PRESIDIO GROUP ADVISORS

FORM ADV PART 2A — FIRM BROCHURE

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Item 1: Cover Page

This brochure provides information about the qualifications and business practices of Presidio Group Advisors, LLC. If you have any questions about the contents of this brochure, please contact us at 925-390-3330 or ernest@presidiogroupadvisors.com. The information in this brochure has not been approved or verified by the United States Securities and Exchange Commission or by any state securities authority.

Registration as an investment adviser does not imply a certain level of skill or training. Additional information about Presidio Group Advisors, LLC (CRD #344581) is available on the SEC website at www.adviserinfo.sec.gov.

Item 2 Material Changes

Initial Filing

As of September 19, 2026, this is the initial Form ADV Part 2A firm brochure for Presidio Group Advisors, LLC. Because there is no prior annual update, there are no material changes to report from a previous brochure.

This section will be updated in future annual amendments, and when otherwise required, to summarize material changes to the firm brochure.

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Item 4 Advisory Business

Presidio Group Advisors, LLC (“PGA”) was founded in 2026 and began offering advisory services in 2026. Ernest Holguin is the Managing Member and Chief Compliance Officer of PGA. Jourdan Sy and Ryan D. Thomas are members of PGA.

Asset Management

PGA provides comprehensive discretionary and non-discretionary asset management services. In developing recommendations and managing accounts, PGA considers each client’s investment goals, time horizon, objectives, risk tolerance, and other relevant circumstances. Investment strategy, security selection, asset allocation, portfolio monitoring, and the overall investment program are based on these factors. For advisory accounts covered by this brochure, client assets are maintained with Wells Fargo Clearing Services, LLC through RIA Solutions, as further described in Item 12.

For discretionary accounts, the client authorizes PGA in the Investment Advisory Agreement to determine the securities to buy or sell and the amounts to be bought or sold, subject to any written restrictions agreed to by
PGA. For non-discretionary accounts, PGA provides investment recommendations and the client retains final authority to approve transactions before they are executed.

Financial Planning

PGA provides financial planning in connection with an investment advisory relationship and may also offer financial planning as a separate engagement. Planning may address wills, estate plans and trusts, investments, taxes, qualified plans, insurance, retirement income, Social Security, and college planning. Clients are not obligated to implement recommendations through PGA or an affiliated person.

ERISA Plan Services

PGA provides services to qualified retirement plans, including 401(k) plans, 403(b) plans, pension and profit- sharing plans, cash balance plans, and deferred compensation plans. PGA may be appointed as an ERISA Section 3(38) investment manager with discretionary authority over the investment responsibilities delegated to it under the applicable agreement and plan documents. When serving as an ERISA Section 3(38) investment manager, PGA may provide the following fiduciary services:

- Exercise discretionary authority over the initial selection, retention, removal, and addition of investment options in accordance with the plan's investment policies and objectives.
- Assist the plan sponsor or other authorized plan fiduciaries with the selection of a broad range of investment options consistent with ERISA Section 404(c), when applicable.
- Assist the client's authorized plan fiduciaries in developing and periodically reviewing an Investment Policy Statement ("IPS") that documents the plan's investment objectives, governance responsibilities, investment- selection and monitoring criteria, diversification principles, performance benchmarks, and procedures for replacing investment options. Unless otherwise expressly provided in the agreement, the client retains responsibility for reviewing, approving, and adopting the IPS.
- Select a qualified default investment alternative when that responsibility has been delegated to PGA. The client retains responsibility for participant notices and other plan-administration obligations not expressly delegated to PGA. PGA may also provide non-fiduciary participant education, including general investment information, descriptions of the plan's investment options, and group enrollment meetings. PGA intends participant education to remain within the scope of general investment education rather than individualized investment advice to a participant or beneficiary unless a separate advisory arrangement provides otherwise.

