Form CRS Customer Relationship Summary

March 20, 2026

Northside Capital Management

Northside Capital Management 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 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 adviser, and investing.

What investment services and advice can you provide me?

We offer investment advisory services to retail investors, including total portfolio structuring services that begins with a thorough understanding of each client's return objectives, income needs, tax considerations, risk tolerance, projected special spending plans, closely held business interests, and other pertinent factors. Northside provides comprehensive services related to investment management, such as cash management, document management, and investment reporting. Northside also coordinates with other client service providers to address tax accounting and estate related issues which may impact portfolio construction. The role and degree of discretionary authority exercised by Northside is directly controlled by each client. This control stays with each client, who may make adjustments to this policy at any time.

For additional information, please see [Form ADV, Part 2A firm brochure (Items 4 and 7 of Part 2A)

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?

Northside charges an asset base fee based on the fair market value of managed investments, including discretionary and non-discretionary assets. Fees are payable quarterly, in advance, and are based on the fair market value of the portfolio at the close of the last business day of the previous quarter. Clients should be aware that other fees may be incurred during the portfolio management process including trading fees, fees related to the ownership of mutual funds, custodial fees, advisory fees for private alternative investments (if used), separately managed brokerage account(s) (if used), wire fees (if used), which are in addition to (and unrelated to) fees payable to Northside. Northside fees will increase with the increase in the portfolio value of the investor, and the firm may have an incentive to encourage the investor to increase the assets held in the portfolio.

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, please see Form ADV, Part 2A firm brochure (Items 5 and 6 of Part 2A)

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 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 are some examples to help you understand what this means.*

Northside charges a flat fixed fee for one client, and a management fee based on assets under management for all other clients, we derive no other income from any other means. Northside sells no products, does not engage in any revenue sharing programs or soft dollar arrangements with outside custodians or broker dealers. Northside's goal it to earn an appropriate risk adjusted positive return on each investor's portfolio. There is an inherent conflict of interest in that as the investor's portfolio value increases, the fees paid to Northside will also increase. We believe this conflict is minimized by periodic portfolio reviews with each investor, which includes reviewing the gains and losses in the portfolio along with level of portfolio risk as measured by standard deviation.

For additional information, please see [Form ADV, Part 2A firm brochure]

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?

All Northside employees are paid a regular salary, and a periodic bonus if firm revenues exceed firm expenses at the discretion of the managing member. As our assets under management increase, the compensation paid to employees also may also increase.

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

No.

Visit Investor.gov/CRS for a free and simple search tool to research us 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?

For additional information about our services, If you would like additional, up-to-date information or a copy of this disclosure, please call 541-387-2080 *to request up-to-date information and a copy of Form CRS. See our Form ADV firm brochure and brochure supplement on Investor.gov.*

Conversation Starter: Ask your financial professional—

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?