

Item 1 – Cover Page

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dba
Peters Wealth Group

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Form ADV Part 2A Brochure

March 2, 2023

This brochure provides information about the qualifications and business practices of Peters Management Group LLC dba Peters Wealth Group. If you have any questions about the contents of this brochure, please contact us at (614) 865-2111. 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 Peters Wealth Group is available on the SEC's website at www.adviserinfo.sec.gov. Our firm's unique CRD number is 316813.

Item 2 - Material Changes

We will review and update our brochure, as needed and at least annually, to make sure that it remains current. The purpose of this page is to inform clients of any material changes since the previous version of this disclosure brochure dated March 29, 2023.

On March 2, 2023, we submitted our annual updating amendment for the 2022 fiscal year.

- Item 4 of our Form ADV Part 2A Brochure has been updated to reflect that as of December 31, 2022, we had approximately \$12,577,690 in regulatory assets under management on a discretionary basis. We had no regulatory assets under management on a non-discretionary basis.
- Item 5 of our Form ADV Part 2A Brochure has been updated to include important considerations regarding IRA Rollovers.

In addition to the changes noted above, we encourage you to carefully review our full brochure. If you have questions, or if you would like to receive a complete copy of our current brochure free of charge at any time, please contact Rodney C. Peters, Managing Member, Owner, and Chief Compliance Officer, at (614) 865-2111 or rodney@peterswealthgroup.com.

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Item 4 - Advisory Business

Peters Management Group LLC dba Peters Wealth Group (hereinafter "Peters Wealth Group," or the "firm") is a registered investment adviser based in Westerville, Ohio. The firm is a limited liability company formed under the laws of the State of Ohio; and it has been providing personalized investment advisory services since 2021. The firm's principal owner is Rodney C. Peters, Managing Member, Chief Compliance Officer, and sole investment adviser representative.

As used in this brochure, the term "Associated Person" refers to anyone from the firm who is an officer, an employee, and any individual providing investment advice on behalf of the firm, including Mr. Peters. Where required, such persons are properly registered as investment adviser representatives (IARs).

Any material conflicts of interest between clients and the firm, or its Associated Persons are disclosed in this brochure. If at any time, additional material conflicts of interest arise, we will provide clients with written notification of the material conflicts of interest or an updated brochure.

Wealth Management Services

Peters Wealth Group provides broad-based wealth management services that are tailored to meet the client's needs and investment objectives. This service combines ongoing financial planning with continuous portfolio management services.

Clients who engage for these services will receive a financial plan that is used to assist our firm in organizing their financial information and determining the scope of services that are most suitable for their financial situation and investment needs. Once a financial plan is in place, the firm implements investment recommendations as part of its ongoing portfolio management service.

In general, a financial plan may include any one or all of the following:

- Cash Flow Analysis – Assessment of present financial situation by collecting information regarding net worth and cash flow statements, tax returns, insurance policies, investment portfolios, pension plans, employee benefit statements, etc. The firm advises on ways to reduce risk; and, to coordinate and organize records and estate information.
- Retirement Analysis – Identification of long-term financial and personal goals and objectives including advice for accumulating wealth for retirement income or appropriate distribution of assets following retirement. Tax consequences and implications are identified and evaluated.
- Insurance Analysis – Includes risk management associated with advisory recommendations based on a combination of insurance types to meet the client's needs, e.g., life, health, disability, and long-term care insurance. This will necessitate an analysis of cash needs of the Client's family at death, income needs of surviving dependents, and potential disability income needs.
- Education Savings Analysis – Alternatives and strategies with respect to the complete or partial funding of college or other post-secondary education.
- Estate Analysis – Advising Clients with respect to property ownership, distribution strategies, estate tax reduction, and tax payment techniques.

Once a financial plan has been finalized and delivered, we will use model portfolios developed by Mr. Peters or by one or more third parties that are diversified among investment styles and/or asset classes. Accounts are monitored on a regular basis and periodically rebalanced as needed.

Our portfolio management services are offered on a discretionary basis. Discretionary portfolio management means we will make investment decisions and place buy or sell orders in your account without contacting you. These decisions would be made based upon your stated investment objectives. In very limited circumstances, solely at our discretion, we may agree to provide non-discretionary portfolio management services, which means that we must obtain your approval prior to placing each transaction for your account.

Peters Wealth Group does not recommend one particular type of security over other types of securities, but we do provide advice on various types of securities, such as exchange listed equities, over the counter equities, foreign issues, American depository receipts (ADRs), and investment company securities (including mutual funds and exchange traded funds). Additionally, we will provide advice on existing investments you may hold at the inception of the advisory relationship, investments held outside of our portfolio models, or on other types of investments for which you ask advice.

Recommendation of Third-Party Investment Advisers

As part of our overall investment management strategy, we may recommend a third-party investment adviser to manage all or a portion of your account. All third-party investment advisers recommended by our firm must be properly registered or exempt from investment adviser registration requirements in applicable jurisdictions. Factors that we take into consideration when making our recommendations include, but are not limited to, the following: the third-party investment adviser's available models, performance, methods of analysis, fees, your financial needs, investment goals, risk tolerance, and investment objectives, as well as our prior or existing relationships with third-party investment advisers. You are not required to utilize the services of any recommended third-party investment adviser. If you accept our recommendation, in most cases, you will be required to sign an agreement directly with the third-party investment adviser. The third-party investment adviser will actively manage your portfolio and will assume discretionary investment authority over your account in accordance with your agreement with the third-party investment adviser. We will monitor the third-party investment adviser's performance to ensure its management and investment style remains aligned with your investment goals and objectives. You may terminate your advisory relationship with the third-party investment adviser according to the terms of your agreement with the third-party investment adviser. You should review the third-party investment adviser's Form ADV Brochure for specific information on how you may terminate your advisory relationship with the third-party investment adviser and how you may receive a refund, if applicable. You should contact the third-party investment adviser directly for questions regarding your advisory agreement with the third-party investment adviser.

