

# Form CRS Disclosure for Peerless Wealth, LLC

March 2024

## Item 1: Introduction

Peerless Wealth, LLC is a SEC registered Investment Adviser headquartered in the state of Ohio. Peerless Wealth's main office is located at: 1 E. Campus View Blvd., Suite 210, Columbus OH 43235. Peerless Wealth's investment advisory services include financial planning and ongoing discretionary investment management. Peerless Wealth's clients may include individuals, high net worth individuals, families, business entities, trusts, estates, and registered investment companies as a sub-advisor. Additional information regarding our services can be found in Item 4 and Item 7 on our ADV Part 2A.

**Brokerage and investment advisory services and fees differ and that it is important for the retail investor to understand the differences.** There are free and simple tools 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.

## Item 2: Relationship and Services

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

Peerless Wealth offers continuous financial advice and guidance to retail investors on a Discretionary basis.

**Account Monitoring.** Client portfolios are monitored on an ongoing basis. The frequency of a portfolio rebalancing takes place when we at Peerless Wealth feel that there is an opportunity to sell into strength and buy into weakness.

**Investment Authority.** We manage investment accounts on a discretionary basis. Discretionary investment management means that the Advisor makes the ultimate decision to invest in a specific investment.

**Investment Offerings.** We provide advice on various types of investments. Our services are not limited to a specific type of investment and/or product.

**Account Minimums and Other Requirements.** In general, we do not require a minimum household dollar amount to open and maintain advisory accounts.

**Additional Information:** More detailed information about our services can be found in our firm brochure. (ADV Part 2A Items 4 & 7) To view our form ADV click this link: <https://adviserinfo.sec.gov/firm/summary/305807>.

### Conversation Starters & Key Questions to Ask Your Investment Advisor:

- **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?**

## Item 3: Fees, Costs, Conflicts, and Standard of Conduct

At this time, Peerless Wealth has chosen to work with the following custodian: Charles Schwab. Peerless Wealth's advisory fees are separate from the fees charged by Charles Schwab and the fees charged with the investments within the clients portfolio. Peerless Wealth's annual advisory fee schedule(s) and details are as follows:

Peerless Wealth's advisory fees, unless negotiated otherwise, will not exceed 1.50% of Assets Under Management (AUM), and are based on complexity and guided by the total market value of the assets under advisory. Peerless Wealth does not charge additional fees over and above our agreed to advisory fee. ETFs and Mutual funds have internal fees and expenses. Peerless Wealth as the Sub-Advisor to the Peerless Option Income Wheel ETF may receive and/or share in these fees. Peerless Wealth clients may incur brokerage and other transaction costs by the custodian. Peerless Wealth does not receive these fees nor do we share in these fees; see ADV 2A Item 12 for additional information. Additional information regarding our services can be found in Item 5 on our ADV Part 2A. <https://adviserinfo.sec.gov/firm/summary/305807>.

**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.

**Conversation Starters & Key Questions to Ask Your Investment Advisor:**

- **Help me understand how these fees and costs might affect my investments. If I give you \$1,000,000 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?**

**Standard of Conduct:**

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. An example of a conflict is Peerless Wealth receives additional compensation when a client adds money to increase the accounts value.

**Conversation Starters & Key Questions to Ask Your Investment Advisor:**

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

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

Peerless Wealth investment advisory representatives are compensated based on the amount of client assets (i.e. Cash & Securities) under management in which they service.

**Additional Information:** Additional information regarding our services can be found in Item 5 on our ADV Part 2A.

**Item 4: Disciplinary History**

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

No, we do not have a disciplinary history. Peerless Wealth and its investment adviser representatives disciplinary history can be found on the firms ADV 2A and the specific individuals ADV 2B. A free and simple tool you can use to research Peerless Wealth and/or investment advisor representatives can be found at [Investor.gov/CRS](https://investor.gov/CRS)

**Conversation Starters & Key Questions to Ask Your Investment Advisor:**

- **As a financial professional, do you have any disciplinary history? If so, for what type of conduct?**

**Item 5: Additional Information**

**Primary Contact Information**

Peerless Wealth is located at 1 E. Campus View Blvd., Suite 210, Columbus OH 43235. Mr. Erik Thompson is the Chief Compliance Officer of Peerless Wealth, LLC. Clients can call him at (614) 824-2824 or reach him by email at: [ETHompson@Peerless-Wealth.com](mailto:ETHompson@Peerless-Wealth.com) to request additional up-to-date information and/or to request the latest copy of the firms form CRS (ADV Part 3) and/or our firm brochure ADV Part 2A.

**Conversation Starters & Key Questions to Ask Your Investment Advisor:**

- **Who is my primary contact person?**
- **Is my primary contact person 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?**