

## Item 1 Cover Page

Part 2 of Form ADV

Firm Brochure

Prestige Advisors, Inc.

6710 Professional Parkway West, Suite 305

Sarasota, FL 34240

[www.PrestigeAdvisors360.com](http://www.PrestigeAdvisors360.com)

941-799-3300

Date: March 6, 2026

This brochure provides information about the qualifications and business practices of Prestige Advisors, Inc. If you have any questions about the contents of this brochure, please contact us at 941-799-3300. 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 Prestige Advisors, Inc. is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov). The Firm's CRD Number is 319102.

Please note that registration as an investment advisory firm does not imply a certain level of skill or training.

## **Item 2      Material Changes**

Since our last annual amendment filed in February 2024, we have added two new services, Dunham & Associates Asset Allocation Service and Tax Advisory Services. Mark Clark is also no longer an owner of Prestige Planning, LLC and offers insurance services through Prestige Advisors, Inc. instead. These items are disclosed in Items 4, 5, and 10 of this disclosure brochure.

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## **Item 4      Advisory Business**

### **About the Firm**

Prestige Advisors, Inc. is an investment adviser with its principal place of business in Sarasota, Florida. The Adviser commenced operations in March 2022 and is owned by Mark Clark. Prestige Advisors, Inc. provides Risk Management and Planning Solutions, refers clients to third party investment advisers for investment management, offers tax advisory services, and offers an Asset Allocation service through Dunham & Associates Investment Counsel, Inc.

### **Description of Risk Management and Planning Solutions**

Your road to complete financial security requires a plan that takes your entire lifestyle and future ambitions into consideration. We achieve this through a personalized and hands-on collaborative engagement with you, your most trusted advisors, and our top-rated insurance carriers. Our risk management and planning solutions consider property and casualty, liability insurance, your entity's structure (if applicable) and risk to your entity. We focus on an overview of your assets, holdings, liability exposure and tax needs to establish a plan designed to identify gaps in coverage, opportunities for tax and estate tax planning, and strategies that may benefit your financial goals. We receive information about your needs and objectives through personal conversations with you and use those conversations to tailor our advisory services to your individual needs.

Our Prestige Advisors Discovery Financial Plan is designed to take a deep dive into a client's finances and identify planning opportunities and how our advanced strategies could or would impact the client going forward. This detailed written plan does not involve implementation. Clients who choose to implement the plan will move to our Financial Strategies Implementation Plan described further below.

The Prestige Advisors Financial Strategies Implementation plan is designed to put into action those steps identified in the Discovery Financial Plan Process.

We may provide our services directly to investors or through other advisory firms. We do not offer a wrap fee program. As of December 31, 2024 we have no assets under management.

### **Referral to Third Party Manager**

The Adviser has entered into agreements with third-party investment advisers, to offer advisory services to the Adviser's clients. When referring clients to these third-party investment advisers, the Adviser is paid a portion of the fee that the third party collects from the Client. Such compensation arrangements create a conflict of interest.

### **Tax Advisory Services**

For clients who elect to engage us for Tax Advisory services, we will offer annual tax planning, quarterly implementation and advice, tax return preparation, and ongoing support and reporting. Clients may elect specific additional services.

We will deliver the following to our Tax Advisory clients, as applicable to their situation:

- A Tax plan report
- Implementation strategy reports
- Quarterly estimate reports
- Filing reports
- Prepared individual tax return
- Prepared business tax return

## **Asset Allocation Service through Dunham & Associates Investment Counsel, Inc.**

The Adviser has entered into an agreement with Dunham & Associates Investment Counsel, Inc. (“DAIC”) to offer the Adviser’s clients access to DAIC’s asset allocation strategies in a wrap fee program sponsored by DAIC. This service is offered on a discretionary basis, meaning Prestige may allocate or reallocate client assets to different mutual fund asset allocation models within the program without first consulting the client. Prestige does not choose to use this discretion and will contact you before making any such changes. At the onset of this relationship the Adviser will meet with the client and use an investor questionnaire designed to determine the appropriate allocation strategy(ies) for the client’s investment objectives and risk tolerance. The client may impose reasonable restrictions on the investments. The accounts will be automatically reallocated to the Target Allocation Percentages established by the client at the end of each calendar quarter unless otherwise specified by you. The DAIC program accounts may include investment in funds managed by Dunham & Associates. Information about this conflict of interest is included in the Dunham & Associates Wrap Fee brochure which Client will receive prior to investing. You should read this Wrap Fee Brochure carefully.

