

**FORM CRS (CLIENT RELATIONSHIP SUMMARY)  
A SUMMARY OF YOUR ADVISORY RELATIONSHIP WITH PRUDENT INVESTORS**

MARCH 30, 2026

**ITEM 1 - INTRODUCTION**

Prudent Investors Network (Prudent Investors) is registered with the Securities and Exchange Commission (“SEC”) as an investment adviser. One of the requirements of being a Registered Investment Adviser (“RIA”) is to produce this Client Relationship Summary.

As an RIA, we do not sell any products or accept any commissions. We have a fiduciary responsibility to our clients and are legally required to act in their best interest. This differentiates us from brokerage firms, which offer other types of services, fee structures, and working relationships. Brokerage and investment advisory services and fees differ, and it is important for you to understand these differences, which is why the SEC provides free and simple tools for researching financial professionals at: [www.investor.gov/CRS](http://www.investor.gov/CRS). This site also provides educational materials about investment advisors, broker-dealers, and investing.

**ITEM 2 – RELATIONSHIP & SERVICES**

**QUESTIONS TO ASK US:**

***“What investment services and advice can you provide me?”***

Prudent Investors offers investment advisory services for fiduciaries, individuals, high net worth individuals, trusts, estates, and other institutions. We abide by the fiduciary standard, which means we work directly for you and must place your interests ahead of our own.

Our firm manages advisory accounts on a discretionary basis. In a discretionary account, you have granted written investment authority to your Financial Professional to execute purchase and sell orders in your advisory accounts without consulting with you first. You may limit our discretion, such as by imposing reasonable restriction on investing in certain securities or groups of securities.

As an investment adviser, we provide investment advice through our Investment Adviser Representatives (“IARs”) for an ongoing fee. Based on your financial needs and objectives, your IAR will advise you on the management of your investments, with financial planning typically included as part of our standard advisory services. Our Firm requires a minimum portfolio value of \$250,000. We do not recommend proprietary or limited investment offerings but can provide advice on legacy holdings in existing portfolios. Occasionally, we also offer financial planning as a one-time, standalone service for a separate fee. We also provide expert witness and consulting services (including compliance with probate codes and tax loss harvesting) on an hourly basis.

***Given my financial situation, should I choose an investment advisory service?***

***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?***

**FOR MORE INFORMATION REFER TO OUR FIRM’S ADV PART 2A BROCHURE – ITEM 4, 7, 13, & 16**

**ITEM 3.A – FEES, COSTS, CONFLICTS & STANDARD OF CONDUCT**

**QUESTIONS TO ASK US:**

***“What fees will I pay?”***

Prudent Investors charges a fee as compensation for providing investment management services, such as advisory and consulting services, trade entry, and investment supervision. The fees are based on an annual percentage of assets under management and are applied to the account asset value on a pro-rata basis and billed monthly in advance; our maximum annual fee for a managed account is 1.4%. Our recommended custodian may charge custodial fees, transaction fees, redemption fees, retirement plan and administrative fees or commissions.

Some of our financial professionals earn a flat salary. Income for some of our financial professionals is partially dependent on the revenue Prudent Investors earns from the financial professional’s advisory services. Excess revenue can be distributed either as a bonus or dividends to our financial professionals. There could be a conflict of interest in that the more assets there are in your account, the more you pay in fees, and we may therefore have an incentive to encourage you to increase the assets in your account.

Charging an asset-based fee could create a conflict of interest in that more assets being managed by Prudent Investors could result in larger total fees (although an increase in asset value may also result in a lower percentage fee). Note: You will pay fees and costs whether you make or lose money on your investments. Please make sure you understand what fees and costs you are paying.

Our consulting services are offered for clients who need advice on a limited scope of work billed on an hourly fee of \$750 or a fixed negotiated fee. Certain administrative research services may be provided at \$250 per hour and liquidation consulting services for a percentage of assets.

The custodian (generally Charles Schwab & Co., Inc.) for an investment account may charge transaction costs (also known

***Help me understand how these fees and costs 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?***

as commissions), as well as custodial, redemption, administrative and other fees. Most of our clients only pay transaction costs and occasional administrative fees. Charles Schwab & Co., Inc. also earns fees in other ways including, but not limited to managing money market and proprietary mutual funds, margin loan interest, securities lending, and platform fees paid by fund managers. Our Firm does not share in Custodian Fees charged to your account.

For all our services, fees will be billed as services are rendered. The amount paid to our firm and your financial professional generally does not vary based on the type of investments we select on your behalf. 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.

**FOR MORE INFORMATION REFER TO OUR FIRM'S ADV PART 2A BROCHURE – ITEM 5**

**ITEM 3.B – FEES, COSTS, CONFLICTS & STANDARD OF CONDUCT**

**QUESTIONS TO ASK US:**

*“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 put your interests ahead of ours. 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 that we provide you. Here are some examples to help you understand what this means:

Our firm receives a fee as compensation for providing investment advisory services on your account. We manage accounts for multiple clients, and we allocate our time based on each client's needs. Our firm earns more as we expand our client base and grow our assets under management, and we seek to balance our staffing with the individualized needs of each client.

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

**FOR MORE INFORMATION REFER TO OUR FIRM'S ADV PART 2A BROCHURE – ITEM 5, 10, 11 & 14**

**ITEM 4 – DISCIPLINARY HISTORY**

**QUESTIONS TO ASK US:**

*“Do you or your financial representatives have disciplinary history?”*

No. Visit [Investor.gov/CRS](http://Investor.gov/CRS) for a free and simple search tool to research us and our financial professionals.

**For what type of conduct?**

**ADDITIONAL INFORMATION**

**QUESTIONS TO ASK US:**

For additional information about our investment advisory services, visit the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov). Our firm's IARD number is IARD #127284. You may also contact us directly or email us at [info@prudentinvestors.com](mailto:info@prudentinvestors.com) for up-to-date information and to request a copy of the relationship summary from:

PRUDENT INVESTORS  
22932 EL TORO ROAD, LAKE FOREST, CA 92630  
Office: 760-597-9255  
[WWW.PRUDENTINVESTORS.COM](http://WWW.PRUDENTINVESTORS.COM)

**Who is my primary contact person?**

**Who can I talk to if I have concerns about how this person is treating me?**

**MATERIAL CHANGES**

Since our last annual amendment filing on March 27, 2025: The firm updated the Form CRS for Annual Amendment. No material changes to report.