

Item 1 Cover Page



**2800 North Dallas Parkway #360**

**Plano, TX 75093**

**972-331-5678**

**IARD#145056**

[http:// www.peakamericanfinancial.com/](http://www.peakamericanfinancial.com/)

---

This brochure provides information about the qualifications and business practices of Peak American Investment Advisors, Inc. It is prepared pursuant to regulatory requirements. If you have any questions about the contents of this brochure, please contact us at the phone number or website listed above. The information in this brochure has not been approved or verified by the United States Securities and Exchange Commission ("SEC") or by any state securities authority. Our registration as an Investment Adviser does not imply any level of skill or training. Additional information about Peak American Investment Advisors, Inc. is also available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

**Dated: August 31, 2020**

## Item 2 Material Changes

### **Summary of Material Changes:**

Please note that there no “material changes” made to this Brochure since our last delivery or posting of the Brochure on the SEC’s public disclosure website; however, this Brochure reflects that the Firm changed its name from PTF Investment Advisors, Inc. to Peak American Investment Advisors, Inc., and includes a number of minor editorial changes.

## Item 3 Table of Contents

<b>Part 2A of Form ADV: Firm Brochure</b> .....	1
Item 1 Cover Page.....	1
Item 2 Material Changes.....	2
Item 3 Table of Contents.....	3
Item 4 Advisory Business.....	5
Item 5 Fees and Compensation.....	7
Item 6 Performance-Based Fees and Side-By-Side Management.....	9
Item 7 Types of Clients.....	9
Item 8 Methods of Analysis Investment Strategies and Risk of Loss.....	10
Item 9 Disciplinary Information.....	11
Item 10 Other Financial Industry Activities and Affiliations.....	12
Item 11 Code of Ethics, Participation or Interest in Client Transactions & Personal Trading.....	12
Item 12 Brokerage Practices.....	13
Item 13 Review of Accounts.....	14
Item 14 Client Referrals and Other Compensation.....	14
Item 15 Custody.....	15
Item 16 Investment Discretion.....	15
Item 17 Voting Client Securities.....	16
Item 18 Financial Information.....	16
Item 19 Requirements for State Registered Advisers.....	16
<b>Part 2B of Form ADV: Brochure Supplement</b> .....	18
John M. Andruska.....	18
James Bassett.....	22
John Congdon.....	26
Kashana Lara.....	30

Lori Anne Dunn .....	34
Matthew Hepburn .....	38
Nicholas H. Horsfall .....	42
Stephen Schwesinger.....	46
Matthew W. McIntyre.....	50
Pamela Smith .....	54
Samuel Thomas .....	58
Robert Williams .....	62
Garrett Newman .....	66
Placido Rodriguez .....	70

## Item 4 Advisory Business

### INTRODUCTION

Incorporated in April 2007, Peak American Investment Advisors, Inc. (herein referred to as “Peak American IA”, “Firm,” “we,” “our,” “us”) is a Texas corporation with a principal place of business located at 2800 North Dallas Parkway, #360, Plano, Texas 75093. We have been registered with the Texas State Securities Board since October 2007 as an investment adviser. We are also registered in various other states, which means we are registered to do business in these states. We can conduct business in other states by claiming an exemption from registration based on those states exemption policies. Our registration as an Investment Adviser does not imply any level of skill or training. The oral and written communications we provide you, including this Brochure, is information you can use to evaluate us and other advisers, which are factors in your decision to hire us or to continue to maintain a mutually beneficial relationship. This Brochure provides information about our qualifications and business practices.

### OWNERSHIP

Peak American IA is a wholly owned entity of Peak American Financial Companies, Inc. Matthew W. McIntyre is the majority shareholder of Peak American Financial Companies, Inc., and an indirect owner of PTF Investments Advisors, Inc. Matthew W. McIntyre does not have an active role in the investment advisory services provided by Peak American IA.

### ADVISORY SERVICES OFFERED

We provide the following services to our clients:

- Portfolio Management on a Discretionary & Non-Discretionary basis
- Third-Party Advisor Recommendation Program

### PORTFOLIO MANAGEMENT SERVICES

Peak American IA is an investment advisory firm which offers fee-based portfolio management services on a discretionary or non-discretionary basis.

Our service constitutes an ongoing process by which:

- a) Your investment objectives, constraints and preferences are identified and specified;
- b) Your strategies are developed and implemented through a combination of financial assets;
- c) Capital market conditions and your circumstances are monitored; and

Portfolio adjustments are made as appropriate to reflect significant changes to any or all of the relevant variables set out above.

On a discretionary basis, we design, revise, and reallocate a custom portfolio for you. The investments are determined based upon your investment objectives, risk tolerance, net worth, net income, age, investment time horizon, tax situation and other various suitability factors.

On a non-discretionary basis, we provide periodic recommendations to you and if such recommendations are approved, we will ensure that the authorized recommendations are carried out.

In making recommendations to you, we shall rely on your profile document or questionnaire completed by you that reflects your circumstances, preferences, and objectives. Restrictions and guidelines imposed by you may affect the composition and performance of custom portfolios (as a result, performance of custom portfolios within the same investment objective can differ and you should not expect that the performance of your custom portfolio to be identical to any other individuals portfolio performance) as well as recommendations provided to you.

