

PEAK FINANCIAL ADVISORS, LLC

WEALTH MANAGEMENT

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Brochure Supplement **(Part 2A of Form ADV)**

This brochure provides information about the qualifications and business practices of Peak Financial Advisors. If you have any questions about the contents of this brochure, please contact us at: (303) 316-2799, or by email at: lorrie@peakfinancial.net. 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 Peak Financial Advisors is available on the SEC's website at www.adviserinfo.sec.gov

February 2020

Summary of Material Changes

This section is dedicated to summarizing any material changes made since the last annual update of Peak Financial Advisors' brochure.

Whenever you would like to receive a complete copy of our brochure, please contact us at (303) 316-2799 or by email at: lorrie@peakfinancial.net.

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Advisory Business

Firm Description

Peak Financial Advisors, founded in 1997, offers asset management, financial planning and tax preparation to individuals, trusts, estates, charitable organizations and small businesses.

Peak Financial Advisors is strictly a fee-only financial planning and asset management firm. Fee only means we are compensated solely by the client. We do not sell any commissioned products. We are not affiliated with entities that sell financial products or securities. No commissions in any form are accepted. No finder's fees are accepted.

Peak Financial Advisors does not act as a custodian of client assets. Custody of client assets is maintained by a third party custodian. We place trades for clients under a limited power of attorney.

The initial meeting, which may be held in person or by telephone, is free of charge and is considered an exploratory interview to determine the extent to which financial planning and asset management may be beneficial to the client.

If you decide to hire us, we will gather information about your personal financial situation; determine your goals and objectives, time horizon and risk tolerance. We will analyze all of the information in an objective manner and develop recommendations. We consistently act in the best interest of our clients and we place his or her interests ahead of our own.

As of December 31, 2019, Peak Financial Advisors managed \$163,624,144 in assets for 121 clients - \$163,404,564 is managed on a discretionary basis and \$219,580 is managed on a non-discretionary basis.

Principal Owners²

Brian T. Sells is the Majority Owner, Managing Partner and Chief Investment Officer of Peak Financial Advisors. Debbie J. Freeman is a Principal and Director of Tax and Financial Planning.

Types of Advisory Services

The primary advisory services we provide are asset management and financial planning. Asset management services encompass constructing and monitoring a portfolio of securities at a level of risk and return potential consistent with the client's goals and risk tolerance. Financial planning covers several different areas of service such as: retirement, estate, insurance, education and tax planning as requested by the client.

Types of Engagements

Certain clients require asset management, financial planning and tax preparation. Other clients may use one service or a combination of the engagements listed below. Clients may also work with us on a retainer basis.

Asset Management

The scope of work and fee is provided to the client in writing prior to the start of the relationship.

Asset management services include:

- Analysis of your current financial condition, goals, objectives and risk tolerance.
- The design of an investment portfolio appropriate to your individual circumstances, needs, goals, risk tolerance and time horizon.
- Quarterly reports on the status of your investment portfolio.
- Ongoing monitoring of your investment portfolio.
- Availability of our professional staff to answer questions.

Other communication regarding the client's investment account may be in writing, by telephone, e-mail or office meetings. We are available to our clients for an annual update meeting if necessary or as requested by the client.

Monthly custody statements and transaction confirmation notifications are sent directly to the client by TD Ameritrade based upon the client's notification preference, either via email or USPS mail. We download all client custody statements and trade confirmations on a monthly basis.

Financial Planning

A financial plan is designed to help the client with specific financial needs but does not include asset management. Financial planning is client specific and may include the following:

- Mutually defining the scope of the engagement with you.
- Analysis of your current financial condition, goals and objectives which are relevant to the scope of the engagement.
- Analysis of the information to gain an understanding of your situation and evaluate to what extent your goals, needs and priorities can be met by the current course of action.

- Develop sufficient and relevant alternatives to the current course of action. Communicate the recommendations to assist you in making an informed decision.
- Mutually agree on the implementation and monitoring responsibilities consistent with the scope of the engagement.

The financial plan may include, but is not limited to: a net worth statement; a cash flow statement; a review of investment accounts; strategic tax planning; a review of retirement accounts, insurance policies, retirement projections, estate planning and education planning.

Detailed investment advice and specific recommendations are provided as part of a financial plan. Implementation of the recommendations is at the discretion of the client.

Tax Return Preparation & Accounting Services

Tax preparation work is not included in the financial planning or asset management scope of work, unless negotiated.