PGA may provide these services directly or arrange for other plan service providers to provide them, as agreed with the client. Unless otherwise agreed in writing, PGA does not provide services with respect to the following excluded assets:

- Employer securities.
- Direct real estate, other than real estate funds or publicly traded real estate investment trusts (REITs).
- Stock brokerage accounts or mutual fund windows outside the assets delegated to PGA.
- Participant loans.
- Non-publicly traded partnership interests.
- Other non-publicly traded securities or property, other than collective trusts and similar vehicles.
- Other hard-to-value or illiquid securities or property.

Excluded assets are not included in the calculation of fees under the ERISA agreement unless otherwise stated in writing
Specific services and compensation are described in the applicable ERISA agreement and ERISA Section 408(b)(2) disclosure.

Client Tailored Services and Client Imposed Restrictions

PGA documents each client's goals and objectives and designs an investment strategy intended to reflect those goals and objectives. Clients may impose reasonable restrictions on investing in certain securities or types of securities. Restrictions must be communicated to PGA in writing. Advisory agreements may not be assigned without client consent as required by applicable law and the agreement.

Wrap Fee Programs

PGA does not sponsor or participate in a wrap fee program. Accordingly, PGA does not prepare or deliver a Form ADV Part 2A Appendix 1 wrap fee program brochure.

Client Assets Under Management

PGA reports the following client assets under management:

Discretionary Assets	Non-Discretionary Assets	As of Date
$317,792,261	$120,837,132	August 13, 2026

Item 5 Fees and Compensation

Advisory Fee Schedule

Presidio Group Advisors, LLC ("PGA") charges asset-based advisory fees using a tiered household schedule. All advisory accounts within a household are aggregated to determine the total household advisory asset value and applicable annual fee rate. Once a household qualifies for a tier, the rate for that tier applies uniformly to all advisory accounts in that household. Different rates are not applied to different accounts or portions of household assets.

For example, if a household's combined advisory assets total $1,200,000, all related advisory accounts are billed at the 1.00% annual rate.

Household Advisory Fee Schedule

Household Advisory Asset Value	Annual Advisory Fee
$50,000 to less than $100,000	2.00%
$100,000 to less than $250,000	1.65%
$250,000 to less than $500,000	1.40%
$500,000 to less than $1,000,000	1.25%
$1,000,000 to less than $5,000,000	1.00%
$5,000,000 to less than $10,000,000	0.90%
$10,000,000 to less than $20,000,000	0.75%
$20,000,000 to less than $40,000,000	0.60%
$40,000,000 and above	0.50%

Advisory fees are charged quarterly in arrears based on the value of household advisory assets as of the close of business on the last business day of the quarter. The quarterly fee equals the applicable annual advisory fee rate divided by four (4), multiplied by the billable asset value of each advisory account. The minimum quarterly fee is $250 per household, applied once across the household rather than separately to each account.

Certain account types, including annuities, 529 plans, and qualified plans that are not included in the household advisory arrangement, are excluded from household aggregation and billing. These products or plans may have separate fees and expenses, including fees under a separate ERISA plan services agreement.

Household Billing Methodology

All advisory accounts within a household are combined to determine the applicable tier, including accounts held at different custodians when applicable to the household advisory arrangement.

The corresponding annual rate applies uniformly to all household advisory accounts. The household minimum opening balance for advisory services is $50,000. PGA may waive or modify this minimum on a case-by-case basis.
Fees are assessed quarterly in arrears and prorated for partial periods. For accounts opened or closed during a quarter, fees are prorated for the period services are provided. Deposits and withdrawals during a quarter are reflected in fee calculations as provided in the advisory agreement.

The advisory fee covers portfolio management and performance reporting, together with PGA's services in arranging trading and custody. Applicable third-party custody, brokerage, and transaction charges are separate from the advisory fee, as described below and in Item 12. Internal expenses of underlying investment products, including mutual fund and ETF expense ratios, are not included. Advisory accounts may not be suitable for all investors, particularly during periods of low trading activity.

PGA treats cash as an asset class and includes cash held in advisory accounts in fee calculations. In some circumstances, the advisory fee charged on cash may exceed the yield earned on the cash position. Lower fees for comparable services may be available from other sources.

