Firm Brochure - Form ADV Part 2A

This brochure provides information about the qualifications and business practices of ProCore Advisors, LLC. If you have any questions about the contents of this brochure, please contact us at (949) 339-2990 or by email at: info@procoreadvisors.com.

The information in this brochure has not been approved or verified by the United States Securities and Exchange Commission or by any state securities authority. Registration does not imply a certain level of skill or training. This Disclosure Brochure provides information about ProCore Advisors to assist you in determining whether to retain the advisor.

Additional information about ProCore Advisors, LLC is also available on the SEC's website at www.adviserinfo.sec.gov. ProCore Advisors, LLC's CRD number is 289037.

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Item 2. Material Changes

The material changes in this brochure from the last annual updating amendment of ProCore Advisors, LLC on March 28, 2023, are listed below. Material Changes relate to ProCore Advisors, LLC's policies, practices, or conflicts of interest only.

- ProCore Advisors, LLC has added a new managing member with ownership, Mark A. Aguilar as of December 28, 2023. Mark A. Aguilar is a state licensed Investment Advisor Representative with PCA.

- ProCore Advisors, LLC has updated the fee schedule to reflect changes in the tier structure that we offer as an alternative to a flat fee for assets under management (Item 5).

- ProCore Advisors, LLC added clarification to our fee calculation algorithm to reflect changes that were made when we changed/updated our third-party performance and billing service provider as of March, 2024 (Item 5).

- ProCore Advisors, LLC has updated the language under the explanation of services for Quickvest, our low-cost automated investment services to include a lower threshold to open an account and has one agreement in place with Altruist for the automated platform available to users of Quickvest.

From time to time, the Advisor may amend this Disclosure Brochure to reflect changes in the Advisor's business practices, changes in regulations or routine annual updates as required by the securities regulators. This complete Disclosure Brochure shall be provided to you annually and if a material change occurs.

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Item 4. Advisory Business

A. Description of the Advisory Firm

Our firm is dedicated to providing individuals and other types of clients with a wide array of investment advisory services. ProCore Advisors, LLC (hereinafter "PCA") is a Limited Liability Company organized in the State of California. The firm was formed in June 2017, and the principal owners are Keythe Elizabeth Ward-Aguilar, Bryan D. Ward, and Mark A. Aguilar.

B. Types of Advisory Services

PCA provides portfolio management, investment consulting and financial planning advisory services for many different types of clients to help meet their financial goals. We work with individuals, high net worth individuals, trusts, estates, businesses, and retirement plans (each referred to as a "Client"). This service is designed to assist clients in meeting their financial goals through the use of a financial plan or consultation.

The Advisor serves as a fiduciary to clients as defined under the applicable laws and regulations. As a fiduciary, PCA upholds a duty of loyalty, fairness and good faith towards each client and seeks to mitigate potential conflicts of interest.

Portfolio Management Services

PCA offers ongoing portfolio management services based on the individual goals, objectives, time horizon, and risk tolerance of each client. PCA creates an Investment Policy Agreement for each client, which outlines the client's current situation (income, tax levels, and risk tolerance levels) and then constructs a plan to aid in the selection of a portfolio that matches each client's specific situation. Portfolio management services include, but are not limited to, the following:

- Asset Allocation
- Investment Strategy
- Risk Tolerance
- Personal Investment Policy
- Asset Selection
- Regular Portfolio Monitoring

PCA evaluates the current investments of each client with respect to their risk tolerance levels and time horizon. PCA will request discretionary authority from clients in order to select securities and execute transactions without permission from the client prior to each transaction. Risk tolerance levels are documented in the Investment Policy Agreement, which is given to each client.

PCA seeks to provide investment decisions that are made in accordance with the fiduciary duties owed to its accounts and without consideration of PCA's economic, investment or other financial interests. To meet its fiduciary obligations, PCA attempts to avoid, among other things, investment or trading practices that systematically advantage or disadvantage certain client portfolios, and accordingly, PCA's policy is to seek fair and equitable allocation of investment opportunities/transactions among its clients to avoid favoring once client over another over time. It is PCA's policy to allocate investment opportunities and transactions it identifies as being appropriate and prudent, including initial public offerings ("IPOs") and other investment opportunities that might have a limited supply, among its clients on a fair and equitable basis over time.

Quickvest Automated Advisory Services

Quickvest is an online platform powered by ProCore Advisors, LLC that guides clients through the investment management process and provides automated management services for accounts with investable assets of $0 to $300,000 for a low-cost flat fee. Clients also have access to a simple yet sophisticated financial planning tool and the ability to create their own personalized financial plan. Clients subscribing to the Quickvest service authorize ProCore Advisors to select money managers to implement our proprietary portfolio models. As part of the Quickvest investment management service, clients complete an online personal risk tolerance assessment and provide additional information about their financial goals. Based on the information provided, the appropriate model portfolio is selected for the client. We generally create diversified model portfolios of investments consisting of low-cost exchange traded funds (ETFs), mutual funds, and other similar equity-related index funds. Information about the client's model portfolio is available on the online investment platform selected for that client, including a list of holdings and shares, quarterly statements (at minimum), and other investments with shares that are included in and traded through the selected platform. The client can submit or modify risk preferences, investment objectives, investment size, or any other updates for their account directly with ProCore Advisors. The money managers will periodically rebalance client model portfolios based upon the client's individual needs, stated goals, and objectives. Before selecting money managers, we make sure they are properly licensed or registered. Clients may also request financial planning services through ProCore Advisors. Please see the section below for Financial Planning services.

Currently, ProCore Advisors has an agreement with Altruist, a Registered Investment Advisor, for the use of their proprietary automation trading and artificial intelligence (investment algorithms) services. We have the option to create and manage our own models on the Altruist platform.

Selections of Other Advisors

Use of Independent Managers – When deemed to be in the Client's best interest, ProCore will recommend that Clients utilize one or more unaffiliated investment managers or investment platforms (collectively "Independent Managers") for all or a portion of a client's investment portfolio, based on the Client's needs and objectives. In such instances, the Client may be required to authorize and enter into an investment management agreement with the Independent Manager[s] that defines the terms in which the Independent Manager[s] will provide its services. The Advisor will perform initial and ongoing oversight and due diligence over each Independent Manager to ensure the strategy remains aligned with Clients' investment objectives and overall best interests. The Advisor will also assist the Client in the development of the initial policy recommendations and managing the ongoing Client relationship. The Client, prior to entering into an agreement with an Independent Manager, will be provided with the Independent Manager's Form ADV Part 2A - Disclosure Brochure (or a brochure that makes the appropriate disclosures).