## **Item 5 Fees and Compensation**

### **Financial Planning and Consulting Services**

Prestige Advisors, Inc. offers financial planning or consulting services on a fixed fee basis . Our fees range from \$1,500 to \$50,000, which is negotiable depending on the nature and complexity of each Client’s circumstances. An estimate for total cost and hours will be determined prior to establishing the advisory relationship, and the fixed fee is calculated on the basis of anticipated number of hours multiplied by \$300 per hour. The fee is due and payable at the onset of the relationship. These services are payable by check. Our provision of these services relies upon the cooperation of the client and therefore although we do not anticipate any plan to take us greater than six months, the time for us to complete our planning and consulting services is dependent on the client’s ability to provide any and all requested documentation to assist with the plan.

The Advisor’s fee is exclusive of, and in addition to brokerage fees, transaction fees, and other related costs and expenses, which will be incurred by the Client. However, the Advisor shall not receive any portion of these commissions, fees, and costs.

Either we or our Clients may terminate a financial planning or consulting arrangement at any time. If you terminate your account within five business days of signing the Advisory Agreement, you will receive a complete refund of your pre-paid fees. If you terminate the agreement after those five days we will pro-rate your fee based on the time already expended in preparing your plan.

### **Fees for referral to Third Party Advisers**

If appropriate, you will be referred to a third party investment adviser. You will be provided with their disclosure brochure, which more fully describes the investment methodology they utilize. The disclosure brochure also contains information about the fees, expenses and other important information you should consider when utilizing the services of a money manager. You will also receive a solicitor’s disclosure statement which describes the fees that we receive for our referral services.

Such compensation arrangements create a conflict of interest because we receive compensation for the referral and thus have an incentive to make the referral. We address this conflict through disclosure to you of the associated services and fees. More information about the conflict is contained in Item 10 of this brochure.

Comparable services and/or lower fees may be available through other third-party investment advisers.

### **Fees for Tax Advisory Services**

The fee for our tax services is a monthly fee, charged monthly in advance. This fee is payable by check, debit card, credit card, or ACH. Either we or our Clients may terminate a tax advisory service at any time. If you terminate your account

within five business days of signing the Advisory Agreement, you will receive a complete refund of your pre-paid fees. If the agreement is terminated after five business days of signing, it will be cancelled effective at the end of the month in which the termination notice is received. If fees have been paid in advance that are not earned, those fees will be returned to you.

### **Fees for Asset Allocation Service through Dunham & Associates Investment Counsel, Inc.**

The fee for this service is based on the below fee schedule:

<b>Account Value</b>	<b>Annual Fee Percentage</b>
Below \$2,000,000	1.00%
\$2,000,001 - \$5,000,000	0.85%
\$5,000,001 - \$10,000,000	0.75%
Over \$10,000,001	0.65%

This fee is calculated as a percentage of the average daily net asset value of the Account. Fees are pro-rated and charged upon termination. The Asset Allocation Service fees are debited directly from the Account. The Program fee will be retained by Dunham & Associates and the Advisory Fee will be remitted to Prestige.

Qualified Clients may elect a performance fee structure. A qualified client, which is defined generally as generally as (a) a natural person having a net worth, together with assets held jointly with a spouse, of more than \$2.2 million (excluding the value of the primary residence) at the time the account is opened or (b) a natural person, after opening this account, who has total assets under management with DAIC of at least \$1.1 million. DAIC, with its Program Fee, and a client's Financial Adviser each receive one-half of any performance fees attributable to a client's account. The client is charged 10% of the total net increase in the market value of the account using "high-water" marks. The fee is calculated monthly and charged quarterly. As fees are calculated monthly and charged quarterly, in arrears, an account may incur a fee for a given month during the quarter even though the account value at quarter-end may be below the account value at the beginning of the quarter. DAIC provides detailed fee calculations on a quarterly basis. Clients should carefully review the fee calculation methodology described in the Program documents with their Financial Advisor.

