

ELITE FINANCIAL, INC.

FORM 13F-HR (Form 13F Holdings Report)

Filed 08/13/26 for the Period Ending 06/30/26

Address	739 BRYDEN SUITE B LEWISTON, ID, 83501
Telephone	2087462007
CIK	0002059349
Fiscal Year	12/31

The Securities and Exchange Commission has not necessarily reviewed the information in this filing and has not determined if it is accurate and complete.

The reader should not assume that the information is accurate and complete.

UNITED STATES SECURITIES AND EXCHANGE COMMISSION

Washington, D.C. 20549

FORM 13F

OMB APPROVAL

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FORM 13F COVER PAGE

Report for the Calendar Year or Quarter Ended: 06-30-2026

Check here if Amendment: ☐ Amendment Number: _____

This Amendment (Check only one.): ☐ is a restatement.

☐ adds new holdings entries.

Institutional Investment Manager Filing this Report:

Name: Elite Financial, Inc.

Address: 739 BRYDEN

SUITE B

LEWISTON ID 83501

Form 13F File Number: 028-25440

CRD Number (if applicable): _____

SEC File Number (if applicable): _____

The institutional investment manager filing this report and the person by whom it is signed hereby represent that the person signing the report is authorized to submit it, that all information contained herein is true, correct and complete, and that it is understood that all required items, statements, schedules, lists, and tables, are considered integral parts of this form.

Person Signing this Report on Behalf of Reporting Manager:

Name: Rod Ehrlich

Title: Consultant

Phone: 4253727517

Signature, Place, and Date of Signing:

Rod Ehrlich Boise, IDAHO 08-13-2026

[Signature]

[City, State]

[Date]

Do you wish to provide information pursuant to Special Instruction 5?

☐ Yes ☒ No

Report Type (Check only one.):

☒ 13F HOLDINGS REPORT. (Check here if all holdings of this reporting manager are reported in this report.)

☐ 13F NOTICE. (Check here if no holdings reported are in this report, and all holdings are reported by other reporting manager(s).)

☐ 13F COMBINATION REPORT. (Check here if a portion of the holdings for this reporting manager are reported in this report and a portion are reported by other reporting manager(s).)

Form 13F Summary Page

Report Summary:

Number of Other Included Managers:	<u>0</u>
Form 13F Information table Entry Total:	<u>55</u>
Form 13F Information table Value Total:	<u>247,569</u> (round to nearest dollar)

List of Other Included Managers:

Provide a numbered list of the name(s) and Form 13F number(s) of all institutional investment managers with respect to which this report is filed, other than the manager filing this report.