Use of Sub-Advisors – ProCore may periodically recommend and refer clients to unaffiliated money managers or investment advisors (herein a "Sub-Advisor") at ProCore's discretion or the Client's request. ProCore will remain your primary Advisor and oversee the Client's investment allocation[s] and overall investment performance. While the Sub-Advisor will assume day-to-day investment management of the assets, ProCore will be responsible for establishing the Client's investment objectives and recommending a Sub-Advisor's investment strategy to meet those objectives. The Client will be provided with the Sub-Advisor's Form ADV 2A (or a brochure that makes the appropriate disclosures).

We will assume discretionary authority to hire and fire Independent Manager(s) and/or reallocate our clients' assets to other Independent Managers where we deem such action appropriate.

Advisory fees charged by Independent Manager(s) are separate and apart from our advisory fees. Assets managed by Independent Manager(s) will be included in calculating our advisory fee, which is based on the fee schedule set forth in the Portfolio Management Services section in this brochure. Advisory fees that you pay to the Independent Manager are established and payable in accordance with the brochure provided by each Independent Manager to whom you are referred. These fees may or may not be negotiable. ProCore Advisors, LLC will not share in the advisory fees you pay an Independent Manager. You should review the recommended Independent Manager's brochure and take into consideration the Independent Manager's fees along with our fees to determine the total amount of fees associated with this program.

Financial Planning

PCA will typically provide a variety of financial planning and consulting services to clients, pursuant to a written financial planning agreement. Generally, such financial planning services involve preparing a formal financial plan or rendering a specific financial consultation based on the client's financial goals and objectives. Financial plans and financial planning may include but are not limited to investment planning; estate planning; life insurance; tax concerns; retirement planning; college planning; and legacy planning.

PCA may also refer clients to an accountant, attorney, or other specialists, as appropriate for their unique situation. For certain financial planning engagements and at the client's request, PCA will provide a written summary of the client's financial situation, observations, and recommendations.

In offering financial planning, a conflict exists between the interests of the investment advisor and the interests of the client. The client is under no obligation to act upon the investment advisor's recommendation, and, if the client elects to act on any of the recommendations the client is under no obligation to affect the transaction through the investment advisor. This statement is required by California Code of Regulations, 10 CCR Section 260.235.2.

Retirement Plan Advisory Consulting

PCA provides retirement plan advisory services on behalf pension or other employee benefit plans (each a "Plan") and the company (the "Plan Sponsor"). The Advisor's retirement plan consulting services are designed to assist the Plan Sponsor in meeting its fiduciary obligations to the Plan and its Plan Participants. Retirement Consulting may include, but is not limited to:

- Vendor Analysis
- Plan Participant Enrollment and Education Tracking
- Assist in development of Investment Policy Statement ("IPS")
- Investment Oversight (ERISA 3/21)
- Performance Reporting for separate accounts
- Assistance with Ongoing Investment Recommendations, Asset Allocation models to aid Participants

All retirement plan consulting services shall be in compliance with the applicable state laws regulating retirement consulting services. This applies to client accounts that are retirement or other employee benefit plans ("Plan"). These services are provided by PCA serving in the capacity as a fiduciary under the Employee Retirement Income Security Act of 1974, as amended ("ERISA"). If the client accounts are part of a Plan, and our firm accepts appointment to provide services to such accounts, our firm acknowledges its fiduciary standard within the meaning of Section 3(21) or 3(38) of ERISA as designated by the Retirement Plan Consulting Agreement with respect to the provision of services.

Services Limited to Specific Types of Investments

PCA generally limits its investment advice to mutual funds, ETFs (including ETFs in the gold and precious metal sectors), fixed income securities, real estate funds (including REITs), insurance products including annuities, equities, hedge funds, private equity funds, treasury inflation protected/inflation linked bonds, commodities, non-U.S. securities, venture capital funds and private placements. PCA may use other securities as well to help diversify a portfolio when applicable.

Written Acknowledgement of Fiduciary Status

When we provide investment advice to you regarding your retirement plan account or individual retirement account, we are fiduciaries within the meaning of Title I of the Employee Retirement Income Security Act and/or the Internal Revenue Code, as applicable, which are laws governing retirement accounts. The way we make money creates some conflicts with your interests, so we operate under a special rule that requires us to act in your best interest and not put our interest ahead of yours. Under this special rule's provisions, we must:

- Meet a professional standard of care when making investment recommendations (give prudent advice).
- Never put our financial interests ahead of yours when making recommendations (give loyal advice).
- Avoid misleading statements about conflicts of interest, fees, and investments.
- Follow policies and procedures designed to ensure that we give advice that is in your best interest.
- Charge no more than is reasonable for our services; and
- Give you basic information about conflicts of interest.

C. Client Tailored Services and Client Imposed Restrictions

PCA will tailor a program for each individual client. This will include an interview session to get to know the client's specific needs and requirements as well as a plan that will be executed by PCA on behalf of the client. PCA may use model allocations together with a specific set of recommendations for each client based on their personal restrictions, needs, and targets. Clients may impose restrictions in investing in certain securities or types of securities in accordance with their values or beliefs. However, if the restrictions prevent PCA from properly servicing the client account, or if the restrictions would require PCA to deviate from its standard suite of services, PCA reserves the right to end the relationship.

Prior to engaging PCA to provide investment advisory services, each client is required to enter into one or more agreements with PCA that defines the terms, conditions, authority and responsibilities of the Advisor and the client.

D. Wrap Fee Programs

A wrap fee program is an investment program where the investor pays on a stated fee that includes management fees, transaction costs, fund expenses, and other administrative fees. PCA does not participate in any wrap fee programs.

E. Assets Under Management

As of December 31, 2023, PCA manages $92,630,000 total in Client assets, of which $92,630,000 is on a discretionary basis.

Item 5. Fees and Compensation

A. Fee Schedule

The fee schedule will vary according to the investment program and amount of assets to be managed. Lower fees for comparable services may be available from other sources.