Our advisory representatives are not licensed to sell securities. Neither we nor our supervised persons accept compensation for the sale of securities or other investment products. Our advisory representative is licensed to sell insurance, and if you purchase insurance from Mr. Clark, he will receive compensation. This is a conflict of interest. You are under no obligation to purchase insurance from Mr. Clark.

Lower fees for comparable services may be available from other sources.

## **Item 6 Performance-Based Fees and Side-by-Side Management**

Qualified clients referred to Dunham and Associate may elect a performance fee structure. We do not select the securities in these accounts or manage the assets.

## **Item 7 Types of Clients**

We do not have a minimum account size but do have a minimum annual fee of \$1,500

## **Item 8 Methods of Analysis, Investment Strategies and Risk of Loss**

Our method of analysis is focused on establishing gaps in insurance coverage between entities and assets, and assisting in finding opportunities for estate and tax planning. We do not provide investment strategies. Our methods of analysis do not present any unusual risks.

You should note that all investing involves risks and clients should note that they may lose money.

## **Item 9 Disciplinary Information**

Neither Prestige Advisors Inc, nor Mark Clark have been involved in any events that are material to a client's or prospective client's evaluation of Prestige Advisors Inc. or the integrity of its management.

## **Item 10 Other Financial Industry Activities and Affiliations**

Neither our management persons nor the Adviser has an application pending to register as:

- A broker-dealer or a registered representative of a broker-dealer;
- A futures commission merchant, commodity pool operator, a commodity trading advisor, or an associated person of the foregoing entities.

Comparable services and/or lower fees may be available through other investment advisers.

Prestige Advisors, Inc. will act as a solicitor for third party investment advisers and will receive compensation when customers are referred to those third parties for advisory services. These compensation arrangements create a conflict of interest. Prestige Advisors, Inc. is an insurance agency and Mark Clark is a licensed insurance agent and will earn commissions should clients choose to purchase any insurance products through him. When advisory clients are offered or sold insurance products, a conflict of interest exists. Clients are under no obligation to purchase insurance products from Mr. Clark.

Mark Clark is a licensed real estate agent and can assist clients with the purchase and/or sale of real estate. When he does so, Mr. Clark will earn a commission. This is a conflict of interest. Clients are under no obligation to engage Mr. Clark for real estate services.

In addition to our disclosure obligation, we believe that these conflicts are also addressed naturally through our other obligations, including;

- Our duty to have a reasonable, independent basis for our investment advice;
- Our duty to ensure that the advice we offer is appropriate, given your individual objectives, needs, and circumstances; and, Our duty
- Our duty to be loyal to clients.

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

We do not, as principals, buy securities for our own accounts from any client or sell securities we own to any client or as a broker or agent effect securities transactions for compensation for any client. Prestige Advisors Inc and persons associated with us are allowed to invest for their own accounts or have a financial interest in the same securities or other investments that we acquire for your account. A material financial interest is defined as having a vested financial interest in a transaction that would reasonably be expected to impair the objectivity of our judgment. We do not recommend to clients, or buy or sell for client accounts any securities in which the firm or a related person has a MATERIAL financial interest.

We do not buy or sell securities for clients, but you should note that our advisory representative may buy or sell securities for himself.

We have developed and implemented a Code of Ethics (the “Code”) that sets forth standards of conduct expected of our advisory personnel to mitigate this perceived conflict of interest. The Code of Ethics addresses, among other things, personal trading, gifts, the prohibition against the use of inside information and other situations where there is a possibility for conflict of interest.

The Code of Ethics is designed to protect our clients by deterring misconduct, educate personnel regarding the Firm’s expectations and laws governing their conduct, remind personnel that they are in a position of trust and must act with complete propriety at all times, protect the reputation of Prestige Advisors, Inc., guard against violation of the securities laws, and establish procedures for personnel to follow so that we may determine whether they are complying with the Firm’s ethical principles.

