PALM SPRINGS ADVISORY, LLC.

CUSTOMER RELATIONSHIP SUMMARY (FORM CRS) MARCH 30, 2026

Palm Springs Advisory, LLC is registered with the Securities and Exchange Commission (SEC) as a Registered Investment Adviser. Brokerage and investment advisory services and fees differ and it is important for you to understand these differences. Free and simple tools are available to research firms and financial professionals at Investor.gov/CRS, which also provides educational materials about broker dealers, investment advisers and investing.

WHAT INVESTMENT SERVICES AND ADVICE CAN YOU PROVIDE ME?

Palm Springs Advisory engages in investment advisory services with Palm Springs Advisory provides advisory services to individuals, corporations, business entities, pension and profit-sharing plans, charitable organizations, foundations, endowments, estates, trusts, and other institutional clients. The Firm's client base consists exclusively of foreign clients who reside outside the United States., Palm Springs Advisory provides its clients discretionary and non-discretionary account ("Account") management services tailored to each client's individual needs. In a discretionary account, the Adviser will have the authority to determine which securities are bought and sold without prior consultation with the client. Discretion is exercised in a manner consistent with the client's stated objectives, and any restrictions the client provides in writing. In a non-discretionary account, the client makes the ultimate decision regarding the purchase or sale of investments. The minimum account size is 100,000 but may be negotiated in certain instances. As part of our standard service, we are responsible for performing ongoing reviews and consulting with you at least annually. Our Advisors will provide you with the firm's ADV (which outlines the firm's services). **Ask your financial professional** "**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?"** For additional information, please see our ADV 2A, ADV 3, and ADV 2B.

WHAT FEES WILL I PAY?

Palm Springs charges clients an annualized asset-based fee which is applied monthly and deducted from client's account at the beginning of the following month. The calculation of monthly fee will be calculated using daily average monthly assets under management. For detailed calculation process, clients can log onto client portal and check the advisory Fee Invoice under other reports section. These fees are generally negotiable, and the final fee schedule is attached to the Investment Advisory Contract. The asset-based fee is calculated as a percentage of the assets we manage for you. The asset-based fee reduces the value of your account and will be deducted from your account on a monthly basis. Aside from the fees we charge you for providing investment advice, you may have to pay other fees related to brokerage or investment advisory services. Fees can be charged directly or indirectly. Direct fees include transaction fees and account maintenance fees (including IRA fees) charged by the custodian that holds your account, prime broker fees, deferred sales charges, odd-lot differentials, transfer taxes, wire transfer and electronic fund fees, and other fees and taxes on brokerage accounts and securities transactions. Indirect fees include internal management fees (including 12b-1 fees and annual fund operating expenses) charged by mutual funds and exchange traded funds, which are disclosed in a fund's prospectus. The more assets there are in your account, the more you will pay in fees, and the firm may have an incentive to encourage you to increase the assets in your account. 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. If you are a qualified client, you may choose an account that charges a performance-based fee. This means you will pay us a percentage of the investment gains in your account, in addition to (or instead of) an annual asset-based fee, depending on the fee option you select. If your account does not earn a gain, you will not pay a performance-based fee for that period. .**Ask your financial professional— 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 PROVIDING RECOMMENDATIONS AS MY INVESTMENT ADVISER? HOW ELSE DOES THE 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 affect the recommendations, we provide you. We charge an ongoing asset-based fee for our advisory services. The amount of money we earn increases when your assets increase. This creates an incentive for us to encourage you to add assets to your account or not withdraw assets. Some of our clients pay us a performance-based fee, which means we earn more compensation when their investments perform well. This creates a conflict of interest because we may have an incentive to take greater investment risks in those accounts or to favor performance-fee accounts over accounts that pay only an asset-based fee. We address these conflicts through our fiduciary duty, supervision, and trade-allocation procedures, but the conflict still exists. Your financial professional could favor his/her larger clients when deciding whom to contact regarding investment decisions in times of a volatile or active market. Your financial professional is allowed to negotiate the fee they charge, which will result in different clients paying different fees for similar services. Your financial professional is compensated by charging a fee based on a percentage of the value of your account, rather than for each transaction you make. This could result in higher compensation to your financial professional than would be paid in a non-advisory account. The firm and its advisor will make more money as the assets in your account increase. For additional information, please see our ADV 2A, ADV 3, and ADV 2B. **Ask your financial professional— How might your conflicts of interest affect me, and how will you address them?**

HOW DO YOUR FINANCIAL PROFESSIONALS MAKE MONEY?

Your financial professional receives a percentage of the asset-based fee and performance based fee as described above, which means your financial professional will receive a greater percentage of the asset-based fee as the revenue generated by your financial professional increases.

DO YOU OR YOUR FINANCIAL PROFESSIONALS HAVE LEGAL OR DISCIPLINARY HISTORY?

No. Please visit Investor.gov/CRS for a free and simple search tool to research us and our financial professionals. Specific information on our firm and financial professionals can be found at https://adviserinfo.sec.gov/. **Ask your financial professional— As a financial professional, do you have any disciplinary history? For what type of conduct?**

ADDITIONAL INFORMATION

For additional information about our services, or to request a copy of the relationship summary, you can email us at contact@palmspringsadvisory.com..**When considering our services, ask your financial professional: Who is my primary contact person? Is she or he 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?**