Portfolio Management Fees

To serve a variety of needs of our investment management clients, ProCore utilizes multiple compensation structures. Representatives may also have different fee schedules in their specific Form ADV Part 2B delivered to the client and/or may have a fee schedule in the Investment Advisory Agreement. The fees are generally negotiable. However, for Investment Advisory Agreements that indicate the fee is as stated in PCA's ADV Part 2A, the fees below will apply.

Total Assets Under Management	Annual Fees
FLAT FEE % OF AUM	________%
OR	
$0 - $1,000,000	1.25%
$1,000,001 - $3,000,000	1.00 %
$3,000,001 - $5,000,000	.85%
Greater than $5,000,000	.75%

PCA fees are computed monthly and paid in monthly installments by default in arrears, or in advance if requested. The Advisory Fee is calculated by taking the exact number of days in the billing period divided by 365 and then multiplying that amount by the annual percentage rate to the fair market value of the long assets as determined on the last day of the relevant month. If assets with a market value greater than $10,000 are deposited into or withdrawn from an account in a single day after the beginning of the billing period, the fee will be prorated based on the number of days remaining in the billing period. Advisor fees billed in advance use the same calculation by taking the exact number of days in the billing period divided by 365 and then multiplying that amount by the annual fee percentage to the fair market value of the long assets as determined on the last business day of the relevant month. If billed in advance, assets withdrawn greater than $10,000 after the beginning of the billing period, a rebate will be calculated based on the number of days remaining in the billing period.

These fees are generally negotiable, and the final fee schedule is included as part of the Investment Advisory Agreement. Clients may terminate the agreement without penalty for a full refund of PCA's fees within five business days of signing the Investment Advisory Agreement. Thereafter, clients may terminate the Investment Advisory Agreement immediately upon written notice.

As a client service add-on, we use a third-party platform to facilitate management of held away assets such as defined contribution plan (401(k) and 403(b)) participant accounts, with discretion. We do not have custody of Client funds since we do not have direct access to Client login credentials to affect trades. We are not affiliated with the platform in any way and receive no compensation from the platform. A link will be provided by the platform to the Client allowing them to connect an account(s) to the platform.

If agreed upon in writing, our firm will manage account(s) for portfolio management clients that are held at a custodian that is not directly accessible by our firm using the Pontera Held Away Order Management System ("Pontera"). Pontera allows our firm to view and manage these held away accounts. Our firm will charge an annual advisory fee of 0.75% for any held away accounts managed through Pontera. The advisory fee will be charged on a pro-rata annualized basis quarterly in advance based on the value of your held away account on the last day of the previous quarter.

As it is impossible to directly debit the fees from these accounts, the fees will be assigned to the client's taxable accounts on a pro-rata basis. If there are insufficient funds available in another client account or our firm believes that deducting the advisory fee from another client account would be prohibited by applicable law, we will invoice the client directly. Accounts initiated or terminated during a calendar quarter will be charged a pro-rated fee based on the amount of time remaining in the billing period.

Once the Client account(s) is connected to the platform, Advisor will review the current allocations. When deemed necessary, the Advisor will rebalance the account considering client investment goals and risk tolerance. The goal is to improve account performance over time, minimize over or under allocating to asset classes, and to minimize loss during difficult markets. Client account(s) will be reviewed at least quarterly and allocation changes will be made as deemed necessary.

Quickvest - Automated Advisory Services

The maximum total advisory fee charged by ProCore Advisors will not exceed 0.50% of assets under management. The total management fees charged by a third-party money manager will not exceed 0.25%. Fees are computed and billed in arrears on a monthly basis by applying 1/12 of the annual fee percentage to the fair market value of the long assets as determined on the last day of the relevant month. The final fee schedule is included as part of the Investment Advisory Agreement for Third Party Managers. Clients may terminate the agreement without penalty for a full refund of PCA's fees within five business days of signing the Investment Advisory Agreement. Thereafter, clients may terminate the Investment Advisory Agreement immediately upon written notice.

Selection of Other Advisors Fees

Advisory fees charged by Independent Manager(s) are separate and apart from our advisory fees. Assets managed by Independent Manager(s) will be included in calculating our advisory fee, which is based on the fee schedule set forth in the Portfolio Management Services section of this brochure. Advisory fees that you pay to the Independent Manager(s) are established and payable in accordance with the brochure provided by each Independent Manager to whom you are referred. These fees may or may not be negotiable. ProCore Advisors, LLC will not share in the advisory fees you pay at Independent Manager. You should review the recommended Independent Manager's brochure and take into consideration the Independent Manager's fees along with our fees to determine the total amount of fees associated with this program.

Financial Planning Services

Fees may be negotiable based on the nature and complexity of the services to be provided and the overall relationship with the Advisor. An estimate for total hours and total cost will be provided to the Client prior to engaging for these services.

Fixed Fees

This fee structure is appropriate for both basic and extensive planning. Project fees are fixed at the beginning of the engagement and based on an estimate of time required to complete the project. The negotiated fixed rate for creating client financial plans is between $1,200 and $15,000. The fixed fee does not include any investment management services. Fees are billed in advance, but never more than 6 months in advance.

Hourly Fees

Hourly fees are typically recommended for short-term consulting requests or limited financial planning analysis. The negotiated hourly fee for these services is between $150 and $450. Fees are billed in advance, but never more than 6 months in advance.

Quarterly Ongoing Fees

This approach is recommended where the nature of the planning work is complex, and the client has multiple financial concerns requiring regular advice and/or guidance. For clients who are seeking ongoing financial or business advice, an annual retainer arrangement may be negotiated. Fees are fixed at the beginning of the engagement and based on an estimate of time required. Retainer fees are billed quarterly, in advance.

Retirement Plan Advisory Services

Our Retirement Plan Advisory Services are billed on an hourly or fixed annual flat fee, or a fee based on the percentage of Plan assets under management. The maximum hourly fee to be charged will not exceed $250.00. Our flat fees range from $750 to $10,000. Fees based on a percentage of managed Plan assets will not exceed 2.0%. The fee-paying arrangements for Retirement Plan Advisory Services will be determined on a case-by-case basis and will be detailed in the signed consulting agreement.

