

## 1. Introduction

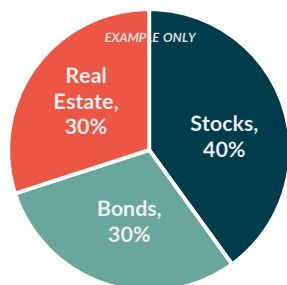
### FINDING A GOOD FINANCIAL ADVISOR IS LIKE FINDING A GOOD MATTRESS...



*If you don't know the right questions to ask, you'll end up with a terrible night's sleep.*

Nobody should lose sleep over their portfolio. That is why SilverPeak Wealth developed the PERFORMANCE ROADMAP. A sophisticated tool the CFP® professionals at SilverPeak Wealth use to develop customized investment strategies to fit client's specific needs.

SilverPeak Wealth is a Boulder-based investment manager and financial planner.

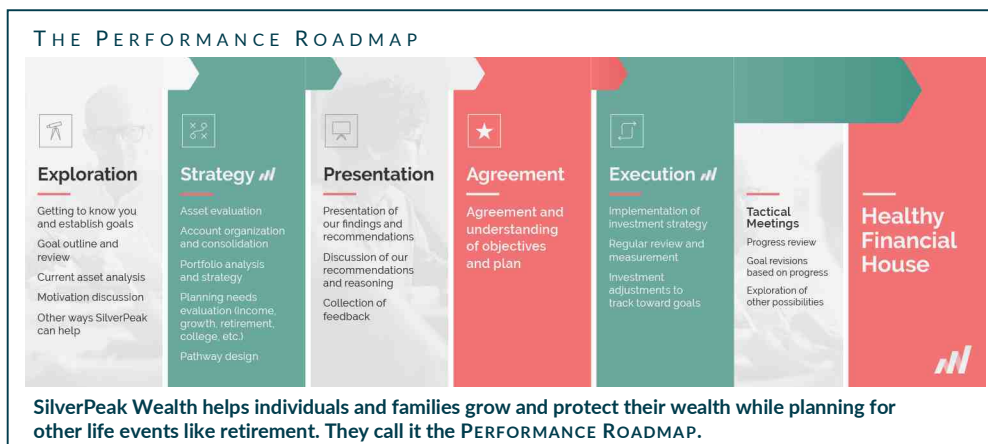


- ☑ SilverPeak Wealth does NOT sell products, or work for commissions.
- ☑ Advisors at SilverPeak Wealth are CERTIFIED FINANCIAL PLANNER™ (CFP®) professionals abiding by all professional ethical standards. They are fiduciaries. And they are nice people who serve only a limited number of clients.
- ☑ SilverPeak Wealth is fee-only. (SilverPeak Wealth can only earn more when your portfolio grows.)
- ☑ SilverPeak Wealth diversifies client portfolios across three broad types of investments:
  - ▶ Stocks, Bonds, ...and... Real Estate.
- ☑ SilverPeak Wealth helps clients with a broad range of planning needs including retirement, tax, estate, insurance, etc.
- ☑ SilverPeak Wealth is small, local, ...AND... independent.

SilverPeak Wealth is registered with the Securities and Exchange Commission (SEC) as an investment adviser. Please be aware that brokerage and investment advisory services and fees differ and that 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](https://www.investor.gov/crs), which also provides educational materials about broker-dealers, investment advisers, and investing.

## 2. What investment services and advice can you provide me?

*It can be overwhelming trying to pick the best investments or feel like you have a handle on your retirement. The team at SilverPeak Wealth takes the time to understand the complexities of your situation and plot a course for success.*



It starts by learning about you and what you are trying to accomplish. Then, using the PERFORMANCE ROADMAP tool, a CERTIFIED FINANCIAL PLANNER™ professional (CFP®) at SilverPeak Wealth designs a personalized financial strategy for you.

- ▶ **CFP® professionals at SilverPeak Wealth are both friendly financial planners, and relentless investment geeks.**

Your PERFORMANCE ROADMAP will be presented to you, and if you agree that it is the strategy you want, then SilverPeak Wealth will take care of all the details. These details include:

- ☑ Setting up investment account(s) in your name at our preferred 3<sup>rd</sup> party custodian: **Charles Schwab**.
- ☑ Researching appropriate investments.
- ☑ Investing your account(s) per your PERFORMANCE ROADMAP guidelines.
- ☑ Monitoring your investments on an ongoing basis with quarterly account audits, that include portfolio adjustments and rebalancing when needed.
- ☑ Reporting your progress back to you with easy-to-read, quarterly performance reports. (In addition to the statements you will receive from Schwab.)
- ☑ Periodic tactical meetings with your SilverPeak Wealth CFP® professional to discuss:
  - ▶ Investment strategy, progress on your PERFORMANCE ROADMAP, and what is new with you.

