

Peak Financial Investing, LLC
CRD# 319672

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FORM ADV PART 2A
BROCHURE

This brochure provides information about the qualifications and business practices of Peak Financial Investing, LLC ("PFI"). If you have any questions about the contents of this brochure, contact us at 413-768-7843 or phi@peakfinancialinvesting.com. 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 PFI is available on the SEC's website at www.adviserinfo.sec.gov.

PFI is a registered investment adviser. Registration with the United States Securities and Exchange Commission or any state securities authority does not imply a certain level of skill or training.

Item 2 Summary of Material Changes

Form ADV Part 2 requires registered investment advisers to amend their brochure when information becomes materially inaccurate. If there are any material changes to an adviser's disclosure brochure, the adviser is required to notify you and provide you with a description of the material changes.

Our prior Disclosure Brochure was filed March 23, 2024. Since that date, we have made the following material changes:

- Effective July 1, 2024 Nick Cianciolo was named Chief Compliance Officer.

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Item 4 Advisory Business

Description of Firm

Peak Financial Investing, LLC is a registered investment adviser based in Chester, Massachusetts. We are organized as a limited liability company ("LLC") under the laws of the State of Wyoming. We are owned by Christopher H. Martenson.

The following paragraphs describe our services and fees. Refer to the description of each investment advisory service listed below for information on how we tailor our advisory services to your individual needs. As used in this brochure, the words "we," "our," and "us" refer to Peak Financial Investing, LLC and the words "you," "your," and "client" refer to you as either a client or prospective client of our firm.

Types of Advisory Services

As a solicitor, we refer potential clients to unaffiliated Registered Investment Advisers ("RIA") firms who are registered investment advisors. The unaffiliated RIA firm is responsible for individual client suitability and portfolio management on an initial and ongoing basis. We will not provide any investment advisory services to the client. In no event shall Peak Financial Investing participate in the management of client accounts or render investment advice to clients on behalf of the third party investment adviser. Clients should review the most recent relevant brochures or equivalent disclosure documents of the unaffiliated RIA's that detail their applicable programs and the compensation to be paid by you and what portion of the same is received by us for our solicitation services and the association between our Firm and the unaffiliated RIA's. Clients are under no obligation to utilize the services of the advisors to whom they are referred. Clients who engage the unaffiliated RIA will sign an investment advisory agreement with the unaffiliated RIA.

The unaffiliated RIA will provide the client their most recent relevant brochures or equivalent disclosure documents that detail their services and the compensation to be paid for the services they provide and what portion of the same is received by us for referring the client to the unaffiliated RIA. Clients who engage the unaffiliated RIA will sign an investment advisory agreement with the unaffiliated RIA.

Currently, we are acting as a solicitor for only one unaffiliated advisory firm, Kiker Wealth Management, LLC (CRD 154405).

Assets Under Management

Peak Financial Investing operates as a Solicitor and does not have investment advisory clients; therefore, there are no assets under management at our Firm.

Item 5 Fees and Compensation

Solicitor Fee

The fees payable to us for these referral services depend upon the fee arrangement between our Firm and the unaffiliated RIA to whom you are referred. We will receive a portion of the unaffiliated RIA's ongoing account management fees as compensation for our solicitation services.

For Kiker Wealth Management, LLC, the Company receives 30% of the fee paid to the charged to the referred client. The fee shall be paid solely from the unaffiliated RIA and will be paid to us within 30 days of the unaffiliated RIA's receipt of the advisory fee from the client.

The fees described above, which we receive from the unaffiliated RIA to whom you are referred, will also apply to any members of your immediate family living in your household that you introduce to the unaffiliated RIA and that subsequently open accounts with the unaffiliated RIA. Any such family members will be asked to enter into an Advisory Agreement with the unaffiliated RIA.

Referred clients have no obligation to pay any compensation directly to Peak Financial Investing. Our Firm seeks payment of its compensation solely from the unaffiliated RIA to whom it recommends clients.

The duration of payments from the RIA to Peak Financial shall continue for as long as you or your immediate family, if applicable, remains a paying investment management client of the RIA.

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

We act solely as a solicitor for unaffiliated Investment Advisers. We do not accept performance-based fees or participate in side-by-side management.

