

Item 1 Cover Page

DISCLOSURE BROCHURE
FORM ADV PART 2A



PRESIDIO
FINANCIAL

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This brochure provides information about the qualifications and business practices of Presidio Financial, LLC. Being registered as a registered investment adviser does not imply a certain level of skill or training. If you have any questions about the contents of this brochure, please contact us at 713.416.8760. 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.

ADDITIONAL INFORMATION ABOUT PRESIDIO FINANCIAL, LLC (CRD #300270) IS AVAILABLE ON THE SEC'S WEBSITE AT WWW.ADVISERINFO.SEC.GOV

Item 2: Material Changes

Annual Update

The Material Changes section of this brochure will be updated annually or when material changes occur since the previous release of the Firm Brochure.

Material Changes since the Last Update

This update is in accordance with the required annual update for Investment Advisors. Since the last filing of this brochure on August 7, 2023, the firm has made the following changes:

- Item 4 has been updated with the firm's most recent assets under management calculation.
-

Full Brochure Available

This Firm Brochure being delivered is the complete brochure for the Firm.

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Item 4: Advisory Business

Firm Description

Presidio Financial, LLC (“Presidio Financial”) was founded in 2018 and began offering investment advisory services in February of 2019. Joseph Piazza III and Matthew W. Dockall each own 50%.

Types of Advisory Services

ASSET MANAGEMENT

Presidio Financial offers discretionary asset management services to advisory Clients. Presidio Financial will offer Clients ongoing asset management services through determining individual investment goals, time horizons, objectives, and risk tolerance. Investment strategies, investment selection, asset allocation, portfolio monitoring and the overall investment program will be based on the above factors. The Client will authorize Presidio Financial discretionary authority to execute selected investment program transactions as stated within the Investment Advisory Agreement.

FINANCIAL PLANNING AND CONSULTING

Presidio Financial offers the following financial planning and consulting services:

COMPREHENSIVE “PRESIDIO PLAN”

The following services are available to Clients as a stand-alone service. Initial services are completed and delivered inside of ninety (90) days.

Presidio Plan Clients choose the following services:

- Establish client’s financial goals and objectives.
- Aggregate client’s financial information under financial planning software.
- Give client access to their own household “Presidio Portal”.
- Analyze current financial standing and identify strengths and weaknesses of the client’s current course of action.
- Review client’s insurance policies to determine potential gaps in risk management planning.
- Investment education including, but not limited to: Behavioral Finance, Mutual fund research, Modern Portfolio Theory, Three-Factor Model, and Efficient Market Hypothesis.
- Analysis of current investments including asset allocation, style characteristics, risk, and costs.
- Determination of an appropriate investing risk based on the client’s tolerance towards market fluctuations, time horizon, and liquidity needs.
- Education on tax strategies, tax-advantaged accounts, and tax diversification.
- Written financial plan with recommendations on the following topics: savings and investing targets, college and private education funding, retirement income planning, debt management planning, emergency reserves, risk management planning, estate planning, gifting strategies, charitable giving strategies, executive

compensation strategies, investment risk transference, qualified plan design for business owners, and tax planning strategies.

Presidio Plan Clients choose the following add-on services:

- Retirement transition plan - includes additional analysis for health and long-term care protection, retirement distribution planning, Retirement Income Style Awareness® assessment, retirement visualization exercises, social security planning, and estate planning.

Hourly Arrangements

An hourly fee arrangement can apply for services and consulting with a selected scope. This may involve the following scope of services including but not limited to:

- Legacy planning including reviews of Wills, Estate Plans and Trusts with the supervision of an estate attorney
- Retirement planning, including qualified plans, retirement income and Social Security
- Investment Planning
- Tax Planning
- Insurance Planning
- College Planning

If a conflict of interest exists between the interests of Presidio Financial and the interests of the Client, the Client is under no obligation to act upon Presidio Financial's recommendation. If the Client elects to act on any of the recommendations, the Client is under no obligation to effect the transaction through Presidio Financial. Financial plans will be completed and delivered inside of ninety (90) days contingent upon timely delivery of all required documentation.

CO-ADVISOR - ASSETS UNDER MANAGEMENT

Presidio Financial may act as a co-advisor with Matson Money, Inc. ("MM") to manage client accounts. When determining the MM platform to recommend to clients, the client's best interest will be the main determining factor of Presidio Financial. Presidio Financial acts as the co-advisor between the client and MM in return for the advisory fees collected from the accounts by MM. Presidio Financial is responsible for:

- helping the client complete the necessary paperwork of MM;
- updating MM with any changes in client status which are provided to Presidio Financial by the client;
- reviewing the quarterly statements provided by MM; and
- delivering the Form ADV Part 2, Privacy Notice and Written Disclosure Statement of MM to the client.

These practices represent conflicts of interest because Presidio Financial is paid a management fee for placing client assets with MM and may choose to recommend a portfolio of MM based on the fee Presidio Financial is to receive. This conflict is mitigated by the fact that Clients are not required to accept the recommendation to use MM given by

Presidio Financial and have the option to receive investment advice through other money managers of their choosing.

Clients placed with MM will be billed in accordance with MM's Fee Schedule which will be disclosed to the client prior to signing an agreement. MM charges the advisory fee for Presidio Financial, but remits the entire deducted amount to Presidio Financial. This is detailed in Item 5 of this brochure.

THIRD PARTY MANAGERS

When deemed appropriate for the Client, we may recommend that Clients utilize the services of a Third Party Manager (TPM) to manage a portion of, or your entire portfolio. All TPMs that we recommend must either be registered as investment advisers with the Securities and Exchange Commission or with the appropriate state authority(ies).

After gathering information about your financial situation and objectives, an Associated Person of our firm will make recommendations regarding the suitability of a TPM or investment style based on, but not limited to, your financial needs, investment goals, tolerance for risk, and investment objectives. Upon selection of a TPM(s), we will monitor the performance of the TPM(s) to ensure their performance and investment style remains aligned with your investment goals and objectives.

In such circumstances, Presidio Financial receives referral fees from the TPM. We act as the liaison between the Client and the TPM in return for an ongoing portion of the advisory fees charged by the TPM. We help the Client complete the necessary paperwork of the TPM, provides ongoing services to the Client. Ongoing services include but are not limited to:

1. Meet with the Client to discuss any changes in status, objectives, time horizon or suitability;
2. Update the TPM with any changes in Client status which is provided to Presidio Financial by the Client;
3. Review the statements provided by the TPM; and
4. Deliver the Form ADV Part 2, Privacy Notice and Disclosure Statement of the TPM to the Client.

Presidio Financial will provide the TPM with any changes in Client status as provided to us by the Client and review the quarterly statements provided by the TPM. Presidio Financial will deliver the Form ADV Part 2, Privacy Notice and Disclosure Statement of the TPM. Clients placed with TPM will be billed in accordance with the TPM's Fee Schedule which will be disclosed to the Client prior to signing an agreement. This is detailed in Item 10 of this brochure.

ERISA PLAN SERVICES

Presidio Financial provides service to qualified retirement plans including 401(k) plans, 403(b) plans, pension and profit-sharing plans, cash balance plans, and deferred compensation plans. Presidio Financial may act as a 3(21) or 3(38) advisor:

Limited Scope ERISA 3(21) Fiduciary. Presidio Financial may serve as a limited scope ERISA 3(21) fiduciary that can advise, help and assist plan sponsors with their investment decisions on a non-discretionary basis. As an investment advisor Presidio Financial has a fiduciary duty to act in the best interest of the Client. The plan sponsor is still ultimately responsible for the decisions made in their plan, though using Presidio Financial can help the plan sponsor delegate liability by following a diligent process.