Educational Seminars and Workshops

Peters Wealth Group holds educational seminars and workshops to educate the public on different types of investments and the different services we offer. The seminars are educational in nature; no specific investment or tax advice is given. We do not charge a fee for attendance to educational seminars or workshops.

Wrap Fee Programs

A wrap fee program combines portfolio management, advisory services, and trade execution for a single fee. We do not manage or sponsor any wrap fee programs.

Assets Under Management

As of December 31, 20221, we had approximately \$12,577,690 in regulatory assets under management on a discretionary basis. We had no regulatory assets under management on a non-discretionary basis.

Item 5 - Fees and Compensation**Wealth Management Fees**

Peters Wealth Group charges either an asset based fee, a fixed fee or an hourly fee for wealth management services. All services and fees will be detailed in the wealth management agreement accordingly.

- The annual asset based fee will be payable in arrears, based on a maximum of 1.5% of the market value of the assets under management on the last day of the relevant month.
- The maximum fixed fee is \$10,000 annually payable monthly in advance.
- The maximum hourly fee is \$500 per hour payable monthly in arrears.

These fees are negotiable depending on factors such as the amount of assets, range of investments, and complexity of the client's financial circumstances, among others. At our discretion, we may consider the aggregated value of assets in accounts for members of the same household for purposes of determining the advisory fee. We may allow such aggregation, for example, where we service accounts on behalf of the client's minor children, individual and joint accounts for a spouse, and other types of related accounts. Since this fee is negotiable, the exact fee paid by you will be clearly stated in the advisory agreement signed by you and Peters Wealth Group.

Billing on Cash Positions: The firm treats cash and cash equivalents as an asset class. Accordingly, unless otherwise agreed in writing, all cash and cash equivalent positions (e.g., money market funds, etc.) are included as part of assets under management for purposes of calculating the firm's advisory fee. At any specific point in time, depending upon perceived or anticipated market conditions/events (there being no guarantee that such anticipated market conditions/events will occur), the firm may maintain cash and/or cash equivalent positions for defensive, liquidity, or other purposes. While assets are maintained in cash or cash equivalents, such amounts could miss market advances and, depending upon current yields, at any point in time, the firm's advisory fee could exceed the interest paid by the client's cash or cash equivalent positions.

Billing on Margin: Unless otherwise agreed in writing, the gross amount of assets in the client's account, including margin balances, are included as part of assets under management for purposes of calculating the firm's advisory fee. Clients should note that this practice will increase total assets under management used to calculate advisory fees that will in turn increase the amount of fees collected by our firm. This practice creates a conflict of interest in that our firm has an incentive to use margin in order to increase the amount of billable assets. At all times, the firm and its Associated Persons strive to uphold their fiduciary duty of fair dealing with clients. Clients are free to restrict the use of margin by our firm. However, clients should note that any restriction on the use of margin might negatively impact an account's performance in a rising market.

Asset based fees are payable monthly in arrears, based on the total value of assets on the last day of the relevant month. Generally, the qualified custodian holding the client's account will deduct Peters Wealth Group's fees and any other custodial fees directly from a designated account to facilitate billing provided the client has given written authorization. The qualified custodian will provide the client with an account statement at least quarterly. The statement will detail all account activity including advisory fees deducted from the account.

The client will be invoiced directly for fixed fees and hourly fees. Fixed fees and hourly fees will be payable by check and will be due upon receipt of the invoice from Peters Wealth Group.

Our annual fee is exclusive of, and in addition to, brokerage commissions, transaction fees, and other related costs and expenses. You are responsible for brokerage costs incurred. However, Peters Wealth Group will not receive any portion of the commissions, fees, and costs. Please see Item 12 – Brokerage Practices for further information on brokerage arrangements and transaction costs.

Third-Party Investment Adviser Fees

If you utilize a recommended third-party investment adviser, the third-party investment adviser will share a portion of the fee you pay them with us. The advisory fee you pay to the third-party investment adviser is established and payable in accordance with the brochure provided by the third-party investment adviser to which you are referred. These fees may or may not be negotiable. You should carefully review the recommended third-party investment adviser's brochure and consider the third-party investment adviser's fees and our fees to determine the total amount of fees you will pay. The total fees paid to us and to the third-party investment adviser will not exceed 2.0% of the assets under management. Our fee will be calculated by the third-party investment adviser based on the agreed upon amount set forth in the agreements you sign with us and/or the third-party investment adviser. All fees paid to us and the third-party investment adviser will be deducted from the designated account(s) by the account custodian(s) as authorized by you in the agreements you sign with us and/or the third-party investment adviser. The statements you receive from the qualified custodian(s) holding your account(s) will show the amount of advisory fees paid. You should carefully review account statements for accuracy. If you have a question regarding your account statement, or if you did not receive a statement from your custodian, please contact us directly at the telephone number on the cover page of this brochure. You are not required to utilize the services of any recommended third-party adviser. Lower or higher fees may be available through other firms who do not recommend the services of third-party investment advisers.

Termination of Services

At the inception of wealth management services, the first month's fees will be calculated on a pro-rata basis if the agreement is executed on any day other than the first day of the month. If you do not receive the agreement at least 48 hours prior to entering into an advisory agreement with our firm, you may terminate the agreement within five days of entering into the agreement without penalty. After the five-day period, the wealth management agreement between you and Peters Wealth Group will continue in effect until either party terminates the agreement in accordance with the terms of the agreement. Peters Wealth Group's annual fee will be pro-rated through the date of termination. Since fees are due in arrears, there are no pre-paid fees subject to a pro rata refund.