A client may terminate the Investment Advisory Agreement within five business days after signing without penalty. After that period, PGA may terminate the agreement on 30 days' written notice, and the client may terminate at any time by written notice. Upon termination, any earned but unpaid fee is due to PGA, subject to applicable proration and the advisory agreement. Any fee increase will be communicated in advance and documented as required by the advisory agreement.

ERISA Plan Services Fees

Annual fees for ERISA plan services are based on the market value of the included assets and will not exceed 1.00% annually. Fees are described in the applicable ERISA plan agreement. Depending on the agreement, fees may be charged monthly or quarterly, in advance or in arrears, based on asset values reported by the custodian or recordkeeper. If services begin or end during a billing period, fees are prorated based on the number of days services were provided. The plan is responsible for payment of the fees, although the plan sponsor may elect to pay them. The client may elect to be billed directly or, when authorized, have fees deducted from plan assets. If PGA receives additional compensation for services under the ERISA arrangement, PGA will disclose the compensation, the services provided, and the payer, and will offset that compensation against fees under the agreement when required by the agreement.

Client Payment of Fees

For asset management services, fees are generally deducted directly from a designated client account maintained with Wells Fargo Clearing Services, LLC through RIA Solutions. The client must authorize the direct deduction of advisory fees. For ERISA plan services, fees may be deducted from plan assets or paid directly to PGA as provided in the applicable agreement.

Additional Client Fees and Expenses

Clients may incur transaction charges and other costs in connection with purchases or sales of mutual funds, equities, bonds, options, exchange-traded funds, and other securities. Mutual funds, money market funds, and exchange-traded funds also have internal expenses disclosed in their prospectuses. These fees and expenses are separate from PGA's advisory fee. Clients may also incur applicable custody, brokerage, or transaction charges associated with Wells Fargo Clearing Services, LLC through RIA Solutions. PGA does not receive any portion of fund-level expenses or custodian transaction charges. Brokerage practices are discussed in Item 12.

Prepayment of Client Fees and Refunds

PGA charges asset management fees quarterly in arrears and does not prepay those fees. ERISA Section 3(38) fees may be billed in advance under a separate agreement. If an ERISA advisory relationship ends before the end of a prepaid billing period, PGA refunds the unearned portion of the prepaid fee. Clients remain responsible for earned, but unpaid fees as provided in the applicable agreement.

External Compensation for Investment Products

Certain PGA investment adviser representatives are licensed insurance agents and may receive commissions or other compensation from insurance products. PGA generally excludes insurance products on which its representatives receive commissions from advisory fee billing to avoid duplicative compensation. Insurance commissions create a conflict of interest because representatives have an incentive to recommend products generating compensation. PGA addresses this conflict through disclosure, supervisory review, billing controls, and its fiduciary obligations. Clients are not required to purchase insurance through PGA personnel and may use an insurance provider of their choosing.

Item 6 Performance-Based Fees and Side-By-Side Management

PGA and its supervised persons do not accept performance-based fees based on a share of capital gains or capital appreciation of client assets. Accordingly, PGA does not engage in side-by-side management of accounts that pay performance-based fees and accounts that pay another type of advisory fee.

Item 7 Types of Clients

PGA generally provides investment advice to individuals, high-net-worth individuals, businesses, and qualified retirement plans. Client relationships vary in scope and duration.

Account Minimums

PGA generally requires a minimum opening advisory asset balance of $50,000 per household, combining all household advisory accounts. PGA may waive or modify this minimum on a case-by-case basis.

Item 8 Methods of Analysis, Investment Strategies and Risk of Loss

Methods of Analysis

PGA's methods of analysis may include Modern Portfolio Theory and asset allocation. Modern Portfolio Theory seeks to balance expected return and portfolio risk through diversification and the selection of asset classes and portfolio weights. Asset allocation seeks to balance risk and return by allocating assets among categories such as equities, fixed income, and cash based on the client's goals, risk tolerance, and time horizon.

Investing in securities involves risk of loss that clients should be prepared to bear. Past performance does not guarantee future results.

