

Peapod Lane Capital, LLC, is registered with the Securities and Exchange Commission as an Investment Advisor.

Brokerage and investment advisory services and fees differ, and it is important for the retail investor to understand the differences. Free and simple tools are available to research firms and financial professionals at [Investor.gov/CRS](https://www.investor.gov/crs), which also provides educational materials about broker-dealers, investment advisers, and investing.

What investment services and advice can you provide me?

We are an advisory firm that provides investment advisory services to retail clients. We offer our services on a discretionary basis, meaning we have the authority to supervise and direct your portfolio without prior consultation with you. However, you do have the opportunity to impose restrictions on your account to us in writing. We monitor your accounts on a regular and continuous basis. We require a minimum of \$250,000 to invest with our firm; however, we may waive or reduce that amount.

For more information on our services, you can access our ADV brochure and see Items 4, 7, and 13 [here](#).

You may wish 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?

You will pay us a management fee that is billed quarterly and based on your assets under management with our firm. The more money you invest with us the more fees you will pay; therefore, we may have an incentive to have your assets in your account increase, which can happen through market appreciation or additions to your account. While not charged by us, you may also pay custodial fees to the broker-dealer or custodial bank that holds your assets, and a transaction fee when we buy or sell an investment in your account. For some qualified clients we charge a performance fee that is billed quarterly.

For more information on our fees, you can access our ADV brochure and see Items 5 and 6 [here](#).

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 sure you understand what fees and costs you are paying to any advisor you choose.

You may wish to ask us:

“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?”

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:

Since we manage accounts that pay a performance fee, we are financial incentive to favor those accounts over the accounts paying a management fee. We have policies in place to mitigate this conflict.

For more information on our conflicts, you can access our ADV brochure and see Item 6 [here](#).

You may wish to ask us:

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

How do your financial professionals make money?

They are paid a salary and owners receive a portion of the profits of the Firm.

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

No. Please visit [Investor.gov/CRS](https://investor.gov/CRS) for a free and simple tool to research out firm and financial professionals.

You may wish to ask us:

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

You can contact us at (212) 265-8940 to ask for a copy of relationship summary or any other information about us.

You may wish 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?”