

ITEM 1: INTRODUCTION

The document provides you with a summary of the types of services and fees Peak Financial Advisors, LLC offers. Peak is registered with the Securities and Exchange Commission (“SEC”) as an investment advisor. Brokerage and investment advisory services and fees differ and it is important for investors to understand the differences. Free, simple tools are available to research firms and financial professionals at <https://investor.gov/CRS> which also provides educational materials about broker-dealers, investment advisors and investing. Our entire ADV Part 2A & 2B can be viewed via the following link: [Click Here](#)

ITEM 2: RELATIONSHIPS AND SERVICES

What investment services and advice can you provide me? See Form ADV Part 2A Pages 1-3 & 6-7

Peak offers investment advisory services including asset management, financial planning and tax preparation to individuals, trusts, estates, charitable organizations and small businesses. We manage several investment strategies based on research completed by our Chief Investment Officer. Portfolios may be allocated across equity, fixed income, cash and alternative asset classes.

We monitor your portfolio on an ongoing, continuous basis. Our practice exercises discretion (the ability to make decisions to buy/sell securities without your permission) when managing your account(s). You can limit our discretion by asking to retain certain positions and limit or exclude investments.

We are available at least annually for a formal review of your portfolio, investment objectives and risk tolerance. Our clients are contacted each year via email asking if they would like to schedule an annual review with Brian and/or Debbie. You are responsible for informing Peak of any changes in your investment objectives and/or financial situation.

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?

ITEM 3: FEES, COSTS, CONFLICTS AND STANDARD OF CONDUCT

What fees will I pay? See Form ADV Part 2A Pages 4-6

Peak is a fee only firm. Asset management fees are based on a percentage of your assets under management. Fees are billed quarterly in advance and are based on the fair market value of your account(s) at the end of the previous quarter. Some asset management clients require extensive financial planning and tax preparation. We will determine an annual retainer amount suitable for the scope of work and bill these clients quarterly in addition to the separate asset management fee. Our annual fee schedule is as follows or as negotiated:

TOTAL CLIENT ASSETS	ANNUAL FEE	QUARTERLY FEE
First \$1,000,000	1.00% of Assets	0.2500% of Assets
Next \$2,000,000	0.75% of Assets	0.1875% of Assets
Above \$3,000,000	0.65% of Assets	0.1625% of Assets

Third Party Costs: See Form ADV Part 2A Pages 9-12

Some investments impose additional fees that reduce the value of your investment over time. You will also pay fees to the custodian that holds your assets. These costs are not paid to Peak. 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.

Standard of Conduct/Conflicts of interest: See Form ADV Part 2A Pages 8-11

When we act as your investment advisor we act in your best interest. 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 to you. For instance, the more assets we manage for you the more you pay in fees. Therefore, we have an incentive to encourage you to increase your account size.

How do your financial professionals make money?

We earn a fee for the advisory services we provide to you. We are paid a monthly salary and could receive a bonus at management's discretion based on performance of the firm.

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 advisor? How else does your firm make money and what conflicts of interest do you have? How might your conflicts of interest affect me and how will you address them?

ITEM 4: DISCIPLINARY HISTORY

Do you or your financial professionals have legal or disciplinary history?

No. Peak does not have legal or disciplinary actions against our advisory company. You can visit <https://www.investor.gov> for a free, simple search tool to research our professionals.

ITEM 5: ADDITIONAL INFORMATION

Our two investment advisors/financial planners are Brian Sells CFP®, CPA & Debbie Freeman CFP®, CPA, CDFA® Please see our ADV Part 2B Pages 15 & 16 for additional information on Brian & Debbie. If you have any questions about our services or wish to request a paper copy of our Brochure, please contact Lorrie at (303) 316-2799 or lorrie@peakfinancial.net You can visit our website at <http://www.peakfinancial.com> You can also find additional information on the SEC's website <https://www.adviserinfo.sec.gov>

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