All advisory personnel are required to report to the firm’s Chief Compliance Officer initial and annual holdings and quarterly transactions in reportable securities, and defined in the Code and the general standards of conduct and practices to be followed by all personnel to minimize conflicts of interest, including restrictions on gifts to or from brokers, clients and others, restrictions on service on the boards of other companies, restrictions on participation in investment clubs and policies designed to prevent personal trading conflicts. In addition, the Code (including the Firm’s Insider Trading Policy Statement) includes provisions designed to prevent and enforce the Firm’s strict policy against the misuse of material non-public information by all personnel. The Firm’s Chief Compliance Officer is responsible for the oversight and administration of the Code.

All associated persons sign a letter of acknowledgement that they have read the Personal Trading Policy, fully understand it and abide by it at all times while under the employment of PRestige Advisors, Inc..

Additionally, we have established the following restrictions in order to ensure our Firm’s fiduciary responsibilities and mitigate any conflicts of interest.

1. A director, officer or employee of Prestige Advisors, Inc. shall not buy or sell any securities for their personal portfolio (s) where their decision is substantially derived, in whole or in part, by reason of his or her employment unless the information is also available to the investing public on reasonable inquiry. No director, officer or employee of Prestige Advisors, Inc. shall prefer his or her own interest to that of the advisory client.
2. Prestige Advisors, Inc. maintains a list of all securities holdings for itself and its advisory representatives.
3. We require that all individuals must act in accordance with all applicable Federal and State regulations governing registered investment advisory practices.
4. Any individual not in observance of the above may be subject to termination.

You may request a complete copy of our Code by contacting us at the address, telephone or email on the cover page of this Brochure.

## **Item 12 Brokerage Practices**

We do not recommend a custodian and do not place trades in securities.

## **Item 13 Review of Accounts**

We provide planning services and therefore we do not review accounts. Mark Clark, President, reviews plans no less than annually. More frequent reviews may be triggered by client request.

## **Item 14 Client Referrals and Other Compensation**

We receive referrals from unaffiliated investment advisors and broker/dealers and we may receive compensation from other advisors for acting as a sub-advisor to their clients. At the time of engagement clients receive disclosures relating to our compensation and the referral arrangement.

## **Item 15 Custody**

We provide planning services, and do not offer investment management. We do not have custody of your assets.

## **Item 16 Investment Discretion**

We do not have investment discretion.

## **Item 17 Voting Client Securities**

We do not vote proxies on your behalf. You retain that right unless you make other arrangements with the custodian of your assets. If applicable, you will receive proxies or other solicitations directly from the custodian of your assets.

## **Item 18 Financial Information**

Prestige Advisors, Inc. has never filed for bankruptcy and is not aware of any financial condition that is expected to impair its ability to meet contractual commitments to client accounts.

We do not require or solicit prepayment of more than \$500 in fees per client six months or more in advance. Although our services are charged on an annual basis, our services are completed prior to six months from the date of engagement.

## **Item 19 Information for State-Registered Advisers**

The below information is provided for our President and Chief Compliance Officer

Mark Clark, Born 1965

Post-Secondary Education, Indiana Wesleyan University, B.S. General Education 2018

### Recent Business Background

Prestige Advisors, Inc., President and Chief Compliance Officer, March 2022- Present

Legacy Financial Advisors, Inc., Financial Advisor, December 2019- March 2022

Prestige Planning Inc., Managing Member, January 2019 – Present

Wealth Planning & Design, Managing Partner, January 2016 – December 2019

We are not compensated through performance-based fees.

Neither we nor our management persons have been involved in any arbitration claims, civil or self-regulatory events or administrative proceedings.

We do not have any relationships or arrangements with any issuers of securities.

## **Miscellaneous**

We have disclosed all material conflicts of interest.



# Supplemental Brochure

Prestige Advisors, Inc.

Mark Clark

6710 Professional Parkway West, Suite 305

Sarasota, FL 34240

941-799-3300

Date: March 6, 2026

## Item 1 Cover Page

This brochure supplement provides information about Mark Clark ] that supplements the Prestige Advisors, Inc.'s brochure. You should have received a copy of that brochure. Please contact us at 941-799-3300 if you did not receive Prestige Advisors, Inc.'s brochure or if you have any questions about the contents of this supplement.

Additional Information about Mark Clark is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov). Mr. Clark's CRD number is 2564546.