The Advisor's fee is exclusive of, and in addition to any applicable transaction and custody fees, and other related costs and expenses as described in Item 5.C, which may be incurred by the Client. However, the Advisor shall not receive any portion of these commissions, fees, and costs.

B. Payment of Fees (Fee Billing)

Payment of Portfolio Management Fees

Portfolio Management Fees are calculated by the Advisor or its delegate and are withdrawn directly from the client's accounts with client's written authorization on a monthly basis or may be invoiced and billed directly to the client on a monthly basis. Clients may select the method in which they are billed. PCA shall send an invoice to the Custodian indicating the amount of the fees to be deducted from the client's account(s) at the beginning of the respective month. Fees are prepaid when billed in advance.

Payment of Financial Planning Fees

Financial planning fees are paid via check, wire, ACH, or direct deduction from investment account if managed by PCA. Clients provide written authorization permitting planning fees to be deducted by PCA to be paid directly from their investment account(s) held by the Custodian as part of the Financial Planning Agreement. In some cases, fees may be paid by recurring credit card transactions as authorized by the client.

Fixed financial planning fees are paid at a rate of 50% in advance, with the remainder due upon presentation of the plan.

Ongoing fees are quoted as an annual rate, paid quarterly in advance.

Hourly financial planning fee clients are billed in advance but never more than six months in advance.

Retirement Plan Advisory Services Fees

Retirement plan advisory fees may be directly invoiced to the Plan Sponsor or deducted from the assets of the Plan, depending on the terms of the retirement plan advisory agreement.

C. Client Responsibility for Third Party Fees

Clients are responsible for the payment of all third-party fees (i.e., custodian fees, brokerage fees, mutual fund fees, transaction fees, etc.). Those fees are separate and distinct from the fees and expenses charged by PCA. Please see Item 12 of this brochure regarding broker-dealer/custodian.

D. Prepayment of fees and Termination

Either party may terminate the investment advisory agreement, at any time, by providing advance written notice to the other party. For all asset-based fees paid in advance, any fee refunded will be equal to the balance of the fees collected in advance minus the daily rate* times the number of days elapsed in the billing period up to and including the day of termination. (*The daily rate is calculated by dividing the annual asset-based fee by 365.)

Either party may terminate the financial planning agreement by providing advance written notice to the other party. The Client may also terminate the financial planning agreement within five (5) business days of signing the Advisor's agreement at no cost to the Client. After the five-day period, the Client will incur charges for bona fide advisory services rendered to the point of termination and such fees will be due and payable by the Client. The Advisor will refund any unearned, prepaid planning fees from the effective date of termination.

Either party may terminate the Retirement Plan Advisory agreement by providing advance written notice to the other party. The Client may also terminate the Retirement Plan Advisory agreement within five (5) business days of signing the Advisor's agreement at no cost to the Client. After the five-day period, the Client will incur charges for bona fide advisory services rendered to the point of termination and such fees will be due and payable by the Client. The Advisor will refund any unearned, prepaid planning fees from the effective date of termination.

E. Outside Compensation for the Sale of Securities to Clients

Representatives of PCA may be licensed to accept compensation for the sale of insurance products to PCA 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. When recommending insurance products for which the supervised persons receive compensation, PCA will document the conflict of interest in the client file and inform the client of the conflict of interest.

Clients always have the right to decide whether to purchase PCA-recommended products and, if purchasing, have the right to purchase those products through other insurance agents that are not affiliated with PCA.

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

PCA does not accept performance-based fees or other fees based on a share of capital gains on or capital appreciation of the assets of a client.

Item 7. Types of Clients

PCA generally provides advisory services to the following types of clients:

Individuals, high net worth individuals, trusts, estates, pensions and profit-sharing plans, charitable organizations, non-profits, and other business entities.

There is no account minimum for any of PCA's services.

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

A. Methods of Analysis and Investment Strategies

Methods of Analysis

PCA's method of analysis include Charting Analysis, Cyclical Analysis Fundamental Analysis, Modern Portfolio Theory, Quantitative Analysis and Technical Analysis.

Charting analysis involves the use of patterns in performance charts. PCA uses this technique to search for patterns used to help predict favorable conditions for buying and/or selling a security.

Cyclical analysis involves the analysis of business cycles to find favorable conditions for buying and/or selling a security.

Fundamental analysis involves the analysis of financial statements, the general financial health of companies, and/or the analysis of management or competitive advantages,

Modern portfolio theory is a theory of investment that attempts to maximize portfolio expected return for a given amount of portfolio risk, or equivalently minimize risk for a given level of expected return, each by carefully choosing the proportions of various assets.

Quantitative analysis deals with measurable factors as distinguished from qualitative considerations such as the character of management or the state of employee morale, such as the value of assets, the cost of capital, historical projections of sales, and so on.

Technical analysis involves the analysis of past market data, primarily price and volume.

Investment Strategies

Investment strategies are varied and unique to our clients. PCA generally gives the Investment Advisor Representative or Representative Employee discretion over investment decisions for an account as agreed to within the client's Investment Advisory Agreement or Investment Policy Statement. PCA uses long term trading, short term trading, margin transactions and options trading (limited to covered options, secured puts).

Investing in securities involves a risk of loss that you, as a client, should be prepared to bear.

B. Material Risks Involved *Methods of Analysis*

Charting analysis strategy involves using and comparing various charts to predict long and short-term performance or market trends. The risk involved in using this method is that only past performance data is considered without using other methods to crosscheck data. Using charting analysis without other methods of analysis would be making the assumption that past performance will be indicative of future performance. This may not be the case.

Cyclical analysis assumes that the markets react in cyclical patterns which, once identified, can be leveraged to provide performance. The risks with this strategy are two-fold: 1) the markets do not always repeat cyclical patterns; and 2) if too many investors begin to implement this strategy, then it changes the very cycles these investors are trying to exploit.

Fundamental analysis concentrates on factors that determine a company's value and expected future earnings. This strategy would normally encourage equity purchases in stocks that are undervalued or priced below their perceived value. The risk assumed is that the market will fail to reach expectations of perceived value.

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.

Quantitative analysis investment strategies using quantitative models may perform differently than expected as a result of, among other things, the factors used in the models, the weight placed on each factor, changes from the factors' historical trends, and technical issues in the construction and implementation of the models.