NONE

FORM 13F INFORMATION TABLE

COLUMN 1	COLUMN 2	COLUMN 3	COLUMN 4	COLUMN 5	COLUMN 6	COLUMN 7	COLUMN 8					
NAME OF ISSUER	TITLE OF CLASS	CUSIP	FIGI	VALUE (round to nearest dollar)	SHRS OR PRN AMT	SH / PRN	PUT / CALL	INVESTMENT DISCRETION	OTHER MANAGER	VOTING AUTHORITY		
										SOLE	SHARED	NONE
ABBVIE INC COM	Common Stock	00287Y109	-	290	1,153	SH	-	SOLE	-	0	0	1,153
ABRDN PHYSICAL GOLD SHARES	Exchange Traded Fund	00326A104	-	1,529	40,001	SH	-	SOLE	-	0	0	40,001
AMAZON COM INC COM	Common Stock	023135106	-	750	3,147	SH	-	SOLE	-	0	0	3,147
BROADCOM INC COM	Common Stock	11135F101	-	228	605	SH	-	SOLE	-	0	0	605
COSTCO WHOLESALE CORPORATION COM	Common Stock	22160K105	-	468	501	SH	-	SOLE	-	0	0	501
ENBRIDGE INC COM	Common Stock	29250N105	-	338	6,253	SH	-	SOLE	-	0	0	6,253
EXXONMOBIL HOLDINGS CORP COM SHS	Common Stock	30233Q108	-	228	1,668	SH	-	SOLE	-	0	0	1,668
FIDELITY HIGH DIV	Exchange Traded Fund	316092840	-	1,058	17,550	SH	-	SOLE	-	0	0	17,550
FIDELITY MSCI UTILITIES IDX	Exchange Traded Fund	316092865	-	927	15,884	SH	-	SOLE	-	0	0	15,884
INTL BUSINESS MACHS COM	Common Stock	459200101	-	378	1,346	SH	-	SOLE	-	0	0	1,346
INVESCO QQQ TRUST SERIES I	Exchange Traded Fund	46090E103	-	2,419	3,285	SH	-	SOLE	-	0	0	3,285
INVESCO SP 500 HIGH DIV LOW VOLATILITY	Exchange Traded Fund	46138E362	-	1,369	26,930	SH	-	SOLE	-	0	0	26,930
INVESCO SP ULTRA DIV REVENUE	Exchange Traded Fund	46138G656	-	309	5,336	SH	-	SOLE	-	0	0	5,336
ISHARES CORE SP 500	Exchange Traded Fund	464287200	-	1,453	1,941	SH	-	SOLE	-	0	0	1,941
ISHARES CORE U.S. AGG BND	Exchange Traded Fund	464287226	-	282	2,850	SH	-	SOLE	-	0	0	2,850
ISHARES TR ISHARES SEMICDTR	Exchange Traded Fund	464287523	-	243	380	SH	-	SOLE	-	0	0	380
ISHARES RUSSELL 2000 VALUE	Exchange Traded Fund	464287630	-	21,134	95,544	SH	-	SOLE	-	0	0	95,544
ISHARES RUSSELL 2000	Exchange Traded Fund	464287655	-	1,008	3,357	SH	-	SOLE	-	0	0	3,357
ISHARES INTL SEL DIV	Exchange Traded Fund	464288448	-	1,443	34,845	SH	-	SOLE	-	0	0	34,845
ISHARES CORE TOTAL USD BND MKT	Exchange Traded Fund	46434V613	-	15,211	329,601	SH	-	SOLE	-	0	0	329,601
ISHARES CORE DIV GROWTH	Exchange Traded Fund	46434V621	-	1,372	18,106	SH	-	SOLE	-	0	0	18,106
MICROSOFT CORP COM	Common Stock	594918104	-	272	730	SH	-	SOLE	-	0	0	730
PHILIP MORRIS INTL INC COM	Common Stock	718172109	-	428	2,348	SH	-	SOLE	-	0	0	2,348
PIMCO ENHANCED SHORT MATURITY ACTIVE ETF	Exchange Traded Fund	72201R833	-	11,605	115,122	SH	-	SOLE	-	0	0	115,122
STATE ST SPDR SP 500	Exchange Traded Fund	78462F103	-	562	751	SH	-	SOLE	-	0	0	751
SPDR GOLD SHARES	Exchange Traded Fund	78463V107	-	442	1,200	SH	-	SOLE	-	0	0	1,200
STATE ST SPDR PORT SP 500 GROWTH	Exchange Traded Fund	78464A409	-	12,044	101,219	SH	-	SOLE	-	0	0	101,219
STATE ST SPDR PORT SP 500 HIGH DIV	Exchange Traded Fund	78468R788	-	8,522	178,638	SH	-	SOLE	-	0	0	178,638
STATE ST SPDR PORT SP 600 SMALL CAP	Exchange Traded Fund	78468R853	-	487	8,454	SH	-	SOLE	-	0	0	8,454
SCH U.S. LARGE-CAP GROWTH	Exchange Traded Fund	808524300	-	14,727	435,197	SH	-	SOLE	-	0	0	435,197
SCHAMENTAL INTL EQY	Exchange Traded Fund	808524755	-	327	6,212	SH	-	SOLE	-	0	0	6,212
SCH US DIV EQY	Exchange Traded Fund	808524797	-	23,883	753,185	SH	-	SOLE	-	0	0	753,185
SCH SHORT-TERM US TRSY	Exchange Traded Fund	808524862	-	1,947	80,668	SH	-	SOLE	-	0	0	80,668
STATE ST TECH SEL SECTR SPDR	Exchange Traded Fund	81369Y803	-	20,484	107,517	SH	-	SOLE	-	0	0	107,517
TESLA INC COM	Common Stock	88160R101	-	341	811	SH	-	SOLE	-	0	0	811
VNGRD DIV APP	Exchange Traded Fund	921908844	-	436	1,843	SH	-	SOLE	-	0	0	1,843
VNGRD SP 500 GROWTH	Exchange Traded Fund	921932505	-	1,077	13,038	SH	-	SOLE	-	0	0	13,038
VNGRD HIGH DIV YIELD IDX	Exchange Traded Fund	921946406	-	2,681	16,965	SH	-	SOLE	-	0	0	16,965

VNGRD TOTAL WORLD STOCK	Exchange Traded Fund	922042742	-	999	6,369	SH	-	SOLE	-	0	0	6,369
VNGRD CONS STAPLES	Exchange Traded Fund	92204A207	-	208	924	SH	-	SOLE	-	0	0	924
VNGRD ENERGY	Exchange Traded Fund	92204A306	-	1,978	13,175	SH	-	SOLE	-	0	0	13,175
VNGRD FINANCIALS	Exchange Traded Fund	92204A405	-	540	4,107	SH	-	SOLE	-	0	0	4,107
VNGRD HEALTH CARE	Exchange Traded Fund	92204A504	-	787	2,635	SH	-	SOLE	-	0	0	2,635
VNGRD SHORT-TERM TRSY	Exchange Traded Fund	92206C102	-	10,796	185,512	SH	-	SOLE	-	0	0	185,512
VNGRD SHORT-TERM CORP BND	Exchange Traded Fund	92206C409	-	1,506	19,060	SH	-	SOLE	-	0	0	19,060
VNGRD RUSSELL 1000 GROWTH	Exchange Traded Fund	92206C680	-	24,454	191,337	SH	-	SOLE	-	0	0	191,337
VNGRD SP 500	Exchange Traded Fund	922908363	-	1,081	1,575	SH	-	SOLE	-	0	0	1,575
VNGRD MORN MID-CAP VALUE	Exchange Traded Fund	922908512	-	2,556	12,936	SH	-	SOLE	-	0	0	12,936
VNGRD REAL ESTATE	Exchange Traded Fund	922908553	-	308	3,200	SH	-	SOLE	-	0	0	3,200
VNGRD MORN SMALL-CAP VALUE	Exchange Traded Fund	922908611	-	6,602	27,170	SH	-	SOLE	-	0	0	27,170
VNGRD MORN GROWTH	Exchange Traded Fund	922908736	-	1,059	12,297	SH	-	SOLE	-	0	0	12,297
VNGRD MORN VALUE	Exchange Traded Fund	922908744	-	25,241	115,821	SH	-	SOLE	-	0	0	115,821
VNGRD MORN SMALL-CAP	Exchange Traded Fund	922908751	-	9,602	31,678	SH	-	SOLE	-	0	0	31,678
VNGRD MORN TOTAL STOCK MKT	Exchange Traded Fund	922908769	-	6,741	18,218	SH	-	SOLE	-	0	0	18,218
WALMART INC COM	Common Stock	931142103	-	409	3,612	SH	-	SOLE	-	0	0	3,612