

Peak Wealth Management, LLC – Client Relationship Summary

Introduction

Peak Wealth Management is registered with the Securities and Exchange Commission as an investment adviser. Brokerage and investment advisory services and fees differ, and it is important for retail investors 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.

Relationships and Services

What investment services and advice can you provide me?

We offer investment advisory services to retail investors.

Our financial planning service involves evaluating the client's financial situation, goals, and risk tolerance, and providing recommendations and advice on topics such as financial and cash management, risk management, estate planning, tax issues, retirement planning, educational funding, goal setting, and other needs. At the conclusion of our financial planning service, we provide the client with a written financial plan. The client may opt into our ongoing monthly services where we will continuously monitor, manage and update your written financial plan.

We also offer portfolio management services which includes recommending and monitoring independent investment advisers ("institutional strategists") to manage all or a portion of a client's account. We recommend certain institutional strategists based upon how the client wants his or her portfolio to be managed. We also regularly monitor the account and the institutional strategists. Our agreement with the client will detail the initial allocation of the client's assets; as time progresses, we will have discretion to reallocate account holdings and to make strategist changes without consulting with the client.

We also manage client accounts on an individualized basis through our wrap program.

We require a minimum account size of \$500,000; this amount can be waived at our discretion.

Conversation Starters:

1. "Given my financial situation, should I choose an investment advisory service? Why or why not?"
2. "How will you choose investments to recommend to me?"
3. "What is your relevant experience, including your licenses, education and other qualifications? What do these qualifications mean?"

Additional Information:

You can find more detailed information about the services we offer in Items 4 and 7 of our Firm Brochure.

Fees, Costs, Conflicts, and Standard of Conduct

What fees will I pay?

We offer our financial planning services on a fixed fee. For fixed fee services, the fixed fees range between \$3,500 and \$10,000, depending on the nature and complexity of the client's individual circumstances. Ongoing monthly planning fee is an upfront fee of \$1000 followed by a monthly fee up to \$500. Our fees are negotiable and are agreed upon in advance in writing and due at the time of the agreement.

For our portfolio management and wrap program services, we charge a fee based on a percentage of assets under management. The fee is calculated and billed quarterly in advance using the following fee schedule:

Custodian-Reported Account Value:	Management Fee:
Up to \$3,000,000	1.00%
\$3,000,001 and above	0.75%

For client accounts that are managed through our wrap program, the asset-based fees associated with the wrap program will include most transaction costs and fees to a broker-dealer or bank that has custody of the client's assets and are therefore higher than a typical asset-based fee. These fees are also separate from internal management fees associated with mutual funds and exchange traded funds.

Conversation Starter:

“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?”

Additional Information:

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. You can find more detailed information about our fees and costs in Item 5 of our Firm Brochure.

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:

- a) Our owner is an independent life and health insurance agent, and he may recommend these services to clients. This other activity pays him commissions that are separate from our fees and give our owner a financial incentive to recommend and sell insurance products to our clients.
- b) Some of our firm’s financial professionals are registered representatives of an unaffiliated broker-dealer, and they may offer you brokerage services through the unaffiliated broker-dealer or advisory services through our firm. Brokerage and advisory services are different, and the fees our firm and the broker-dealer charge for those services are different. Registered representatives charge a transaction-based commission each time they buy or sell a security in a brokerage account. As a result, they have an incentive to trade as much as possible in order to increase their compensation.
- c) We may recommend that the client rollover a retirement account for us to manage. This creates a financial incentive because we charge a fee for our services.

Additional Information:

You can find more detailed information about our conflicts of interest in Item 10 of our Firm Brochure.

Conversation Starter:

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

How do your financial professionals make money?

Our financial professionals receive a salary for their services. Bonuses are paid from time to time based on our owner’s discretion. Registered representatives charge a transaction-based commission each time they buy or sell a security in a brokerage account. As a result, they have an incentive to trade as much as possible in order to increase their compensation.

Disciplinary History

Do you or your financial professionals have legal or disciplinary history? No.

Additional Information:

Visit <https://www.investor.gov/CRS> for a free and simple search tool to research us and your financial professionals.

Conversation Starter:

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

Additional Information

You can find additional information about our investment advisory services and request a copy of our relationship summary using one of the following:

Website: www.peakwm.com

Address: 41011 Ann Arbor Road, Plymouth, MI 48170

Email: nick@peakwm.com

Telephone: (734) 681-7575

Conversation Starter:

“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?”