Technical analysis attempts to predict a future stock price or direction based on market trends. The assumption is that the market follows discernible patterns and if these patterns can be identified then a prediction can be made. The risk is that markets do not always follow patterns and relying solely on this method may not take into account new patterns that emerge overtime.

Investment Strategies

PCA's use of margin transactions and options trading generally holds greater risk, and clients should be aware that there is a material risk of loss using any of those strategies.

Long term trading is designed to capture market rates of both return and risk. Due to its nature, the long-term investment strategy can expose clients to various types of risk that will typically surface at various intervals during the time the clients own the investment. These risks include but are not limited to inflation (purchasing power) risk, interest rate risk, economic risk, market risk, and political/regulatory risk.

Margin transactions use leverage that is borrowed from a brokerage firm as collateral. When losses occur, the value of the margin account may fall below the brokerage firm's threshold thereby triggering a margin call. This may force the account holder to either allocate more funds to the account or sell assets on a shorter time frame than desired.

Options transactions involve a contract to purchase a security at a given price, not necessarily at market value, depending on the market. This strategy includes the risk that an option may expire out of the money resulting in minimal or no value, as well as the possibility of leveraged loss of trading capital due to the leveraged nature of stock options.

Selection of Other Advisors: Although PCA will seek to select only money managers who will invest clients' assets with the highest level of integrity, PCA's selection process cannot ensure that money managers will perform as desired and PCA will have no control over the day-to-day operations of any of its selected money managers. PCA would not necessarily be aware of certain activities at the underlying money manager level, including without limitation a money manager's engaging in unreported risks, investment "style drift" or even regulatory breaches or fraud.

Short Term trading risks include liquidity, economic stability, and inflation, in addition to the long-term trading risks listed above. Frequent trading can affect investment performance, particularly through increased brokerage and other transaction costs and taxes.

Investing in securities involves a risk of loss that you, as a client, should be prepared to bear.

C. Risks of Specific Securities Utilized

PCA's use of margin transactions and options trading generally holds greater risk of capital loss. Clients should be aware that there is a material risk of loss using any investment strategy. The investment types listed below (leaving aside Treasury Inflation Protected/Inflation Linked Bonds) are not guaranteed or insured by the FDIC or any other government agency.

Mutual Fund investing carries the risk of capital loss and thus you may lose money investing in mutual funds. All mutual funds have cost that lower investment returns. The funds can be of bond "fixed income" nature (lower risk) or stock "equity" nature.

Equity investing generally refers to buying shares of stocks in return for receiving a future payment of dividends and/or capital gains if the value of the stock increases. The value of equity securities may fluctuate in response to specific situations for each company, industry conditions and the general economic environments.

Fixed Income investing generally pays a return on a fixed schedule, though the amount of the payments can vary. This type of investment can include corporate and government debt securities, leveraged loans, high yield, and investment grade debt and structured products, such as mortgage and other asset- backed securities, although individual bonds may be the best-known type of fixed income security. In general, the fixed income market is volatile and fixed income securities carry interest rate risk (as interest rates rise, bond prices usually fall, and vice versa). This effect is usually more pronounced for longer- term securities. Fixed income securities also carry inflation risk, liquidity risk, call risk, and credit and default risks for both issuers and counterparties. The risk of default on treasury inflation protected/inflation linked bonds is dependent upon the U.S. Treasury defaulting (extremely unlikely); however, they carry a potential risk of losing share price value, albeit rather minimal. Risks of investing in foreign fixed income securities also include the general risk of non-U.S. investing described below.

Exchange Traded Funds (ETFs) investing is a fund traded on stock exchanges, similar to stocks. Investing in ETFs carries the risk of capital loss (sometimes up to a 100% loss in the case of a stock holding bankruptcy). Areas of concern include the lack of transparency in products and increasing complexity, conflicts of interest and the possibility of inadequate regulatory compliance. Precious Metal ETFs (e.g., Gold Silver, or Palladium Bullion backed "electronic shares" not physical metal) specifically may be negatively impacted by several unique factors, among them (1) large sales by the official sector which own a significant portion of aggregate world holdings in gold and other precious metals, (2) a significant increase in hedging activities by producers of gold or other precious metals, (3) a significant change in the attitude of speculators and investors.

Real Estate funds (including REITs) face several kinds of risk that are inherent in the real estate sector, which historically has experienced significant fluctuations and cycles in performance. Revenues and cash flows may be adversely affected by: changes in local real estate market conditions due to changes in national or local economic conditions or changes in local property market characteristics; competition from other properties offering the same or similar services; changes in interest rates and in the state of the debt and equity credit markets; the ongoing need for capital improvements; changes in real estate tax rates and other operating expenses; adverse changes in governmental rules and fiscal policies; adverse changes in zoning laws; the impact of present or future environmental legislation and compliance with environmental laws.

Annuities are a retirement product for those who may have the ability to pay a premium now and want to guarantee they receive certain monthly payments or a return on investment later in the future. Annuities are contracts issued by a life insurance company designed to meet requirement or other long-term goals.

An annuity is not a life insurance policy. Variable annuities are designed to be long-term investments, to meet retirement and other long-range goals. Variable annuities are not suitable for meeting short-term goals because substantial taxes and insurance company charges may apply if you withdraw your money early. Variable annuities also involve investment risks, just as mutual funds do.

Hedge funds often engage I leveraging and other speculative investment practices that may increase the risk of loss; can be highly illiquid; are not required to provide periodic pricing or valuation information to investors; may involve complex tax structures and delays in distributing important tax information; are not subject to the same regulatory requirements as mutual funds; and often charge high fees. In addition, hedge funds may invest in risky securities and engage in risky strategies.

Private Equity funds carry certain risks. Capital call will be made on short notice, and the failure to meet capital calls can result in significant adverse consequences, including but not limited to a total loss of investment.

Private Placements carry a substantial risk as they are subject to less regulation than are publicly offered securities, the market to resell these assets under applicable securities laws may be illiquid, due to restrictions, and the liquidation may be taken at a substantial discount to the underlying value or result in the entire loss of the value of such assets.

Venture Capital Funds invest in start-up companies at an early stage of development in the interest of generating a return through an eventual realization event; the risk is high as a result of the uncertainty involved at the stage of development.

