

Firm Brochure

Part 2A of Form ADV

AccredInvest LLC

www.accredinvest.com

(929) 262-0165

August 16, 2023

Part 2A of the Form ADV provides information about the qualifications and business practices of AccredInvest LLC. If you have any questions about the contents of this brochure, please contact us at hello@accredinvest.com or (929) 262-0165. 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 AccredInvest LLC also is available on the SEC's website at www.adviserinfo.sec.gov.

AccredInvest LLC is an SEC-registered investment adviser. Registration does not imply any level of skill or training.

Item 1: Cover Page

Please refer to the previous page.

Item 2: Material Changes

In this Item, AccredInvest LLC is required to discuss any material changes that have been made to this brochure since its last annual amendment. AccredInvest LLC has not yet filed an annual amendment, however, since filing its initial brochure, AccredInvest LLC has amended Item 4 based on an internal reorganization. Specifically, Item 4 has been updated to identify Brendan Ross and Ian Cummins as the Firm's principal owners through their ownership of AccredInvest LLC's parent company, Peachvest Inc.

Item 3: Table of Contents

[Item 3: Table of Contents](#)

[Item 4: Advisory Business](#)

[A. Description of Firm](#)

[B. Types of Advisory Services Offered](#)

[C. General Information about Tailored Advisory Services](#)

[D. Wrap Fee Programs](#)

[E. Assets Under Management](#)

[Item 5: Fees and Compensation](#)

[A. Compensation](#)

[B. Billing Methods](#)

[C. Other Fees and Expenses](#)

[D. Prepayment of Fees](#)

[Item 6: Performance-Based Fees](#)

[Item 7: Types of Clients](#)

[Item 8: Methods of Analysis, Investment Strategies, and Risk of Loss](#)

[A. Methods of Analysis](#)

[B. Investment Strategies](#)

[C. Risk of Loss](#)

[Item 9: Disciplinary Information](#)

[Item 10: Other Financial Industry Activities and Affiliations](#)

[Item 11: Code of Ethics, Participation, or Interest in Client Transactions and Personal Trading](#)

[A. Code of Ethics](#)

[B. Participation or Interest in Client Transactions](#)

[C. Fiduciary Duty to Its Clients](#)

[D. Compliance with All Applicable Federal Securities Laws](#)

[E. Prohibition against Insider Trading](#)

[F. Reporting of Violations of and Issues Arising under the Code](#)

[G. Delivery of the Code to All Employees](#)

[Item 12: Brokerage Practices](#)

[Item 13: Review of Accounts](#)

[Item 14: Client Referrals and Other Compensation](#)

[Item 15: Custody](#)

[Item 16: Investment Discretion](#)

[Item 17: Voting Client Securities](#)

[Item 18: Financial Information](#)

Item 4: Advisory Business

A. Description of Firm

AccredInvest LLC is a New York, NY-based registered investment adviser founded in 2023 offering investment advice to individuals. Accredinvest LLC is organized and registered as a Delaware limited liability company. AccredInvest LLC is principally owned by Brendan Ross and Ian Cummins through their ownership of AccredInvest LLC's parent company, Peachvest Inc.

B. Types of Advisory Services Offered

AccredInvest LLC offers general investment advice through a combination of in-person communication, digital web properties, phone, email, and other online communication. Our investment advice includes, but is not limited to, public and private market stocks, bonds, indices, and other investment vehicles. Currently, our primary service is advising individuals on how to allocate their investable assets with certain model portfolios informed by client responses to a Client Profile we construct for each user (see more below in Item 4, Section C).

Importantly, we currently do not advise individuals on any form of options investing or trading. We also strictly do not advise any individuals on crypto or "Web3" assets, as we do not understand the fundamental value of these vehicles as investments. Any private market investments require that our investment advisers validate their client's status as an accredited investor.

C. General Information about Tailored Advisory Services

Advisory services provided by AccredInvest LLC are customized based upon a Client Profile that we construct for each individual we work with. The Client Profile considers the individual needs, objectives, financial circumstance, and other financial goals of the client. AccredInvest LLC records prospective client's investment objectives, experience, age, investable income, risk tolerance, and other financial characteristics with a set of suitability questions to generate the Client Profile.

Responses to these questions will be used by AccredInvest LLC to determine the most appropriate asset allocation strategy to meet the client's financial goals. This strategy is rendered in the form of tailored investment advice similar to a model portfolio. There may be times when certain restrictions are placed on our advice by the client which prevent AccredInvest LLC from accepting or continuing to service the client's account. AccredInvest LLC reserves the right to refuse and/or terminate a client's account if it feels that the client has imposed restrictions that would limit or prevent it from meeting and/or maintaining its objectives.

