

Portage Wealth Inc.  
Customer Relationship Summary  
May 1, 2026

Portage Wealth Inc. (“Portage”) is registered with the Securities and Exchange Commission (SEC) as an investment adviser. Brokerage and investment advisory services and fees differ and it is important for you, our client, to understand the differences. Free and simple tools are available to you so you can research firms and financial professionals at: [Investor.gov/CRS](https://Investor.gov/CRS). This website also provides educational materials about broker-dealers, investment advisers, and investing.

**WHAT INVESTMENT SERVICES AND ADVICE CAN YOU PROVIDE ME?**

The principal services our firm offers include investment management services to individuals. Investment management services are provided on a discretionary or nondiscretionary basis, which means that we can make changes to your portfolio without first obtaining your express prior permission. We regularly monitor your investment accounts and make investment changes when necessary. Our firm accepts new clients with a minimum of \$500,000 of investable assets. Portage may waive the account minimum, at its sole discretion. We do not offer any proprietary products or wrap fee programs.

When we manage your assets, we act as a fiduciary, which means that we must prudently take care of your money and must, at all times, act for your benefit.

We will provide a detailed financial plan for clients who request such a plan. You can find a more detailed description of our services in our Form ADV Part 2: <https://adviserinfo.sec.gov/firm/summary/340012>

***CONVERSATION STARTERS, ask your financial professional:***

*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 YOUR LICENSES, EDUCATION AND OTHER QUALIFICATIONS? WHAT DO THESE QUALIFICATIONS MEAN?*

**WHAT FEES WILL I PAY?**

Our Investment Management fees are based on a percentage of Assets under Management. Asset Management fees are paid quarterly in advance and debited to your account. In addition to the fees we charge, you may also pay Transaction Fees and fees charged by individual Mutual Funds, Separate Account Managers or Variable Annuities. You will pay fees and costs whether you make or lose money on your investments. Fees and costs will reduce any amount of money you make on your investments over time. Please make sure you understand what fees and costs you are paying. You can find more detailed information about fees in our ADV Part 2A: <https://adviserinfo.sec.gov/firm/summary/340012>

***CONVERSATION STARTERS, ask your financial professional:***

*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?*

**WHAT ARE YOUR LEGAL OBLIGATIONS TO ME WHEN ACTING AS MY INVESTMENT ADVISER?  
HOW ELSE DOES YOUR FIRM MAKE MONEY AND WHAT CONFLICTS OF INTEREST DO YOU HAVE?**

*When we act as your investment adviser, we have to act in your best interest and not put our interest ahead of yours. At the same time, the way we make money creates a conflict with your interests. You should understand and ask us about these conflicts because they can affect the investment advice we provide you. Here is an example to help you understand what*

this means. We do not offer any proprietary products and try to avoid all conflicts of interests. Any conflicts would be disclosed prior to our engagement.

Example: Portage and its investment adviser representatives receive compensation based on a percentage of your assets under management. As the value of your assets under management increase, total compensation you pay to Portage and its representatives also increases. However, if your account value decreases, you will still pay a fee to Portage and its representatives.

***CONVERSATION STARTER, ask your financial professional:***

*HOW MIGHT YOUR CONFLICTS OF INTEREST AFFECT ME, AND HOW WILL YOU ADDRESS THEM?*

### **HOW DO YOUR FINANCIAL PROFESSIONALS MAKE MONEY?**

Our financial professionals are paid a salary with an opportunity to earn a bonus based on firm profits. This profit-based compensation creates an incentive for them to grow the firm's revenue, which can create a conflict of interest because they may be motivated to encourage clients to increase the amount of assets they invest with us or to use more of our services.

### **DO YOU OR YOUR FINANCIAL PROFESSIONALS HAVE LEGAL OR DISCIPLINARY HISTORY?**

Yes, our firm, or any of our Advisory Affiliates have a disciplinary history. Visit [Investor.gov/CRS](http://Investor.gov/CRS) for a free and simple search tool to research our firm and our financial professionals.

***CONVERSATION STARTER, ask your financial professional:***

*AS A FINANCIAL PROFESSIONAL, DO YOU HAVE ANY DISCIPLINARY HISTORY? FOR WHAT TYPE OF CONDUCT?*

### **ADDITIONAL INFORMATION**

You can obtain additional up-to-date information and/or request a copy of the relationship summary by phone at (416) 319-1627 or email at [sandra.henderson@portagewealth.com](mailto:sandra.henderson@portagewealth.com), or at [darren.coleman@portagewealth.com](mailto:darren.coleman@portagewealth.com).

***CONVERSATION STARTER, ask your financial professional:***

*WHO IS MY PRIMARY CONTACT PERSON? IS HE OR SHE A REPRESENTATIVE OF AN INVESTMENT ADVISER OR A BROKERDEALER? WHO CAN I TALK TO IF I HAVE CONCERNS ABOUT HOW THIS PERSON IS TREATING ME?*