Praetorian Wealth Management, Inc. Form CRS (Form ADV Part 3)

January 5, 2026

INTRODUCTION

Praetorian Wealth Management, Inc. does business as Praetorian Guard and is registered with the Securities and Exchange Commission as an Investment Adviser.

Investment Advisers and Broker Dealers services and fees differ, and all retail investors should understand the differences and the impacts those may have on their finances.

Educational material and research tools are available to you at no charge at www.Investor.gov/CRS

WHAT INVESTMENT SERVICES AND ADVICE CAN YOU PROVIDE ME?

Praetorian Guard provides comprehensive financial planning and discretionary investment management to our clients. We monitor client accounts we manage weekly for cash in/out flows, bonds that mature or are called and rebalance to maintain diversified holdings.

Praetorian Guard has discretionary authority over client accounts we directly manage and that are custodied with Pershing Advisor Solutions and Pacific Premier Trust. This means that we can determine what securities to buy/sell in accordance with the Investment Policy Statement for your account(s).

We will make recommendations for non-discretionary accounts (e.g. 401K or 403B) to assist clients. In select circumstances we will use Pontera's order management system to invest, rebalance and monitor these accounts for an additional fee.

We have no proprietary investment offerings and have no limits on what we CAN offer to our clients.

We have a minimum relationship size of $1,000,000 in discretionary investment assets and have established a minimum quarterly fee of $1,000.00 per client relationship (all accounts). We retain the right to waive those minimums in our sole discretion.

You can find more information on Praetorian Guard by reading our Form ADV Part 2 Brochure or checking our firm at https://brokercheck.finra.org/

CONVERSATION STARTERS

Given my financial situation, should I choose an investment advisory service? Why or Why Not?

How will you choose investments to recommend to me?

What is your relevant experience, including your licenses, education and other qualifications? What do these qualifications mean?

WHAT FEES WILL I PAY?

Praetorian Guard is a fee only firm and the only revenue we earn comes from our clients based on the total value of accounts we manage. The more assets we manage, the larger fee you will incur. We bill accounts quarterly at 25% of the following rates:

$0 to $2 million: 1.50% annually

$2 Million to $5 Million: 1.25% annually

Greater than $5 Million: 1.00% annually

Other Fees and Costs: Pershing Advisor Solutions charges an annual custodian fee, billed quarterly, but does not charge commissions on Exchange Traded Funds (ETFs), individual stocks or trade away fees on individual bond purchases. Pacific Premier Trust charges account maintenance fees and some servicing fees but no commissions. ETFs have internal expenses that a retail customer will incur.

If we agree to monitor, assist and service outside accounts (for example College 529 accounts), we will charge you an additional, reduced fee. If we serve as a Trustee for a client account(s), you will incur additional fees.

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 investment over time. Please make sure you understand what fees and costs you are paying.

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CONVERSATION STARTERS

Help me understand how these fees and costs might affect my investments. If I give you $10,000 to invest, how much will go to fees and costs and how much will be invested for me?

WHAT ARE YOUR LEGAL OBLIGATIONS TO ME WHEN ACTING AS MY INVESTMENT ADVISER? HOW DOES YOUR FIRM MAKE MONEY AND WHAT CONFLICTS OF INTEREST DO YOU HAVE?

When we act as your investment adviser, we accept a Fiduciary Role and must act in your best interests and not put our interest ahead of yours. At the same time, the way we generate revenue creates some potential conflicts with your interests. You should understand and ask us about these conflicts because they can affect the investment advice we provide you. Here are some examples to help you understand what this means:

The more you invest with us, the larger value of assets we bill on so more assets invested means more revenue to Praetorian Guard.

Reducing or paying off debt or making a large purchase with cash may lower your total assets invested with Praetorian Guard and reduce your total fees and our revenue.

You can find more information on Praetorian Guard by reading our Form ADV Part 2 Brochure.

CONVERSATION STARTERS

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

HOW DO YOUR FINANCIAL PROFESSIONALS MAKE MONEY?

All Praetorian Guard employees are paid a base salary plus a quarterly target payment calculated as a percentage of the revenue brought into the firm. Our clients are the only ones who pay us. This could create a conflict of interest because the more assets an employee brings to the firm, the larger the target payment earned.

No Praetorian Guard employee is paid more or less because of the recommended investment.

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

No.

Research tools are available to you at no charge at www.Investor.gov/CRS

CONVERSATION STARTERS

***As a financial professional, do you have** any disciplinary history? For what type of conduct?*

ADDITIONAL INFORMATION

You can find more information about Praetorian Guard by visiting our website (www.praetorianguard.biz), going to www.Investor.gov/CRS or https://brokercheck.finra.org. You can request an up-to-date copy of this Form CRS or our ADV Part 2 Brochure Substitute by calling Praetorian Guard at 831-622-9600.

CONVERSATION STARTERS

Who is my primary contact person? Is he or she a representative of an investment adviser or a broker-dealer? Who can I talk to if I have concerns about how this person is treating me?