D. Wrap Fee Programs

AccredInvest LLC does not participate in wrap fee programs.

E. Assets Under Management

As of this writing, AccredInvest LLC manages \$0 in client assets across non-discretionary accounts. We do not manage discretionary accounts.

Item 5: Fees and Compensation

A. Compensation

AccredInvest LLC is compensated in the following manner:

Our advisers charge a fixed fee of \$200.00 to each of our clients to generate tailored asset allocation advice based on the client's answers to the questions that form the basis of our Client Profile. This payment is collected at the time that the adviser enters into an agreement with the client. All fees are non-negotiable. Clients are only eligible to use AccredInvest LLC's services if they can attest, and document, to having at least \$10,000 in investable assets. This precludes AccredInvest LLC from charging more fees to a prospective client than would be beneficial, and caps our fee at no more than 2.00% of investable assets.

The nature of this advice can be ongoing or one-time in nature. For instance, the client can choose to engage AccredInvest LLC advisers for a once-annual rebalancing or reallocation of their investable assets, or may choose for a one-time consultation to allocate their portfolio according to their Client Profile. For any ongoing engagement, if the client is not satisfied with the results, they may terminate the relationship with their AccredInvest LLC at any time. A notice to terminate the relationship with AccredInvest LLC must be given in writing to the AccredInvest LLC adviser 90 days before termination.

Importantly, AccredInvest LLC receives no compensation in connection with the purchase or sale of securities.

B. Billing Methods

AccredInvest LLC does not take custody of client assets. Because AccredInvest LLC does not take custody of client assets, AccredInvest LLC does not deduct its fees from client assets for fees incurred. All fees collected from our clients are charged and billed separately from any fees under advisement. Fees for financial advice are collected at the time the advice is provided and is collected using electronic payment processing systems (i.e. Stripe, etc.)

C. Other Fees and Expenses

AccredInvest does not charge clients for any other fees. AccredInvest does not take custody of client assets, and therefore does not charge fees for transactional costs.

Clients will be responsible for purchasing any assets recommended by the interactive website themselves. Clients should be aware that any costs associated with transacting on any investments, which can include, but not be limited to, brokerage commissions or transaction costs are the full responsibility of the client and the client only.

D. Prepayment of Fees

AccredInvest does not charge prepayment of fees for any advice rendered. Advice is rendered at the time of payment.

Item 6: Performance-Based Fees

AccredInvest LLC does not charge performance-based fees (i.e., fees calculated based on a share of capital gains upon or capital appreciation of the funds or any portion of the funds of an advisory client) of any kind. As described above, AccredInvest LLC provides its services for a fixed fee in accordance with SEC Rule 205(a)(1).

Item 7: Types of Clients

AccredInvest LLC generally provides advice to individuals. We focus on investors interested in receiving portfolio allocation or balancing advice for fixed fees. We believe the clients we target will generally be interested in low-cost solutions administered through online resources with a human touch. We also believe clients with a small amount of investable assets (e.g. less than \$100K), generally lack access to asset allocation resources and advice that focus on long-term, patient capital appreciation.

AccredInvest LLC requires all clients to represent and document that they have \$10,000 or more of investable assets to qualify for advice. This is done to ensure clients are not charged fees disproportionate to the services rendered

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

A. Methods of Analysis

AccredInvest LLC believes in the core tenants of diversification, fair value, and the effects of uninterrupted compounding. Our belief is that clients generally lack access to low cost, digital-first investment and portfolio allocation advice with a human touch.

When evaluating any investments or securities to our clients, we look at several factors to determine if the investment vehicle makes sense for our clients:

1. Trend of industries / sectors to which the investment vehicle is exposed
2. Macro trends and mechanics affecting the current or future value of these investment vehicles
3. Valuation of the security relative to the price
4. Allocation of the portfolio to the security relative to other assets in the portfolio
5. Strong operators or stewards of capital for the investment vehicles we recommend

B. Investment Strategies

Our core value proposition and offering for our clients is portfolio and asset allocation via consultation similar to a model portfolio. When evaluating the needs of our clients via the Client Profile, we look at the investor's risk tolerance, age, investable income, and net worth to provide them portfolio allocation advice. Generally, our target client should be focused on investing over long-term holding periods in diversified indices and investments. As part of our commitment to diversification, AccredInvest LLC primarily recommends indices and other diversified investments. Occasionally, our advice may extend to individual stocks and bonds versus diversified vehicles such as ETFs and indices.

