



Form ADV Part 2A Brochure

December 2, 2014

This brochure provides information about the qualifications and business practices of Deck Technologies, Inc. dba PeerTrader. If you have any questions about the contents of this brochure, please contact us at 224-366-0663 or contact@peertrader.com. The information in this brochure has not been approved or verified by the United States Securities and Exchange Commission or by any state securities authority.

Additional information about Deck Technologies, Inc. dba PeerTrader is also available on the SEC's website at www.adviserinfo.sec.gov.

Deck Technologies, Inc. dba PeerTrader is a Registered Investment Adviser (RIA) regulated by the United States Securities and Exchange Commission (SEC). Registration does not imply a certain level of skill or training.



ITEM 2 – MATERIAL CHANGES

No prior brochure has been filed with any regulator nor distributed to any client.

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ITEM 4 – ADVISORY BUSINESS

Deck Technologies, Inc. dba PeerTrader (hereinafter solely referred to as “PeerTrader”) was registered as a corporation in the State of Illinois on August 15, 2013 and shall begin providing advisory services to clients pending completion of all regulatory requirements with the appropriate authorities. The principal owners of the firm are Michael Deck and Matthew Wraith.

PeerTrader provides an internet-based automatic order generation and execution platform for investors who lend funds to borrowers through peer-to-peer marketplaces such as Prosper and Lending Club. Clients of PeerTrader have access to an array of analytical tools that enable the creation of custom investment strategies, or they may choose pre-built strategies provided by PeerTrader algorithms. Client advice is limited to peer-to-peer notes.

PeerTrader algorithms are designed to match the risk tolerance preferences of individual clients.

As of the date of this brochure, PeerTrader manages \$0 in discretionary and non-discretionary client assets.

ITEM 5 – FEES AND COMPENSATION

Fees are based on the total principal value of all notes purchased through the PeerTrader platform, at a base rate of 0.45% per year, negotiable based on account size.

PeerTrader collects pre-payments for fees on an individual basis, depending on account size. Fees are deducted from pre-paid accounts on a daily basis. If clients choose to terminate their advisory contract with PeerTrader, final fees will be collected on the day that PeerTrader receives the client’s notice of cancellation, and the account will be fully deactivated after final fees are deducted. A check for the



remaining pre-paid account balance will be mailed to the client's address of record within five business days, though an alternate method of payment may be arranged at PeerTrader's discretion.

Neither PeerTrader nor any of its supervised persons accepts compensation for the sale of securities or other investment products.

ITEM 6 – PERFORMANCE-BASED FEES AND SIDE-BY-SIDE MANAGEMENT

Neither PeerTrader nor any of its supervised persons currently accepts performance-based fees.

ITEM 7 – TYPES OF CLIENTS

PeerTrader expects that its typical clients will be individuals, though we may also engage with institutional clients in the future. PeerTrader does not currently have any account size requirements for opening or maintaining an account.

ITEM 8 – METHODS OF ANALYSIS, INVESTMENT STRATEGIES, AND RISK OF LOSS

PeerTrader uses statistical algorithms to help guide investors to strategies that are best-suited to their individual risk tolerance levels. Investing in securities always involves a certain risk of loss that clients should be prepared to bear.

PeerTrader's proprietary algorithmic strategies are based on analysis of historical data. Historical analysis carries risks in that economic conditions may change at any time. Past performance is not necessarily indicative of future results.

PeerTrader's advice is strictly limited to peer-to-peer loans, which are subject to the risk that individual borrowers may default on their obligations at any time. The risk of individual borrower default can be reduced by diversifying small investments across many different borrowers. Since there is a minimum investment size of \$25 on the two primary marketplaces, Prosper and Lending Club, certain very small accounts (less than \$5,000) are subject to diversification risk as they are not able to spread investments across more than 200 notes.

ITEM 9 – DISCIPLINARY INFORMATION

Neither PeerTrader nor any of its supervised persons have been subject to any legal or disciplinary events.

ITEM 10 – OTHER FINANCIAL INDUSTRY ACTIVITIES AND AFFILIATIONS

Neither PeerTrader nor any of its management persons are registered or pending registration as a broker-dealer or a registered representative of a broker-dealer.

Neither PeerTrader nor any of its management persons are registered or pending registration as a futures commission merchant, commodity pool operator, commodity trading advisor, or an associated person of any such entities.

Neither PeerTrader nor any of its management persons have any relationship or arrangement with any entity that may create a conflict of interest.

PeerTrader does not recommend, select, or otherwise have business relationships with other investment advisors that would create a conflict of interest.



ITEM 11 – CODE OF ETHICS, PARTICIPATION OR INTEREST IN CLIENT TRANSACTIONS AND PERSONAL TRADING

PeerTrader has adopted an internal code of ethics to ensure that all PeerTrader associated persons comply with all applicable regulations and act according the highest standards of professional conduct. Clients and prospective clients will be provided a copy of our code of ethics upon request.

PeerTrader and its employees may, from time to time, participate in the purchasing of peer-to-peer notes which are also purchased on behalf of PeerTrader's client accounts. To avoid conflict of interest, all client orders are processed before any PeerTrader corporate or PeerTrader employee orders.

PeerTrader and its employees may also, from time to time, participate in the selling of peer-to-peer notes on the secondary market. Prior to any sale of notes for a PeerTrader corporate or employee account, the PeerTrader compliance department must verify that there are no instructions from clients to sell notes of the same issue. PeerTrader and its employees shall be forbidden from executing any sell orders until all client orders for the same issue have been fulfilled.

ITEM 12 – BROKERAGE PRACTICES

PeerTrader does not currently select or recommend broker-dealers for client transactions.

ITEM 13 – REVIEW OF ACCOUNTS

Client accounts will be periodically reviewed on a quarterly basis to ensure that the client's active strategies on the PeerTrader platform are in line with their stated risk objectives. The Chief Executive Officer of PeerTrader will conduct this periodic review.

Certain performance statistics may be collected about client accounts. Any inconsistencies identified in statistical patterns may trigger reviews as well.

All PeerTrader clients will receive an electronic monthly statement containing information about recent account activity, balances, and fees paid. Alternate reporting period statements may be produced if requested, such as daily, weekly, or quarterly reports.

ITEM 14 – CLIENT REFERRALS AND OTHER COMPENSATION

PeerTrader does not engage in any referral arrangements with any party at this time.

ITEM 15 – CUSTODY

PeerTrader does not have custody of any client funds or securities except for fully refundable pre-paid fees.

ITEM 16 – INVESTMENT DISCRETION

PeerTrader clients are able to set up specific criteria that loans must meet, or they may defer loan selection to PeerTrader algorithms entirely. In either case, PeerTrader requires clients to sign an agreement explicitly stating the level of discretion granted to PeerTrader to manage securities accounts. Clients may, at any point in time, place limitations on PeerTrader's discretionary authority.

ITEM 17 – VOTING CLIENT SECURITIES



PeerTrader solely engages in business related to non-voting securities.

ITEM 18 – FINANCIAL INFORMATION

PeerTrader does not require prepayment more than six months in advance, so no balance sheet is required to be included for this question.

ITEM 19 – REQUIREMENTS FOR STATE-REGISTERED ADVISERS

PeerTrader is SEC-regulated and therefore exempt from state registration, so this section is not required.