## Item 2 Educational and Business Experience

Mark Clark, Born 1965

Post-Secondary Education, Indiana Wesleyan University, B.S. General Education 2018

### Recent Business Background

Prestige Advisors, Inc., President and Chief Compliance Officer, March 2022- Present

Legacy Financial Advisors, Inc., Financial Advisor, December 2019- March 2022

Prestige Planning Inc., Managing Member, January 2019 – Present

### **Item 3      Disciplinary Information**

We are required to disclose information regarding any legal or disciplinary events material to a client's evaluation of Mark Clark. Prestige Advisors, Inc. has no information to disclose in relation to this Item.

### **Item 4      Other Business Activities**

Mark Clark is a licensed insurance agent and in such capacity may recommend, on a fully-disclosed commission basis, the purchase of certain insurance products. A conflict of interest exists to the extent that Prestige Advisors, Inc. recommends the purchase of insurance products where Mark Clark receives insurance commissions or other additional compensation. Prestige Advisors, Inc. seeks to ensure that all recommendations are made in the best interests of clients regardless of any additional compensation earned.

Mark Clark is a licensed real estate agent and can assist clients with the purchase and/or sale of real estate. When he does so, Mr. Clark will earn a commission. This is a conflict of interest. Clients are under no obligation to engage Mr. Clark for real estate services.

### **Item 5      Additional Compensation**

We are required to disclose information regarding any arrangement under which Mark Clark receives an economic benefit from someone other than a client for providing investment advisory services. Prestige Advisors, Inc. has no information to disclose in relation to this Item other than what is disclosed above.

### **Item 6      Supervision**

Mark Clark is the sole advisory representative and supervises himself. Should you have any concerns about his activities, please contact him at 941-799-3300.

### **Item 7      Requirements for State- Registered Advisers**

In 2009, a customer of Mark Clark filed a complaint. The customer alleged that she was sold an insurance product that was to include a Guaranteed Minimum Income Benefit Rider but that the box to elect the rider was not checked. This matter was settled by the broker/dealer with which Mr. Clark was registered for \$43,000.

# Supplemental Brochure

Nicholas Duvall

Prestige Advisors, Inc.

6710 Professional Parkway West, Suite 305

Sarasota, FL 34240

941-799-3300

Date: March 6, 2026

## Item 1 Cover Page

This brochure supplement provides information about Nicholas Duvall that supplements the Prestige Advisors, Inc.'s brochure. You should have received a copy of that brochure. Please contact us at 941-799-3300 if you did not receive Prestige Advisors, Inc.'s brochure or if you have any questions about the contents of this supplement.

Additional Information about Nicholas Duvall is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov). Mr. Clark's CRD number is 7592039.

## Item 2 Educational and Business Experience

Nicholas Duvall, Born 2001 College Education, Virginia Polytechnic Institute and State University, B.S. Science – Finance 2023

### Recent Business Background

Prestige Advisors, Paraplanner, October 2025 - Present

Prestige Planning, Paraplanner, July 2023 – October 2025

Bank of America – Merrill Lynch, Internship, July 2022 – August 2022

Eskew Financial Group, Internship, May 2021 – August 2021

Bank of America – Merrill Lynch, Internship, June 2018 – August 2018

### **Item 3      Disciplinary Information**

We are required to disclose information regarding any legal or disciplinary events material to a client's evaluation of Nicholas Duvall. Prestige Advisors, Inc. has no information to disclose in relation to this Item.

### **Item 4      Other Business Activities**

We are required to disclose information regarding any other business activities material to a client's evaluation of Nicholas Duvall. Prestige Advisors, Inc. and Nicholas Duvall have no information to disclose in relation to this Item.

### **Item 5      Additional Compensation**

We are required to disclose information regarding any arrangement under which Nicholas Duvall receives an economic benefit from someone other than a client for providing investment advisory services. Prestige Advisors, Inc. and Nicholas Duvall have no information to disclose in relation to this Item other than what is disclosed above.

### **Item 6      Supervision**

Mark Clark is the supervisory advisor for Nicholas Duvall. Should you have any concerns about his activities, please contact him at 941-799-3300.

### **Item 7      Requirements for State- Registered Advisers**

Mr. Duvall has no criminal, financial or regulatory matters to disclose.