1. Fiduciary Services are:

- Provide non-discretionary investment advice to the Client about asset classes and investment alternatives available for the Plan in accordance with the Plan's investment policies and objectives. Client will make the final decision regarding the initial selection, retention, removal and addition of investment options. Presidio Financial acknowledges that it is a fiduciary as defined in ERISA section 3 (21) (A) (ii).
- Assist the Client in the development of an investment policy statement ("IPS"). The IPS establishes the investment policies and objectives for the Plan. Client shall have the ultimate responsibility and authority to establish such policies and objectives and to adopt and amend the IPS.
- Provide non-discretionary investment advice to the Plan Sponsor with respect to the selection of a qualified default investment alternative for participants who are automatically enrolled in the Plan or who have otherwise failed to make investment elections. The Client retains the sole responsibility to provide all notices to the Plan participants required under ERISA Section 404(c) (5) and 404(a)-5.
- Assist in monitoring investment options by preparing periodic investment reports that document investment performance, consistency of fund management and conformance to the guidelines set forth in the IPS and make recommendations to maintain, remove or replace investment options.
- Meet with Client on a periodic basis to discuss the reports and the investment recommendations.

2. Non-fiduciary Services are:

- Assist in the education of Plan participants about general investment information and the investment alternatives available to them under the Plan. Client understands Presidio Financials' assistance in education of the Plan participants shall be consistent with and within the scope of the Department of Labor's definition of investment education (Department of Labor Interpretive Bulletin 96-1). As such, Presidio Financial is not providing fiduciary advice as defined by ERISA 3(21)(A)(ii) to the Plan participants. Advisor will not provide investment advice concerning the prudence of any investment option or combination of investment options for a particular participant or beneficiary under the Plan.
- Assist in the group enrollment meetings designed to increase retirement plan participation among the employees and investment and financial understanding by the employees.

Presidio Financial may provide these services or, alternatively, may arrange for the Plan's other providers to offer these services, as agreed upon between Advisor and Client.

3. Presidio Financial has no responsibility to provide services related to the following types of assets ("Excluded Assets"):

- Employer securities;
- Real estate (except for real estate funds or publicly traded REITs);
- Stock brokerage accounts or mutual fund windows;
- Participant loans;

- Non-publicly traded partnership interests;
- Other non-publicly traded securities or property (other than collective trusts and similar vehicles); or
- Other hard-to-value or illiquid securities or property.

Excluded Assets will **not** be included in calculation of Fees paid to Presidio Financial on the ERISA Agreement. Specific services will be outlined in detail to each plan in the 408(b)2 disclosure.

ERISA 3(38) Investment Manager. Presidio Financial can also act as an ERISA 3(38) Investment Manager in which it has discretionary management and control of a given retirement plan's assets. Presidio Financial would then become solely responsible and liable for the selection, monitoring and replacement of the plan's investment options.

1. Fiduciary Services are:

- Presidio Financial has discretionary authority and will make the final decision regarding the initial selection, retention, removal and addition of investment options in accordance with the Plan's investment policies and objectives.
- Assist the Client with the selection of a broad range of investment options consistent with ERISA Section 404(c) and the regulations thereunder.
- Assist the Client in the development of an investment policy statement ("IPS"). The IPS establishes the investment policies and objectives for the Plan.
- Provide discretionary investment advice to the Plan Sponsor with respect to the selection of a qualified default investment alternative for participants who are automatically enrolled in the Plan or who have otherwise failed to make investment elections. The Client retains the sole responsibility to provide all notices to the Plan participants required under ERISA Section 404(c) (5).

2. Non-fiduciary Services are:

- Assist in the education of Plan participants about general investment information and the investment alternatives available to them under the Plan. Client understands the Presidio Financial's assistance in education of the Plan participants shall be consistent with and within the scope of the Department of Labor's definition of investment education (Department of Labor Interpretive Bulletin 96-1). As such, the Presidio Financial is not providing fiduciary advice as defined by ERISA to the Plan participants. Presidio Financial will not provide investment advice concerning the prudence of any investment option or combination of investment options for a particular participant or beneficiary under the Plan.
- Assist in the group enrollment meetings designed to increase retirement plan participation among the employees and investment and financial understanding by the employees.

Presidio Financial may provide these services or, alternatively, may arrange for the Plan's other providers to offer these services, as agreed upon between Presidio Financial and Client.

3. Presidio Financial has no responsibility to provide services related to the following types of assets ("Excluded Assets"):

- Employer securities;
- Real estate (except for real estate funds or publicly traded REITs);
- Stock brokerage accounts or mutual fund windows;
- Participant loans;
- Non-publicly traded partnership interests;
- Other non-publicly traded securities or property (other than collective trusts and similar vehicles); or
- Other hard-to-value or illiquid securities or property.

Excluded Assets will **not** be included in calculation of Fees paid to the Adviser on the ERISA Agreement. Specific services will be outlined in detail to each plan in the 408(b)2 disclosure.

Client Tailored Services and Client Imposed Restrictions

The goals and objectives for each Client are documented in our Client files. Investment strategies are created that reflect the stated goals and objectives. Clients may impose restrictions on investing in certain securities or types of securities. Agreements may not be assigned without written Client consent.

Wrap Fee Programs

Presidio Financial does not sponsor any wrap fee programs.

Client Assets under Management

Presidio Financial has the following Client assets under management:

Discretionary Amounts:	Non-discretionary Amounts:	Date Calculated:
\$17,428,000	\$0	12/31/2023

Item 5: Fees and Compensation

Method of Compensation and Fee Schedule

ASSET MANAGEMENT

Presidio Financial offers discretionary direct asset management services to advisory Clients. Presidio Financial charges an annual investment advisory fee based on the total assets under management as follows:

Assets Under Management	Annual Fee	Monthly Fee
\$1 - \$499,999	0.75%	0.0625%
\$500,000 - \$999,999	0.65%	0.0542%
\$1,000,000 - \$3,999,999	0.55%	0.0458%
\$4,000,000 +	0.35%	0.0292%

This is a blended fee schedule, the asset management fee is calculated by applying different rates to different portions of the portfolio. Presidio Financial may group certain related Client accounts for the purposes of achieving the minimum account size and determining the annualized fee.

For example (based on monthly billing period):

Client with \$2,500,000 under management would pay \$1,270.50 on a monthly basis.

<u>AUM</u>	<u>Monthly fee</u>	<u>Total</u>
First \$499,999	x 0.0625% =	\$312.50

Next \$500,000	x 0.0542% =	\$271.00
Next \$1,500,000	X 0.458%=	\$687.00
Grand total for the month		<u>\$1,270.50</u>

The annual fee is negotiable based upon certain criteria (e.g., historical relationship, type of assets, anticipated future earning capacity, anticipated future additional assets, dollar amounts of assets to be managed, related accounts, account composition, negotiations with Clients, etc.).

Fees are billed monthly in arrears based on the amount of assets managed as of the close of business on the last business day of the previous month. Lower fees for comparable services may be available from other sources. Clients may terminate their account within five (5) business days of signing the Investment Advisory Agreement with no obligation and without penalty. After five (5) business days, the Client may cancel by providing written notice to Presidio Financial and Presidio Financial may terminate advisory services with thirty (30) days written notice to the Client. For accounts opened or closed mid-billing period, fees will be prorated based on the days services are provided during the given period. All unpaid earned fees will be due to Presidio Financial. Client shall be given thirty (30) days prior written notice of any increase in fees. Any increase in fees will be acknowledged in writing by both parties before any increase in said fees occurs.