Your agreement with the third-party investment adviser may be terminated in accordance with the terms and conditions set forth in your agreement with the third-party investment adviser. Any pre-paid unearned fees will be refunded in accordance with your agreement with the third-party investment adviser.

Educational Seminars and Workshops

We do not charge a fee for attendance to educational seminars or workshops.

IRA Rollover Considerations

As a normal extension of financial advice, we provide education or recommendations related to the rollover of an employer-sponsored retirement plan. A plan participant leaving employment has several options. Each choice offers advantages and disadvantages, depending on desired investment options and services, fees and expenses, withdrawal options, required minimum distributions, tax treatment, and the investor's unique financial needs and retirement plans. The complexity of these choices may lead an investor to seek assistance from us.

An Associated Person who recommends an investor roll over plan assets into an Individual Retirement Account ("IRA") may earn an asset-based fee as a result, but no compensation if assets are retained in the plan. Thus, we have an economic incentive to encourage an investor to roll plan assets into an IRA. In most cases, fees and expenses will increase for the investor as a result because the above-described fees will apply to assets rolled over to an IRA, and outlined ongoing services will be extended to these assets.

We are fiduciaries under the Investment Advisers Act of 1940 and when we provide investment advice to you regarding your retirement plan account or individual retirement account, we are also fiduciaries within the meaning of Title I of the Employee Retirement Income Security Act and/or the Internal Revenue Code, as applicable, which are laws governing retirement accounts. We have to act in your best interests and not put our interests ahead of yours. At the same time, the way we make money creates some conflicts with your interests.

Additional Fees and Expenses

All fees paid to Peters Wealth Group for investment advisory services are separate and distinct from the fees and expenses charged to shareholders by mutual funds or exchange traded funds. These fees and expenses are described in each fund's prospectus. These fees generally include a management fee, other fund expenses, and a possible distribution fee. If the fund also imposes sales charges, you may pay an initial or deferred sales charge.

You could invest in a mutual fund directly, without the services of Peters Wealth Group. In which case, you would not receive the services provided by Peters Wealth Group, which are designed, among other things, to assist you in determining which mutual fund or funds are most appropriate to your financial condition and objectives. Accordingly, you should review both the fees charged by the funds and the fees charged by Peters Wealth Group to understand fully the total amount of fees to be paid by you to evaluate the advisory services being provided.

Compensation for the Sale of Securities or Insurance Products

Neither our firm nor Mr. Peters accepts compensation for the sale of securities, including asset-based sales charges or service fees from the sale of mutual funds. Individuals associated with Peters Wealth Group, including Mr. Peters, are licensed insurance agents. Our firm and licensed persons are eligible to earn commission-based compensation for selling insurance products, including insurance products they sell to you. Insurance commissions are separate from and in addition to advisory services and fees.

Receipt of commission-based compensation presents a conflict of interest because our firm and persons providing investment advice on behalf of our firm who are licensed insurance agents have an incentive to recommend insurance products to you for the purpose of generating commissions rather than making recommendations

based solely on your needs. Clients are under no obligation contractually or otherwise, to purchase insurance products through or firm or through any person affiliated with our firm. Additionally, Mr. Peters is required to adhere to his fiduciary duty and to make recommendations based upon the best interests of the client, and he will provide clients with clear disclosures when a conflict of interest occurs.

Item 6 - Performance-Based Fees and Side-By-Side Management

Performance- based fees are based on a share of capital gains on or capital appreciation of the client's assets. We do not accept performance-based fees.

Item 7 - Types of Clients

We generally offer investment advisory services to individuals, including high net worth individuals, and small businesses.

We do not require a minimum account balance to establish and maintain an advisory relationship.

Item 8 - Methods of Analysis, Investment Strategies and Risk of Loss

The investment advice provided along with the methods of analysis and the strategies recommended by Peters Wealth Group will vary depending on your specific financial situation and goals. There are many risks to consider. This brochure does not disclose all of the possible risks and other significant aspects of investing in financial markets. In light of the risks, you should fully understand the nature of the contractual relationship(s) into which you are entering and the extent of your exposure to risk. Certain investing strategies may not be suitable for everyone. You should carefully consider whether the strategies employed would be appropriate for you in light of your experience, objectives, financial resources and other relevant circumstances.

Investing in securities involves risk of loss that you should be prepared to bear. We cannot and do not represent, warrant, or imply that the services or methods of analysis employed by us can or will predict future results, successfully identify market tops or bottoms, or insulate you from losses due to market corrections or declines.

Peters Wealth Group generally uses the following methods of analysis:

- **Fundamental Analysis** – fundamental analysis is a technique that attempts to determine a security's value by focusing on underlying factors that affect a company's actual business and its future prospects. The term refers to the analysis of the economic well-being of a financial entity as opposed to only its price movements.
- **Technical Analysis** – technical analysis is a technique that relies on the assumption that current market data (such as charts of price, volume, and open interest) can help predict future market trends, at least in the short term. It assumes that market psychology influences trading and can predict when stocks will rise or fall.

- **Cyclical Analysis** – cyclical analysis focuses on the investments sensitive to business cycles and whose performance is strongly tied to the overall economy. For example, cyclical companies tend to make products or provide services that are in lower demand during downturns in the economy and higher demand during upswings. Examples include the automobile, steel, and housing industries. The stock price of a cyclical company will often rise just before an economic upturn begins, and fall just before a downturn begins. Investors in cyclical stocks try to make the largest gains by buying the stock at the bottom of a business cycle, just before a turnaround begins

We generally use one or more of the following investment strategies:

- **Long Term Purchases** – securities held for over a year.
- **Short Term Purchases** – securities held for less than a year.