Portfolios can consist of individual stocks and bonds, options, ETF's, mutual funds, cash and other securities, or other investment vehicles deemed appropriate by us. The investment programs identify your investment needs and goals and we determine the appropriate mix of investments to attain that goal.

## **DISCRETIONARY AND NON-DISCRETIONARY MANAGED ACCOUNTS:**

### **Folio Institutional Ready-to-Go Portfolios:**

Peak American IA utilizes Folio Institutional's Ready-to-Go Folios for discretionary and non-discretionary managed portfolios. Folio Institutional provides more than 160 Ready-to-Go Folios (RTG's) that are professionally designed portfolios of equities, and fixed income mutual funds, and other securities and they cover a wide range of investment strategies. Determining the RTG for each client is determined by Peak American IA's Portfolio Manager and is based on information obtained from a Risk Questionnaire, in addition to specific needs and circumstances of the individual client(s) and are customized to each client's investment objectives. As changes to the RTG's are recommended by Folio Institutional, Peak American IA's portfolio manager is notified and given the opportunity to agree to the changes and automatically implement the changes. Each RTGs methodology, list of holding and performance can be seen at <https://www.folioinvesting.com/folioinvesting/rtg/>.

## **THIRD-PARTY ADVISOR RECOMMENDATION PROGRAM:**

When deemed appropriate for the client, Peak American IA may recommend unaffiliated third-party advisors to manage all of a client's assets. Under this program, we assist you with identifying your risk tolerance and investment objectives. The third-party advisors are responsible for continuously monitoring client accounts and making trades in client accounts when necessary. If our services to you include the use of these third-party advisor, you will enter into an agreement directly with the third-party advisor who provides your designated account with asset management services. We do not have any trading authority with respect to your designated account managed by the third-party advisor. Prior to referring any clients to third-party advisors, Peak American IA will make sure that they are properly registered, or notice filed with the applicable state(s). Clients who are recommended to a third-party advisors will receive full disclosure, including services rendered and fee schedules at the time of the recommendation by delivery of a copy of the relevant third-party money manager's brochure or equivalent disclosure document and privacy policy, prior to placing the assets with the third-party advisor.

Peak American IA currently recommends Morningstar Investment Services, Inc. as a third-party investment advisor.

### **Morningstar Investment Services, Inc:**

Peak American IA recommends Morningstar's® Managed Portfolios Program. The Morningstar® Managed Portfolios Program is a discretionary investment advisory program managed by Morningstar Investment Services, Inc., a federally registered investment adviser. In the Morningstar® Managed Portfolios Program, services are divided between Morningstar Investment Services, Inc., and Peak American IA:

#### **Morningstar Investment Services, Inc.'s Responsibilities:**

- Constructing portfolios by analyzing a universe of available mutual funds using quantitative and qualitative analyses.
- Continuously monitoring the portfolios within the Program, rebalancing and/or reallocating when deemed necessary.

#### **Peak American IA Responsibilities:**

- Assisting you in completing a Risk Tolerance Questionnaire and/or other applicable account opening forms.
- Determining suitability of the program, investment strategy and selected portfolio.
- Meeting with you at least annually to review any changes in your financial situation.
- Acting as liaison between you and Morningstar Investment Services, Inc.

Morningstar maintains a proprietary program consisting of multiple investment strategies with multiple portfolios intended for a range of clients based on such factors as age, financial situation, time horizon, risk tolerance and any reasonable restrictions that the client may place on the portfolios elected for its account. The Program includes various strategies consisting of mutual funds, exchange-traded funds, and equity securities. Morningstar will typically work with Peak American IA in identifying the appropriate

portfolio option for the Peak American IA's client. Thereafter, Morningstar as complete discretion within the portfolio option to make investment decisions and to initiate transactions on behalf of the client.

Please refer to Morningstar's Form ADV Part 2A Brochure for additional information on their services.

**California Disclosure:**

Pursuant to California Code of Regulation, CCR Section 260.238 (j), Peak American IA hereby discloses that clients may receive the same or comparable services from other financial advisers at a lower fee.

All material conflicts of interest under California Code of Regulations, CCR Section 260.238 (k) are disclosed regarding Peak American IA, its representatives, or any of its employees, which could be reasonable expected to impair the rendering of unbiased and objective advice.

Clients are under no obligation to act upon Peak American IA's recommendations. If a client elects to act on our recommendations, the client is under no obligation to affect the transaction through us.

While we do not participate in any wrap fee programs, we may refer suitable clients to a third-party advisor that may offer a wrap fee program.

As of December 31, 2019, Peak American IA has approximately \$3,210,936 in discretionary assets under management.

