



Form CRS Relationship Summary

June 17, 2025

Peak American Investment Advisors, Inc. is registered with the Securities and Exchange Commission as an investment adviser. Brokerage and investment advisory services and fees differ. It is important for you to understand the differences.

Free and simple tools are available to research firms and financial professionals at investor.gov/CRS, which also provides educational materials about broker-dealers, investment advisers, and investing.

Relationships and Services

What investment services and advice can you provide me?

We offer the following investment advisory services to retail clients: Portfolio Management on a discretionary basis, Third-Party Advisor Recommendation Program, Financial Planning Services, Educational Workshops, and Estate Planning Services. Monitoring investments is offered as part of our standard service. Frequency depends upon the size and objective of each account. We do not offer advice only with respect to proprietary products.

We have imposed a minimum account size of \$30,000 in assets to be managed. We can make an exception to these minimums from time to time based on individual factors such as length of time the account has been known, overall composition of the account, multiple accounts held with us, etc. This exception is in our sole discretion.

Additional information about our advisory services is located in Item 4 of our [Firm Brochure](#) and on our [website](#).

Fees, Costs, Conflicts, and Standard of Conduct

What fees will I pay?

Under the Third-Party Advisory Program, we are paid by the third-party advisor when we recommend you to them and you decide to open a managed account. The third-party advisor will directly bill you and describe how this works in their separate written disclosure documents. For sub-advisory services, the portion we receive will generally range from 0.85% to 1.45% of assets under management per year. Sub-advisors retain up to 0.50% of this fee, depending on the model chosen. When services are provided through the sub-advisors' platforms, the maximum annual fee for this program will never exceed 2%. We pay the sub-advisor monthly in arrears.

You will be solely responsible for all commissions and other transaction charges, and any charges relating to the custody of securities in your account(s).

Fixed fees for a financial plan will range from \$500-\$2,995, depending on the nature and complexity of your circumstances. You will be required to pay the full fixed fee at the time you execute a Financial Planning Agreement with us. We will typically complete your plan within sixty (60) days after you sign the Financial Planning Agreement. Fixed fees for estate planning services range from \$498-\$1,398 (half due upfront and half due at delivery).

Conversation Starters

- ❖ 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?
- ❖ Help me understand how these fees and costs might affect my investments. If I give you \$10,000 to invest, how much will go to fees and costs, and how much will be invested for me?

Because we charge an asset-based fee, the more assets there are in your advisory account, the more you will pay in fees. We may therefore have an incentive to encourage you to increase the assets in your account.

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. Additional information about our fees is located in Item 5 of our [Firm Brochure](#).

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

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

Our revenue is derived from the advisory fees we collect from your accounts, as well as financial planning and estate planning fees. In addition, we have an affiliated insurance agency, Peak American Financial Group, Inc., where some of our investment advisory representatives are also licensed insurance agents. They will earn commission-based compensation for implementing insurance products on behalf of clients. This creates a conflict of interest that the investment advisory representative who is also a licensed insurance agent can recommend insurance products to clients. We address our fiduciary duty by utilizing insurance products only where it is in the best interest of clients, and after consultation with the client.

We may at times recommend the services of third-party advisors to manage client accounts. In such circumstances, we will share in the third-party asset management fee. This creates a conflict of interest when recommending clients to third-party service providers that provide compensation to us. When referring clients to a third-party advisor, the client's best interest will be the main determining factor.

We recommend that clients maintain their assets in accounts at a specific custodian based in part on the benefit to us of the availability of products and services, and not solely on the nature, cost, or quality of custody and brokerage services provided by the custodian, which creates a conflict of interest. We believe that our recommendation of this custodian is in the best interest of our clients based upon the services provided by the custodian and the fees charged by the custodian.

How do your financial professionals make money?

Our financial professionals are compensated based on revenue generated from assets under management, financial planning, and estate planning. Some are also licensed insurance agents for Peak American Financial Group, Inc., where they will earn commission-based compensation for implementing insurance products on behalf of clients.

Conversation Starters

- ❖ How might your conflicts of interest affect me, and how will you address them?
- ❖ As a financial professional, do you have any disciplinary history? For what type of conduct?
- ❖ Who is my primary contact person? Is he or she an investment adviser representative? Who can I talk to if I have concerns about how this person is treating me?

Disciplinary History

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.

Additional Information

For additional information about our investment advisory services, please visit our [website](#). For up-to-date information and to request a copy of the relationship summary, please call (800) 513-3243.