Item 7 Types of Clients

Our customer base for referrals include individuals, including high net worth individuals; investment companies; pooled investment vehicles; charitable organizations; corporations; and other businesses.

The unaffiliated RIAs to whom you are referred may impose minimum account sizes for participation in their advisory services. Please refer to the unaffiliated RIA's Form ADV Part 2A for information on applicable minimum account sizes, if any.

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

Methods of Analysis and Investment Strategies

We refer clients to unaffiliated RIAs who offer a selection of different investment approaches. This includes trend following, countertrend, technical signal based, fundamental and tactical asset allocation strategies. Information of each unaffiliated RIA's method of analysis and investment strategies are described in their respective ADV Part 2A brochures or other disclosure documents that will be provided upon the referral.

Risk of Loss

All investment programs have certain risks that are borne by the investor. The advice offered to you is determined by the areas of expertise of the unaffiliated RIA providing the service and your stated objective. We advise you to notify the unaffiliated RIA promptly if there are ever any changes in your financial situation or investment objective or if you wish to impose any reasonable restrictions upon their management services.

We do not represent, warrant, or imply that the services or methods of analysis employed by the unaffiliated RIAs we recommend can or will predict future results, successfully identify market tops or bottoms, or insulate you from losses due to market corrections or declines. All securities trading, whether in stocks, options, or other investment vehicles, is speculative in nature and involves substantial risk of loss that clients should be prepared to bear. Past performance is not necessarily indicative of future results. You should make every effort to understand the risks involved.

Item 9 Disciplinary Information

We are required to disclose the facts of any legal or disciplinary events that are material to a client's evaluation of our advisory business or the integrity of our management. We do not have any required disclosures under this item.

Information on Disciplinary History and Registration Massachusetts Residents

Pursuant to 950 CMR12.205 (8)(d), the disciplinary history, if any, of all investment advisers and their representatives may be obtained by calling The Massachusetts Securities Division at (617) 727-3548.

Item 10 Other Financial Industry Activities and Affiliations

We have not provided information on other financial industry activities and affiliations because we do not have any relationship or arrangement that is material to our advisory business or to our clients with any of the types of entities listed below.

1. broker-dealer, municipal securities dealer, or government securities dealer or broker;
2. investment company or other pooled investment vehicle (including a mutual fund, closed-end investment company, unit investment trust, private investment company or "hedge fund," and offshore fund);
3. other investment adviser or financial planner;
4. futures commission merchant, commodity pool operator, or commodity trading adviser;
5. banking or thrift institution;
6. accountant or accounting firm;
7. lawyer or law firm;
8. insurance company or agency;
9. pension consultant;
10. real estate broker or dealer; and/or
11. sponsor or syndicator of limited partnerships.

Recommendation of Other Advisers

We refer potential clients to other unaffiliated Registered Investment Advisory ("RIA") firms through our firm. Accordingly, Peak Financial Investing is a Solicitor for other unaffiliated RIAs. Refer to the *Advisory Business* section above for additional disclosures on this topic.

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

Description of Our Code of Ethics

We strive to comply with applicable laws and regulations governing our practices. Therefore, our Code of Ethics includes guidelines for professional standards of conduct for persons associated with our firm. Our goal is to protect your interests at all times and to demonstrate our commitment to our fiduciary duties of honesty, good faith, and fair dealing with you. All persons associated with our firm are expected to adhere strictly to these guidelines. Persons associated with our firm are also required to report any violations of our Code of Ethics. Additionally, we maintain and enforce written policies reasonably designed to prevent the misuse or dissemination of material, nonpublic information about you or your account holdings by persons associated with our firm.

Clients or prospective clients may obtain a copy of our Code of Ethics by contacting us at the telephone number on the cover page of this brochure.

Participation or Interest in Client Transactions

Peak Financial Investing acts solely as a solicitor for unaffiliated RIAs. Neither our Firm nor its employees make recommendations on investments or have access to information on client portfolio holdings.

Aggregated Trading

Peak Financial Investing acts solely as a solicitor for unaffiliated RIAs. The Firm does not trade securities for customer portfolios. Clients should review the most recent relevant brochures or equivalent disclosure documents of the unaffiliated RIA's that detail their trading policies.

