costs associated with the purchase or sale of securities, interest, taxes, or other costs, such as charges for transactions not executed through Charles Schwab & Co., Inc., costs associated with exchanging currencies, wire transfer fees, or other fees required by law or imposed by third parties). Conflict of Interest: When managing an account on a wrap fee basis, we receive as compensation for our services, the balance of the total wrap fee you pay after custodial, trading, and other management costs (including execution and transaction fees) have been deducted. We do not charge higher advisory fees based on their trading activity, but you should be aware that it creates an incentive to limit our trading in your account(s) because we are charged for executed trades. 3. We engaged Betterment, LLC to access, among other things, Betterment's software, advice, and digital services whereby we retain our role as primary adviser. When the Betterment platform is utilized, the advisory fee is split between us and Betterment via a separate agreement with clients. Items 10.D Form ADV 2A.</p> <p>CONVERSATION STARTER</p> <p>➤ Help me understand how these fees and costs might affect my investments. If I give you \$10,000 to invest, how much will go to fees and costs, and how much will be invested for me?</p>
<p>What are your legal obligations to me when acting as my investment adviser?</p> <p>How else does your firm make money and what conflicts of interest do you have?</p>	<p>Standard of Conduct: We are a fiduciary to each client. When we act as your investment advisor, we are required to act in your best interest and not put our interests ahead of yours. At the same time, the way we make money creates some conflicts with your interests. You should understand and ask us about these conflicts because they can affect the advice we provide. Here are some examples to help you understand what we mean: We are likely to recommend our services and during our relationship, we may recommend that you add funds to your managed portfolio. As managed assets increase, our fees increase as does the compensation to our financial professionals. While we are compensated by fees paid by our clients, our financial professionals may recommend commission-based products in their separate capacities as insurance agents and registered representatives as discussed below. Items 5.A, B & 5, Items 10.C, 10.D, 12, 13 & 14B., Form ADV, Part 2A Additional Information: All investment advisers face conflicts of interest which are inherent in the business. We have a financial incentive to recommend our services and our primary source of compensation is asset-based fees - thus we are incentivized to acquire new clients and increase managed assets. Additional conflicts arise when we recommend services and products associated with our other business activities. You are never obligated to use our services or purchase services/products associated with our outside business activities. Items 10.D & 17, ADV 2A</p> <p>CONVERSATION STARTER</p> <p>➤ How might your conflicts of interest affect me and how will you address them?</p> <p>How do your financial professionals make money? Our financial professionals receive salary-based compensation, a percentage of advisory billings and/or bonuses based on the amount of client assets they bring to our firm. Our professionals who own the Advisor share the profits generated by our firm. Therefore, our professionals have an incentive to encourage you to increase the assets in your account and increase our firm's profitability. Outside Business Activities: Certain of our professionals are separately engaged as insurance agents. With the exception of Jon Arnold and our chief compliance officer, our professionals are dually registered as representatives of an unaffiliated broker/dealer. This creates a conflict of interest because these persons receive commission-based compensation in connection with insurance and securities transactions, including 12b-1 fees for certain investment co. products. You are never obligated to purchase insurance or securities. Advisory fees are not reduced to offset commissions. Jon Arnold also holds a real estate license and earns commissions. Items 5.E, 10.C & 10.D Form ADV 2A & ADV 2B</p>
<p>DISCIPLINARY HISTORY</p>	<p>Do you or your financial professionals have legal or disciplinary histories? Yes. A free and simple search tool is available at investor.gov/CRS if you would like to search our firm, our registered personnel, or another financial service provider.</p> <p>CONVERSATION STARTERS:</p> <p>➤ As a financial professional, do you have any disciplinary history? For what type of conduct?</p>
<p>ADDITIONAL INFORMATION</p>	<p>Information about The Advisor (CRD# 297122) and its registered personnel can be found at https://adviserinfo.sec.gov. Our website: https://www.rockportwealth.com. You may contact The Advisor at (216) 226-4560 or joe@rockportwealth.com to inquire about services or to request our most recent Client Relationship Summary and Form ADV 2 Brochures.</p> <p>CONVERSATION STARTERS:</p> <p>➤ Who is my primary contact person? Is he or she a representative of an investment advisor or broker-dealer? Who can I talk to if I have concerns about how this person is treating me?</p>