FINANCIAL PLANNING AND CONSULTING

Various financial planning and consulting services are offered based on a fixed fee or hourly basis as described in detail below. Prior to the planning process the client will be provided the estimated plan fee. Lower fees for comparable services may be available from other sources.

Initial services are completed and delivered inside of ninety (90) days.

COMPREHENSIVE “PRESIDIO PLAN”:

Fixed fee of \$1,350

Presidio Financial reserves the right to lower or waive the fee at their discretion.

Add-on services:

- Additional \$400 for retirement transition planning

Fees for “Presidio Plan” and add-on consultations are due upon commencement of the Financial Planning and Consulting Agreement. .

Hourly Arrangements:

Hourly fee of \$150 per hour.

Presidio Financial reserves the right to waive the fee at the discretion of the advisor.

Fees for hourly arrangements are due upon commencement of the Financial Planning and Consulting Agreement.

Fees for all Consulting Services are negotiable. Client may cancel within five (5) business days of signing Agreement with no obligation and without penalty.

If the Client cancels after five (5) business days, fees will be calculated according to the hourly fee of \$150. Any unpaid earned fees will be due to Presidio Financial or any paid unearned fees will be refunded to the Client. For example, if a client chooses Presidio Plan services and cancels after five (5) business days, if Presidio Financial has completed four

(4) hours of work the amount due will be \$600. Since the Client would have paid \$1,350 at commencement of the plan, then the Client would be due a refund of \$750.

CO-ADVISOR FEES

Presidio Financial may act as a co-advisor with Matson Money, Inc. (“MM”) to manage client accounts. Presidio Financial will not have discretion, however, MM will have discretionary trading authorization. In such circumstances, Presidio Financial receives the management fees collected MM. The client will not pay additional advisory fees to MM for these services. MM provides asset allocation investment advisory services through unaffiliated registered investment advisors or registered representatives of dual registered broker-dealers. Presidio Financial and its supervised persons has an incentive to recommend investment products based on the compensation received, rather than on a client’s needs; clients have the option to purchase investment products we recommend through other brokers or agents that are not affiliated with us.

Under the **Matson Fund Platform**, Presidio Financial charges an annual fee based on assets under management. Presidio Financial’s fee is based on the following fee schedule:

Assets Under Management	Annual Fee	Quarterly Fee
The first \$500,000	.75%	.1875%
The next \$500,000 at	.75%	.1875%
The next \$3,000,000 at	.50%	.125%
The remainder over \$4,000,000 at	.35%	.0875

This is a blended fee schedule, the asset management fee is calculated by applying different rates to different portions of the portfolio. Presidio Financial may group certain related Client accounts for the purposes of achieving the minimum account size and determining the annualized fee.

For example, a Client with \$4,000,000 under management would pay \$22,500 on an annual basis.

First \$500,000 x .0075 = \$3,750

Next \$500,000 x .0075= \$3,750

Next \$3,000,000 x .0050 = \$15,000

The fee will be disclosed to the client in the Investment Advisory Agreement and is negotiable based on the amount of assets and the Model Portfolio chosen. Client will sign a tri-party agreement authorizing MM to deduct the fees from their account. Presidio Financial informs MM of their portion of the fees, MM calculates the fees and MM charges the advisory fee for Presidio Financial, but remits the entire deducted amount to Presidio Financial. MM does not receive its advisory fees from the client, but indirectly through the management fees MM charges to the Matson Fund in which the clients are recommended to invest in. MM receives fees of .50% per annum on the average net assets of each series of the Matson Fund as the Adviser to the Matson Fund and this fee, paid through the Matson Fund is in addition to the management fees charged by Presidio Financial. These fees do not include brokerage fees that may be assessed by the custodial broker dealer.

The fees will be charged quarterly in advance and are based on the amount of assets under management as of the last day of the previous quarter. In the event the client terminated the agreement within the quarter, the client is entitled to retain a pro-rata refund based on the number of days the client is not invested during the current quarter.

THIRD PARTY MANAGERS

Presidio Financial has entered into an Agreement with Efficient Market Advisors, LLC (“EMA”) CRD 132188. EMA is a Registered Investment Advisor registered with the Securities and Exchange Commission that provides investment portfolio advice and supervisory services.

EMA offers a variety of portfolio models which have been constructed using strategic, tactical and opportunistic asset allocation techniques. EMA provides investors with an account that seeks to maximize investment performance given the investor’s time horizon and willingness to accept risk.

Presidio Financial receives a portion of the advisory fee paid by the client to EMA. The fee will be disclosed to the client in the Investment Advisory Agreement. The clients fee for these services are negotiable with accounts over \$2.5 million and will be based on a percentage of assets under management as follows:

Assets under Management	EMA	Presidio Financial	Total Annual Management Fee
First \$500,000	0.35%	0.75%	1.1%
Next \$500,000	0.30%	0.75%	1.05%
Next \$1,000,000	0.20%	0.50%	0.70%
Next \$1,000,000	0.15%	0.50%	0.65%
Over \$3,000,000	0.10%	0.35%	0.45%

The relationship between Presidio Financial and the Third Party Money Manager will be disclosed to the client in writing prior to commencement of the services. Presidio Financial does not charge additional management fees for Third Party managed account services. Client's signature is required to confirm consent for services within Third Party Investment Agreement. Client will initial Presidio Financial's Investment Advisory Agreement to acknowledge receipt of Third Party fee Schedule and required documents including ADV Part 2 disclosures.

The Account Fee is generally paid to EMA quarterly in advance, with payment due within 10 days from the date of the invoice. However, the Account Fee may also be structured on a tiered basis, with a reduced percentage based on reaching certain thresholds. Fees will be equal to the agreed upon rate per annum, times the market value of the account, divided by the number of days in the agreed upon year and multiplied by the number of days in the quarter. The market value will be construed to equal the sum of the values of all assets in the account, not adjusted by any margin debt.

Fees may be paid directly to EMA from the account by the custodian holding a Client's assets upon submission of an invoice to the custodian showing the amount of fees, the value of the Client's assets on which the fees are based, and the specific manner in which the fees are calculated. Payment of fees may result in the liquidation of Client's securities if there is insufficient cash in the account. Copies of fee invoices will be sent to each client as required. Clients bear the responsibility for verifying the accuracy of fee calculations.

For purposes of determining value, securities and other instruments traded on a market for which actual transaction prices are publicly reported shall be valued at the last reported sale price on the principal market in which they are traded (or, if there shall be no sales on such date, then at the mean between the closing bid and asked prices on such date). Other

readily marketable securities shall be priced using a pricing service or through quotations from one or more broker-dealers. All other assets shall be valued at fair value by EMA whose determination shall be conclusive.

Fee adjustments for additional assets received into the account during a quarter will be provided on a pro-rated basis contingent on the number of days remaining in the quarter.

ERISA PLAN SERVICES

The annual fees are based on the market value of the Included Assets and will not exceed 1%. The annual fee is negotiable and will be charged as a percentage of the Included Assets. Fees may be charged quarterly or monthly in arrears or in advance based on the assets as calculated by the custodian or record keeper of the Included Assets (without adjustments for anticipated withdrawals by Plan participants or other anticipated or scheduled transfers or distribution of assets). If the services to be provided start any time other than the first day of a quarter or month, the fee will be prorated based on the number of days remaining in the quarter or month. If this Agreement is terminated prior to the end of the billing cycle, Presidio Financial shall be entitled to a prorated fee based on the number of days during the fee period services were provided or Client will be due a prorated refund of fees for days services were not provided in the billing cycle.

