CLIENT RELATIONSHIP SUMMARY [FORM CRS]

PringTurner
Quality. Stability. Confidence.

September 2026

Pring Turner Capital Group, Inc. ("Pring Turner", "Firm", "we", "our", or "us") is an investment advisory firm registered with the Securities and Exchange Commission ("SEC"). Fees for brokerage and investment advisory services differ and it is important for you to understand the difference. Free and simple tools to research firms and investment professions can be found at Investor.gov/CRS, which also provides educational materials about investment advisers, broker-dealers, and investing.

What investment services and advice can you provide me?

We offer investment advisory services to retail investors. Our investment strategy places an emphasis on adjusting asset allocations and investments based on measured or perceived level of risk in the markets. While we are primarily investment advisers, we also provide limited financial planning consulting services. The extent of these services will be tailored to meet the unique requirements and requests of each client.

As a client, you have the flexibility to choose an investment objective aligned with your financial situation and specific requirements. Your investments will receive active management and will predominantly consist of individual equities, exchange-traded funds (ETFs), or mutual funds, as well as international stocks or funds, fixed income investments, and U.S. Treasury securities or money market funds. In certain situations, defensive positions in inverse-index ETFs or mutual funds may be considered if market conditions necessitate such a strategy.

Our investment management services are offered on a discretionary basis, which means we have the authority to make investment decisions and place trades on your behalf. The investments in our client accounts are monitored on an ongoing basis, including reviews triggered by significant deposits, withdrawals, or changes to your objectives. Clients who engage us on a discretionary basis may, at any time, impose restrictions, in writing, on our discretionary authority (i.e., limit the types/amounts of particular securities purchased for their accounts, exclude the ability to purchase securities with an inverse relationship to market indexes, etc.).

To enter an advisory relationship, we generally require a $1,000,000 minimum asset level under management. However, this minimum can be waived at our sole discretion. For additional information on our services and types of clients, see items 4 and 7 of our ADV Part 2A brochure on our website and also at www.adviserinfo.sec.gov

The following are questions you can ask us or another financial professional about relationships and services:

- 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?

You will be charged an investment management fee based on the total value of the assets in all your accounts under management. The total fee you pay rises when your account increases in value and falls when your account decreases. While we believe this keeps our interest aligned with yours, it could create a conflict of interest as the firm may therefore have an incentive to encourage you to increase the assets in your account. For more information about our fee schedule and billing process, please review Item 5 in our ADV Part 2A brochure on our website and also at www.adviserinfo.sec.gov

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In addition to our management fee, the custodian holding your account may apply brokerage commissions and/or transaction fees when we execute specific investment transactions. Additionally, they may charge fees for specialized client-requested services, such as wire transfers or overnight mail. Furthermore, when it comes to purchasing ETFs and mutual funds, you will also encounter charges imposed at the fund level, such as management fees and other fund-related expenses.

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. Clients in similar situations may be subject to varying fees due to a combination of factors. It's important to be aware that comparable services may be offered by other advisors at more competitive rates. Furthermore, we retain the discretion to waive a portion of our fees.

Ask one of our financial professionals the following questions:
Help me understand how these fees and costs might affect my investments. If I give you $10,000 to invest, how much will go to fees and costs, and how much will be invested for me?

What are your legal obligations to me when acting as my investment adviser? How else does your firm make money and what conflicts of interest do you have?

When we act as your investment adviser, we have to act in your best interest and not put our interest ahead of yours. At the same time, the way we make money creates some conflicts with your interests. You should understand and ask us about these conflicts because they can affect the investment advice we provide you.

Here is an example to help you understand what this means. We have a conflict of interest when current or prospective clients ask for our advice on rolling over a 401(k) or other retirement assets to an IRA under our management, as this would mean additional money management revenue for our firm.

Ask one of our financial professionals the following questions:
How might your conflicts of interest affect me, and how will you address them?

How do your financial professionals make money?
Our financial professionals receive a fixed salary and may also receive discretionary bonuses based on overall firm performance and their individual contributions to client service and firm operations. They do not receive commissions, referral fees, or product-based compensation. This compensation structure minimizes conflicts of interest and aligns our team's incentives with the best interests of our clients.

Do you or your financial professionals have legal or disciplinary history?
No. A free and simple search tool to research us and our financial professionals is available at Investor.gov/CRS.

Ask one of our financial professionals the following questions:
As a financial professional, do you have any disciplinary history? For what type of conduct?

You can find additional information about our firm's investment advisory services along with this relationship summary on the SEC's website at www.adviserinfo.sec.gov by searching for Firm CRD #110931

Ask one of our financial professionals the following questions:
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?

Telephone: 925-287-8527
www.pringturner.com