Commodities are tangible assets used to manufacture and produce goods or services. Commodity prices are affected by different risk factors, such as disease, storage capacity, supply, demand, delivery constraints and weather. Because of those risk factors, even a well-diversified investment in commodities can be uncertain.

Options are contracts to purchase a security at a given price, risking that an option may expire out of the money resulting in minimal or no value. An uncovered option is a type of option contract that is not backed by an offsetting position that would help mitigate risk. The risk for a “naked” or uncovered put is not unlimited whereas the potential loss for an uncovered call option is limitless. Spread option positions entail buying and selling multiple options on the same underlying security but with different strike prices or expiration dates, which helps limit the risk of other option trading strategies. Option transactions also involve risks including but not limited to economic risk, market risk, sector risk, idiosyncratic risk, political/regulatory risk, inflation (purchasing power) risk and interest rate risk.

Non-U.S. securities present certain risks such as currency fluctuation, political and economic change, social unrest, changes in government regulation, differences in accounting and the lesser degree of accurate public information available.

Past performance is not indicative of future results. Investing in securities involves a risk of loss that you, as a client, should be prepared to bear.

Item 9. Disciplinary Information

A. Criminal or Civil Actions

There are no criminal or civil actions to report.

B. Administrative Proceedings

There are no administrative proceedings to report.

C. Self-regulatory Organizations (SRO) Proceedings

There are no self-regulatory organization proceedings to report.

Item 10. Other Financial Industry Activities and Affiliations

A. Registration as a Broker/Dealer or Broker/Dealer Representative

Neither PCA nor its representatives are registered as, or have pending applications to become, a broker/dealer or a representative of a broker/dealer.

B. Registration as a Futures Commission Merchant, Commodity Pool Operator, or a Commodity Trading Advisor

Neither PCA nor its representatives are registered as or have pending applications to become either a Futures Commission Merchant, Commodity Pool Operator, or Commodity Trading Advisor or an associated person of the foregoing entities.

C. Registration Relationships Material to this Advisory Business and Possible Conflicts of Interests

Keythe Elizabeth Ward-Aguilar is an independent licensed insurance agent, and from time to time, will offer clients advice or products from those activities. Clients should be aware that these services pay a commission or other compensation and involve a conflict of interest, as commissionable products conflict with the fiduciary duties of a registered investment advisor. PCA always acts in the best interest of the client, including the sale of commissionable products to advisory clients. Clients are in no way required to utilize the services of any representative of PCA in connection with such individual's activities outside of PCA.

Bryan David Ward is an independent licensed insurance agent, and from time to time, will offer clients advice or products from those activities. Clients should be aware that these services pay a commission or other compensation and involve a conflict of interest, as commissionable products conflict with the fiduciary duties of a registered investment advisor. PCA always acts in the best interest of the client, including the sale of commissionable products to advisory clients. Clients are in no way required to utilize the services of any representative of PCA in connection with such individual's activities outside of PCA.

David K. Hicok is an independent licensed insurance agent, and from time to time, will offer clients advice or products from those activities. Clients should be aware that the services pay a commission or other compensation and involve a conflict of interest, as commissionable products conflict with the fiduciary duties of a registered investment advisor. PCA always acts in the best interest of the client, including the sale of commissionable products to advisory clients. Clients are in no way required to utilize the services of any representative of PCA in connection with such individual's activities outside of PCA

David Hicok participates in marketing activities via Hicok Financial Solutions, LLC.

Charles Larry Wright is a licensed insurance agent, and from time to time, will offer clients advice or products from those activities. Clients should be aware that the services pay a commission or other compensation and involve a conflict of interest, as commissionable products conflict with the fiduciary duties of a registered investment advisor. PCA always acts in the best interest of the client, including the sale of commissionable products to advisory clients. Clients are in no way required to utilize the services of any representative of PCA in connection with such individual's activities outside of PCA.

Charles Larry Wright has an interview show that is turned into a podcast. He pays for the production time on OC Talk Radio, an internet radio service, and the guest is an investment manager or similar. The guest pays nothing for the interview and for the podcast. The podcasts are listed on a website - www.StrategicInvestorRadio.com . He occasionally uses the investment fund of the guest for a client's portfolio.

All material conflicts of interest under Section 260.238(k) of the California Corporations Code are disclosed regarding the investment advisor, its representatives or any of its employees, which could be reasonably expected to impair the rendering of unbiased and objective advice.

D. Selection of Other Advisors or Managers and How This Advisor is Compensated for Those Selections

PCA will recommend from time-to-time third-party investment managers/advisors but does not direct that clients use other sub-advisors. Sub-advisors can be utilized at the discretion of the Representatives for client accounts. In some arrangements both ProCore and the Representative may be compensated under these circumstances. Clients will pay PCA its standard fee in addition to the standard fee for the advisors to which it directs those clients. The fees will not exceed any limit imposed by any regulatory agency. PCA will always act in the best interest of the client, including when determining which third- party investment advisor to recommend to clients. PCA will ensue that all recommended advisors are exempt, licensed or notice filed in the states in which PCA is recommending them to clients. A conflict of interest exists as the Representative may be selecting a sub-advisor based on the level of compensation. To mitigate this conflict, sub-advisors must be pre-approved by ProCore to ensure they meet the firm requirements. Periodic reviews are also conducted by ProCore to ensure the sub- advisor(s)'s program is suitable for the client. When sub-advisors are utilized, disclosure is made to the client.

PCA recommends but does not direct that clients use one of several Third-Party Administrators ("TPA") for administration of qualified plans. ProCore receives no compensation from this recommendation, but some Representatives or employees may receive discounted or free continuing education from the TPAs to maintain their expertise in pension matters.

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

A. Code of Ethics

PCA has a written Code of Ethics that covers the following areas: Prohibited Purchases and Sales, Insider Trading, Personal Securities Transactions, Exempted Transactions, Prohibited Activities, Conflicts of Interest, Gifts and Entertainment, Confidentiality, Service on a Board of Directors, Compliance Procedures, Compliance with Laws and Regulations, Procedures and Reporting, Certification of Compliance, Reporting Violations, Compliance Officer Duties, Training and Education, Recordkeeping, Annual Review, and Sanctions. PCA's Code of Ethics is available upon request to any client or prospective client.