**Item 5 Fees and Compensation**

**PORTFOLIO MANAGEMENT NON-DISCRETIONARY AND DISCRETIONARY PORTFOLIO MANAGEMENT PROGRAM FEE SCHEDULE**

Breakpoint Pricing (aggregate on this platform)

\$150 per year minimum (accounts \$0 to \$75,000)

Breakpoint Start	Breakpoint End	Advisor Fee	Folio Fee	Total Fee
\$0	\$499,999	1.35%	.20%	1.55%
\$500,000	\$999,999	1.35%	.15%	1.50%
\$1,000,000	Unlimited	1.35%	.10%	1.45%

The Program member pays an annualized fee for participation in the Program based upon a percentage (%) of the market value of Managed assets. The Program fee is payable quarterly, in advance (forward), based on the market value of the Managed assets as of the close of business on the last business day of the preceding calendar quarter. Any client, who starts the Program during a quarter, will be billed on a prorated basis, for that quarter. The Program fee includes investment advisory services, trade execution costs, confirms, and any regulatory fees associated with securities transactions for non-discretionary accounts and discretionary accounts. In addition to the Program fee, the below fees are charged and debited, when incurred, from the account for non-discretionary and discretionary accounts. Fee are negotiable.

**Custodian Services and Fees Not Included in Program**

- Outgoing Account Transfer Fee \$25
- IRA Termination Fee \$25
- IRA Annual Fee \$45
- Wire Fee \$15
- Visa Check Card Annual Fee \$50

**THIRD-PARTY ADVISORY PROGRAM SERVICES FEES:**

We are paid by the third-party advisor when we recommend you to them and you decide to open a managed account. Third-party advisors pay us a portion of the investment advisory fee that they charge you for managing your account. Fees paid to us by third-party money manager are generally ongoing. The third-party money managers we recommend will not directly charge you a higher fee than they would have charged without us introducing you to them. Third party money managers establish and maintain their own separate billing processes over which we have no control. In general, they will directly bill you and describe how this works in their separate written disclosure documents. We currently recommend Morningstar Investment Services Inc. as a third-party advisor. Fees are negotiable.

**Morningstar Managed Portfolios Program**

An annual Program fee is charged quarterly in advance based on the prior period's ending balance. Morningstar collects our fees and remits periodically to Peak American IA.

**Mutual Fund Products Strategies:**

First \$500,000	1.50%
Next \$500,000	1.40%
Next \$1,000,000	1.30%
Over \$2,000,000	1.10%

**Morningstar ETF Products Strategy:**

First \$500,000	1.40%
Next \$500,000	1.40%
Next \$4,000,000	1.35%
Thereafter	1.30%

**Morningstar Select Equity Portfolios:**

First \$500,000	1.65%
Next \$500,000	1.65%
Next \$4,000,000	1.60%
Thereafter	1.55 %

**Morningstar Mutual Funds:**

First \$500,000	1.30%
Next \$500,000	1.20%
Next \$1,000,000	1.10%
Over \$2,000,000	0.95 %

**Active/Passive Products Strategy:**

First \$500,000	1.40%
Next \$500,000	1.30%
Next \$1,000,000	1.20%
Over \$2,000,000	1.05 %

Depending upon the program selected, the above fees may not include fees/commissions associated with executing transactions and does not include the internal expenses of exchange-traded funds. For a detailed explanation of the Total Fee applicable to your specific account, please review your account opening documents. We encourage Clients to review the Total Fee, as well as other information contained in the account opening documents, carefully. Clients will be provided with the Form ADV Part 2A of Morningstar. Please refer to this document for more complete information regarding their services and fees.

### **Other Compensation Received:**

Advisory Agents of the Firm are also licensed insurance agents for Peak American Financial Group, Inc., a registered insurance agency and affiliated firm of Peak American Financial Companies. If a financial plan includes the recommendations to purchase insurance products and you act upon that recommendation or buy insurance through our investment advisory agents, they receive a commission from insurance sales, which includes life, accident, disability and fixed annuities. Peak American IA does not charge management fees on commission based fixed index annuities. However, the advisory agent will receive commissions as an insurance agent from the recommendation of any insurance product, like a fixed index annuity. We will seek out the products of any company, agency or brokerage that have products fitting your needs. The client always has the right to decide whether to act on an insurance recommended by the investment advisory representative. If the client decides to act, clients have the right to do so through the professional they choose.

Portfolio management clients are fee based and are not assessed commissions generated from securities transactions.

Our Firm also has a written Business Continuity Plan identifying procedure relating to an emergency or significant business disruption including death or incapacitation of our Firm or any of its investment advisory agents. You can contact our office at 800-230-8415 for any questions about this or any other matter.

Pursuant to California Code of Regulation, CCR Section 260.238 (j), Peak American IA, hereby discloses that clients may receive the same or comparable services from other financial advisers at a lower fee.

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

We do not charge performance-based fees, nor do we provide side by side management services.

## **Item 7 Types of Clients**

### **Client Base:**

Our customer base consists of individuals.

### **Conditions for Account Management:**

We have imposed a minimum account size of \$30,000 in assets to be managed. We can make 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.

Third-party advisors may impose a minimum dollar amount for initial client assets for the investment advisory services as disclosed in the management agreement. These minimums may be waived at the third-party money manager's discretion. Please see third-party advisors ADV Part 2A for more information.

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

### **Methods of Analysis & Investment Strategies:**

Our objective is to grow capital for our client's future needs. However, our most basic responsibility is to guard a client's principal. We work with you to devise an investment strategy to meet your financial objectives. This includes:

- discussion regarding your objectives
- review of existing holdings
- ongoing analysis of funds
- advice on best direction for new investments
- updates of specific changes within the market or to particular funds
- monitoring of recommended investments and reviews

The flexibility of our strategies gives us the ability to best manage investment risks in any investment market. We use Charting and Fundamental security analysis methods.

