



Client Relationship Summary

July 14, 2023

Pacific Peak Advisors, LLC (referred to as “we” or “us”) is registered with the U.S. Securities and Exchange Commission (SEC) as an investment adviser. Investment advisory services and fees differ from brokerage services and fees, and it’s important for you to understand the differences. Free and simple tools are available to research firms and financial professionals at [Investor.gov/CRS](https://investor.gov/CRS), which also provides educational materials about broker-dealers, investment advisers, and investing.

What investment services and advice can you provide me?

Investment Management Services: For individuals and families, when you engage us in investment management services, we monitor your investments on an ongoing basis and offer continuous advice regarding the investment of your funds based on your investment goals. We generally provide advice on stocks, bonds, ETFs, mutual funds, and UITs. Your custodian may limit the types of investments available to you, although this is unlikely.

When managing your portfolio, you’ll grant us discretion to buy and sell investments in your account without asking for your approval of the transaction in advance. You may limit our discretion, such as imposing reasonable restrictions on investing in certain securities or industry sectors. In addition, we offer financial planning services including cash flow planning, retirement planning, asset allocation, insurance review, tax and estate planning.

More detailed information about our services is available in our Form ADV Part 2A, specifically under “Advisory Business”. Please visit <https://adviserinfo.sec.gov/firm/brochure/326711> for a link to this document.

► QUESTIONS TO ASK US:

- **Given my financial situation, should I choose an investment advisory service? Why or why not?**
- **How will you choose investments to recommend to me?**
- **What is your relevant experience, including your licenses, education and other qualifications? What do these qualifications mean?**

What fees will I pay?

For investment management services, we charge a quarterly fee that is based upon a percentage of your account value at the end of the previous quarter, adjusted for deposits and withdrawals, and is deducted directly from your account. For financial planning and consulting services, there is no additional fee.

Other Fees and Costs

Depending on the type of account and/or type of investment purchased, you may pay a transaction fee to the custodian when we buy and sell an institutional class mutual fund for you. In addition to our quarterly fee, you may also incur charges for management and operating expenses of mutual funds and ETFs, wire transfer fees, and interest charges on margin loans or securities backed lines of credit. We do not receive any portion of these fees.

Additional Information

You will pay fees and costs whether you make or lose money on your investments. Fees and costs will reduce any amount of money you make on your investments over time. Please make sure you understand what fees and costs you are paying. We invest 100% of your assets for which you will pay us quarterly a percentage of the value of your account. We do not receive any fees from investment product vendors. The rate of return for your investments on your quarterly statements are net of fees and expenses.

Our fees are outlined in our investment management agreement and in Item 5 of our [Form ADV Part 2A: Firm Brochure Item 5](#). If you are reading the paper version of this document, you can access our Form ADV Part 2A: Firm Brochure at <https://adviserinfo.sec.gov/firm/brochure/326711>.

► QUESTION TO ASK US:

- **What will my portfolio’s average range of built-in fees and expenses cost?**

What are your legal obligations to me when acting as my investment adviser? How else does your firm make money and what conflicts of interest do you have?

When we act as your investment adviser, we have to act in your best interest and not put our interest ahead of yours. At the same time, the way we make money creates some conflicts with your interests. You should understand and ask us about these conflicts because they can affect the investment advice we provide you. Here is an example to help you understand what this means:

Generally, the more assets you have in your account, the more you will pay us. Therefore, we have an incentive to encourage you to increase the assets in your account. Also, when we recommend that clients roll over their 401(k) retirement accounts into an IRA under our management, this represents a conflict of interest because we have an incentive to make this recommendation based on our interest in receiving an additional fee, whether or not the client's individual situation would benefit from this rollover. We are required to disclose that we are a fiduciary under Title 1 of ERISA and the Internal Revenue Code, describe our advisory services and disclose why rolling over your retirement plan account is in your best interest.

Additional information about these conflicts are provided in Items 5, 10, 12 and 14 of our Form ADV Part 2A: Firm Brochure. If you are reading the paper version of this document, you can access our Form ADV Part 2A: Firm Brochure at <https://adviserinfo.sec.gov/firm/brochure/326711>.

► QUESTION TO ASK US:

- How might your conflicts of interest affect me, and how will you address them?

How do your financial professionals make money?

Our Professionals receive a salary plus a percentage of the investment management fee you pay. Our firm's Professionals also receive customary commissions from insurance sales and securities brokerage transactions in their separate capacity as licensed insurance agents and registered representatives, respectively. You are not obligated to use our Professionals for insurance or brokerage services. Our Professionals are legally required to act in your best interest and not put their interests ahead of your own. We have systems in place to mitigate conflicts of interest, including systems to review whether a recommendation is in your best interest.

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

No. Visit Investor.gov/CRS for a free and simple search tool to research our firm and our financial professionals.

► QUESTION TO ASK US:

- As a financial professional, do you have any disciplinary history? For what type of conduct?

Additional Information

For additional information about our advisory services, please visit our website at <https://pacificpeakadvisors.com> and review our Form ADV filings on the SEC's website at www.adviserinfo.sec.gov. You can search the SEC's website by our SEC file number or CRD number: SEC# 801-128225/CRD# 326711. If you have any questions, need additional information, or would like another copy of this Client Relationship Summary, you may contact us at (949) 737-2626.

► QUESTION TO ASK US:

- Who is my primary contact person? Is he or she a representative of an investment adviser or a broker-dealer? Who can I talk to if I have concerns about how this person is treating me?