The fee schedule, which includes compensation of Presidio Financial for the services is described in detail in Schedule A of the ERISA Plan Agreement. The Plan is obligated to pay the fees, however the Plan Sponsor may elect to pay the fees. Client may elect to be billed directly or have fees deducted from Plan Assets. Presidio Financial does not reasonably expect to receive any additional compensation, directly or indirectly, for its services under this Agreement. If additional compensation is received, Presidio Financial will disclose this compensation, the services rendered, and the payer of compensation. Presidio Financial will offset the compensation against the fees agreed upon under the Agreement.

Client Payment of Fees

Fees for asset management services are deducted from a designated Client account to facilitate billing. The Client must consent in advance to direct debiting of their investment account.

Fees for financial plans are billed upon commencement of the Advisory Agreement.

Fees for asset management services provided by TPM are deducted from a designated Client account by TPM to facilitate billing. The Client must consent in advance to direct debiting of their investment account.

Fees for ERISA services will either be deducted from Plan assets or paid directly to Presidio Financial. The Client must consent in advance to direct debiting of their investment account.

Additional Client Fees Charged

Custodians may charge transaction fees and other related costs on the purchases or sales of mutual funds, equities, bonds, options and exchange-traded funds. Mutual funds, money market funds and exchange-traded funds also charge internal management fees, which are disclosed in the fund's prospectus. Presidio Financial does not receive any compensation from these fees. All of these fees are in addition to the management fee you pay to Presidio Financial. For more details on the brokerage practices, see Item 12 of this brochure.

Prepayment of Client Fees

Presidio Financial does not require any prepayment of fees of more than \$500 per Client and six months or more in advance.

Fees for financial plans are billed upon commencement of the Advisory Agreement.

ERISA services may be billed in advance.

External Compensation for the Sale of Securities to Clients

Presidio Financial does not receive any external compensation for the sale of securities to Clients, nor do any of the investment advisor representatives of Presidio Financial.

Item 6: Performance-Based Fees and Side-by-Side Management

Sharing of Capital Gains

Fees are not based on a share of the capital gains or capital appreciation of managed securities.

Presidio Financial does not use a performance-based fee structure because of the conflict of interest. Performance based compensation may create an incentive for Presidio Financial to recommend an investment that may carry a higher degree of risk to the Client.

Item 7: Types of Clients

Description

Presidio Financial generally provides investment advice to individuals, high net worth individuals or business entities. Client relationships vary in scope and length of service.

Account Minimums

In order to receive all the services described under "Presidio Plan Client", Presidio Financial requires an account minimum of \$100,000 managed through Presidio Financial. The minimum account size may be lowered or waived at the discretion of Presidio Financial.

There isn't an account minimum to become an Investment Coaching Client.

There may be account minimums determined by the TPMs Presidio Financial refers its' Clients to.

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

Methods of Analysis

Security analysis methods may include Modern Portfolio Theory, Passive Investment Management or Factor-Based Investing. Investing in securities involves risk of loss that Clients should be prepared to bear. Past performance is not a guarantee of future returns.

Modern Portfolio Theory assumes that investors are risk averse, meaning that given two portfolios that offer the same expected return, investors will prefer the less risky one. Thus, an investor will take on increased risk only if compensated by higher expected returns. Conversely, an investor who wants higher expected returns must accept more risk. The exact trade-off will be the same for all investors, but different investors will evaluate the trade-off differently based on individual risk aversion characteristics. The implication is that a rational investor will not invest in a portfolio if a second portfolio exists with a more

favorable risk-expected return profile – i.e., if for that level of risk an alternative portfolio exists which has better expected returns.

Passive Investment Management. We primarily practice passive investment management. Passive investing involves building portfolios that are comprised of various distinct asset classes. The asset classes are weighted in a manner to achieve a desired relationship between correlation, risk and return. Funds that passively capture the returns of the desired asset classes are placed in the portfolio. The funds that are used to build passive portfolios are typically structured asset-class mutual funds, indexed mutual funds, or exchange traded funds. Passive investment management is characterized by low portfolio expenses (i.e. the funds inside the portfolio have low internal costs), minimal trading costs (due to infrequent trading activity), and relative tax efficiency (because the funds inside the portfolio are tax efficient and turnover inside the portfolio is minimal). In contrast, active management involves a single manager or managers who employ some method, strategy or technique to construct a portfolio that is intended to generate returns that are greater than the broader market or a designated benchmark. Academic research indicates most active managers underperform the market.

Factor-based Investing. Traditional asset pricing model, known formally as the capital asset pricing model (CAPM) uses only one variable to describe the returns of a portfolio or stock with the returns of the market as a whole. In contrast, the Fama–French model has identified four additional factors that we use to attempt to explain the differences in a portfolio's return. These factors are (i) equities, (ii) small caps, (iii) stocks with a high book-to-market ratio (customarily called value stocks), (iv) stocks with high operating profitability, and (v) stocks of firms that invest conservatively. These factors form classes of stocks that have tended to do better than the market as a whole. Our approach is to diversify across these factors with the goal of achieving higher returns.

As mentioned in Item 4, we are a co-advisor for Matson Money. Matson Money utilizes Modern Portfolio Theory and the Efficient Market Philosophy to create and manage portfolios. Asset allocation is based on the economic research related to the manner in which various asset classes have performed and the correlation of their performance over time. This involves asset allocation with periodic rebalancing and/or re-optimization of portfolios and target allocations as needed.

Each Client's account is invested in accordance with the Client's asset allocation strategy. The assets are invested in specific asset class mutual funds or cash items based on target percentages of the total assets in the account. As markets fluctuate and values of account holdings change, the amounts actually allocated to each asset type in the account will either exceed or fall below the original target allocation. To correct these imbalances, the portfolio is periodically rebalanced or adjusted back to the original target.

In developing a financial plan for a client, Presidio Financial's analysis may include cash flow analysis, investment planning, risk management, tax planning and estate planning. Based on the information gathered, a detailed strategy is tailored to the client's specific situation.

TPMs utilized by Presidio Financial may use various methods of analysis to determine the proper strategy for the client referred and these will be disclosed in the TPM's Form ADV Part 2. Investing in securities involves risk of loss that clients should be prepared to bear. Past performance is not a guarantee of future returns. Other strategies utilized by TPMs

may include long-term purchases, short-term purchases, trading, and option writing (including covered options, uncovered options or spreading strategies).

The main sources of information include client documents such as tax returns, financial newspapers, and magazines, annual reports, prospectuses, and filings with the Securities and Exchange Commission.

Investment Strategy

The investment strategy for a specific Client is based upon the objectives stated by the Client during consultations. The Client may change these objectives at any time. Each Client executes a Client profile form or similar form that documents their objectives and their desired investment strategy.

Other strategies may include long-term purchases.

Security Specific Material Risks

All investment programs have certain risks that are borne by the investor. Our investment approach constantly keeps the risk of loss in mind.

All investment programs have certain risks that are borne by the investor.