Charting Analysis is a way of gathering and processing price and volume information of a particular security by applying mathematical equations and then plotting the resulting data onto graphs in order to predict future price movements.

Fundamental Analysis involves using real data to evaluate a security's value. We perform fundamental analysis on a securities value by looking at economic factors, such as interest rates and the overall state of the economy, information about issuers, potential changes in credit ratings, revenues, earnings, future growth, return on equity, profit margins and other data to determine underlying value and potential for future growth.

You are advised to notify us promptly if there are ever any changes in your financial situation or investment objective or if you wish to impose any reasonable restrictions upon our management services.

### **Risk of Loss:**

**Investing in securities involves risk of loss that you should be prepared to bear.** You are advised to notify us promptly if there are ever any changes in your financial situation or investment objective or if you wish to impose any reasonable restrictions upon our management services. If you wish to impose any reasonable restrictions upon our management services, you will need to advise us in writing of any restrictions.

We do not represent, warrant, or imply that the services or methods of analysis employed by us can or will predict future results, successfully identify market tops or bottoms, or insulate clients 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. Clients should make every effort to understand the risks involved.

### **General Principle Risks of Investing include, but are not limited to:**

**General Risks:** Your investments with us are not a deposit of a bank and are not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. Accordingly, you may lose money by investing with us. When you sell your investments, they may be worth less than what you paid for them because the value of investments will fluctuate reflecting day-to-day changes in market conditions, interest rates and a number of other factors.

**Allocation Risk:** Our allocation of investments among different asset classes, such as equity or fixed-income assets classes, may have a more significant effect on your returns when one of these classes is performing more poorly than others.

**Market Risk:** Stock and bond markets often trade in random price patterns, and prices can fall over sustained periods of time. The value of the investments we make for you will fluctuate as the financial markets fluctuate. This could result in your account value(s) declining over short- or long-term periods of time.

**Equity Risk:** Your investments will be subjected to the risk that stock prices may fall over short or extended periods of time. Historically, the equity markets have moved in cycles, and the value of equity securities in your portfolio may fluctuate drastically from day to day. Individual companies may report poor results or be negatively affected by industry and/or economic trends and developments. The prices of securities issued by such companies may suffer a decline in response. These factors will contribute to the volatility and risk of your assets.

**Foreign Securities Risk:** We have the ability to invest in foreign securities, and, from time to time, a significant percentage of your assets may be composed of foreign investments. Foreign investments involve greater risk in comparison to domestic investments because foreign companies/securities: may have different auditing, accounting, and financial reporting standards; may not be subject to the same degree of regulation as U.S. companies, and may have less publicly available information than U.S. companies; and are often denominated in a currency other than the U.S. dollar.

**Currency Risk:** Your investments may be subject to currency risk. Currency fluctuations and changes in the exchange rates between foreign currencies and the U.S. dollar could negatively affect the value of your investments in foreign securities.

**Interest Rate Risk:** Your investments are subject to interest rate risk. Interest rate risk is the risk that the value of a security will decline because of a change in general interest rates. Investments subject to interest rate risk will usually decrease in value when interest rates rise. For example, fixed-income securities with long maturities typically experience a more pronounced change in value when interest rates change.

**Credit Risk:** Your investments are subject to credit risk. An investments credit quality depends on its ability to pay interest on and repay its debt and other obligations.

**Prepayment Risk:** Your investments may be subject to prepayment risk. Prepayment risk occurs when the issuer of a security can repay principal prior to the security's maturity. Securities subject to prepayment can offer less potential for gains during a declining interest rate environment and similar or greater potential for loss in a rising interest rate environment. In addition, the potential impact of prepayment features on the price of a security can be difficult to predict and result in greater volatility.

**Inflation Risk:** This is the risk that the value of your assets or income investments will be less in the future as inflation decreases the value of your money. As inflation increases, the value (purchasing power) of your assets can decline. This risk increases as we invest a greater portion of your assets in fixed-income securities with longer maturities.

## Item 9 Disciplinary Information

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would-be material to your evaluation of us or the integrity of our management.

Our Firm does not have any material facts about legal or disciplinary events that are material to your evaluation of the integrity of our Firm or its investment advisory representatives to disclose. Your confidence and trust placed in our Firm and its investment advisory representatives is something we value and endeavor to protect.

## Item 10 Other Financial Industry Activities and Affiliations

### **Relationship with Peak American Financial Group, Inc.:**

Our investment advisory representatives are also licensed insurance agents for Peak American Financial Group, Inc., an affiliated insurance agency with our Firm. In their capacity as a licensed insurance agent, investment advisory representatives will earn commission-based compensation for implementing insurance products on behalf of clients. This creates a conflict of interest that the investment advisory agent is also a licensed insurance agent and can recommend insurance products to clients. We address our fiduciary duty by utilizing insurance products only where it is the best interest of clients, and after consultation with the client.

Peak American IA will not charge management fees on commission based fixed index annuities. The client always has the right to decide whether to act on any insurance recommended by the investment advisory representative. If the client decides to act, clients have the right to do so through the professional they choose.

