

August 18, 2021

Fortis Advisors, LLC (d/b/a Fortis Family Office) is an SEC-registered investment adviser that provides investment advisory services. Investment advisory and brokerage services and fees differ, and it is important to understand the differences. Free and simple tools to research firms and investment professions can be found at Investor.gov/CRS, which also provides educational materials about investment advisers, broker-dealers, and investing.

What investment services and advice can you provide me?

We offer investment advisory services to retail investors. These services include portfolio management and financial planning. The portfolio management services that we provide relate to asset allocation, portfolio diversification, portfolio risk management, and other general economic and financial topics. Your portfolios are managed in accordance with your investment objectives, taking into consideration risk tolerance, time horizon, tax issues, liquidity and cash flow needs, restrictions/constraints, and other relevant guidelines. Financial planning services will be made pursuant to a written agreement that will define the scope of services provided.

As part of our standard services, we will review the holdings in your accounts on an ongoing basis. Your portfolio holdings are monitored by members of our investment team in light of trading activity, significant market and economic developments, and other activities or circumstances which may dictate a change in portfolio positions. We may perform ad hoc reviews on an as-needed basis if there have been material changes in your investment objectives or risk tolerance, or a material change in how we formulate investment advice. More frequent reviews may also be triggered by tax considerations, large deposits or withdrawals, large purchases or sales, loss of confidence in corporate management, or changes in macro- economic climate.

When providing our services, we generally seek discretionary authority to select securities and to execute transactions based on your objectives. We obtain this authority by asking you to sign an investment advisory agreement. You may request that we impose reasonable restrictions on investing in certain securities. In these situations, we will consider the request for implementation provided that it is a reasonable request and in your best interest. We also provide non-discretionary services if requested by you. This means that you will make the ultimate decision regarding which securities are bought or sold for your account.

We do not have any material limitations on account size or the type of investments we can offer to our clients.

For additional information on our services and types of clients, please see our Form ADV Part 2A Brochure at: <https://fortisfamilyoffice.com/services/investment-management/>

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 your licenses, education and other qualifications? What do these qualifications mean?

What fees will I pay?

Fees for our portfolio management services are generally calculated as a percentage of assets under management, billed quarterly and payable in arrears. This fee is calculated based on the value of your account using the average daily balance of assets under our management. Financial planning fees are charged on a fixed fee basis and will depend on the level and scope of services required and the financial professionals providing the services. You will also pay additional fees and costs related to our services. These include the fees and expenses charged by exchange-traded funds, mutual funds, separate account managers, private placement, pooled investment vehicles, broker-dealers, and custodians retained by clients. If a mutual fund also imposes sales charges, you may

pay an initial or deferred sales charge as further described in the mutual fund's prospectus.

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.

For additional information on our fees and compensation, billing practices, and other types of fees or expenses clients will pay in connection with our advisory services, please see our Form ADV Part 2A Brochure.

Conversation Starter: 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 some conflicts 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 have a proprietary fund that charges a performance-based fee. There is a potential conflict of interest in that we may have an economic incentive to place a client in a proprietary fund rather than a separately managed account to take advantage of the performance-based fee structure of the proprietary fund and earn higher compensation.

Conversation Starter: How might your conflicts of interest affect me, and how will you address them?

For additional information about our conflicts of interest that can affect our advisory relationship with you, please see our Form ADV Part 2A Brochure Item 10.

How do your financial professionals make money?

Our financial professionals are compensated primarily through a salary and bonus structure. Certain of our investment professionals may receive commission-based compensation for the sale of insurance products through an affiliated entity, Fortis Solutions, LLC. This compensation creates a conflict of interest because the receipt of commissions may provide an incentive to recommend insurance products based on commissions to be received, rather than on your particular need. Any commission earned by representatives of Fortis Solutions, LLC will be fully disclosed to you in advance of your purchase of an insurance commission product.

Do you or your financial professionals have legal or disciplinary history?

No. A free and simple search tool to research us and our financial professionals is available at [Investor.gov/CRS](https://www.investor.gov/crs).

Conversation Starter: As a financial professional, do you have any disciplinary history? For what type of conduct?

Additional information about our investment advisory services and a copy of this relationship summary is available by contacting us at 610-313-0910.

Conversation Starter: Who is my primary contact person? Is he or she a representative of an investment adviser or a broker-dealer? Who can I talk to if I have concerns about how this person is treating me?