



Form CRS March 5, 2026

Item 1- Introduction. ProCore Advisors, LLC (“PCA”) is registered with the Securities and Exchange Commission as an investment adviser. Fees for brokerage and investment advisory services differ among broker-dealers and investment advisers and it is important that you understand the differences. Free and simple tools are available to research firms and financial professionals at www.investor.gov/CRS, which also offers educational materials about broker-dealers, investment advisers, and investing.

Item 2- Relationships and Services

What investment services and advice can you provide me?

As fiduciaries, PCA offers investment advisory services to individuals and families. Our principal services include comprehensive portfolio management, tax optimization strategies, estate planning strategies, and financial planning advisory services for different types of clients to help meet their financial goals.

- *Monitoring:* We continuously monitor our clients’ investments as part of our services.
- *Investment Authority:* When you sign our investment advisory contract, you have the option of giving us discretionary authority to determine the investments to buy and sell in your account or you may choose to retain discretion and make the ultimate decision regarding the purchase or sale of investments.
- *Investment Offerings:* We invest in a variety of types of investments, including individual equities and bonds, mutual funds, exchange-traded funds (ETFs), real estate funds, insurance products, and private placement offerings. We also recommend certificates of deposit, municipal securities, U.S. government securities, money market funds, alternative investments and cash.
- *Account Minimums:* We do not require a minimum initial investment and ongoing account size for each of our programs.

Please refer to [our Form ADV, Part 2A Brochure](#), Items 4 and 7 for more detailed information on our services.

We will discuss the following questions with you to help you better understand the relationship you will have with our firm:

- *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?*

Item 3- What fees will I pay?

We charge fees for our advisory services, and those fees vary among the different types of services we offer.

Service Offering	Type of Fee	How Frequently Fees are Accessed
Portfolio Management	Asset-based fee	Monthly in arrears based on average daily balance
Automated Advisory Services	Asset-based fee	Monthly in arrears based on average daily balance
Financial Planning Services	Fixed project- based fee, hourly, and/or quarterly ongoing fees	Onset of work, in-advance of work, or quarterly in-advance
Retirement Plan Advisory Services	Hourly fee, fixed annual flat fee or asset-based fee	Direct invoiced or deducted from the assets of the Plan depending on the client’s advisory agreement

Please refer to your investment advisory agreement for your exact fees.

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 should carefully review [Item 5 of our Form ADV, Part 2A Brochure](#).

We will discuss the following question with you to help you better understand the impact of fees and costs on investments:

- *Please 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?"*

Item 4- Disciplinary History

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 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:

- Charles Schwab makes available to us other products and services that benefit us but may not directly benefit our clients or their accounts. These products and services assist us in managing and administering our clients' accounts. They include research related products and tools, consulting services, access to a trading desk, practice management products, and other services.
- Most of our Investment Adviser Representatives are licensed to receive compensation for the sale of insurance-based products to our clients. This presents a conflict of interest and gives the supervised person an incentive to recommend products based on the compensation received rather than on the client's needs.

We will discuss the following question with you to help you better understand the conflicts of interest we have with you:

- *How might your conflicts of interest affect me, and how will you address them?*

You should carefully review our [Form ADV, Part 2A Brochure](#), **Items 5, 10, and 14**

How do your financial professionals make money?

Our financial professionals receive a salary along with a discretionary bonus based on their performance and the success of the Firm.

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

No. We encourage you to visit www.investor.gov/CRS to research our firm and our financial professionals.

We will discuss the following questions with you to help you better understand our disciplinary history:

- *As a financial professional, do you have any disciplinary history? For what type of conduct?*

Item 5- Additional Information

You can find additional information about our advisory services in our [Form ADV Brochure](#) and may request an up-to-date information and a copy of our Relationship Summary by contacting us at (949) 339-2990 or by email at: info@procoreadvisors.com. We will discuss the following questions with you so that you better understand who to contact with any questions or complaints:

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?