### **Relationship with Third-party Advisors:**

Peak American IA may at times recommend the services of third-party advisors to manage client accounts. In such circumstances, Peak American IA will share in the third-party asset management fee. This situation creates a conflict of interest when recommending clients to third party service providers that provide compensation to the Firm. When referring clients to a third-party advisor, the client's best interest will be the main determining factor of Peak American IA Factors considered in making this determination include account size, risk tolerance, the opinion of each client and the investment philosophy of the selected third-party advisor. Currently Peak American IA has a third-party advisor relationship with Morningstar Investment Services, LLC.

Neither our Firm nor any of our management persons are registered, or have an application pending to register, as a futures commission merchant, commodity pool operator, a commodity trading advisor, or an associated person of the foregoing entities.

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

### **Code of Ethics:**

We have adopted a Code of Ethics Policy to mitigate conflicts of interest from personal trading by our advisory personnel and have established standards of conduct expected of our advisory personnel. We have set forth in the Code of Ethics Policy statements of general principles, required course of conduct, reporting obligations, and review and enforcement of the Code of Ethics Policy. We will provide a copy of the Code of Ethics Policy to our clients or prospective client's upon written request.

### **Participation or Interest in Client Transactions / Personal Trading:**

Our Investment Advisory Representatives will buy or sell for themselves securities that they also recommend to you. While we allow Investment Advisory Representatives to purchase or sell the same securities that may be recommended to and purchased on behalf of Clients, such trades are typically aggregated with Client orders or traded afterward. At no time will we, or any Investment Advisory Representative of our Firm, engage in trading that operates to the client's disadvantage when similar securities are being bought or sold. We will do everything possible to mitigate these conflicts. Records of all advisory associate's proprietary trading activities are reviewed and kept by us. We and our advisory

agents will act in a fiduciary manner, understand the prohibitions against the use of any insider information and will always act in your best interest. Trading of affiliates of the advisor are prohibited from frontrunning or disadvantaging of client accounts.

## Item 12 Brokerage Practices

### **Brokerage Selection:**

We recommend Folio Institutional, Charles Schwab and Fidelity Investments Securities, Inc. (Members FINRA/SIPC), as the custodians for client accounts and for the execution of securities transactions therein. Custody of your accounts for both securities and funds will be maintained at either Folio Institutional, Charles Schwab and/or Fidelity Investments. We are not a subsidiary of, or an affiliated entity of Folio Institutional, Charles Schwab or Fidelity Investments. We have sole responsibility for investment advice rendered, and our advisory services are provided separately and independently from Folio Institutional, Charles Schwab and Fidelity Investments.

Factors considered when determining the reasonableness of a custodian compensation for execution services includes, but is not limited to, price and the quality of services offered by the Firm. The custodian used to provide execution services offer our clients substantial financial strength and stability, economies of scale and reliable execution services. In seeking best execution, the determinative factor is not the lowest possible commission cost, although that is clearly an important factor, but the holistic analysis of best execution entails evaluating whether the transaction represents the best qualitative execution, taking into consideration the full range of a custodian services, including the value of research provided, execution capability, commission rates, and responsiveness.

We do not render advice to or take any actions on behalf of you with respect to any legal proceedings, including bankruptcies and shareholder litigation, to which any securities or other investments held in client accounts, or the issuers thereof, become subject, and does not initiate or pursue legal proceedings, including without limitation shareholder litigation, on behalf of you with respect to transactions, securities or other investments held in your accounts. The right to take any actions with respect to legal proceedings, including shareholder litigation, with respect to transactions, securities or other investments held in a client account is expressly reserved to you.

### **Third-party Money Manager Programs**

Please refer to the applicable third-party manager's Form ADV Part 2A for information on their brokerage practices.

### **Directed Brokerage:**

We do not permit clients to direct brokerage.

### **Brokerage for Client Referrals:**

Neither our Firm nor our investment advisory representatives receive client referrals from a broker dealer or other third-party when recommending to you a custodian for the execution of securities transactions.

### **Soft Dollar Practices:**

Our custodians make available to us products and services that benefit us but may not directly benefit our client's accounts. Some of these products and services assist us in managing and administering clients' accounts. These include software and other technology that provide access to client account data (such as trade confirmations and account statements); facilitate trade execution (and allocation of aggregated trade orders for multiple client accounts); provide research, pricing information and other market data; facilitate payment of our fees from its clients' accounts; and assist with back-office functions, recordkeeping and client reporting.

As a fiduciary, we endeavor to act in its clients' best interests. While we recommend that clients maintain their assets in accounts at the custodians, that recommendation is based in part on the benefit to us of

the availability of some of the foregoing products and services, and not solely on the nature, cost or quality of custody and brokerage services provided by custodians, which creates a conflict of interest. We mitigate that conflict of interest through disclosures made in this Brochure, client agreements, and in reports and conversations with clients. We believe that our recommendation of these custodians are in the best interest of our clients based upon the services provided by the custodians and the fees charged by the custodians.

