FORM CRS — CLIENT RELATIONSHIP SUMMARY

Form CRS - Client Relationship Summary | September 19, 2026

Item 1. Introduction

Presidio Group Advisors, LLC ("PGA") is registered with the U.S. Securities and Exchange Commission as an investment adviser. Brokerage and investment advisory services and fees differ, and it is important for you to understand the 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 advisers, and investing.

What investment services and advice can you provide me?

We offer investment advisory services to retail investors, including ongoing asset management and financial planning.

Asset Management: We provide ongoing discretionary and non-discretionary portfolio management. As part of our standard asset- management service, client accounts are reviewed at least quarterly and may be reviewed more frequently when market conditions or client circumstances warrant. For discretionary accounts, you authorize us in the Investment Advisory Agreement to buy and sell investments and determine amounts without asking you in advance, subject to any written restrictions we agree to accept. For non- discretionary accounts, we make recommendations, but you make the ultimate decision whether to buy or sell an investment

Investment Offerings and Account Minimum: We do not limit our advice on proprietary products or a limited menu of investments. We generally require a minimum opening advisory asset balance of $50,000 per household, although we may waive or modify this minimum on a case-by-case basis.

Financial Planning: Financial planning may be provided as part of the advisory relationship at no additional charge. The scope depends on the services agreed upon with you.

Additional Information: For more information about our services and account requirements, see Form ADV Part 2A, Items 4 and 7, available through **IAPD** or from us upon request.

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?

Asset Management: We charge an annual asset-based advisory fee using a tiered household schedule. Once your household qualifies as a tier, the applicable annual rate is applied uniformly to the billable advisory assets in the household. Our annual rates generally range from 2.00% to 0.50%. Fees are billed quarterly in arrears based on household advisory assets as of the close of business on the last business day of the quarter. A minimum quarterly fee of $250 applies per household. Cash held in your advisory account are included when calculating our advisory fee. In some circumstances, the advisory fee charged on cash may exceed the yield earned on the cash position. Because our advisory fee is based on the amount of assets we manage for you, the more assets there are in your account, the more you will pay us. Therefore, we have an incentive to encourage you to increase the assets in your account. Our asset-based fee structure also means that as the value of your account grows, our advisory fee generally grows as well.

Other Fees and Costs: In addition to our advisory fee, you may pay custodian or account fees, transaction charges, and expenses charged by investments such as mutual funds, ETFs, or variable annuities. Certain products may also impose surrender charges or other product-level costs. These costs are separate from our advisory fee.

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.

Additional Information: For more information about fees and costs, see Form ADV Part 2A, Item 5, available through **IAPD** or from us upon request.

Conversation Starters:

- "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 must act in your best interest and not put our interest ahead of you. 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.

Insurance Compensation: Certain financial professionals are licensed insurance agents and may receive commissions or other compensation when clients purchase insurance products through them. This creates an incentive to recommend insurance products that generate additional compensation. Clients are not required to purchase insurance products through our financial professionals and may use another insurance agent.

Additional Information: For more information about conflicts of interest, see Form ADV Part 2A, Items 5, 10 and 14, available through **IAPD** or from us upon request.

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

How do your financial professionals make money?

Our financial professionals may be compensated based on the amount of client assets they service, salary, or insurance commissions, depending on their role and activities. Compensation tied to client assets creates an incentive to increase assets under management. Insurance commissions create an incentive to recommend products that generate additional compensation.

Do you or your financial professionals have legal or disciplinary history? Firm - No. Financial professionals - Yes. Visit ***Investor.gov/CRS*** for a free and simple search tool to research us and our financial professionals.

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

Item 5. Additional Information

For additional information about our investment advisory services, visit www.presidiogroupadvisors.com and **Investor.gov/CRS**. Our Form ADV Part 2A is available through **IAPD.** To request up-to-date information or a copy of this relationship summary, call **925- 390-3330** or email **ernest@presidiogroupadvisors.com.**

Conversation Starters:
- "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?"