Investment Strategies

The investment strategy for each client is based on the objectives and circumstances communicated by the client during consultations and documented in a client profile, investment policy statement, or similar record. A client may change objectives or restrictions by providing written notice to PGA. Depending on the client's circumstances, objectives, tax considerations, risk tolerance, restrictions, and the terms of the advisory agreement, PGA may use one or more of the following strategies. Not every strategy is used for every client.

- Portfolio Construction and Asset Allocation: PGA may construct portfolios using individual securities, mutual funds, exchange-traded funds, fixed-income investments, cash, and other investments that are appropriate for the client. Asset allocations may be adjusted over time as client circumstances or market conditions change.
- Model Portfolios: PGA may use model portfolios or model-based allocations as a starting point for portfolio construction and implementation. Models may be adjusted to reflect a client's objectives, risk tolerance, tax circumstances, holdings, cash needs, and reasonable investment restrictions.
- Portfolio Rebalancing: PGA may rebalance client portfolios to restore or adjust target allocations, address changes in client circumstances, or respond to investment or market developments. Rebalancing may involve purchases and sales of securities.
- Tax-Loss Harvesting: When appropriate, PGA may identify opportunities to sell investments at a loss and reinvest proceeds as part of a tax-loss harvesting strategy. Tax-loss harvesting is considered in the context of the client's overall portfolio and circumstances and is not used for every client or account.
- Options Strategies: When appropriate and permitted by the client's agreement and account, PGA may use options as part of portfolio management for income, hedging, risk management, or other investment objectives. Options are used only when PGA determines they are appropriate for the client.
- Alternative Investments: When appropriate and available, PGA may recommend or hold alternative investments as part of a diversified portfolio. Alternative investments may have different liquidity, valuation, fee, tax, and risk characteristics than traditional publicly traded securities.

Material Risks

All investment programs involve risk. The material risks that may apply to client portfolios include the following:

- Market Risk: Security prices may decline because of company-specific events, general economic conditions, changes in financial markets, geopolitical events, social or political instability, changes in interest rates, currency movements, or commodity-price changes. Clients should be prepared for periods of significant market decline.

- Interest-Rate Risk: Changes in interest rates can affect the value of fixed-income and other interest-sensitive investments. In general, when market interest rates rise, the value of existing fixed-income securities may fall.
- Inflation Risk: Inflation can reduce the purchasing power of investment returns and cash flows.
- Currency Risk: Foreign investments can gain or lose value because of changes in the value of the U.S. dollar relative to foreign currencies.
- Reinvestment Risk: Income or principal received from an investment may have to be reinvested at a lower rate of return, particularly for fixed-income investments.
- Liquidity Risk: Some investments may be difficult to sell quickly at a reasonable price. Less liquid securities can experience wider price movements and may be difficult to value.
- Management Risk: PGA's investment approach, assumptions, security selection, or asset-allocation decisions may not produce the intended result, and a client's portfolio may underperform relevant markets or benchmarks.
- Equity Risk: Equity securities may be more volatile than other investments. Small- and mid-cap companies can have greater price volatility, narrower markets, fewer financial resources, and lower trading volumes than larger companies.
- Fixed-Income and Credit Risk: An issuer may be unable to make interest or principal payments when due. Lower- rated securities generally have higher default risk. Changes in credit quality and market interest rates can also reduce the value of fixed-income securities.
- Investment Company and ETF Risk: Clients who invest in mutual funds or exchange-traded funds indirectly bear their proportionate share of fund expenses in addition to PGA's advisory fee. Funds may use investment practices that create additional risks. ETF shares may trade above or below net asset value, and trading may be halted or otherwise disrupted.
- Foreign and Emerging Markets Risk: Foreign securities are subject to risks such as currency movements, political or economic instability, different regulatory and accounting standards, less public information, limited liquidity, different trading practices, taxation, and restrictions on capital or currency movements. These risks may be greater in emerging markets.
- Long-Term Investment Risk: Investments intended to be held for more than one year may experience significant market volatility and may lose value before the investment objective is achieved.
- Short-Term Investment Risk: Short-term investments can have limited return potential and remain subject to inflation and purchasing-power risk.
- Trading Risk: There is no assurance that an investment objective will be achieved. Transactions can also involve execution risk, transaction costs, and adverse price movements.
- Options Risk: Options involve risks that differ from owning the underlying investment directly. An option may expire worthless, may be subject to significant price volatility, and may create obligations or losses depending on the strategy used. Options may also involve leverage, assignment, liquidity, and execution risks.
- Rebalancing Risk: Rebalancing can result in transaction costs, taxable gains, or the sale of investments that later outperform. Rebalancing does not assure a profit or protect against loss.
- Tax-Loss Harvesting Risk: Tax-loss harvesting may not produce the intended tax result and can create wash-sale issues or other tax consequences. Tax laws and a client's circumstances can change. Clients should consult their tax professionals regarding individual tax consequences.
- • Model Portfolio Risk: A model may not reflect every client's specific circumstance and may not perform as expected. Changes to a model may be implemented at different times across accounts, and actual account results can differ from model results because of restrictions, cash flows, taxes, transaction timing, or other factors.
- Alternative Investment Risk: Alternative investments may involve limited liquidity, restrictions on transfers or withdrawals, difficult or infrequent valuation, higher or layered fees, limited transparency, leverage, complex tax treatment, and a greater risk of loss. Some alternative investments may require long holding periods and may not be appropriate for all clients.