Tax return preparation work is performed separately and is billed at a rate of \$200 - \$235 per hour. We offer bookkeeping services to our clients at a separately billed rate of \$150 per hour, or as negotiated.

Types of Investments

Assets are invested in a variety of vehicles including stocks, no-load mutual funds, exchange traded funds (ETFs), exchange traded notes (ETNs), preferred stocks, warrants, corporate debt securities, commercial paper, certificates of deposit, municipal bonds, convertible bonds, publically traded partnerships, U. S. government securities, options contracts and interests in partnerships.

Peak Financial Advisors may offer investment management services through a third-party investment adviser (“sub-adviser”). All sub-advisers utilized will be a registered investment adviser with the Securities and Exchange Commission or other appropriate jurisdictions.

Initial public offerings (IPOs) are sometimes available for purchase via TD Ameritrade provided all pertinent documents are completed and approved through TD Ameritrade’s review process. Peak Financial Advisors’ employees and their families are not eligible to participate in IPOs.

Termination of Agreement

The length of service is at the client’s discretion. The engagements outlined above may be cancelled by either party *in writing with 30 days notice*. Any

unused portion of fees collected in advance will be refunded within seven (7) business days via bank check written directly to the client.

All contractual relationships entered into between Peak Financial Advisors and its clients are terminable at will without penalty within the first five (5) business days of signing the Client Investment Management Agreement.

In addition, we reserve the right to terminate any engagement where a client has willfully concealed or has refused to provide pertinent information about financial situations when necessary and appropriate, in our judgment, to providing proper financial advice.

Fees and Compensation

Description

Peak Financial Advisors is a fee only firm. We are not compensated through commissions, sales charges or revenue sharing. All fee arrangements will be made in writing.

Asset management fees are based on a percentage of assets under management. Unless otherwise negotiated in writing, the annual fee schedule is as follows:

- 1.00% on the first \$1,000,000
- 0.75% on the next \$2,000,000 (from \$1,000,001 to \$3,000,000)
- 0.65% on the assets above \$3,000,000

The above fee schedule applies to all securities held in the account unless otherwise negotiated.

We, in our sole discretion, may waive our minimum fee and/or charge a lesser asset management fee.

In addition to the asset management fees listed above, the client could potentially pay the following fees:

- Internal management fees to the investment advisor of the mutual fund/ETF.
- Transaction fees to TD Ameritrade for execution, including trade away fees (as described in the “other fees” section).
- Additional service charges to TD Ameritrade for items such as checks, overnight delivery fees, etc.
- Interest (if you borrow money using your portfolio as collateral).

Estimates of the financial planning fees are provided to the client at the initial meeting. In the event the client's situation is substantially different than disclosed, a revised fee will be provided for mutual agreement. The client must approve the change of scope in advance of the additional work being performed when a fee increase is necessary.

Some asset management clients require extensive financial planning and tax preparation. In these circumstances, instead of an hourly charge, we will determine an annual retainer amount that is suitable for the scope of work. We will bill these clients quarterly in addition to the separate asset management fee charged.

Invoicing

Asset management fees are billed quarterly in advance, meaning we invoice our client before the three-month billing period has begun. Payment in full is expected upon invoice presentation. Fees are deducted from a designated client account with the clients advanced consent. If the client prefers, an invoice is mailed directly to them for payment, due upon receipt.

Other Fees

As mentioned above, TD Ameritrade charges transaction fees on purchases or sales of certain stocks and certain mutual funds. Equity purchases through TD Ameritrade are free. Over-the-counter (OTC) equity trades (off-exchange trades made directly with the company without the supervision of the open market exchange; such as penny stocks, pink sheet stocks, etc.) are \$6.95. Clients are responsible for paying these fees. Mutual funds may have a \$24 transaction fee depending on the share class of the fund. *These transaction fees are paid to TD Ameritrade, not Peak Financial Advisors.*

For individual bonds purchased, we may use a different bond dealer in place of TD Ameritrade, at our discretion, in order to obtain the best execution. Any bonds purchased from a different broker than TD Ameritrade will be charged a \$15 trade away fee. *These trade away fees are paid to TD Ameritrade, not Peak Financial Advisors.*

Past Due Accounts

Peak Financial Advisors reserves the right to stop work on any account that is more than 30 days overdue.

Performance-Based Fees

Peak Financial Advisors *does not use a performance-based fee structure due to the potential conflict of interest*. Performance-based compensation may create an incentive for the adviser to recommend an investment that may carry a higher degree of risk to the client.

