

## PEAK PLANNING GROUP, LLC, CUSTOMER RELATIONSHIP SUMMARY (FORM CRS)

### Introduction

Peak Planning Group, LLC ("PPG") is registered with the Securities and Exchange Commission ("SEC") as an Investment Adviser. Brokerage and investment advisory services and fees differ and it is important for you to understand these differences. The SEC offers free and simple tools to research firms and financial professionals at [www.investor.gov/CRS](http://www.investor.gov/CRS), which also provides educational materials about broker-dealers, investment advisers and investing.

### What investment services and advice can you provide me?

**Investment and Wealth Management and Supervision Services:** We offer both discretionary and non-discretionary investment management and investment supervisory services for a fee based on a percentage of your assets under management or on a dollar flat fee. These services include investment analysis, allocation of investments, quarterly portfolio reports, financial commentaries, and ongoing monitoring of client portfolios. We primarily allocate client assets among various mutual funds, exchange-traded funds ("ETFs"), and individual debt (bonds) and equity securities in accordance with their stated investment objectives. **Financial Planning:** Through the Financial Planning process, we strive to engage our clients in conversations around the family's goals, objectives, priorities, vision, and legacy – both for the near term as well as for future generations. PPG will partner with your other advisors (CPA, Estate Attorney, Insurance broker, etc.) to ensure a coordinated effort of all parties toward your stated goals. **Consulting Services:** PPG provides clients investment advice on a more-limited basis and regarding non-securities matters on one-or-more isolated areas of concern such as estate planning, real estate, retirement planning, or any other specific topic. We also assist clients in the development, review, evaluation and monitoring of client assets in a retirement plan. **Wrap Program:** PPG provides services on a wrap fee basis as a wrap program sponsor. Under our wrap program, you will receive investment advisory services, the execution of securities brokerage transactions and reporting services for a single specified fee. Participation in a wrap program may cost the client more or less than purchasing such services separately.

**For additional information, including minimum investment amounts, please see Items 4 & 7 of our Form ADV, 2A Brochure available at:** <https://adviserinfo.sec.gov/firm/brochure/289891>.

**Ask your financial professional:** 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?

### What fees will I pay?

**Investment and Wealth Management and Supervision Services:** Our maximum annual advisory fee for accounts that pay based on a percentage of assets under management is 2.00%. **Financial Planning:** Our fees for financial planning services range from \$1,000 to \$10,000. Fees are negotiable and may be waived in certain circumstances. There are no fees if the client cancels within five (5) business days of signing the Financial Planning Agreement; otherwise, fees will be prorated to the date of termination and any unearned portion of the fee will be refunded at an hourly rate of \$325. **Consulting Services:** PPG charges its clients \$1,000 to \$10,000 for consulting services, subject to negotiation. Fees may vary based on the extent and complexity of the consulting project. Fees will be billed as services are rendered. Upon termination, fees will be prorated to the date of termination and any unearned portion of the fee will be refunded at an hourly rate of \$325. **Wrap Program:** PPG's fees for its wrap program are based on an annual percentage of assets under management and are applied to the account asset value on a pro-rata basis and billed quarterly in advance. The maximum annual advisory fee is 2.00%.

We provide investment advice to individuals, high-net-worth individuals, trusts and estates. Our minimum initial account value is \$500,000; however, we may accept accounts for less than the minimum at our sole discretion.

*Some fee arrangements create conflicts of interest described in more detail in our Form ADV, Part 2A. It is important to understand that the more assets held in a retail client's account, the more the client will pay in fees. We therefore have an incentive to encourage a client to increase the assets in his/her account. There are other fees and costs related to our investment advisory services and investments in addition to the principal fees and costs listed above that you will pay directly or indirectly. You should understand that the fees discussed above are specific to what we charge and do not include certain charges imposed by third parties, such as custodial fees, exchange traded or mutual fund fees and expenses, brokerage fees*

*and commissions, and other fees and taxes on brokerage accounts and securities transactions. 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.*

**For additional information about our fees and costs, please see Item 5 of our Form ADV, 2A Brochure available at:**  
<https://adviserinfo.sec.gov/firm/brochure/289891>.

**Ask your financial professional:** 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.*

**Ask your financial professional:** How might your conflicts of interest affect me, and how will you address them?

**For additional information, please see our Form ADV, 2A Brochure available at:**  
<https://adviserinfo.sec.gov/firm/brochure/289891>.

### **How do your financial professionals make money?**

Our financial professionals are paid on a salary basis, plus a bonus. Supervisory managers of PPG act as agents appointed with various life, disability or other insurance companies, receive commissions, trails, or other compensation from the respective product sponsors and/or as a result of effecting insurance transactions for clients. You have the right to decide or not to act on the insurance recommendations from PPG's IARs. If you decide to act upon PPG's insurance recommendations, you have the right to choose the insurance professional to use to purchase the insurance products. We recognize the fiduciary responsibility to act in the Client's best interest and have established policies in this regard to mitigate any conflicts of interest.

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

Neither our firm nor our financial professionals have any legal or disciplinary history. Visit [www.investor.gov/CRS](http://www.investor.gov/CRS) for a free and simple search tool to research us and our financial professionals.

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

### **Additional Information**

You can find additional information about our services and request a copy of this relationship summary by emailing [pj@peakplan.com](mailto:pj@peakplan.com) or calling 303-991-0056.

**Ask your financial professional:** 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?