### **Trade Aggregation**

We may aggregate transactions for a client with other clients to improve the quality of execution. When transactions are so aggregated, the actual prices applicable to the aggregated transactions will be averaged, and each client account will be deemed to have purchased or sold its proportionate share of the securities involved at the average price obtained. We may determine not to aggregate transactions, for example, based on the size of the trades, the number of client's accounts, the timing of the trades, the liquidity of the securities or the discretionary or non-discretionary nature of the trades. If we do not aggregate orders, some clients purchasing securities around the same time may receive a less favorable price than other clients. This means that this practice of not aggregating may cost clients more money.

## **Item 13 Review of Accounts**

Account reviews will be provided quarterly, but no less than annually with the client or by your request. Reviews can be warranted more frequently due to tax law changes, market changes, market conditions or changes in your personal circumstances. Reviews initiated by you can be for personal objectives or for any reason you so desire.

The review will be conducted by James C. Bassett, Portfolio Manager, and will be consistent with desires of you respecting frequency and changing circumstances or objectives.

Statements and confirmations are furnished from your custodian with which you transact business. They are either mailed or provided electronically to you by these institutions. We can assist you in interpreting and/or compiling statements and transferring relevant information onto the appropriate place on your financial statements as part of the review process.

## **Item 14 Client Referrals and Other Compensation**

### **Client Referrals:**

We do not have any arrangements to compensate another for client referrals.

Peak American IA may receive referral fees from other registered investment advisers for referring their asset management services to you. If your investment advisory representative refers advisory services offered by another registered investment advisor with whom we have a written agreement, you shall receive a separate written disclosure document describing the relationship and compensation received by Peak American IA for the referral.

Currently, Peak American IA has an arrangement with Morningstar Associates, LLC. to introduce or refer prospective investors to Peak American IA. We will receive a share of the assets under management fee for such referrals to Morningstar.

### **Other Compensation:**

Our Firm and/or our investment advisory Representatives do not receive any economic benefit other than soft dollar benefits disclosed in item 12 of this brochure. from a non-client in connection with giving advice to you.

## Item 15 Custody

Your funds and securities will be maintained with a “qualified custodian” as required under Rule 206(4)-2 under the Advisers Act and we will not take physical possession of any client funds or securities. Custody for both funds and securities will be maintained at Folio Institutional, Charles Schwab and/or Fidelity Investments, members FINRA/SIPC. Account statements are sent at least quarterly from the custodian and you should carefully review those statements promptly when you receive them. We also urge you to compare your custodian’s account statements to the invoices you will receive from us.

Because we withdraw advisory fees directly from our client accounts, we are deemed to have (“constructive”) custody of client funds and is subject to the custody rule requirements. However, a surprise examination is not required because we comply with regulatory guidance regarding custody to safeguard your portfolio assets .

### Safeguards

The following are the safeguards the Firm has implemented:

- written authorization from the client permitting it to receive fee payments directly from the client’s account;
- separate invoices will be sent by Peak American IA to the client and custodian; and
- an agreement by the custodian to send the client, at least quarterly, a statement showing all amounts disbursed from the account.

The invoice to the client also provides details of the fee calculation, so you can confirm that it complies with the advisory contract. The invoice sent to the custodian must at a minimum contain the amount billed and identify it as an advisory fee.

## Item 16 Investment Discretion

Discretionary authority must be granted by the client in the client agreement. This authority will allow us to determine the type of securities and the amount of securities that can be bought or sold for the client portfolio without obtaining the client’s consent for each transaction. If you decide to grant trading authorization on a non-discretionary basis, we will be required to contact you prior to implementing changes in your account. Therefore, you will be contacted and required to accept or reject our investment recommendations including:

- The security being recommended
- The number of shares or units
- Whether to buy or sell

Once the above factors are agreed upon, we will be responsible for making decisions regarding the timing of buying or selling an investment and the price at which the investment is bought or sold. If your accounts are managed on a non-discretionary basis, you need to know that if you are not able to be reached or are slow to respond to our request, it can have an adverse impact on the timing of trade implementations and we may not achieve the optimal trading price.

## Item 17 Voting Client Securities

We do not have any authority to and do not vote proxies on behalf of advisory clients. Client's retain the responsibility for receiving and voting proxies for any and all securities maintained in client portfolios. We shall forward any proxy materials we receive that pertain to the Assets in client accounts to you. You can contact our office at 800-230-8415 for any questions about a particular solicitation.

## Item 18 Financial Information

We do not require or solicit prepayment of more than \$500 in fees per client, six months or more in advance. We do not have any financial condition that is reasonably likely to impair the ability to meet contractual commitments to you. We have never been the subject of a bankruptcy petition.