Types of Clients

Description

Peak Financial Advisors provides asset management, financial planning and tax preparation to individuals, trusts, pension and profit sharing plans, estates, charitable organizations and small businesses.

Account Minimums

Our minimum account size for asset management is \$250,000 although we reserve the right to waive our minimum.

Methods of Analysis, Investment Strategies and Risk of Loss

Methods of Analysis

We use a variety of methods to analyze securities for investment, including technical analysis, fundamental analysis and macroeconomic indicators.

Technical analysis is a way of analyzing price movements. It is a method of identifying trends in asset prices and broad market indices and whether those trends should continue or reverse. Technical analysis helps us identify entry and exit points for our investments.

Fundamental analysis uses the financial statements of companies – balance sheets, income statements and cash flow statements to evaluate a company's financial strength and income generating capacity. We use fundamental analysis to determine if the current asset price is over/under valued.

We also review macroeconomic indicators that help us develop investment strategies. The primary macroeconomic indicators include unemployment rates, gross domestic product (GDP), inflation and interest rates.

Investment Strategies

We create and actively manage our portfolios. We focus on stocks of companies we believe the market has undervalued. Portfolios are allocated across equity, fixed income, cash and alternative asset classes. Our process focuses on fundamental, technical and macroeconomic indicators.

We believe dividends are an integral part of the return from a portfolio. Therefore, a meaningful number of companies and funds we own will pay a dividend. We focus on risk-adjusted returns, based on the goals, time horizon and risk tolerance of the client.

We manage several investment strategies including Equity, Equity-Income, Balanced, Income-Equity, Tactical, Quarterly Focus List & Income. Our strategies range from very aggressive to conservative. We discuss the differences between strategies with clients and recommend the appropriate strategy based on the clients goals, risk tolerance and time horizon. At the client's request we can develop a client specific strategy.

Risk of Loss

All investment programs have certain risks that are borne by the investor. Our investment approach constantly keeps the risk of loss in mind. Investors face the following investment risks:

- **Interest-rate Risk:** Fluctuations in interest rates may cause investment prices to fluctuate. For example, when interest rates rise, yields on existing bonds become less attractive, causing their market values to decline. Rising interest rates can also have negative implications for stocks.
- **Market Risk:** The price of a security, bond, or mutual fund may drop in reaction to tangible and intangible events and conditions. This type of risk is caused by external factors independent of a security's particular underlying circumstances. For example, political, economic and social conditions may trigger market events.
- **Inflation Risk:** When any type of inflation is present, a dollar today will not buy as much as a dollar next year, because purchasing power is eroding at the rate of inflation.
- **Currency Risk:** Overseas investments are subject to fluctuations in the value of the dollar against the currency of the investment's originating country. This is also referred to as exchange rate risk.
- **Reinvestment Risk:** This is the risk that future proceeds from investments may have to be reinvested at a potentially lower rate of return (i.e. interest rate). This primarily relates to fixed income securities but also includes reinvested stock dividends.

- **Business Risk:** These risks are associated with a particular industry or a particular company within an industry.
- **Liquidity Risk:** Liquidity is the ability to readily convert an investment into cash. Generally, assets are more liquid if many traders are interested in a standardized product. For example, Treasury Bills are highly liquid, while real estate properties are not.
- **Financial Risk:** Excessive borrowing to finance a business' operations increases the risk of profitability, because the company must meet the terms of its obligations in good times and bad. During periods of financial stress, the inability to meet loan obligations may result in bankruptcy and/or a declining market value.

Disciplinary Information

Legal and Disciplinary

Peak Financial Advisors and its employees have not been involved in legal or disciplinary events related to past or present investment clients.

Other Financial Industry Activities and Affiliations

Peak Financial Advisors is independent and does not have arrangements or affiliations with any other financial industry participants.

Code of Ethics, Participation or Interest in Client Transactions and Personal Trading

Code of Ethics

The employees of Peak Financial Advisors have committed to a Code of Ethics that is available for review by clients and prospective clients upon request. The firm will provide a copy of the Code of Ethics to any client or prospective client upon request.

Participation or Interest in Client Transactions

Our employees have investment accounts. It is likely they will own the same securities that our clients own. Trading may be allowed in the same direction as a client order during the same trading day.