General Investment Risk: All investments come with the risk of losing money. Investing involves substantial risks, including complete possible loss of principal plus other losses and may not be suitable for everyone. Investments, unlike savings and checking accounts at a bank, are not insured by the government to protect against market losses. Different market instruments carry different types and degrees of risk and you should familiarize yourself with the risks involved in the particular market instruments in which you intend to invest.

Loss of Value: There can be no assurance that a specific investment will achieve its investment objectives and past performance should not be seen as a guide to future returns. The value of investments and the income derived may fall as well as rise and investors may not recoup the original amount invested. Investments may also be affected by any changes in exchange control regulation, tax laws, withholding taxes, international, political, and economic developments, and government, economic, or monetary policies.

Interest Rate Risk: Fixed income securities and funds that invest in bonds and other fixed income securities may fall in value if interest rates change. Generally, the prices of debt securities rise when interest rates fall, and their prices fall when interest rates rise. Longer-term debt securities are usually more sensitive to interest rate changes.

Credit Risk: Investments in bonds and other fixed income securities are subject to the risk that the issuer(s) may not make required interest payments. An issuer suffering an adverse change in its financial condition could lower the credit quality of a security, leading to greater price volatility of the security. A lowering of the credit rating of a security may also offset the security's liquidity, making it more difficult to sell. Funds investing in lower quality debt securities are more susceptible to these problems and their value may be more volatile.

Foreign Exchange Risk: Foreign investments may be affected favorably or unfavorably by exchange control regulations or changes in the exchange rates. Changes in currency exchange rates may influence the share value, the dividends or interest earned and the gains and losses realized. Exchange rates between currencies are determined by supply and demand in the currency exchange markets, the international balance of payments, governmental intervention, speculation, and other economic and political conditions. If the currency in which a security is denominated appreciates against the US Dollar, the value of the security will increase. Conversely, a decline in the exchange rate of the currency would adversely affect the value of the security.

Recommendation of Particular Types of Securities

As disclosed under the Advisory Business section in this brochure, we recommend all types of securities and we do not necessarily recommend one particular type of security over another since each client has different needs

and different tolerance for risk. Each type of security has its own unique set of risks associated with it and it would not be possible to list here all of the specific risks of every type of investment. Even within the same type of investment, risks can vary widely. However, in very general terms, the higher the anticipated return of an investment, the higher the risk of loss associated with that investment.

Risks Associated with Investing in Equities: Investments in equities generally refers to buying shares of stocks by an individual or firms in return for receiving a future payment of dividends and capital gains if the value of the stock increases. There is an innate risk involved when purchasing a stock that it may decrease in value and the investment may incur a loss.

Risks Associated with Investing in Mutual Funds: Mutual funds are professionally managed collective investment systems that pool money from many investors and invest in stocks, bonds, short-term money market instruments, other mutual funds, other securities, or any combination thereof. The fund will have a manager that trades the fund's investments in accordance with the fund's investment objective. While mutual funds generally provide diversification, risks can be significantly increased if the fund is concentrated in a particular sector of the market, primarily invests in small cap or speculative companies, uses leverage (i.e., borrows money) to a significant degree, or concentrates in a particular type of security (i.e., equities) rather than balancing the fund with different types of securities. The returns on mutual funds can be reduced by the costs to manage the funds. In addition, while some mutual funds are "no load" and charge no fee to buy into, or sell out of, other types of mutual funds do charge such fees which can also reduce returns.

Risks Associated with Investing in Exchange Traded Funds (ETF): Investing in stocks & ETF's carries the risk of capital loss (sometimes up to a 100% loss in the case of a stock holding bankruptcy). Investments in these securities are not guaranteed or insured by the FDIC or any other government agency.

Recommendation of Other Advisers

In the event we recommend a third-party investment adviser to manage all or a portion of your assets, we will advise you on how to allocate your assets among various classes of securities or third-party investment managers, programs, or managed model portfolios. As such, we will primarily rely on investment model portfolios and strategies developed by the third-party investment advisers and their portfolio managers. If there is a significant deviation in characteristics or performance from the stated strategy and/or benchmark, we may recommend changing models or replacing a third-party investment adviser. The primary risks associated with investing with a third party is that while a particular third party may have demonstrated a certain level of success in the past; it may not be able to replicate that success in future markets. In addition, as we do not control the underlying investments in third-party model portfolios, there is also a risk that a third party may deviate from the stated investment mandate or strategy of the portfolio, making it a less suitable investment for our clients. To mitigate this risk, we seek third parties with proven track records that have demonstrated a consistent level of performance and success over time. A third party's past performance is not a guarantee of future results and certain market and economic risks exist that may adversely affect an account's performance that could result in capital losses in your account.

Additionally, please refer to the third-party investment adviser's advisory agreements, Form ADV, and associated disclosure documents for details on their specific investment strategies, methods of analysis, and associated risks.

Item 9 - Disciplinary Information

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of us or of the integrity of our management. Neither our management persons nor our firm has a history of material legal or disciplinary events.

Item 10 - Other Financial Industry Activities and Affiliations

Neither Peters Wealth Group nor its advisory affiliates are registered as, or have pending applications to register as, broker-dealers or registered representatives of broker-dealers, Futures Commission Merchants, Commodity Pool Operators, or Commodity Trading Advisors, or are currently associated persons of any the foregoing types of entities.

Recommendation of Other Advisers

As disclosed above, we may recommend the use of third-party investment advisers to manage all or a portion of your portfolio. Neither our firm nor persons associated with our firm serve as an officer, director, or employee of any recommended third-party investment adviser.

Insurance and Other Outside Business Activities

See Item 5 of this Form ADV Part 2 Brochure for information regarding commission-based compensation for insurance services offered by Mr. Peters in his capacity as an independent insurance agent.