**Q. Who is my primary contact person?**

A. Advisors at SilverPeak Wealth are college graduates and CERTIFIED FINANCIAL PLANNER™ professionals.

**Q. What is your relevant experience, including your licenses, education and other qualifications? (Answer above.) What do these qualifications mean?** [Click here](#) to learn more about CFP® professionals.

**Q. Is he or she a representative of an investment adviser or a broker-dealer?**

A. Investment adviser. [Click here](#) for Investopedia explanation.

**Q. Who can I talk to if I have concerns about how this person is treating me?**

A. First of all, if you don't like how your advisor is treating you, then you should **fire your advisor!** At SilverPeak Wealth, your advisor is also likely to be a firm principal. But if that is not enough, SilverPeak Wealth will also escalate any client complaint to the management committee for prompt resolution.

**Q. How will you choose investments to recommend to me?**

A. Investments will be heavily vetted and typically chosen from the universe of investments available on the Schwab Advisor Center® trading platform. The specific investments and amounts will be based on your situation and clearly outlined in your Performance Roadmap.

**Q. Given my financial situation, should I choose an investment advisory service? Why or why not?**

A. It sounds like you are thinking about getting some help with your investments. The fact that you have considerable assets argues that you may benefit—both financially, ...AND... you might appreciate giving yourself more time for other things.

**Q. What are your legal obligations to me when acting as my investment adviser?**

A. SilverPeak Wealth is a fiduciary.

(i.e. They are legally required to act in your best interest.)

For additional information, please refer to Items 4, 7, & 13 of our Form ADV Part 2A at the following link: <https://adviserinfo.sec.gov/firm/brochure/170732>.

### 3. What fees will I pay?

#### SUCCESSFUL INVESTORS ARE USUALLY THE BEST INFORMED.

SilverPeak Wealth fees are easy to understand—they are based on the size of the portfolio. The annual fee starts at 1% of the value of the investments SilverPeak Wealth is managing. Larger portfolios (those over \$1M) will pay **less than 1%**.

**Q. 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?**

A. If you give SilverPeak Wealth \$10,000 to invest, \$10,000 will be invested. Most of the high-value investments available to clients come with no fees or commissions through the Schwab Advisor Center® trading platform. And, SilverPeak Wealth DOES NOT charge commissions, but rather charges your investment account(s) a quarterly fee based primarily on portfolio size.

**Q. How else does your firm make money?**

A. That's it. SilverPeak Wealth is fee-only. (What is "fee-only?" [Click here](#).) The investment management fee charged to your investment account(s) is the **ONLY** fee SilverPeak Wealth earns.

**Q. What conflicts of interest do you have?**

A. SilverPeak Wealth has an incentive to grow your account. This growth can come from investment gains (not a conflict, you also want gains!), or by you adding money.

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

A. SilverPeak Wealth wants you to be a client as long as possible. And, SilverPeak Wealth wants your portfolio to be as big as possible. You should know this... if it is not already plainly obvious. SilverPeak Wealth aims to take care of clients. If a client decides she would benefit by putting more money with SilverPeak Wealth, then SilverPeak Wealth has performed its fiduciary duty in disclosing the conflict.

**Q. How do your financial professionals make money?**

A. SilverPeak Wealth professionals receive a base salary plus bonus. Bonuses are based on revenue, not on selling anything.

Please refer to our Form ADV Part 2A for further information on our fees and our conflicts of interest (and how we address them) at the following link: <https://adviserinfo.sec.gov/firm/brochure/170732>.

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.

### 4. Do you or your financial professionals have legal or disciplinary history?

**No. Never. None.**

For a free, simple search tool to research us and our financial professionals, as well as other firms and professionals, please visit [Investor.gov/CRS](https://Investor.gov/CRS).

### 5. Additional Information (... more also available at [www.SilverPeakWealth.com](http://www.SilverPeakWealth.com))

For additional information about SilverPeak Wealth advisory services, please refer to Form ADV Part 2A brochure available at <https://adviserinfo.sec.gov/firm/brochure/170732>, and the individual Form ADV Part 2B brochure supplement(s) your representative provides. If you have any questions, need up-to-date information and/or need a copy of this Client Relationship Summary, please contact us at 720.465.5055 or [info@silverpeakwealth.com](mailto:info@silverpeakwealth.com).



► **Minimum portfolio size: \$500,000.**

If your investment portfolio meets this threshold, then you may benefit from the SilverPeak Wealth PERFORMANCE ROADMAP:

- Customized wealth strategies.
- Disciplined follow-through.
- A friendly and trusted advisor who is a CFP® professional with a limited number of clients. SilverPeak Wealth advisors **know their clients ...AND... what success looks like.**

**SilverPeak Wealth will respond right away.**