Employees may occasionally trade in very thinly traded or extremely speculative stocks that are not appropriate for clients. Some stocks trade such a small number of shares that it is not cost effective to try to establish a position in client portfolios. Generally, we would not take a position for all

clients in a particular strategy if it involved buying more than one day's average trading volume.

In such instances, client accounts are given priority. We will not violate the fiduciary responsibility to our clients. Employees comply with the provisions of the Peak Financial Advisors Policies and Procedures.

Personal Trading

Personal trading reviews ensure the personal trading of employees does not affect the markets and that clients of the firm always receive preferential treatment.

Lorrie Haverley is the Chief Compliance Officer and is responsible for reviewing all employee trades each month. When Lorrie has personal trades they are reviewed by Debbie Freeman.

We owe a fiduciary duty to our clients to conduct our affairs, including our personal securities transactions in such a manner as to avoid (a) serving our own personal interests ahead of clients (b) taking inappropriate advantage of our position with the firm and (c) any actual or potential conflicts of interest or any abuse of our position of trust and responsibility. The excellent name and reputation of our firm continues to be a direct reflection of the conduct of each employee.

Principal Transactions

It is Peak Financial Advisor's policy that the firm will not affect any principal or agency cross securities transactions for client accounts. Principal transactions are generally defined as transactions where an adviser, acting as principal for its own account or the account of an affiliated broker-dealer, buys from or sells any security to any advisory client. A principal transaction may also be deemed to have occurred if a security is crossed between an affiliated hedge fund and another client account. An agency cross transaction is defined as a transaction where a person acts as an investment adviser in relation to a transaction in which the investment adviser, or any person controlled by or under common control with the investment adviser, acts as broker for both the advisory client and for another person on the other side of the transaction. Agency cross transactions may arise where an adviser is dually registered as a broker-dealer or has an affiliated broker-dealer.

Brokerage Practices

Selecting Brokerage Firms

TD Ameritrade is the recommended custodian for Peak Financial Advisors based on the proven integrity and financial responsibility of the firm and the

best execution of orders at reasonable commission rates. However, clients may choose to use a different custodian.

Best Execution

We are required to seek the best execution available with each transaction. Best execution is not limited to obtaining the lowest transaction fees but involves seeking the most favorable terms for a transaction under the circumstances.

Soft Dollars

Peak Financial Advisors participates in a soft dollar program with TD Ameritrade. We participate in the TD Ameritrade Institutional program. TD Ameritrade Institutional is a division of TD Ameritrade, Inc. ("TD Ameritrade") member FINRA/SIPC. TD Ameritrade is an unaffiliated SEC-registered broker-dealer and FINRA member. TD Ameritrade offers to independent investment advisors services which include custody of securities, trade execution, clearance and settlement of transactions. We receive some benefits from TD Ameritrade through our participation in the program.

In some cases, the commissions or other transaction fees charged by a particular broker-dealer for a particular transaction or set of transactions may be greater than the amounts another broker-dealer who did not provide research services or products might charge.

Quite simply, funds are deposited into a TD Ameritrade restricted account which we use to purchase investment related services which benefit all of our clients.

A typical soft dollar arrangement works as follows:

1. Client pays TD Ameritrade hard dollars for executing a trade made on his or her behalf by our firm.
2. TD Ameritrade provides us with a menu of research or research-related services offered by third-party vendors.
3. We select research from a vendor.
4. Vendor provides research or research-related services to Peak.
5. Vendor invoices TD Ameritrade directly for services rendered.
6. TD Ameritrade pays the vendor's bill in hard dollars.

Due to the volume of business we do with TD Ameritrade, a separate soft dollar account is credited with funds equal to 40% of the total amount of transaction fees incurred by our clients. The funds in the soft dollar account are restricted. This means we can only use the funds to purchase investment

related services such as stock research prepared by third parties. *Our clients pay the transaction fees regardless of whether a soft dollar arrangement exists or not.*

We feel that since these fees must be paid by our clients we should take advantage of the additional research. This enables us to make better investment decisions on behalf of our clients. Such an arrangement presents a potential conflict of interest on our part. We have the incentive to trade client accounts in exchange for research or other services. Nevertheless, Section 28(e) of the Securities Exchange Act of 1934 expressly permits a soft dollar arrangement provided certain conditions are met. If the requirements of Section 28(e) are met, we will not be deemed to have breached our fiduciary duty. The total soft dollar credit we receive from TD Ameritrade is an immaterial amount relative to our total expenses.