B. Recommendations Involving Material Financial Interests

PCA does not recommend that clients buy or sell any security in which a related person to PCA or PCA has a material financial interest.

C. Investing Personal Money in the Same Securities as Clients

From time to time, representatives of PCA may buy or sell securities for themselves that they also recommend to clients. This may provide an opportunity for representatives of PCA to buy or sell the same securities before or after recommending the same securities to clients resulting in representatives profiting off the recommendations they provide to clients. Such transactions may create a conflict of interest. PCA will always document any transactions that could be construed as conflicts of interest and will never engage in trading that operates to the client's disadvantage when similar securities are being bought or sold.

D. Trading Securities At/Around the Same Time as Client's Securities

From time to time, representatives of PCA may buy or sell securities for themselves at or around the same time as clients. This may provide an opportunity for representatives of PCA to buy or sell securities before or after recommending securities to clients resulting in representatives profiting off the recommendations they provide to clients. Such transactions may create a conflict of interest; however, PCA will never engage in trading that operates to the client's disadvantage if representatives of PCA buy or sell securities at or around the same time as clients.

Item 12. Brokerage Practices

A. Factors Used to Select Custodians and/or Broker/Dealers

Custodian/broker-dealers will be recommended based on PCA's duty to seek "best execution," which is the obligation to seek execution of securities transactions for a client on the most favorable terms for the client under the circumstances. Clients will not necessarily pay the lowest commission or commission equivalent, and PCA may also consider the market expertise and research access provided by the broker-dealer/custodian, including but not limited to access to written research, oral communication with analysts, admittance to research conferences and other resources provided by the brokers that may aid in PCA's research efforts. PCA will never charge a premium or commission on transactions, beyond the actual cost imposed by the broker-dealer/custodian.

PCA recommends Schwab Institutional Advisors Services, a division of Charles Schwab & Co., Member FINRA/SIPC, Altruist Financial LLC, Member of FINRA/SIPC, and U.S. Bank, N.A.

Research and Other Soft-Dollar Benefits

While PCA has no formal soft dollar program in which soft dollars are used to pay for third party services, PCA may receive research, products, or other services from custodians and broker-dealers in connection with client securities transactions ("soft dollar benefits"). PCA may enter into soft-dollar arrangements consistent with (and not outside of) the safe harbor contained in Section 28(e) of the Securities Exchange Act of 1934, as amended. There can be no assurance that any particular client will benefit from soft dollar research, whether or not the client's transactions paid for it, and PCA does not seek to allocate benefits to client accounts proportionate to any soft dollar credits generated by the accounts. PCA benefits by not having to produce or pay for the research, products, or services, and PCA will have an incentive to recommend a broker-dealer based on receiving research or services. Clients should be aware that PCA's acceptance of soft dollar benefits may result in higher commissions charged to the client.

Brokerage for Client Referrals

PCA receives no referrals from a broker-dealer or third party in exchange for using that broker-dealer or third party.

Clients Directing Which Broker/Dealer/Custodian to Use

PCA may permit clients to direct it to execute transactions through a specified broker-dealer. If a client directs brokerage, then the client will be required to acknowledge in writing that the client's direction with respect to the use of brokers supersedes any authority granted to PCA to select brokers, this direction may result in higher commissions, which may result in a disparity between free and directed accounts; the client may be unable to participate in block trades (unless PCA is able to engage in “step outs”); and trades for the client and other-directed accounts may be executed after trades for free accounts, which may result in less favorable prices, particularly for illiquid securities for during volatile market conditions.

Not all investment advisors allow their clients to direct brokerage.

B. Aggregating (Block) Trading for Multiple Client Accounts

If PCA buys or sells the same securities on behalf of more than one client, then it may (but would be under no obligation to) aggregate or bunch such securities in a single transaction for multiple clients to seek more favorable prices, lower brokerage commissions, or more efficient execution. In such case, PCA would place an aggregate order with the broker on behalf of all such clients in order to ensure fairness for all clients; provided, however, that trades would be reviewed periodically to ensure that accounts are not systematically disadvantaged by this policy. PCA would determine the appropriate number of shares and select the appropriate brokers consistent with its duty to seek best execution, except for those accounts with specific brokerage direction (if any).

Item 13. Review of Accounts

A. Frequency and Nature of Periodic Reviews and Who Makes Those Reviews

Securities in Client accounts are monitored on a regular and continuous basis by the Advisory Persons and Chief Compliance Officer at ProCore Advisors. Formal reviews are generally conducted at least annually or more frequently depending on the needs of the Client by the Advisory Persons. Randomly selected client accounts are reviewed quarterly by the Chief Compliance Officer with regard to a client’s respective investment policies and risk tolerance levels.

All financial planning accounts are reviewed upon financial plan creation and plan delivery by Advisory Person. Financial planning clients are provided a one-time financial plan concerning their financial situation. After the presentation of the plan, there are no further reports. Clients may request additional plans or reports for a fee.

B. Factors That Will Trigger a Non-Periodic Review of Client Accounts

Reviews may be conducted more frequently at the Clients’ request. Reviews may be triggered by material market, economic or political events, or by changes in client’s financial situations (such as retirement, termination of employment, physical move, or inheritance). Accounts may be reviewed as a result of known changes in the Client’s financial situation and/or large deposits or withdrawals in the Client’s account(s). The Client is encouraged to notify PCA if changes occur in the Client’s personal financial situation that might adversely affect the Client’s investment plan.

With respect to financial plans, PCA’s services will generally conclude upon delivery of the financial plan.

C. Content and Frequency of Regular Reports Provided to Clients

Each client of PCA’s advisory services provided on an ongoing basis will receive trade confirms and quarterly statements from the custodian. Accounts billed monthly will receive a cost summary statement detailing the client’s account, asset value, and total monthly fee calculated and prepared by a third-party financial service provider. Accounts will also be provided quarterly performance reports detailing the clients account, including assets held, asset value, and calculation of fees prepared by third-party financial service provider. Accounts, if any, billed quarterly will receive a report detailing the client’s account, including assets held, asset value, and calculation of fees prepared by third party financial service provider. All reports are available electronically through client portals on demand.

Each financial planning client will receive the financial plan upon completion.