C. Risk of Loss

Despite our best efforts, clients should be aware that any investment in securities involves a potential risk of capital loss that all clients should be prepared to bear. Some of the risks we note for our clients include:

1. **Systematic Risk:** Clients should be aware that with any diversified investment strategy, systematic risks (e.g. a global pandemic or a global recession) can negatively affect the value of investments in this strategy. Systematic risks are by definition non-diversifiable and can result in capital loss.
2. **Interest Rate Risk:** Clients should be aware that any investment can be impacted by fluctuations in interest rates. This is especially true for bonds and other fixed-income investments. All else equal, when rates move upward, the market price of fixed-income securities can go down. When interest rates move downward, the market price of fixed-income securities can go

up. Recent times have illustrated that interest rate movements can even have second-order effects on long duration assets such as growth stocks (due to alternative fixed-income securities being comparably attractive).

3. **Market Risk:** Clients should be aware that certain markets can be impacted broadly by factors external to any individual security. A company can be well-positioned but still suffer from correlation to investment vehicles with similar characteristics. For instance, a technology stock could go down if external factors impact all stocks in the technology sector, or all stocks in the broader market.

4. **Inflation Risk:** Clients should be aware that changes in the value of a dollar can have impacts on the value of the security. For instance, inflation erodes the purchasing power of a dollar and can mean the coupon on a given fixed-income security is worth less than it previously was.

5. **Currency Risk:** Clients should be aware that fluctuations to currency exchange risks can impact the value of securities. This is especially true for investments in international securities. For instance, if a foreign currency decreases in value relative to the dollar this can make the coupons of a fixed-income security in that currency to diminish in value and impact the value of the underlying security.

6. **Political or Legislative Risk:** Clients should be aware that actions of governments, foreign or domestic, local or federal, can impact the value of securities. Legal and political circumstances can change quickly and impact the price of securities.

7. **Reinvestment Risk:** Clients should be aware that proceeds from an investment may need to be reinvested at lower rates of return.

8. **Business Risk:** Clients should be aware that all businesses are complex systems and can face a number of risks seen and unseen that can impact the returns of an investment.

9. **Liquidity Risk:** Clients should be aware that investments may face liquidity risks, or risks that the security cannot be easily sold or converted to cash. For instance, a thinly-traded stock may not be able to be sold because there are few buyers, and the owners of these stocks may not be able to sell these securities without taking a liquidity discount.

10. **Financial Risk:** Clients should be aware that businesses or other entities can be heavily encumbered by debt and the resulting payments those debts incur. If a company cannot meet its obligations, it may suffer a decrease in price.

Regardless of any investment's performance history, all prospective clients and investors should understand that past performance is no guarantee of future results.

Item 9: Disciplinary Information

AccredInvest LLC has not been involved in any legal or disciplinary events that are material to a client's or prospective client's evaluation of our advisory business or the integrity of our management.

Item 10: Other Financial Industry Activities and Affiliations

AccredInvest LLC has no other material financial industry affiliations and does not engage in any other financial industry activities that create a material conflict of interest. AccredInvest LLC is owned by Peachvest Inc., an education consulting company that educates individuals about the process of becoming a registered investment adviser.

Neither AccredInvest LLC, nor any member of its management is registered as a securities broker-dealer, or a futures commission merchant, commodity pool operator or commodity trading advisor. The Firm does not have any affiliation with any related person who is a broker-dealer, investment company, other investment advisor, financial planning firm, commodity pool operator, commodity trading advisor or futures commission merchant, banking or thrift institution, accounting firm, law firm, insurance company or agency, pension consultant, real estate broker or dealer, or an entity that creates or packages limited partnerships.

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

A. Code of Ethics

The management of AccredInvest LLC has adopted a Code of Ethics for the purpose of instructing its personnel in their ethical obligations and to provide rules for engaging their clients. We owe a duty of loyalty, fairness and good faith towards our clients, and the obligation to adhere not only to the specific provisions of the Code but to the general principles that guide the Code. The Code of Ethics covers a range of topics that may include: general ethical principles, reporting ethical violations, distribution of the Code of Ethics, review and enforcement processes, amendments to Form ADV and supervisory procedures. We will provide a copy of the Code of Ethics to any client or prospective client upon request.

B. Participation or Interest in Client Transactions

It is AccredInvest LLC's policy not to enter into any principal transactions or agency cross transactions on behalf of client accounts. Principal transactions occur where an adviser, acting as principal for its own account, buys securities from or sells securities to an advisory client. Agency cross transactions occur where a person acts as an investment adviser in relation to a transaction in which the adviser, or an affiliate of the adviser, acts as broker for both the advisory client and for another person on the other side of the transaction.

Based upon a client's stated objectives, AccredInvest LLC may, from time to time, recommend the purchase or sale of securities in which the we or our affiliates have an interest. Such recommendations will only be made to the extent that they are reasonably believed to be in the best interests of the client. This may create a conflict of interest if a client's transactions can affect the price of the security. It should be noted that as part of AccredInvest LLC's fiduciary duty to clients, AccredInvest LLC and its associated persons will seek to always put the interests of the clients first, and at all times are required to adhere to our Code of Ethics.