Additionally, Mr. Peters is a podcast, YouTube, and radio host who discusses various investment related and non-investment related topics. Mr. Peters may receive revenue from podcast or radio advertising. Advisory clients are not solicited to or required to purchase products discussed. The disciplines and strategies as described in his podcast and radio show may not be for every investor. Careful consideration should be taken as to the degree of risk one can tolerate.

It is anticipated that Mr. Peters spends approximately 45% or of his professional time on these outside business activities.

Item 11 - Code of Ethics, Participation or Interest in Client Transactions and Personal Trading

Description of Our Code of Ethics

Peters Wealth Group has adopted a Code of Ethics (the "Code") to address investment advisory conduct. The Code focuses primarily on fiduciary duty, personal securities transactions, insider trading, gifts, and conflicts of interest. The Code includes the firm's policies and procedures developed to protect client's interests in relation to the following topics:

- The duty at all times to place the interests of clients first;
- The requirement that all personal securities transactions be conducted in such a manner as to be consistent with the code of ethics.

- The responsibility to avoid any actual or potential conflict of interest or misuse of an employee's position of trust and responsibility;
- The fiduciary principle that information concerning the identity of security holdings and financial circumstances of clients is confidential; and
- The principle that independence in the investment decision-making process is paramount.

A copy of the firm's Code of Ethics is available upon request at rodney@peterswealthgroup.com.

Participation or Interest in Client Transactions and Personal Trading Practices

Neither our Associated Person nor our firm has any material financial interest in client transactions beyond the provision of investment advisory services as disclosed in this brochure.

Our firm (or persons associated with our firm) may buy or sell securities for you at the same time we (or persons associated with our firm) buy or sell such securities for our own account. We may also combine our orders to purchase securities with your orders to purchase securities ("block trading"). Please refer to the "Brokerage Practices" section in this brochure for information on our block trading practices.

At times, Peters Wealth Group and/or its related persons may take positions in the same securities as clients, which may pose a conflict of interest with clients. In an effort to uphold our fiduciary duties to clients, Peters Wealth Group and its related persons will generally be "last in" and "last out" for the trading day when trading occurs in close proximity to client trades. Front running (trading shortly ahead of clients) is prohibited. Should a conflict occur because of materiality (e.g., a thinly traded stock), disclosure will be made to the client(s) at the time of trading. Incidental trading not deemed to be a conflict (e.g., a purchase or sale that is minimal in relation to the total outstanding value, and as such would have negligible effect on the market price) would not be deemed a material conflict requiring disclosure at the time of trading.

Item 12 - Brokerage Practices

Peters Wealth Group has an institutional custodial relationship with Charles Schwab & Co., Inc. (Schwab), a FINRA-registered broker-dealer, member SIPC and a Qualified Custodian as defined under Rule 206(4)-2 of the Investment Advisers Act of 1940, as amended. Schwab Advisor Services (formerly called Schwab Institutional) is Schwab's business serving independent investment advisory firms like us. We are independently owned and operated; and, are not affiliated with Schwab. Schwab will hold your assets in a brokerage account; and, will buy and sell securities when we instruct them to do so. While we recommend that you use Schwab as custodian/broker, you will decide whether to do so and open your account with Schwab by entering into an account agreement directly with them. We do not open the account for you.

Your Custody and Brokerage Costs

Schwab generally does not charge you separately for custody services, but it is compensated by charging you commissions or other fees on trades that it executes or that settle into your Schwab account. Schwab's commission rates applicable to our client accounts were negotiated based on our commitment to maintain \$10 million of our clients' assets in accounts at Schwab. This commitment benefits you because the overall commission rates you pay are lower than they would be if we had not made the commitment. In addition to

commissions, Schwab charges you a flat dollar amount as a “prime broker” or “trade away” fee for each trade that we have executed by a different broker-dealer but where the securities bought or the funds from the securities sold are deposited (settled) into your Schwab account. These fees are in addition to the commissions or other compensation you pay the executing broker-dealer. Because of this, and in order to minimize your trading costs, we have Schwab execute most trades for your account.

Research and Other Soft Dollar Benefits

Although not considered “soft dollar” compensation, Peters Wealth Group will normally receive benefits from Schwab Advisor Services in the form of access to its institutional brokerage, trading, custody, reporting and related services, many of which are not typically available to Schwab retail customers. Schwab also makes available various support services. Some of those services help us manage or administer our clients’ accounts while others help us manage and grow our business. Schwab’s support services are generally available on an unsolicited basis (we do not have to request them) and at no charge to us as long as we keep a total of at least \$10 million of our clients’ assets in accounts at Schwab. If we have less than \$10 million in client assets at Schwab, it may charge us quarterly service fees. Below is a detailed description of Schwab’s support services:

Services that Benefit You: Schwab’s institutional brokerage services include access to a broad range of investment products, execution of securities transactions, and custody of client assets. The investment products available through Schwab include some to which we might not otherwise have access or that would require a significantly higher minimum initial investment by our clients. Schwab’s services described in this paragraph generally benefit you and your account.

Services that May Not Directly Benefit You: Schwab also makes available to us other products and services that benefit us but may not directly benefit you or your account. These products and services assist us in managing and administering our clients’ accounts. They include investment research, both Schwab’s own and that of third parties. We may use this research to service all or some substantial number of our clients’ accounts, including accounts not maintained at Schwab. In addition to investment research, Schwab also makes available software and other technology that:

- provide access to client account data (such as duplicate trade confirmations and account statements);
- facilitate trade execution and allocate aggregated trade orders for multiple client accounts;
- provide pricing and other market data;
- facilitate payment of our fees from our clients’ accounts; and
- assist with back-office functions, recordkeeping, and client reporting.