Item 14. Client Referrals and Other Compensation

A. Economic Benefits Provided by Third Parties for Advice Rendered to Clients (Includes Sales Awards or Other Prizes)

PCA participates in the institutional advisor program (the "Program") offered by Charles Schwab. Charles Schwab offers to independent investment advisor services which include custody of securities, trade execution, clearance, and settlement of transactions. PCA receives some benefits from Charles Schwab through its participation in the Program.

As part of the Program, PCA may recommend Charles Schwab to clients for custody and brokerage services. There is no direct link between PCA's participation in the Program and the investment advice it gives to its clients, although PCA receives economic benefits through its participation in the Program that are typically not available to Charles Schwab retail investors. These benefits include the following products and services (provided without cost or at a discount): receipts of duplicate client statements and confirmations; research related products and tools; consulting services; access to a trading desk serving PCA participants access to block trading (which provides the ability to aggregate securities transactions for execution and then allocate the appropriate shares to client accounts); the ability to have PCA's fees deducted directly from client accounts; access to an electronic communications network for client order entry and account information; access to mutual funds with no transaction fees and to certain institutional money managers; and discounts on compliance marketing, research, technology, and practice management products or services provided to PCA by third-party vendors. Charles Schwab may also pay for business consulting and professional services received by PCA's related persons. Some of the products and services made available by Charles Schwab through the Program may benefit PCA but may not benefit its client accounts. These products or services may assist PCA in managing and administering client accounts, including accounts not maintained at Charles Schwab. Other services made available by Charles Schwab are intended to help PCA manage and further develop its business enterprise. The benefits received by PCA or its personnel through participation in the Program do not depend on the amount of brokerage transactions directed to Charles Schwab. As part of its fiduciary duties to clients, PCA endeavors at all times to put the interests of its clients first. Clients should be aware, however, that the receipts of economic benefits by PCA or its related persons in and of itself creates a conflict of interest and may indirectly influence PCA's choice of Charles Schwab for custody and brokerage services.

B. Compensation to Non-Advisory Personnel for Client Referrals

PCA may enter into written arrangements with third parties to act as solicitors for PCA's investment management services. Solicitor relationships will be fully disclosed to each client as required by applicable law. PCA will endure each solicitor is exempt, notice filed, or properly registered in all appropriate jurisdictions.

Item 15. Custody

When advisory fees are deducted directly from client accounts at client's custodian, PCA will be deemed to have limited custody of client's assets. Because client fees will be withdrawn directly from client accounts, in states that require it, PCA will send an invoice monthly to the qualified custodian to withdraw fees. Each time a fee is directly deducted from a client account, PCA concurrently:

A. Will possess written authorization from the client to deduct advisory fees from an account held by qualified custodian.

B. Send the qualified custodian written notice of the amount of the fee to be deducted from the client's account.

C. Sends the client a statement or invoice itemizing the fee. Itemization includes the formula used to calculate the fee, the value of the assets under management on which the fee is based, and the time period covered by the fee.

Clients will receive all account statements and billing invoices that are required in each jurisdiction, and they should carefully review those statements for accuracy. Clients are urged to compare the account statements they receive from the custodian with those received from PCA.

Item 16. Investment Discretion

PCA provides discretionary and non-discretionary investment advisory services to clients. The advisory contract established with each client sets forth the discretionary authority for trading. Where investment discretion has been granted, PCA generally manages the client's account and makes investment decisions without consultation with the client as to when the securities are to be bought or sold for the account, the total amount of the securities to be bought/sold, what securities to buy or sell, or the price per share. In some instances, PCA's discretionary authority in making these determinations may be limited by conditions imposed by a client in the investment guidelines or objectives, or client instructions otherwise provided to PCA.

Item 17. Voting Client Securities (Proxy Voting)

It is ProCore's general policy to not vote proxies for client(s), and we typically do not receive votes due to the nature of our investments. However, there are some situations when PCA will vote proxies. PCA acknowledges its fiduciary obligation to vote proxies on behalf of those clients that have delegated to it, or for which it is deemed to have, proxy voting authority. PCA will vote proxies on behalf of a client solely in the best interest of the relevant client. PCA has established general guidelines for voting proxies. PCA may also abstain from voting if, based on factors such as expense or difficulty of exercise, it determines that a client's interest is better served by abstaining. Further, because proxy proposals and individual company facts and circumstances may vary, PCA may vote in a manner that is contrary to the general guidelines if it believes that it would be in a client's best interest to do so. If a proxy proposal presents a conflict of interest between PCA and a client, then PCA will disclose the conflict of interest to the client prior to the proxy vote and, if participating in the vote, will vote in accordance with the client's wishes.

Clients will receive proxies directly from the issuer of the security or the custodian. Clients should direct proxy questions to the issuer of the security.

Item 18. Financial Information

A. Balance Sheet

PCA neither requires nor solicits prepayment of more than $500 or more for services to be performed six months or more in the future and therefore is not required to deliver a balance sheet along with this Brochure.

B. Financial Conditions Reasonably Likely to Impair Ability to Meet Contractual Commitments to Clients

Neither PCA, nor its management, have any adverse financial situations that would reasonably impair the ability of PCA to meet all obligations to its Clients. PCA has not been the subject of a bankruptcy petition in the last ten years.

Item 19. Requirements for State Registered Advisors

A. Principal Executive Officers and Management Persons; Their Formal Education and Business Background

The education and business backgrounds of PCA's current management persons, Keythe Elizabeth Ward-Aguilar, Bryan David Ward, and Mark A. Aguilar can be found on the Form ADV 2B Brochure supplements for those individuals.

B. Other Businesses in Which This Advisory Firm or its Personnel are Engaged and Time Spent on Those (If Any)

Other business activities for each relevant individual can be found on the Form ADV Part 2B brochure supplement for each individual.

C. Calculation of Performance -Based Fees and Degree of Risk to Clients

PCA does not accept performance-based fees or other fees based on a share of capital gains or capital appreciation of the assets of a client.

D. Material Disciplinary Disclosures for Management Persons of this Firm

No management person at PCA or PCA has been found liable in an arbitration claim or been found liable in a civil, self-regulatory organization, or administrative proceeding that is material to the client's evaluation of the firm or its management.

E. Material Relationships That Management Persons Have with Issuers of Securities (If Any)

See Item 10.C and 11.B