Item 12 Brokerage Practices

Peak Financial Investing does not recommend a particular broker-dealer to any client or prospect.

Research and Other Soft Dollar Benefits

We do not have any soft dollar arrangements.

Brokerage for Client Referrals

We do not receive client referrals from broker-dealers in exchange for cash or other compensation, such as brokerage services or research.

Directed Brokerage

Peak Financial Investing acts solely as a solicitor for unaffiliated RIAs. The Firm does not trade securities for customer portfolios. Clients should review the most recent relevant brochures or equivalent disclosure documents of the unaffiliated RIA's that detail their policies.

Aggregated Trades

As noted in Item 11, Peak Financial Investing acts solely as a solicitor for unaffiliated RIAs. The Firm does not trade securities for customer portfolios. Clients should review the most recent relevant brochures or equivalent disclosure documents of the unaffiliated RIA's that detail their trading policies.

Item 13 Review of Accounts

We do not review client accounts nor do we provide reports directly to clients. Clients receive reports and statements on their accounts from the unaffiliated RIA and the custodian of their account.

Item 14 Client Referrals and Other Compensation

Client Referrals

Peak Financial Investing does not pay third parties for client referrals.

Other Compensation

Peak Financial Investing receives no compensation other than what is already disclosed in this Brochure.

Item 15 Custody

Peak Financial Investing acts as a solicitor for unaffiliated RIAs. We do not maintain custody of any funds or securities for any clients we refer to other unaffiliated RIAs. All assets are held at the designated qualified custodians with each unaffiliated RIA, which means the custodians provide account statements directly to clients at their address of record at least quarterly.

Item 16 Investment Discretion

Form ADV Part 2A requires registered investment advisers to disclose whether or not they accept discretionary authority to manage client accounts. We do not provide discretionary management services.

Item 17 Voting Client Securities

Peak Financial Investing acts a solicitor for unaffiliated RIAs. We do not vote proxies on behalf of your advisory accounts. Please reference the Part 2A Disclosure Brochure, Item 17 "Voting Client Securities" of the referred advisory firm for details on whether they vote proxies on your behalf along with their proxy voting policies and procedures or if you will receive proxies directly from your advisory firm, the custodian, or the transfer agent and whether you can contact your adviser about a particular solicitation.

Item 18 Financial Information

Our firm does not have any financial condition or impairment that would prevent us from meeting our contractual commitments to you. We do not take physical custody of client funds or securities, or serve as trustee or signatory for client accounts, and, we do not require the prepayment of more than \$500 in fees six or more months in advance. Therefore, we are not required to include a financial statement with this brochure.

We have not filed a bankruptcy petition at any time in the past ten years.

Item 19 Requirements for State-Registered Advisers

Refer to the Part(s) 2B for background information about our principal executive officers, management personnel and those giving advice on behalf of our firm.

Our firm is not actively engaged in any business other than giving investment advice that is not already disclosed above.

Neither our firm, nor any persons associated with our firm are compensated for advisory services with performance-based fees. Refer to the *Performance-Based Fees and Side-By-Side Management* section above for additional information on this topic.

Neither our firm, nor any of our management persons have any reportable arbitration claims, civil, self-regulatory organization proceedings, or administrative proceedings.

Neither our firm, nor any of our management persons have a material relationship or arrangement with any issuer of securities.

Information on Disciplinary History and Registration Massachusetts Residents

Pursuant to 950 CMR12.205 (8)(d), the disciplinary history, if any, of all investment advisers and their representatives may be obtained by calling The Massachusetts Securities Division at (617) 727-3548.

Item 20 Additional Information

Privacy Notice

We view protecting your private information as a top priority. Pursuant to applicable privacy requirements, we have instituted policies and procedures to ensure that we keep your personal information private and secure.

We do not disclose any nonpublic personal information about you to any nonaffiliated third parties, except as permitted by law.

We restrict internal access to nonpublic personal information about you to employees, who need that information in order to provide products or services to you. We maintain physical and procedural safeguards that comply with regulatory standards to guard your nonpublic personal information and to ensure our integrity and confidentiality. We will not sell information about you or your accounts to anyone. We do not share your information unless it is required to further a relationship with the unaffiliated investment adviser at your request, or required by law.