AccredInvests LLC management and advisers may have positions in securities that we also recommend to clients. AccredInvest LLC's recommendations to clients may differ from client to client, based on each client's unique circumstances. We may also recommend purchase of a security for one client while recommending the sale of that security for another. However, as a fiduciary, AccredInvest LLC aims to act for the benefit of clients and place clients' interests before its own. Client transactions have priority over transactions in securities and other investments of which our principals and staff may own.

C. Fiduciary Duty to Its Clients

AccredInvest LLC has a fiduciary duty to do what is best for its clients. Although our advisers may have positions in securities we recommend for our clients, this does not form the basis of the recommendation for our clients. The majority of the products we recommend for our clients are

highly diversified, so in the event an adviser has a position in a security recommended to a client, it often represents a small percentage of a recommended index, and an even smaller percentage of the broader portfolio allocation recommendation.

Our guiding principle is to always put our clients' best interest before our own.

D. Compliance with All Applicable Federal Securities Laws

As a SEC-registered investment adviser, AccredInvest LLC must comply with all applicable federal securities laws in the course of their work.

E. Prohibition against Insider Trading

AccredInvest LLC explicitly forbids any employee from trading, either personally or on behalf of others, including registered investment companies, private investment funds and private accounts advised by AccredInvest LLC, on material non-public information or communicating material non-public information to others in violation of the law. This conduct is frequently referred to as “insider trading” and is a serious legal offense. This policy extends to activities within and outside each person’s duties at AccredInvest LLC. Because our advisers are generally restricted to providing advice for highly diversified portfolio allocations, they are generally insulated from recommending individual securities for which they may have material non-public information.

In the event an adviser or other employee of AccredInvest LLC is found to have participated in insider trading, AccredInvest LLC will immediately terminate the adviser or employee and cooperate fully with any legal enforcement.

F. Reporting of Violations of and Issues Arising under the Code

Violations of and issues arising under the code must be reported to our Chief Compliance Officer. We take efforts to minimize violations of our Code Of Ethics using our proprietary technology. For instance, we make sure the delivery of the advice we provide to our Clients is standardized and adheres to applicable federal securities laws.

G. Delivery of the Code to All Employees

A copy of this Code of Ethics will be provided to all employees. Employees will provide an attestation or written acknowledgment of the Code of Ethics along with any subsequent amendments to the Code of Ethics.

Item 12: Brokerage Practices

AccredInvest LLC does not receive any compensation, research, or soft-dollar benefits from broker-dealers in connection with client securities transactions.

We do not aggregate orders for clients because we do not execute securities trades for our clients as part of our advisory services.

Item 13: Review of Accounts

AccredInvest LLC does periodically review client accounts in aggregate, and will evaluate individual Client Profiles, as well as the recommended strategies and allocations at random. Because we hold neither discretionary authority nor custody of client assets, we do not provide regular reports to clients about their assets or financial holdings.

Investment advice that our investment advisers administer is reviewed centrally at least once quarterly to make sure our team is aligned on the strategies we recommend to our clients. Certain factors will influence this including market and economic factors, independent research, or introduction of new market indices.

Item 14: Client Referrals and Other Compensation

AccredInvest LLC does not compensate for client referrals. From time to time, we may enter into agreements with other registered investment advisors and market their advisory services when prospective clients wish to access investment expertise outside the scope of the strategies we employ.

Item 15: Custody

AccredInvest LLC does not take custody of client assets, funds, or securities. Because we do not take custody of client assets, we do not send client statements.

Item 16: Investment Discretion

AccredInvest LLC does not accept discretionary authority to manage securities accounts on behalf of clients. All final investment decisions are made by the client.

Item 17: Voting Client Securities

AccredInvest LLC does not accept authority to vote for client securities. All votes for client securities are carried out by the client. All proxies will be received by the client directly from their custodian or broker (a party unrelated to AccredInvest LLC).

Item 18: Financial Information

AccredInvest LLC does not require prepayment of more than \$1,200 in fees per client six months or more in advance. Clients only pay at the time they receive access to advice administered via our website.

We do not have discretionary authority or custody of client funds or securities, and we have not been the subject of a bankruptcy petition at any time during the past ten years.

AccredInvest LLC does not require or solicit prepayment of more than \$1,200 in fees per client, six months or more in advance and therefore is not required to provide, and has not provided, a balance sheet. Furthermore, AccredInvest LLC does not have any financial commitments that may impair its ability to meet contractual and/or fiduciary obligations to clients. Finally, the Firm has not been the subject of a bankruptcy proceeding.