Our investment approach constantly keeps the risk of loss in mind. Investors face the following investment risks and should discuss these risks with Presidio Financial:

- *Interest-rate Risk:* Fluctuations in interest rates may cause investment prices to fluctuate. For example, when interest rates rise, yields on existing bonds become less attractive, causing their market values to decline.
- *Market Risk:* The price of a security, bond, or mutual fund may drop in reaction to tangible and intangible events and conditions. This type of risk is caused by external factors independent of a security's particular underlying circumstances. For example, political, economic and social conditions may trigger market events.
- *Inflation Risk:* When any type of inflation is present, a dollar today will buy more than a dollar next year, because purchasing power is eroding at the rate of inflation.
- *Currency Risk:* Overseas investments are subject to fluctuations in the value of the dollar against the currency of the investment's originating country. This is also referred to as exchange rate risk.
- *Reinvestment Risk:* This is the risk that future proceeds from investments may have to be reinvested at a potentially lower rate of return (i.e. interest rate). This primarily relates to fixed income securities.
- *Business Risk:* These risks are associated with a particular industry or a particular company within an industry. For example, oil-drilling companies depend on finding oil and then refining it, a lengthy process, before they can generate a profit. They carry a higher risk of profitability than an electric company which generates its income from a steady stream of customers who buy electricity no matter what the economic environment is like.
- *Liquidity Risk:* Liquidity is the ability to readily convert an investment into cash. Generally, assets are more liquid if many traders are interested in a standardized product. For example, Treasury Bills are highly liquid, while real estate properties are not.

- *Financial Risk:* Excessive borrowing to finance a business' operations increases the risk of profitability, because the company must meet the terms of its obligations in good times and bad. During periods of financial stress, the inability to meet loan obligations may result in bankruptcy and/or a declining market value.

The risks associated with utilizing Co-Advisors or TPM's include:

- Manager Risk
 - Co-Advisor/TPM fails to execute the stated investment strategy
- Business Risk
 - Co-Advisor/TPM has financial or regulatory problems
- The specific risks associated with the portfolios of the Co-Advisor/TPM's which is disclosed in the Co-Advisor/TPM's Form ADV Part 2.

Item 9: Disciplinary Information

Criminal or Civil Actions

Presidio Financial and its management have not been involved in any criminal or civil action.

Administrative Enforcement Proceedings

Presidio Financial and its management have not been involved in administrative enforcement proceedings.

Self-Regulatory Organization Enforcement Proceedings

Presidio Financial and its management have not been involved in legal or disciplinary events that are material to a Client's or prospective Client's evaluation of Presidio Financial or the integrity of its management.

Item 10: Other Financial Industry Activities and Affiliations

Broker-Dealer or Representative Registration

No affiliated representatives of Presidio Financial are registered representatives of a broker-dealer.

Futures or Commodity Registration

Neither Presidio Financial nor its affiliated representatives are registered or have an application pending to register as a futures commission merchant, commodity pool operator, or a commodity trading advisor.

Material Relationships Maintained by this Advisory Business and Conflicts of Interest

Managing Member Joseph Piazza III is also a licensed insurance agent. Approximately 20% of Joseph Piazza III's time is spent in this practice. He will offer Clients services from those activities.

Matthew W. Dockall has a financial affiliated business as an insurance agent. Approximately 20% of his time is spent on this activity. He will offer Clients services from this activity. As an insurance agent, he may receive separate yet typical compensation.

These practices represent conflicts of interest because it gives an incentive to recommend products based on the commission amount received. These conflicts are mitigated by disclosures, procedures and the firm's fiduciary obligation to place the best interest of the

Client first and the Clients are not required to purchase any products. Clients have the option to purchase these products through another insurance agent of their choosing.

Recommendations or Selections of Other Investment Advisors and Conflicts of Interest

Presidio Financial acts as a Co-Advisor for MM, this is detailed in Items 4 and 5 of this brochure.

Presidio Financial utilizes the services of TPM's to manage Client accounts. In such circumstances, Presidio Financial receives referral fees from the TPM. Presidio Financial acts as the liaison between the Client and the TPM in return for an ongoing portion of the advisory fees charged by the TPM. Presidio Financial is responsible for:

- helping the Client complete the necessary paperwork of the TPM;
- providing ongoing services to the Client;
- updating the TPM with any changes in Client status which is provide to Presidio Financial by the Client;
- reviewing the quarterly statements provided by the TPM; and
- delivering the Form ADV Part 2, Privacy Notice and Disclosure Statement of the TPM to the Client.

Clients placed with TPM will be billed in accordance with the TPM's fee schedule which will be disclosed to the Client prior to signing an agreement. When referring Clients to a TPM, the Client's best interest will be the main determining factor of Presidio Financial.

These practices represent conflicts of interest because Presidio Financial is paid a Referral Fee for recommending the TPM and may choose to recommend a particular TPM based on the fee Presidio Financial is to receive. This conflict is mitigated by disclosures, procedures and the firm's fiduciary obligation to act in the best interest of his Clients. Clients are not required to accept any recommendation of TPM given by Presidio Financial and have the option to receive investment advice through other money managers of their choosing.

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

Code of Ethics Description

The affiliated persons (affiliated persons include employees and/or independent contractors) of Presidio Financial have committed to a Code of Ethics ("Code"). The purpose of our Code is to set forth standards of conduct expected of Presidio Financial affiliated persons and addresses conflicts that may arise. The Code defines acceptable behavior for affiliated persons of Presidio Financial. The Code reflects Presidio Financial and its supervised persons' responsibility to act in the best interest of their Client.

One area which the Code addresses is when affiliated persons buy or sell securities for their personal accounts and how to mitigate any conflict of interest with our Clients. We do not allow any affiliated persons to use non-public material information for their personal profit or to use internal research for their personal benefit in conflict with the benefit to our Clients.

Presidio Financial's policy prohibits any person from acting upon or otherwise misusing non-public or inside information. No advisory representative or other employee, officer or

director of Presidio Financial may recommend any transaction in a security or its derivative to advisory Clients or engage in personal securities transactions for a security or its derivatives if the advisory representative possesses material, non-public information regarding the security.

Presidio Financial's Code is based on the guiding principle that the interests of the Client are our top priority. Presidio Financial's officers, directors, advisors, and other affiliated persons have a fiduciary duty to our Clients and must diligently perform that duty to maintain the complete trust and confidence of our Clients. When a conflict arises, it is our obligation to put the Client's interests over the interests of either affiliated persons or the company.

The Code applies to "access" persons. "Access" persons are affiliated persons who have access to non-public information regarding any Clients' purchase or sale of securities, or non-public information regarding the portfolio holdings of any reportable fund, who are involved in making securities recommendations to Clients, or who have access to such recommendations that are non-public.

Presidio Financial will provide a copy of the Code of Ethics to any Client or prospective Client upon request.

Investment Recommendations Involving a Material Financial Interest and Conflict of Interest

Presidio Financial and its affiliated persons do not recommend to Clients securities in which we have a material financial interest.

Advisory Firm Purchase of Same Securities Recommended to Clients and Conflicts of Interest

Presidio Financial and its affiliated persons may buy or sell securities that are also held by Clients. In order to mitigate conflicts of interest such as trading ahead of Client transactions, affiliated persons are required to disclose all reportable securities transactions as well as provide Presidio Financial with copies of their brokerage statements.

The Chief Compliance Officer of Presidio Financial is Joseph Piazza III. He reviews all trades of the affiliated persons each quarter. The personal trading reviews ensure that the personal trading of affiliated persons does not affect the markets and that Clients of the firm receive preferential treatment over affiliated persons' transactions.

Client Securities Recommendations or Trades and Concurrent Advisory Firm Securities Transactions and Conflicts of Interest

Presidio Financial does not maintain a firm proprietary trading account and does not have a material financial interest in any securities being recommended and therefore no conflicts of interest exist. While Presidio Financial doesn't trade in its Clients' accounts, affiliated persons are required to disclose all reportable securities transactions as well as provide Presidio Financial with copies of their brokerage statements.