It is likely the accounts of some clients, due to their size, will incur a more significant amount of transaction fees and therefore generate more soft dollars for us. The soft dollars generated by one client may benefit our other clients.

The receipt of research in exchange for soft dollars benefits Peak Financial Advisors by allowing us, at no cost, to supplement our research and analysis activities.

Order Aggregation

When buying securities for more than one client, we will aggregate orders. This allows the clients to receive the average share price for all the transactions in that security on the same trading day. We will not aggregate transactions unless it coincides with our duty to seek best execution. No one client will be favored over another client.

Aggregating orders will help clients obtain the best overall price but can be more costly if the size of our purchase drives the stock price higher. This may occur with thinly traded issues.

Before aggregating an order, we will prepare an allocation statement specifying the client accounts and the shares to allocate among those clients. If the order is filled, it will be allocated based on the allocation statement. If the order is partially filled, the allocation will be distributed on a pro rata basis based on the allocation statement. Depending on the specific situation, the order may be allocated on a basis which differs from the allocation statement if all client accounts receive fair and equitable treatment and the reason for the difference in shares allocated is explained in writing and approved by the compliance officer on the same trading day. We do not receive additional compensation as a result of aggregated or blocked orders.

Review of Accounts

Periodic Reviews & Reports

Brian Sells monitors investments on a regular basis. Account reviews will occur more frequently on an as needed basis or if changes in the clients' investment objectives warrant a review.

If a financial plan exists, we are available for an annual update review at least annually or more frequently as needed. During an annual review meeting, Debbie Freeman will discuss client goals and objectives and any other matters new to the client's financial picture.

All clients are advised it remains their responsibility to promptly notify us of any changes in their investment objectives and/or financial situation, or if the client wishes to impose any reasonable restrictions upon our asset management services. All clients are encouraged to review financial planning issues, investment objectives and account performance with us on an annual basis.

Client Referrals and Other Compensation

Referrals

We do not compensate anyone for referrals. We do not accept referral fees or any form of payment from other professionals when a prospect or client is referred to them.

Other Compensation

We recommend TD Ameritrade to clients for custody and brokerage services and participate in TD Ameritrade's Institutional program. TD Ameritrade and Peak Financial Advisors are separate and unaffiliated. There is no direct link between our participation in the program and the investment advice we give to clients. We receive benefits through participation in the program that are typically not available to TD Ameritrade retail investors. TD Ameritrade offers services to RIAs which include custody of securities, trade execution and clearance and settlement of transactions.

Program benefits can include the following products and services provided without cost or at a discount: receipt of duplicate client statements and confirmations; research related products and tools; access to a trading desk serving adviser participants; access to block trading (which provides the ability to aggregate securities transactions for execution and then allocate the appropriate shares to client accounts); the ability to have advisory fees deducted directly from client accounts; access to client order entry and account information; access to some mutual funds that have no transaction

fees and to certain institutional money managers; and discounts on compliance, marketing, research, technology and practice management products provided by third party vendors.

These products or services assist us in managing and administering client accounts, including accounts not maintained at TD Ameritrade. The benefits received through participation in the program do not depend on the amount of brokerage transactions directed to TD Ameritrade.

As part of our fiduciary duty to clients, we endeavor at all times to put the interests of our clients first. Clients should be aware, however, that the receipt of economic benefits by Peak Financial Advisors in and of itself creates a potential conflict of interest and may indirectly influence our choice of TD Ameritrade for custody and brokerage services.

Custody

Account Statements

All client discretionary managed assets are held at TD Ameritrade. TD Ameritrade provides account statements directly to clients, via email notification of availability or mailed via USPS, on a monthly basis.

Performance Reports

Clients receive performance reports from us on a quarterly basis.

Investment Discretion

Discretionary Authority for Trading

Peak Financial Advisors has discretionary authority to manage accounts on behalf of clients. This allows us to trade the account without obtaining specific client consent regarding the securities to be bought or sold. We do not consult with the client prior to any trades placed, however if a client wishes to impose any trading restrictions on the account they may do so.

If a client imposes a limit on our discretionary authority, such as requiring we obtain approval for trades or use a specific broker, such actions can result in the client having a higher overall cost on the purchase of securities and thus will forego any benefit we may be able to obtain without such limitations.

Limited Power of Attorney

If a client enters into a management agreement with us, we are granted limited power of attorney to buy, sell or exchange all investments held in the client's accounts unless otherwise agreed to in writing. Clients retain

complete control and ownership of all securities in their managed account. The limited power of attorney can be terminated by the client at any time by written notice.