## Item 19 Requirements for State Registered Advisers

**James C. Bassett-** Year of Birth: 1961

**Education:** Texas Tech University 1984 BBA

**Business:** Peak American Investment Advisors, Inc. 2015 to Present President  
Peak American Financial Group 2001 to Present Insurance Salesman

**Outside Business Activities:** James C. Bassett has a General Lines, Life, Accident, Health and HMO Insurance license and provides insurance services. James C. Bassett receives commissions based on the sales of these insurance products. This presents a conflict of interest to the extent that he can recommend the purchase of an insurance product which results in a commission being paid to him as an insurance agent. These insurance products are sold through Peak American Financial Group, Inc. Also see *Item 10*

**Pamela S. Smith** Year of Birth; 1956

**Education:** Richland College, Dallas TX; Collin County College, Plano, TX

**Business:** Peak American Investment Advisors, Inc 2020 to Present CCO, President  
Peak American Financial Group 2007 to Current Sales Operations Manager  
Insurance Agent  
Puritan Brokerage Services, Inc. 2014 to 2019 Registered Representative

**Outside Business Activities:** Pamela S. Smith is a Sales Operations Manager and client services support for Peak American Financial Group. Pamela S. Smith has a General Lines, Life, Accident, Health and HMO Insurance license and provides insurance services. This creates a conflict of interest that the investment advisory agent is also a licensed insurance agent and can recommend insurance products to clients. Also see *Item 10*

**Matthew W. McIntyre** Year of Birth: 1964

**Education:** Attended Richland College, Dallas TX

<b>Business:</b>	Peak American Financial Companies, Inc.	2019 to Present	Shareholder, Trustee for a 401(k) Plan
	Peak American Financial Group, Inc.	2018 to Present	CEO, Director
	PTF Investment Advisors, Inc.	2018 to Present	IA Representative

**Outside Business Activities:** **Matthew W. McIntyre** is CEO, President, and Director of Peak American Financial Companies, CEO, President, and Director of Peak American Financial Group, and Peak American Investment Advisors, Inc.

**Matthew W. McIntyre** does not have an active role in the daily activities of either Peak American Investment Advisors, Inc. or Peak American Financial Companies, Inc. **Matthew W. McIntyre** role is strictly ownership.

**Matthew W. McIntyre** is not compensated for advisory services with performance-based fees.

#### **DISCLOSABLE EVENTS**

Neither our Firm nor any management person has been involved in any of the following:

1. An award or otherwise being found liable in an arbitration claim alleging damages in excess of \$2,500 involving:
  - a. An investment or investment related business or activity
  - b. Fraud, false statement(s), or omissions
  - c. Theft, embezzlement, or other wrongful taking of property
  - d. Bribery, forgery, counterfeiting, or extortion or
  - e. Dishonest, unfair, or unethical practices
  
2. An award or otherwise being found liable in a civil, self-regulatory organization, or administrative proceeding involving any of the following:
  - a. An investment or investment related business or activity
  - b. Fraud, false statement(s), or omissions
  - c. Theft, embezzlement, or other wrongful taking of property
  - d. Bribery, forgery, counterfeiting, or extortion or
  - e. Dishonest, unfair, or unethical practices

#### **OTHER ARRANGEMENTS**

Neither our Firm nor any of our Advisory Agents have a relationship or arrangement with any issuer of securities that is not listed in item 10.C of Part II A.

Part 2B of Form ADV: Brochure Supplement

Item 1 Cover Page

**Peak American Investment Advisors, Inc.**  
2800 North Dallas Parkway, #360  
Plano, TX 75093  
972-331-5678  
IARD#145056

**John M. Andruska**  
2800 North Dallas Parkway, #360  
Plano, TX 75093  
(800) 230-8415  
CRD# 860632

This brochure supplement provides information about John M. Andruska that supplements the Peak American Investment Advisors, Inc. brochure. You should have received a copy of that brochure. Please contact Pamela Smith, President, if you did not receive Peak American Investment Advisors, Inc. brochure or if you have any questions about the contents of this supplement.

Additional information about John M. Andruska is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

Dated: August 31, 2020

## Item 2 Educational Background and Business Experience

### Education History:

John M. Andruska, born 1951, attended Drake University in Des Moines, IA from 1969 to 1973 where he studied Actuarial Science.

### Professional Licenses:

- John M. Andruska is a Chartered Life Underwriter (CLU). This designation is issued by the American College, and those who hold it work mostly as insurance agents. The CLU designation is awarded to persons who complete a 10-course program of study and 20 hours of exams. The course covers the fundamentals of life and health insurance, pension planning, insurance law, income taxation, investments, financial and estate planning, and group benefits.
- John M. Andruska has a General Lines, Life, Accident, Health and HMO Insurance license. The Insurance license allows him/her to sell health, dental, disability and traditional life insurance products. Insurance licenses are issued by all states. Each insurance department establishes the required qualifications for this license.

### General Requirements:

- An individual applying for an insurance license must be at least 18 years of age
- Applicants are not required to be sponsored to pursue their license
- Applicants must submit fingerprints as part of the license application
- There is no pre-licensing education requirement unless a 90-day temporary license is desired. To obtain a 90-day temporary license, candidates must complete 40 hours of pre-licensing education

Candidates must apply for licensure within 12 months from receiving a passing grade on the examination.

### Business Background:

EMPLOYER	START DATE	END DATE	POSITION
Puritan Brokerage Services, Inc.	June, 2009	August, 2019	Manager
Peak American Investment Advisors, Inc.	February, 2008	Current	Investment Advisor Representative
Peak American Financial Group	January, 2007	Current	Insurance Agent

## Item 3 Disciplinary Information

- A. John Andruska does not have a criminal or civil action in a domestic, foreign, or military court of competent jurisdiction.
- B. John Andruska does not have an administrative proceeding before the SEC, any other federal regulatory agency, any state regulatory agency, or any foreign financial regulatory authority.
- C. John Andruska does not have a self-regulatory organization ("SRO") proceeding.
- D. John Andruska does not have any other proceeding in which a professional attainment, designation, or license of the supervised person was revoked or suspended because of a violation of rules relating to professional conduct.