Services that Generally Benefit Only Us: Schwab also offers other services intended to help us manage and further develop our business enterprise. These services include:

- educational conferences and events
- technology, compliance, legal, and business consulting;
- publications and conferences on practice management and business succession; and
- access to employee benefits providers, human capital consultants, and insurance providers.

Schwab may provide some of these services itself. In other cases, it will arrange for third-party vendors to provide the services to us. Schwab may also discount or waive its fees for some of these services or pay all or a part of a

third party's fees. Schwab may also provide us with other benefits such as occasional business entertainment of our personnel.

Additionally, we may receive certain hard dollar benefits from Schwab to help us pay for certain start-up costs, software purchases, and compliance assistance services. Clients should be aware of this conflict and consider it in making a decision whether to custody their assets with firms recommended by our firm.

Some of the products, services and other benefits provided by Schwab may benefit us, and may not benefit our client accounts. Our recommendation or requirement that a client place assets in Schwab's custody may be based in part on benefits Schwab provides to us or our agreement to maintain certain Assets Under Management at Schwab, and not solely on the nature, cost, or quality of custody and execution services provided by Schwab. However, Peters Wealth Group understands its duty for best execution and considers all factors in making recommendations to clients. These research services may be useful in servicing all Peters Wealth Group clients and may not be used in connection with any particular account that may have paid compensation to the firm providing such services. While Peters Wealth Group may not always obtain the lowest commission rate, Peters Wealth Group believes the rate is reasonable in relation to the value of the brokerage and research services provided.

Brokerage for Client Referrals

We do not receive client referrals from broker-dealers and custodians with which we have an institutional advisory arrangement. We do not receive other benefits from a broker-dealer in exchange for client referrals.

Directed Brokerage

We routinely recommend that you direct our firm to execute transactions through one or more broker-dealers with which we have a business relationship (i.e., Schwab). As such, we may be unable to achieve the most favorable execution of your transactions and you may pay higher brokerage commissions than you might otherwise pay through another broker-dealer that offers the same types of services. Not all advisers require their clients to direct brokerage to a specific broker-dealer.

Trade Aggregation (Block Trading)

We combine multiple orders for shares of the same securities purchased for advisory accounts we manage on a discretionary basis whenever possible and where in the clients' best interests (this practice is commonly referred to as "block trading"). We will then distribute a portion of the shares to participating accounts in a fair and equitable manner. The distribution of the shares purchased is typically proportionate to the size of the account, but it is not based on account performance or the amount or structure of management fees. In rare instances, such as partial fills or limited shares of thinly traded or illiquid stocks, it may be necessary to place block trades for only small groups of clients over time. Subject to our discretion regarding factual and market conditions, typically when we combine orders, each participating account pays an average price per share for all transactions and pays a proportionate share of all transaction costs; or, in some cases, each client pays the same fixed fee per transaction. Accounts owned by our firm or persons associated with our firm may participate in block trading with your accounts; however, they will not be given preferential treatment.

If you enter into non-discretionary arrangements with our firm, we will not be able to buy and sell the same quantities of securities for you and you may pay higher commissions, fees, and/or transaction costs than Clients who enter into discretionary arrangements with our firm. We are not able to combine orders for non-

discretionary accounts, as we may not be able to obtain prior Client consent in a timely manner in order for non-discretionary accounts to participate in time sensitive block trades. Accordingly, non-discretionary accounts may pay different or higher costs than discretionary accounts pay for transactions in the same securities. We do not combine multiple orders for shares of the same mutual funds purchased for advisory accounts we manage because mutual funds do not trade in blocks.

Item 13 - Review of Accounts

Peters Wealth Group monitors client account holdings on a continuous basis and portfolios are rebalanced as needed, based on changes that occur in market conditions and/or your financial circumstances communicated to us. Mr. Peters monitors client accounts managed by third-party investment advisers on a regular basis as well. We recommend formal account reviews and meetings with clients at least annually. Additional reviews may be offered in certain circumstances. Triggering factors that may stimulate additional reviews include, but are not limited to, changes in economic conditions, changes in the client's financial situation or investment objectives, or upon client request. All accounts are reviewed by Rodney Peters, Managing Member, Owner, and Chief Compliance Officer.

Clients will receive statements directly from their account custodian(s) on at least a quarterly basis. Additionally, Peters Wealth Group provides periodic written reports summarizing account activity and performance in conjunction with periodic client meetings.

Information regarding account reviews and additional reporting provided by third-party investment advisers managing client accounts is disclosed in the separate disclosure documents maintained and provided by relevant third-party investment advisers. If you have questions about your account statement for accounts managed by your third-party investment adviser, you can contact the third-party investment adviser and/or the qualified custodian preparing the statement directly.

Item 14 - Client Referrals and Other Compensation

We do not compensate, directly or indirectly, any person who is not advisory personnel for client referrals.

Where we share in a portion of the advisory fees paid to recommended third-party investment advisers, the compensation arrangement presents a conflict of interest due to a financial incentive to recommend the services of the third-party investment adviser. However, you are not obligated to use the services of any third-party investment adviser we recommend.

Other Compensation

As described in Item 12 above, Peters Wealth Group receives an economic benefit from Schwab in the form of the support products and services it makes available to us and other independent investment advisors that have their clients maintain accounts at Schwab. These products and services, how they benefit us, and the related conflicts of interest are described above (see Brokerage Practices – Item 12). The availability to us of Schwab's

products and services is not based on us giving particular investment advice, such as buying particular securities for our clients.

Please refer to Item 5 above for information about compensation received by our firm and licensed individuals associated with Peters Wealth Group for the sale of insurance products.