Item 9 Disciplinary Information

PGA and its management persons have no legal or disciplinary events that are required to be disclosed under Item 9, including material criminal or civil actions, administrative proceedings, or self-regulatory organization proceedings.

Item 10 Other Financial Industry Activities and Affiliations

Broker-Dealer or Representative Registration

PGA is not registered as a broker-dealer, and no management person or affiliated representative identified in this brochure is registered or has an application pending to register as a registered representative of a broker-dealer.

Futures or Commodity Registration

Neither PGA nor its management persons identified in this brochure are registered, or have an application pending to register, as a futures commission merchant, commodity pool operator, commodity trading adviser, or associated person of such an entity.

Material Relationships and Conflicts of Interest

Ernest Holguin has an outside financial-industry activity as an independent insurance agent and spends approximately 5% of his time on that activity. Insurance commissions create an incentive to recommend products that generate compensation. PGA generally excludes commission-compensated insurance products from advisory fee billing and addresses conflicts through disclosure, supervision, and its fiduciary obligations. Clients may use another insurance agent.

Recommendations or Selection of Other Investment Advisers

PGA does not select or recommend other investment advisers for clients and does not receive compensation for recommending or selecting other investment advisers.

Item 11 Code of Ethics, Participation or Interest in Client Transactions and Personal Trading

Code of Ethics

PGA has adopted a Code of Ethics under SEC Rule 204A-1. The Code establishes standards of conduct for PGA's supervised persons and addresses conflicts that can arise from personal securities transactions, access to non- public information, and other activities. PGA's supervised persons are expected to place client interests first and are prohibited from misusing material non-public information.

The Code applies to access persons who have access to non-public information regarding client securities transactions or portfolio holdings, who make securities recommendations to clients, or who have access to non- public recommendations. Access persons are subject to personal-securities reporting and review requirements under the Code. PGA will provide a copy of its Code of Ethics to any client or prospective client upon request.

Material Financial Interests

PGA and its related persons do not recommend securities to clients in which PGA or a related person has a material financial interest.

Personal Trading in Securities Also Recommended to Clients

PGA's supervised persons may buy or sell securities that are also held by, or recommended to, clients. This creates a potential conflict of interest. To address the conflict, access persons must report applicable personal securities transactions and provide required brokerage statements or holdings information. The Chief Compliance Officer reviews personal trading under the Code of Ethics to identify potential conflicts, including trading ahead of client transactions, and to confirm that client interests are placed ahead of personal interests.

Concurrent Personal and Client Trading

PGA's supervised persons may buy or sell the same securities at or about the same time as client transactions. The personal-trading reporting and review requirements described above are designed to identify and address conflicts such as front-running, misuse of information, or preferential treatment of personal accounts.