The Chief Compliance Officer of Presidio Financial is Joseph Piazza III. He reviews all affiliated persons trades each quarter. The personal trading reviews ensure that the personal trading of affiliated persons does not affect the markets and that Clients of the firm receive preferential treatment over affiliated persons' transactions.

Item 12: Brokerage Practices

Factors Used to Select Broker-Dealers for Client Transactions

Presidio Financial will recommend the use of a particular broker-dealer based on their duty to seek best execution for the client, meaning they have an obligation to obtain the most favorable terms for a client under the circumstances. The determination of what may constitute best execution and price in the execution of a securities transaction by a broker involves a number of considerations and is subjective. Factors affecting brokerage selection include the overall direct net economic result to the portfolios, the efficiency with which the transaction is affected, the ability to effect the transaction where a large block is involved, the operational facilities of the broker-dealer, the value of an ongoing relationship with such broker and the financial strength and stability of the broker. Presidio Financial will select appropriate brokers based on a number of factors including but not limited to their relatively low transaction fees and reporting ability. Presidio Financial relies on its broker to provide its execution services at the best prices available. Lower fees for comparable services may be available from other sources. Clients pay for any and all custodial fees in addition to the advisory fee charged by Presidio Financial. Presidio Financial does not receive any portion of the trading fees.

Presidio Financial offers investment advisory services through the custodial platform offered by Altruist Financial LLC (“Altruist”), an unaffiliated SEC- registered broker dealer and FINRA/SIPC member. Custody, clearing and execution services are provided by Altruist Financial LLC as a self-clearing broker-dealer. Presidio Financial’s clients establish brokerage accounts through Altruist. Presidio Financial maintains an institutional relationship with Altruist whereby Altruist provides certain benefits to Presidio Financial, including a fully digital account opening process, a variety of available investments, and integration with software tools that can benefit Presidio Financial and its clients. Presidio Financial is not affiliated with Altruist. Altruist does not supervise Presidio Financial, its agents, activities, or its regulatory compliance.

- *Research and Other Soft Dollar Benefits*

The Securities and Exchange Commission defines soft dollar practices as arrangement under which products or services other than execution services are obtained by Presidio Financial from or through a broker-dealer in exchange for directing Client transactions to the broker-dealer. Although Presidio Financial has no formal soft dollar arrangements, Presidio Financial may receive products, research and/or other services from custodians or broker-dealers connected to client transactions or “soft dollar benefits”. As permitted by Section 28(e) of the Securities Exchange Act of 1934, Presidio Financial receives economic benefits as a result of commissions generated from securities transactions by the custodian or broker-dealer from the accounts of Presidio Financial. Presidio Financial cannot ensure that a particular client will benefit from soft dollars or the client’s transactions paid for the soft dollar benefits. Presidio Financial does not seek to proportionately allocate benefits to client accounts to any soft dollar benefits generated by the accounts.

A conflict of interest exists when Presidio Financial receives soft dollars which could result in higher commissions charged to Clients. This conflict is mitigated by the fact that Presidio Financial has a fiduciary responsibility to act in the best interest of its Clients and the services received are beneficial to all Clients.

- *Brokerage for Client Referrals*
Presidio Financial does not receive client referrals from any custodian or third party in exchange for using that broker-dealer or third party.
- *Directed Brokerage*
In circumstances where a Client directs Presidio Financial to use a certain broker-dealer, Presidio Financial still has a fiduciary duty to its Clients. The following may apply with Directed Brokerage: Presidio Financial's inability to negotiate commissions, to obtain volume discounts, there may be a disparity in commission charges among Clients and conflicts of interest arising from brokerage firm referrals. The firm may be unable to achieve most favorable execution of client transactions, and this practice may cost clients more money.

Aggregating Securities Transactions for Client Accounts

Presidio Financial is authorized in its discretion to aggregate purchases and sales and other transactions made for the account with purchases and sales and transactions in the same securities for other Clients of Presidio Financial. All Clients participating in the aggregated order shall receive an average share price with all other transaction costs shared on a pro-rated basis. If aggregation is not allowed or infeasible and individual transactions occur (e.g., withdrawal or liquidation requests, odd-late trades, etc.) an account may potentially be assessed higher costs or less favorable prices than those where aggregation has occurred.

Item 13: Review of Accounts

Schedule for Periodic Review of Client Accounts or Financial Plans and Advisory Persons Involved

Account reviews are performed quarterly by the Chief Compliance Officer of Presidio Financial. Account reviews are performed more frequently when market conditions dictate. Reviews of Client accounts include, but are not limited to, a review of Client documented risk tolerance, adherence to account objectives, investment time horizon, and suitability criteria, reviewing target allocations of each asset class to identify if there is an opportunity for rebalancing, and reviewing accounts for tax loss harvesting opportunities.

Financial plans generated are updated as requested by the Client and pursuant to a new or amended agreement, Presidio Financial suggests updating at least annually.

Review of Client Accounts on Non-Periodic Basis

Other conditions that may trigger a review of Clients' accounts are changes in the tax laws, new investment information, and changes in a Client's own situation.

Content of Client Provided Reports and Frequency

Clients receive written account statements no less than monthly for managed accounts. Account statements are issued by Presidio Financial's custodian. Client receives confirmations of each transaction in account from Custodian and an additional statement during any month in which a transaction occurs. Presidio Financial does not provide additional reports to Clients.

Clients receive account statements no less than quarterly for managed accounts. Account statements are issued by MM's custodian. Client receives confirmations of each transaction in account from Custodian and an additional statement during any month in which a transaction occurs.

Item 14: Client Referrals and Other Compensation

Economic Benefits Provided to the Advisory Firm from External Sources and Conflicts of Interest

Presidio Financial receives a portion of the annual management fees collected by the TPM(s) to whom Presidio Financial refers Clients.

This situation creates a conflict of interest because Presidio Financial and/or its Investment Advisor Representative have an incentive to decide what TPMs to use because of the higher referral fees to be received by Presidio Financial. However, when referring Clients to a TPM, the Client's best interest will be the main determining factor of Presidio Financial.

Presidio Financial clients must establish accounts with a "qualified custodian" for brokerage, custody and execution services. Presidio Financial clients establish brokerage accounts with Altruist Financial LLC ("Altruist") as custodian. Presidio Financial maintains an institutional relationship with Altruist whereby Altruist provides certain benefits to Presidio Financial ("Support Services"). Altruist pays for or reimburses Presidio Financial for the costs of certain technology solutions to help facilitate Presidio Financial's practices and to streamline Presidio Financial's operations. The payments may be substantial and are based on Presidio Financial clients adding and/or transferring to and maintaining a certain amount (currently five million dollars (\$5,000,000)) in assets on Altruist's platform. The benefits provided to or on behalf of Presidio Financial will not directly benefit client accounts. The fees Presidio Financial charges will not be reduced by the value of the Support Services received by Presidio Financial. The benefits provided to or on behalf of Presidio Financial are compensation to Presidio Financial in connection with providing advice to clients and therefore should be considered in assessing the reasonableness of the compensation arrangement between Presidio Financial and clients. Access to such economic benefits creates a financial incentive for Presidio Financial to maintain client accounts through Altruist as custodian – which results in a conflict of interest for Presidio Financial.