Item 15 – Custody

We do not have physical custody of any of your funds and/or securities. Your funds and securities will be held with a bank, broker-dealer, or other independent, qualified custodian, such as Schwab as described above in Item 12 of this brochure. Where we directly debit your account(s) for the payment of our advisory fees and in certain situations where we accept standing letters of authorization from you to transfer assets to third parties on your behalf, Peters Wealth Group is deemed to exercise custody over those funds or securities. In all cases, we maintain safeguards in accordance with regulatory requirements and guidelines regarding the safekeeping of your assets.

Where a third-party investment adviser calculates and deducts the fee based on the client agreement with the third-party investment adviser, we are not deemed to have custody of the fees shared with us by the third-party investment adviser.

In any case, you will receive account statements from the independent, qualified custodian holding your funds and securities at least quarterly. The account statements from your custodian will indicate the amount of our advisory fees deducted from your account(s) each billing period. The custodian holding client assets will not verify the calculation of the advisory fees. You should carefully review account statements for accuracy. If you have questions regarding your account(s) or if you did not receive a statement from your custodian, please contact Rodney Peters, Managing Member and Chief Compliance Officer at rodney@peterswealthgroup.com.

Item 16 - Investment Discretion

Peters Wealth Group offers management services on a discretionary basis. Clients must grant discretionary authority in the advisory agreement. Discretionary authority extends to the types and amounts of securities to be bought and sold in client accounts.

Clients whose assets are invested in third-party model portfolios may not be able set restrictions on the specific holdings or allocations within the model, nor the types of securities that can be purchased in the model. For assets held outside third-party model portfolios and/or within our proprietary portfolio models, clients are able to limit our discretionary authority and/or to request specific transactions by providing our firm with written restrictions, guidelines, or instructions. Please refer to the Advisory Business section at Item 4 above in this Brochure for more information on our discretionary management services. Where client assets are managed by third party investment advisers, such third-party investment advisers may have discretion pursuant to the management agreement signed with the client.

In the very limited circumstances in which we agree to provide non-discretionary portfolio management services, we will obtain client approval prior to executing any transactions in the client's account(s).

Item 17 - Voting Client Securities

Peters Wealth Group does not accept authorization to vote proxies on behalf of clients. If you own shares of applicable securities, you or your designated representative are responsible for exercising your right to vote as a shareholder. At your request, we may provide you with advice regarding corporate actions and the exercise of your proxy voting rights.

In most cases, you will receive proxy materials directly from the account custodian. However, in the event we were to receive any written or electronic proxy materials, we would forward them directly to you by mail, unless you have authorized our firm to contact you by electronic mail, in which case, we would forward any electronic solicitations to vote proxies.

Item 18 - Financial Information

Peters Wealth Group is required under this item to provide you with certain financial information or disclosures about its financial condition. We do not require the prepayment of over \$500 per client, six or more months in advance. Additionally, we have no financial condition or commitment that impairs our ability to meet contractual and fiduciary commitments to clients, and neither our firm nor our management person or individuals providing investment advice been the subject of a bankruptcy proceeding.

Item 19 - Requirements of State-Registered Advisers

Principal Executive Officer and Management Person

Rodney C. Peters, Managing Member, Owner, and Chief Compliance Officer, is the principal executive officer and sole management person. Please see Items 2 below in the attached Form ADV Part 2B brochure supplements for information regarding his educational and business backgrounds.

Outside Business Activities

Please see Item 10 – Other Financial Industry Activities and Affiliations above in this Form ADV Part 2A disclosure brochure, as well as the relevant Form ADV Part 2B brochure supplement(s) below for information regarding outside business activities of our Associated Persons, including those of Mr. Peters.

Performance-Based Fees

Performance-based fees are based on a share of capital gains on or capital appreciation of the client's assets. We do not accept performance-based fees.

Disciplinary Information

We have no material history of legal or disciplinary events to report under this item. Information regarding Peters Wealth Group and Mr. Peters can be found at www.adviserinfo.sec.gov. Our firm's unique CRD number is 316813. Mr. Peter's individual CRD number is 6620746.

Other Relationships or Arrangements With Issuers of Securities

Peters Wealth Group and its Associated Persons do not have any relationships or arrangements with any issuer of securities.

Form ADV Part 2B Brochure Supplement

Rodney C. Peters, RICP®

CRD Number: 6620746

Managing Member / Chief Compliance Officer / Investment Adviser Representative

Peters Management Group LLC

dba

Peters Wealth Group

470 Olde Worthington Road #200

Westerville, OH 43082

Phone: (614) 865-2111

www.peterswealthgroup.com

Email: rodney@peterswealthgroup.com

March 2, 2023

This Brochure Supplement provides information about Rodney C. Peters that supplements the Disclosure Brochure of Peters Management Group LLC dba Peters Wealth Group, a copy of which you should have received. Please contact us at (614) 865-2111 if you did not receive the Disclosure Brochure or if you have any questions about the contents of this Brochure Supplement.

Additional information about Mr. Peters is available on the SEC's website at www.adviserinfo.sec.gov. Mr. Peters' individual CRD number is 6620746.

Item 2 - Educational Background and Business Experience

Rodney C. Peters

Year of Birth: 1984

Formal Education After High School:

- Ohio State University, B.A., Economics, 2008

Business Background for the Previous Five Years:

- Peters Management Group LLC dba Peters Wealth Group, Managing Member / Owner, 08/2021 to Present; CCO/Investment Adviser Representative, 09/2021 to Present
- Aegis Wealth Management, Inc., Investment Adviser Representative, 09/2021 to 01/2022
- Eastwind Capital Wealth Management, Investment Adviser Representative, 03/2019 to 08/2021
- Guardian Life Insurance, Agent, 06/2016 to 03/2019

Professional Designations:

Retirement Income Certified Professional® (RICP®)

The RICP® designation, awarded by the American College of Financial Services, demonstrates a focus on all aspects of the post-retirement investment distribution phase, including all aspects of the retirement income planning process. RICP® designees must complete 6 steps to earn the designation: 1. Submit registration and fee; 2. Successfully complete a three-part specialized program on retirement income planning; 3. Pass three separate detailed written examinations; 4. Upon passing the examinations, submit the accreditation application and fee; 5. Complete annual continuing educational requirements; 6. Pledge to abide by the designation's Code of Ethics.