Item 12 Brokerage Practices

Broker-Dealer Selection and Best Execution

PGA requires clients to maintain assets with Wells Fargo Clearing Services, LLC through RIA Solutions for the advisory accounts covered by this brochure. In evaluating the brokerage and custody arrangement and its duty to seek best execution, PGA considers factors that may include execution quality, the overall economic result to the client, transaction costs, the ability to execute large or complex trades, operational capabilities, reporting, financial strength, and service.

PGA seeks best execution under the circumstances; best execution does not necessarily mean the lowest commission or transaction charge. Lower fees or different services may be available through other firms. Clients are responsible for applicable custody, brokerage, and transaction charges associated with Wells Fargo Clearing Services, LLC through RIA Solutions in addition to PGA's advisory fee. PGA does not receive any portion of the transaction fees or commissions paid by clients to the custodian or executing broker-dealer.

Research and Other Soft Dollar Benefits

PGA does not receive research, products, or services from a broker-dealer or third party in exchange for directing client brokerage and does not participate in soft-dollar arrangements. The products and services made available through Wells Fargo Clearing Services, LLC through RIA Solutions and described in Item 14 are not contingent upon specific client transaction activity and are not received in exchange for directing brokerage.
Brokerage for Client Referrals

PGA does not recommend Wells Fargo Clearing Services, LLC through RIA Solutions, or any other custodian or broker- dealer, based on client referrals and does not receive client referrals in exchange for directing brokerage to acustodian, broker-dealer, or third party.
Directed Brokerage

PGA generally does not permit clients to direct PGA to use a broker-dealer other than Wells Fargo Clearing Services, LLC through RIA Solutions for the advisory accounts covered by this brochure. Not all investment advisers require clients to use a specified broker-dealer. Requiring a particular broker dealer may limit PGA's ability to seek execution from other firms and may result in transaction costs or execution terms that differ from those available elsewhere.

Aggregation of Securities Transactions

When appropriate and practicable, PGA may aggregate purchases and sales of the same security for multiple client accounts. Participating accounts generally receive the same average execution price, with transaction costs allocated on a pro rata basis or another fair and equitable basis. When aggregation is not permitted or is impracticable, such as for certain withdrawals, liquidations, or odd-lot trades, an account may incur higher costs or receive less favorable execution than accounts included in an aggregated order.

Item 13 Review of Accounts

Periodic Reviews

Client accounts receive ongoing portfolio monitoring by assigned advisory personnel. The Chief Compliance Officer, Ernest Holguin, conducts supervisory account reviews at least annually, and more frequently when conditions warrant. These reviews may include the client's documented risk tolerance, account objectives, investment time horizon, suitability information, target asset allocation, potential rebalancing needs, and tax-loss harvesting opportunities. Additional reviews may be triggered by significant market developments, client circumstances, unusual transactions, changes in objectives, or compliance concerns. Financial plans are updated as requested by the client or when otherwise appropriate based on the scope of the engagement.

Item 16 Investment Discretion

PGA accepts discretionary authority for certain client accounts. Before PGA exercises discretionary authority, the client grants that authority in the Investment Advisory Agreement. Subject to the agreement and any written restrictions, PGA may determine the securities to buy or sell and the amount of each transaction without obtaining the client's consent before each trade.

Clients may place reasonable written restrictions on discretionary authority, including restrictions on particular securities or types of securities. For non-discretionary accounts, PGA provides recommendations and the client retains final trading authority.

Item 17 Voting Client Securities

PGA does not accept authority to vote client securities. Clients are responsible for voting their own proxies and will generally receive proxy materials from Wells Fargo Clearing Services, LLC through w Solutions, directly from the issuer, or from a transfer agent, as applicable. A client may contact PGA with questions about a particular proxy solicitation. If PGA provides a recommendation and a conflict of interest exists, PGA will disclose the conflict to the client.

Item 18 Financial Information

Balance Sheet

PGA does not require or solicit prepayment of more than $1,200 in fees per client six months or more in advance. Accordingly, PGA is not required to include an audited balance sheet with this brochure.

Financial Conditions

PGA is not aware of any financial condition that is reasonably likely to impair its ability to meet contractual commitments to clients.

Bankruptcy

PGA has not been the subject of a bankruptcy petition during the past ten years.