Voting Client Securities

Proxy Votes

We do not vote shares of stock held in client accounts and therefore, do not provide proxy voting services for any established or new accounts held by clients. All of our clients are expected to vote their own proxies.

When assistance on voting proxies is requested, we will provide recommendations to the client. If a conflict of interest exists, it will be disclosed.

Financial Information

Financial Condition

No financial conditions currently exist that would impair our ability to meet our commitments to clients.

Brochure Supplement (Part 2B of Form ADV)

Education and Business Standards

All advisors employed by Peak Financial Advisors are required to have a bachelor's degree, pass the NASD Series 65 exam and work towards earning additional credentials. These may include an advanced degree, CFP® certification or become licensed as a CPA.

Professional Certifications

Certified Financial Planners are licensed by the CFP Board to use the CFP® mark. The CFP® certification requirements are as follows:

- Bachelor's degree from an accredited college or university.
- Completion of the financial planning education requirements set by the CFP® Board (www.cfp.net).
- Successful completion of the 10-hour CFP® Certification Exam.
- Three-year qualifying full-time work experience.
- Successfully pass the Candidate Fitness Standards and background check.

Certified Public Accountants in Colorado are licensed by The Colorado State Board of Accountancy. The CPA certification requirements are as follows:

- Meet the education requirements to qualify to take the Uniform CPA Examination.
- Successfully pass the Uniform CPA Examination.
- Take and successfully pass the AICPA Ethics examination or its equivalent.
- Must have one year of experience in public accounting, under the direct supervision of an actively licensed Certified Public Accountant, or experience that the Board deems to be equivalent. The experience must be gained five years before or after passing the Uniform CPA Examination.

Certified Divorce Financial Analysts are licensed to use the CDFA® mark. The CDFA® certification requirements are as follows:

- Bachelor's degree from an accredited college or university.
- Successful completion of the CFDA® Certification Exam.
- Three-years of professional experience in finance.

Series 65 is an exam administered by the Financial Industry Regulatory Authority (FINRA). Completion of the Series 65 exam will qualify an investment professional to operate as an Investment Advisor Representative. The exam focuses on topic areas that are important for an investment advisor to know when providing investment advice. These areas include topics such as retirement planning, portfolio management strategies and fiduciary obligations.

Advisory Personnel

BRIAN TIMOTHY SELLS

- Date of birth: June 11, 1965
- Education: B.S.B.A. in Accounting - University of Denver, 1989

Business Experience:

- Peak Financial Advisors 1997 – Present
- Sterling Limited 1995 – 1997
- Arthur Andersen & Co. 1990 – 1995

Professional Designations:

- Certified Financial Planner - CFP®
- Certified Public Accountant – CPA

Disciplinary Information: None

Other Business Activities: None

Additional Compensation: None

Brian founded Peak Financial Advisors in 1997 after gaining valuable experience working as a senior advisor at the family office of Sterling Limited and Sterling Asset Management Co. During his tenure in the Denver office of Arthur Andersen & Co., he completed the Arthur Anderson Investment Advisory Services Masters Program. Brian has over 29 years of experience in the financial services industry. He has been a Certified Public Accountant for 26 years and a Certified Financial Planner for more than 23.

Brian's financial knowledge and experience is the backbone of Peak Financial. He has extensive experience in investment planning and management, income tax, estate planning and retirement planning.

DEBBIE JOYCLYN FREEMAN

- Date of birth: January 5, 1982
- Education: Masters of Accountancy – University of Montana, 2005
B.S.B.A. Accounting – University of Montana, 2004

Business Experience:

- Peak Financial Advisors 2005 - Present
- Deloitte Tax, LLP 2005

Professional Designations:

- Certified Financial Planner - CFP®
- Certified Public Accountant – CPA
- Certified Divorce Financial Analyst – CDFA®

Disciplinary Information: None

Other Business Activities: None

Additional Compensation: None

Debbie is a Principal of Peak Financial Advisors. She was licensed as a Certified Public Accountant on May 12, 2006, received her Certified Financial Planner designation on August 26, 2008 and became a licensed Certified Divorce Financial Analyst on April 24, 2019.

Debbie is an integral part of our tax and financial planning practice. She provides income tax compliance and consulting, financial planning and assists with portfolio management and research. Prior to joining Peak Financial Advisors, Debbie worked with Deloitte Tax, LLP as a staff accountant.