CRESTA ADVISORS

Form ADV, Part 3
Client Relationship Summary Form (CRS)
March, 2026

ITEM 1. Introduction	Cresta Advisors, Ltd. ("Cresta Advisors") is registered with the Securities and Exchange Commission (SEC) as an investment adviser. Brokerage and investment advisory services and fees differ. 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.
ITEM 2. Relationships and Services	***What investment services and advice can you provide me?*** We provide investment supervisory services, financial consulting, and financial planning services to retail investors including individuals, trusts, estates, charitable organizations, Public Entities, and corporations. We also provide ERISA retirement plan services for plan sponsors. Generally, our minimum account opening balance is $500,000. We will monitor your account on a regular basis, invest within your pre-established risk and return objectives, and meet with you at least annually to discuss progress toward your financial goals and needs. We have discretionary authority to decide which securities to buy and sell within your account. You may impose limits on our authority to purchase certain asset classes, sectors, industries, or specific individual securities. ***Additional Information*** Please refer to our latest ADV Part 2A for a more detailed description of our services. Financial service providers vary in the way they provide planning, advising and brokerage services. You should carefully consider which types of programs and services are right for you; investment adviser or brokerage. As registered investment advisers, we must abide by strict laws and regulations and are held to a fiduciary standard in our interactions with you. We are required to monitor your portfolio, investment strategy, and investments on an ongoing basis. Our interests can conflict with your interests. We must eliminate these conflicts or tell you about them in a way you can understand so that you can decide whether you agree to engage our services.
Fees, Costs, Conflicts, and Standard of Conduct	***What fees will I pay?*** Fees and costs affect the value of your account. Upon engaging us you will pay an on—going asset-based advisory fee. Fees are negotiable based on portfolio size, extent of our consulting relationship, and investments in your advisory account. Our starting fee for asset allocation portfolios is 1.50%, and our starting fee for fixed income portfolios is 0.65%. Public Entities shall be charged according to a negotiable rate of 0.25% or lower as detailed in the Wrap Brochure. In addition, we may charge an hourly rate of $250.00 for financial consulting. Our advisory fees are charged quarterly, in advance or arrears, based either on the average daily balance of your billed account or based upon the value of the eligible assets at the end of the billing period. during the previous quarter. Our investment management services are continuous but may be terminated by either party upon written notice. Fees paid in advance will be prorated to the date of termination and any unearned portion will be refunded to you. ***Description of other fees and costs*** Some investments impose additional fees that will reduce the value of your investments over time such as internal expenses on mutual funds and exchange traded funds. You will also be charged fees by the custodial bank that holds your account for things such as wire transfers, paper statements, and overdraft fees. ***Additional information*** We do not charge performance-based fees. You will pay the asset-based advisory fee 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.

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ITEM 3. *Cont'd*	***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?*** As your investment adviser, we must act in your best interest and not put our interests ahead of yours. At the same time, the way we make money creates an inherent conflict with your interests because we have an incentive to increase the value of your account. This incentivizes some advisers to encourage you to place more money into your account. To mitigate this risk, we monitor our representatives to make sure that they put your interests ahead of our own at all times. Our advisory fees are fully disclosed and competitive with other full-service investment advisers. We do not partake in commission or invest in commission-based products such as mutual funds with sales loads, annuities, insurance policies, and mortgages. ***How do your financial professionals make money?*** Our financial professionals are paid salaries and could earn annual bonuses based on their contributions and profitability of the firm. We do not receive any commissions in connection with providing investment advice to clients. Cresta Advisors does not directly or indirectly compensate any person for client referrals.
ITEM 4. Disciplinary History	***Do you or your financial professionals have legal or disciplinary history?*** No, Cresta Advisors and its employees have not been subject to any legal or disciplinary event. Please visit Investor.gov/CRS to research us and our financial professionals' disciplinary history.
ITEM 5. Additional Information	If you have a problem with your investments, account, or one of our financial professionals please visit crestaadvisors.com or call our office at 956-267-8130. You may also contact us in writing at 2019 E Del Mar Blvd., Suite 100, Laredo, TX 78041. To report a problem to the SEC, visit Investor.gov or call the SEC's toll—free investor assistance line at (800) 732—0330. You can access our latest Form ADV brochure on IAPD at Investor.gov, advisorinfo.sec.gov or on any brochure supplement provided.
Questions to Ask Your Financial Professional	***Conversation Starters*** 1. Given my financial situation, should I choose an investment advisory service? Why or Why not? 2. Help me understand how these fees and costs might affect my investments. If I give you $500,000 to invest, how much will go to fees and costs, and how much will be invested for me? 3. What additional costs should I expect in connection with my account? 4. Tell me how you and your firm make money in connection with my account. Do you or your firm receive any payments from anyone besides me in connection with my investments? 5. How might your conflicts of interest affect me, and how will you address them? 6. How will you choose investments to recommend to me? 7. How often will you monitor my account's performance and offer investment advice? 8. Do you or your firm have a disciplinary history? For what type of conduct? 9. What is your relevant experience, including your licenses, education, and other qualifications? Please explain what the abbreviations in your licenses are and what they mean. 10. Who is the primary contact person for my account? 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?