Marathon Strategic Advisors, LLC

Form CRS – Client Relationship Summary ***August 2026***

Item 1 : Introduction

Marathon Strategic Advisors, LLC ("MSA", "we", "us", "our" or "Firm") is registered with the United States Securities and Exchange Commission as an investment adviser. Brokerage and investment advisory services and fees differ, and it is important for you to understand the 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.

Item 2 : What investment services and advice can you provide me?

MSA offers investment advisory services to retail investors. We provide discretionary management of client investment portfolios on a customized individual basis, in accordance with your needs, goals, objectives, lifestyle, tax sensitivity and risk tolerance. We also offer at no fee to our clients, a variety of financial planning services, advice and solutions. Discretionary management means that we will be authorized by you, to make investment decisions to buy and sell equities and securities. Our investment recommendations are not limited to any specific product or service offered by a broker-dealer or insurance company and will generally include advice regarding various securities. We will monitor the holdings and performance of the investments we make for you on an ongoing basis and will provide you with periodic reports about the holdings and performance of your accounts. We generally require new clients to have an account minimum of $500,000, to invest with us, but we can waive the minimum investment amount under circumstances we deem appropriate.

For more detailed information about our services, please refer to our Form ADV Part 2A brochure ("Brochure"), Item 4 (services), Item 7 (types of clients), Item 13 (account monitoring) and Item 16 (discretionary authority).

Conversation Starters Questions to ask Us :

- ***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 those qualifications mean?***

Item 3 : What fees will I pay?

We provide our services for an annual fee, which is based upon the market value of the assets under management in your portfolio account. The more assets you have in your advisory account, the more you will pay in fees. Therefore, we have an incentive to increase the assets in your advisory account. Our fees are prorated and charged quarterly in arrears, and automatically deducted from your account, which will reduce the value of your account. Our fees schedule is listed in our client agreements and described in greater detail under Item 5 of our Brochure.

The custodian/broker-dealer that holds your assets may charge you a transaction fee when we buy or sell an investment for you. These transaction fees are in addition to our fees. You may also pay charges imposed by the custodian/broker-dealer for custodial fees, account maintenance fees, fees related to mutual funds, account transfer fees, or the custody of alternative assets such as non-traded securities.

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.

Conversation Starters Questions to ask Us :

- ***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 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 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 can affect the investment advice we provide you. Here are some examples to help you understand what this means.

While the rate by which an account is charged does not change, larger account balances equate to more fees paid to us. Therefore, it will benefit us to recommend that clients increase the assets managed by MSA.

We receive benefits, such as software, research, trade execution, access to a trade desk dedicated to advisers for our participation in an institutional customer program of an unaffiliated SEC-registered broker-dealer that offers custody and brokerage services to clients of independent investment advisers like MSA. Our participation in this program creates the incentive for us to recommend this broker-dealer to our clients. There is no direct link between our firm's participation in the program and the investment advice we give to our clients, although we receive economic benefits through our participation in the program.

For additional information about these conflicts and how we address them, please refer to Item 5 and Item 12 of our Brochure.

Conversation Starters Questions to ask Us :

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

How do your financial professionals make money?

Our financial professionals are paid a salary and/or a percentage of the advisory fees the Firm receives. A portion of that compensation corresponds to the amount of client assets they service, the revenue our Firm earns from that financial professional's services and/or whether the financial professional has increased the amount of client assets. Our compensation gives us an incentive to seek to increase assets in client accounts. Compensation of our financial professionals is unrelated to how clients' assets are invested.

Item 4 : 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 MSA and our financial professionals.

Conversation Starters Questions to ask Us :

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

Item 5 : Additional Information

You can find additional information about our services at https://www.mstrategic.com. If you would like additional information or to request a copy of this Client Relationship Summary, please contact Michael Kim at (412) 502-9002 or via email at mkim@mstrategic.com.

Conversation Starters Questions to ask Us :

- ***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?***