Advisory Firm Payments for Client Referrals

Presidio Financial may enter into referral agreements pursuant to which it compensates third-party intermediaries for client referrals that result in the provision of investment advisory services by Presidio Financial. Presidio Financial will disclose these referral arrangements to affected investors, and any agreements will comply with Texas regulations. Referring parties introducing clients to Presidio Financial may receive compensation from Presidio Financial, such as a retainer, a flat fee per referral and/or a percentage of introduced capital. Such compensation will be paid pursuant to a written agreement with the referring party and generally may be terminated by either party from time to time. The cost of any such fees will be borne entirely by Presidio Financial and not by any affected client."

Item 15: Custody

Account Statements

All assets are held at qualified custodians, which means the custodians provide account statements directly to Clients at their address of record at least quarterly. Clients are urged to carefully compare the account statements received directly from their custodians to any documentation or reports prepared by Presidio Financial.

Presidio Financial is deemed to have limited custody solely because advisory fees are directly deducted from Client's accounts by the custodian on behalf of Presidio Financial.

Item 16: Investment Discretion

Discretionary Authority for Trading

Presidio Financial requires discretionary authority to manage securities accounts on behalf of Clients. Presidio Financial has the authority to determine, without obtaining specific Client consent, the securities to be bought or sold, and the amount of the securities to be bought or sold.

Presidio Financial allows Clients to place certain restrictions, as outlined in the Client's Investment Policy Statement or similar document. Such restrictions could include only allowing purchases of socially conscious investments. These restrictions must be provided to Presidio Financial in writing.

The Client approves the custodian to be used and the commission rates paid to the custodian. Presidio Financial does not receive any portion of the transaction fees or commissions paid by the Client to the custodian.

Item 17: Voting Client Securities

Proxy Votes

Presidio Financial does not vote proxies on securities. Clients are expected to vote their own proxies. The Client will receive their proxies directly from the custodian of their account or from a transfer agent.

When assistance on voting proxies is requested, Presidio Financial will provide recommendations to the Client. If a conflict of interest exists, it will be disclosed to the Client.

Item 18: Financial Information

Balance Sheet

A balance sheet is not required to be provided because Presidio Financial does not serve as a custodian for Client funds or securities and Presidio Financial does not require prepayment of fees of more than \$500 per Client and six months or more in advance.

Financial Conditions Reasonably Likely to Impair Advisory Firm's Ability to Meet Commitments to Clients

Presidio Financial has no condition that is reasonably likely to impair our ability to meet contractual commitments to our Clients.

Bankruptcy Petitions during the Past Ten Years

Presidio Financial has not had any bankruptcy petitions in the last ten years.

Item 19: Requirements for State Registered Advisors

Principal Executive Officers and Management Persons

The education and business background for all management and supervised persons can be found in the Part 2B of this Brochure.

Outside Business Activities

The outside business activities for all management and supervised persons can be found in the Part 2B of this Brochure.

Performance Based Fee Description

Neither Presidio Financial nor its management receive performance based fees. Please see Item 6 of the ADV 2A for more information.

Disclosure of Material Facts Related to Arbitration or Disciplinary Actions Involving Management Persons

1. Neither Presidio Financial nor its management have been involved in an arbitration claim alleging damages in excess of \$2,500 involving any of the following:
 - a) An investment or an investment-related business or activity;
 - b) Fraud, false statement(s) or omissions;
 - c) Theft, embezzlement or other wrongful taking of property;
 - d) Bribery, forgery, counterfeiting, or extortion;
 - e) Dishonest, unfair or unethical practices.
2. Neither Presidio Financial nor its management have been found liable in a civil, self-regulatory organization, or administrative proceeding involving any of the following:
 - a) An investment or an investment-related business or activity;
 - b) Fraud, false statement(s) or omissions;
 - c) Theft, embezzlement or other wrongful taking of property;
 - d) Bribery, forgery, counterfeiting, or extortion;
 - e) Dishonest, unfair or unethical practices.

Item 1 Cover Page

SUPERVISED PERSON BROCHURE
FORM ADV PART 2B

Joseph Piazza III, CFP®



Office Address:

5850 San Felipe, Suite 500
Houston, TX 77057

Tel: 713.416.8760

founders@presidioplan.com

joe.piazza@presidioplan.com

<https://presidioplan.com>

January 8, 2024

This brochure supplement provides information about Joseph Piazza III and supplements the Presidio Financial, LLC brochure. You should have received a copy of that brochure. Please contact Joseph Piazza III if you did not receive the brochure or if you have any questions about the contents of this supplement.

ADDITIONAL INFORMATION ABOUT JOSEPH PIAZZA III (CRD #6429065) IS AVAILABLE ON THE SEC'S WEBSITE AT WWW.ADVISERINFO.SEC.GOV.

Brochure Supplement (Part 2B of Form ADV)

Supervised Person Brochure

Principal Executive Officer – Joseph Piazza III, CFP®

- Year of birth: 1991
-

Item 2 - Educational Background and Business Experience

Educational Background:

- Texas A&M University; Bachelor of Arts in Management; 2014

Business Experience:

Presidio Financial, LLC

Chief Compliance Officer/Investment Advisor Representative..... 02/2019-Present

John Paul II Catholic School

Baseball Coach..... 02/2016-12/2019

Joseph Piazza, III, Sole Proprietor

Insurance Agent..... 08/2014-Present

Wealth Design Group, LLC..... 08/2014-02/2019

Park Avenue Securities LLC, Investment Advisor Representative 06/2015-02/2019

Park Avenue Securities LLC; Registered Representative 02/2015-02/2019

Sprinkler Warehouse/Home Theater Gear

Warehouse Manager 05/2011-07/2011

Texas A&M University

Full-time student..... 05/2010-08/2014

Joseph M. Piazza Jr. D.D.S.

Dentistry Assistant 05/2008-08/2008

Dentistry Assistant 05/2009-08/2009

Dentistry Assistant 05/2010-08/2010

Dentistry Assistant 05/2012-08/2012

Professional Certifications

Joseph Piazza has earned certifications and credentials that are required to be explained in further detail.

The CERTIFIED FINANCIAL PLANNER™, CFP® and federally registered CFP (with flame design) marks (collectively, the “CFP® marks”) are professional certification marks granted in the United States by Certified Financial Planner Board of Standards, Inc. (“CFP Board”).

The CFP® certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP® certification. It is recognized in the United States and a number of other countries for its (1) high standard of professional education; (2) stringent code of conduct and standards of practice; and (3) ethical requirements that govern professional engagements with Clients.

To attain the right to use the CFP® marks, an individual must satisfactorily fulfill the following requirements:

- Education – Complete an advanced college-level course of study addressing the financial planning subject areas that CFP Board’s studies have determined as

necessary for the competent and professional delivery of financial planning services, and attain a Bachelor's Degree from a regionally accredited United States college or university (or its equivalent from a foreign university). CFP Board's financial planning subject areas include insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning;

- Examination – Pass the comprehensive CFP® Certification Examination. The examination includes case studies and Client scenarios designed to test one's ability to correctly diagnose financial planning issues and apply one's knowledge of financial planning to real world circumstances;
- Experience – Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year); and
- Ethics – Agree to be bound by CFP Board's *Standards of Professional Conduct*, a set of documents outlining the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements in order to maintain the right to continue to use the CFP® marks:

- Continuing Education – Complete 30 hours of continuing education hours every two years, including two hours on the *Code of Ethics* and other parts of the *Standards of Professional Conduct*, to maintain competence and keep up with developments in the financial planning field; and
- Ethics – Renew an agreement to be bound by the *Standards of Professional Conduct*. The *Standards* prominently require that CFP® professionals provide financial planning services at a fiduciary standard of care. This means CFP® professionals must provide financial planning services in the best interests of their Clients. CFP® professionals who fail to comply with the above standards and requirements may be subject to CFP Board's enforcement process, which could result in suspension or permanent revocation of their CFP® certification.