Item 3 - Disciplinary Information

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of Mr. Peters and Peters Wealth Group. Mr. Peters has not been involved in any legal or disciplinary events reportable under this item.

Item 4 - Other Business Activities

Mr. Peters is licensed as an insurance agent. As such, he may recommend insurance products offered by various insurance carriers. Please be advised that there is a conflict of interest in that there is an economic incentive to recommend insurance carriers and other investment products offered through such insurance carriers. The firm addresses the conflict by disclosing the conflict to the client and makes recommendations that are in the best interest of the client. Please also be advised that Mr. Peters strives to put his clients' interest first, and clients are not obligated to purchase insurance products through Mr. Peters.

Additionally, Mr. Peters is a podcast, YouTube, and radio host who discusses various investment related and non-investment related topics. Mr. Peters may receive revenue from podcast or radio advertising. Advisory clients are not solicited to or required to purchase products discussed. The disciplines and strategies as described in his podcast and radio show may not be for every investor. Careful consideration should be taken as to the degree of risk one can tolerate.

It is anticipated that Mr. Peters spends 45% of his professional time on these outside business activities.

Item 5 - Additional Compensation

Apart from the receipt of compensation from the outside business activities listed under Item 4 above, Mr. Peters does not receive additional compensation or economic benefits from third-party sources in connection to his advisory activities.

Item 6 – Supervision

Mr. Peters is the sole owner, Managing Member, and Chief Compliance Officer of Peters Wealth Group. In this capacity, Mr. Peters is responsible for the implementation of the firm's compliance program and monitoring of client portfolios for investment objectives and other supervisory reviews. Mr. Peters is not supervised by others; he can be reached at (614) 865-2111 or rodney@peterswealthgroup.com.

Peters Wealth Group has implemented a Code of Ethics and an internal compliance program that guides the firm in meeting its fiduciary obligations to clients. Mr. Peters adheres to the code of ethics and compliance manual as mandated. Clients may contact Mr. Peters at (614) 865-2111 or rodney@peterswealthgroup.com to obtain a copy of our firm's code of ethics.

Additionally, Peters Wealth Group is subject to regulatory oversight by various agencies. These agencies require registration by Peters Wealth Group and its investment adviser representatives. As a registered entity, Peters Wealth Group is subject to examinations by regulators, which may be announced or unannounced. Peters Wealth Group is required to periodically update the information provided to these agencies and to provide various reports regarding firm business.

Item 7 - Requirements for State-Registered Advisers

This disclosure is required by state securities authorities. As such, we are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of Mr. Peters.

- A. Mr. Peters has NOT been involved in any of the events listed below.
 - 1. An award or otherwise being found liable in an arbitration claim alleging damages in excess of \$2,500, involving any of the following:
 - a) an investment or an investment-related business or activity;
 - b) fraud, false statement(s), or omissions;
 - c) theft, embezzlement, or other wrongful taking of property;
 - d) bribery, forgery, counterfeiting, or extortion; or
 - e) dishonest, unfair, or unethical practices.

2. An award or otherwise being found liable in a civil, self-regulatory organization, or administrative proceeding involving any of the following:
 - a) an investment or an investment-related business or activity;
 - b) fraud, false statement(s), or omissions;
 - c) theft, embezzlement, or other wrongful taking of property;
 - d) bribery, forgery, counterfeiting, or extortion; or
 - e) dishonest, unfair, or unethical practices.
- B. Mr. Peters has NOT been the subject of a bankruptcy.

Information regarding Mr. Peters' history can be found online at www.adviserinfo.sec.gov. His individual CRD number is 6620746.

PRIVACY NOTICE
Peters Management Group LLC
dba
Peters Wealth Group

This notice is being provided to you in accordance with the Securities and Exchange Commission's rule regarding the privacy of consumer financial information ("Regulation S-P"). Please take the time to read and understand the privacy policies and procedures that we have implemented to safeguard your nonpublic personal information.

INFORMATION WE COLLECT

Peters Wealth Group must collect certain personally identifiable financial information about its customers to provide financial services and products. The personally identifiable financial information that we gather during the normal course of doing business with you may include:

- information we receive from you on applications or other forms;
- information about your transactions with us, our affiliates, or others;
- information we receive from a consumer reporting agency.

INFORMATION WE DISCLOSE

We do not disclose any nonpublic personal information about our customers or former customers to anyone, except as permitted or required by law, or as necessary to provide services to you. In accordance with Section 248.13 of Regulation S-P, we may disclose all of the information we collect, as described above, to certain nonaffiliated third parties such as our attorneys, accountants, auditors and persons or entities that are assessing our compliance with industry standards. We enter into contractual agreements with all nonaffiliated third parties that prohibit such third parties from disclosing or using the information other than to carry out the purposes for which we disclose the information.

CONFIDENTIALITY AND SECURITY

We restrict access to nonpublic personal information about you to those Employees who need to know that information to provide financial products or services to you. We maintain physical, electronic, and procedural safeguards that comply with federal standards to guard your nonpublic personal information.

ACCURACY

Peters Wealth Group strives to maintain accurate personal information in our client files at all times. However, as personal situations, facts and data change over time; we encourage our clients to provide feedback and updated information to help us meet our goals. If you have questions, please contact Rodney C. Peters, Managing Member and Chief Compliance Officer, at (614) 865-2111 or rodney@peterswealthgroup.com.

Effective September 2021