Item 3 - Disciplinary Information

Criminal or Civil Action: None to report.

Administrative Proceeding: None to report.

Self-Regulatory Proceeding: None to report.

Item 4 - Other Business Activities Engaged In

President Joseph Piazza III has a financial affiliated business as an insurance agent. Approximately 20% of his time is spent on these activities. He will offer Clients services from those activities. As an insurance agent, he may receive separate yet typical compensation.

This practice represents a conflict of interest because it gives an incentive to recommend products based on the commission amount received. This conflict is mitigated by disclosures, procedures and the firm's fiduciary obligation to place the best interest of the Client first and the Clients are not required to purchase any products. Clients have the option to purchase these products through another insurance agent of their choosing. See Item 10 for more details.

Item 5 - Additional Compensation

Joseph Piazza III receives commissions on the insurance he sells. He does not receive any performance-based fees.

Item 6 - Supervision

Since Joseph Piazza III is the Chief Compliance Officer of Presidio Financial, he is ultimately responsible for supervision and formulation and monitoring of investment advice offered to clients. He will adhere to the policies and procedures as described in the firm's Compliance Manual. He can be reached at joe.piazza@presidioplan.com or 713.416.8760.

Item 7 - Requirements for State-Registered Advisors

Arbitration Claims: None to report.

Self-Regulatory Organization or Administrative Proceeding: None to report.

Bankruptcy Petition: None to report.

Item 1 Cover Page
SUPERVISED PERSON BROCHURE
FORM ADV PART 2B

Matthew W. Dockall, CFP®, RICP®



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5850 San Felipe, Suite 500
Houston, TX 77057

Tel: 713.416.8760

founders@presidioplan.com
matt.dockall@presidioplan.com

<https://presidioplan.com>

January 8, 2024

This brochure supplement provides information about Matthew W. Dockall and supplements the Presidio Financial, LLC brochure. You should have received a copy of that brochure. Please contact Matthew W. Dockall if you did not receive the brochure or if you have any questions about the contents of this supplement.

**ADDITIONAL INFORMATION ABOUT MATTHEW W. DOCKALL
(CRD #6784937) IS AVAILABLE ON THE SEC'S WEBSITE AT
WWW.ADVISERINFO.SEC.GOV.**

Brochure Supplement (Part 2B of Form ADV)

Supervised Person Brochure

Executive Officer – Matthew W. Dockall, CFP®, RICP®

- Year of birth: 1989
-

Item 2 - Educational Background and Business Experience

Educational Background:

- Texas A&M University; Bachelor of Science in Economics; 2012

Business Experience:

Presidio Financial, LLC

Investment Advisor Representative 02/2019-Present

Matthew Dockall, Sole Proprietor

Insurance Agent..... 02/2017-Present

Wealth Design Group, LLC..... 01/2017-02/2019

Park Avenue Securities LLC, Investment Advisor Representative 07/2017-02/2019

Park Avenue Securities LLC; Registered Representative 05/2017-02/2019

Traveling..... 04/2016-01/2017

Reynolds and Reynolds

Software Implementation..... 11/2014-04/2016

FAPE

Director of Training 01/2013-10/2014

Onin Group

Intern 09/2012-12/2012

Texas A&M University

Full-time student..... 05/2008-08/2012

Professional Certifications

Matthew Dockall has earned certifications and credentials that are required to be explained in further detail.

The CERTIFIED FINANCIAL PLANNER™, CFP® and federally registered CFP (with flame design) marks (collectively, the “CFP® marks”) are professional certification marks granted in the United States by Certified Financial Planner Board of Standards, Inc. (“CFP Board”).

The CFP® certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP® certification. It is recognized in the United States and a number of other countries for its (1) high standard of professional education; (2) stringent code of conduct and standards of practice; and (3) ethical requirements that govern professional engagements with Clients.

To attain the right to use the CFP® marks, an individual must satisfactorily fulfill the following requirements:

- Education – Complete an advanced college-level course of study addressing the financial planning subject areas that CFP Board’s studies have determined as

necessary for the competent and professional delivery of financial planning services, and attain a Bachelor's Degree from a regionally accredited United States college or university (or its equivalent from a foreign university). CFP Board's financial planning subject areas include insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning;

- Examination – Pass the comprehensive CFP® Certification Examination. The examination includes case studies and Client scenarios designed to test one's ability to correctly diagnose financial planning issues and apply one's knowledge of financial planning to real world circumstances;
- Experience – Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year); and
- Ethics – Agree to be bound by CFP Board's *Standards of Professional Conduct*, a set of documents outlining the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements in order to maintain the right to continue to use the CFP® marks:

- Continuing Education – Complete 30 hours of continuing education hours every two years, including two hours on the *Code of Ethics* and other parts of the *Standards of Professional Conduct*, to maintain competence and keep up with developments in the financial planning field; and
- Ethics – Renew an agreement to be bound by the *Standards of Professional Conduct*. The *Standards* prominently require that CFP® professionals provide financial planning services at a fiduciary standard of care. This means CFP® professionals must provide financial planning services in the best interests of their Clients. CFP® professionals who fail to comply with the above standards and requirements may be subject to CFP Board's enforcement process, which could result in suspension or permanent revocation of their CFP® certification.

Retirement Income Certified Professional® (RICP®) certification is awarded by The American College of Financial Services, candidates must:

- Complete RICP® coursework within five months from the date of initial enrollment.
- Complete three in-depth online courses.
- Meet the experience requirements: Three years of full-time business experience within the five years preceding the date of the award. An undergraduate or graduate degree from an accredited educational institution qualifies as one year of business experience.
- Sign and agree to abide by a Code of Ethics.
- Pass an exam administered by Pearson VUE Testing Center. Minimum test score 70%.
- When you achieve the RICP® designation, you are subject to the PACE Recertification Program earning 30 credit hours of educational activities in subject matter that is acceptable to PACE Recertification every two years.

Item 3 - Disciplinary Information

Criminal or Civil Action: None to report.

Administrative Proceeding: None to report.

Self-Regulatory Proceeding: None to report.

Item 4 - Other Business Activities Engaged In

Matthew W. Dockall has a financial affiliated business as an insurance agent. Approximately 20% of his time is spent on this activity. He will offer Clients services from this activity. As an insurance agent, he may receive separate yet typical compensation.

This practice represents a conflict of interest because it gives an incentive to recommend products based on the commission amount received. This conflict is mitigated by disclosures, procedures and the firm's fiduciary obligation to place the best interest of the Client first and the Clients are not required to purchase any products. Clients have the option to purchase these products through another insurance agent of their choosing. See Item 10 for more details.

Item 5 - Additional Compensation

Matthew W. Dockall receives commissions on the insurance he sells. He does not receive any performance based fees.

Item 6 - Supervision

Since Matthew W. Dockall is part owner of Presidio Financial, LLC, he shares in the responsibility for supervision and formulation and monitoring of investment advice offered to clients. He will adhere to the policies and procedures as described in the firm's Compliance Manual.

He can be reached at atmatt.dockall@presidioplan.com or 713.416.8760.

Item 7 - Requirements for State-Registered Advisors

Arbitration Claims: None to report.

Self-Regulatory Organization or Administrative Proceeding: None to report.

Bankruptcy Petition: None to report.