A full report that reflects the professional background, business practices, and conduct of our advisory agents is available through the Financial Industry Regulatory Authority's ("FINRA") BrokerCheck system

link at [www.finra.org/brokercheck](http://www.finra.org/brokercheck) or you may request disclosable information under BrokerCheck by calling (800) 289-9999, a toll-free hotline operated by FINRA.

You may also access a full report of our advisory agents through the IARD link at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov). Should you have any technical difficulties with this link you can call 240-386-4848 for further assistance.

The information that appears on these websites is collected from individual investment adviser representatives, investment adviser firm(s), and/or securities regulator(s) as part of the securities industry's registration and licensing process.

#### Item 4 Other Business Activities

John M. Andruska has a General Lines, Life, Accident, Health and HMO Insurance license and provides insurance services. John receives commissions based on the sales of these insurance products. This creates a conflict of interest that the investment advisory agent is also a licensed insurance agent and can recommend insurance products to clients. These insurance products are sold through Peak American Financial Group, Inc. Also see *Item 10 Other Financial Industry Activities and Affiliations* for insurance conflicts of interest.

#### Item 5 Additional Compensation

John M. Andruska does not have any other business activities that have not already been disclosed in this brochure.

#### Item 6 Supervision

All new accounts undergo careful analysis and review as to appropriateness of assets held and asset allocation and compared to the investment objectives stated by you. After an account has been approved for a specific investment program, the Chief Compliance Officer will monitor the trading activities in the account to ensure that the securities purchased or sold are consistent with your investment objectives.

The Chief Compliance Officer will review the activity in each account at least quarterly to determine if the account has been managed in a manner consistent with your investment objectives and shall discuss any questionable activities in any account with you. The Chief Compliance Officer will also look for any evidence of excessive trading or conflicts of interest between the portfolio manager and you.

Our Firm has established written policies and procedures that it will utilize to supervise. In addition, a Code of Ethics has been adopted, which we have agreed to follow and comply with.

The confidence and trust placed in our Firm and its employees is something we value and endeavor to protect.

The Supervisor for John M. Andruska is Pamela Smith, President and Chief Compliance Officer. Pamela Smith can be reached at 800-230-8415 should you have any additional questions or concerns.

## Item 7 Requirements for State-Registered Advisers

John M. Andruska has not been involved in any of the following:

1. An award or otherwise being found liable in an arbitration claim alleging damages in excess of \$2,500 involving:
  - a. An investment or investment related business or activity
  - b. Fraud, false statement(s), or omissions
  - c. Theft, embezzlement, or other wrongful taking of property
  - d. Bribery, forgery, counterfeiting, or extortion or
  - e. Dishonest, unfair, or unethical practices
  
2. An award or otherwise being found liable in a civil, self-regulatory organization, or administrative proceeding involving any of the following:
  - a. An investment or investment related business or activity
  - b. Fraud, false statement(s), or omissions
  - c. Theft, embezzlement, or other wrongful taking of property
  - d. Bribery, forgery, counterfeiting, or extortion or
  - e. Dishonest, unfair, or unethical practices

John M. Andruska was the subject of a bankruptcy petition in March 2004 which was dismissed in July 2004.

No further disclosure is required that haven not already been reported

Part 2B of Form ADV: Brochure Supplement

Item 1 Cover Page

**Peak American Investment Advisors, Inc.**  
2800 North Dallas Parkway, #360  
Plano, TX 75093  
972-331-5678  
IARD#145056

**James C. Bassett**  
2800 North Dallas Parkway, #360  
Plano, TX 75093  
(800) 230-8415  
CRD# 6445839

This brochure supplement provides information about James C. Bassett that supplements the Peak American Investment Advisors, Inc. brochure. You should have received a copy of that brochure. Please contact Pamela Smith, President, if you did not receive Peak American Investment Advisors, Inc. brochure or if you have any questions about the contents of this supplement.

Additional information about James C. Bassett is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

Dated: August 31, 2020

## Item 2 Educational Background and Business Experience

### Education History:

James C. Bassett, born 1961, graduated from Texas Tech University in Lubbock, Texas where he received his Bachelor of Business Administration ("B.B.A") degree in Accounting and Management Information Systems Marketing.

### Professional Licenses:

➤ James C. Bassett has a General Lines, Life, Accident, Health and HMO Insurance license. The Insurance license allows him/her to sell health, dental, disability and traditional life insurance products. Insurance licenses are issued by all states. Each insurance department establishes the required qualifications for this license.

### General Requirements:

- An individual applying for a Texas insurance license must be at least 18 years of age
- Applicants are not required to be sponsored to pursue their license
- Applicants must submit fingerprints as part of the license application
- Texas has no pre-licensing education requirement unless a 90-day temporary license is desired. To obtain a 90-day temporary license, candidates must complete 40 hours of pre-licensing education

Candidates must apply for licensure within 12 months from receiving a passing grade on the examination.

### Business Background:

EMPLOYER	START DATE	END DATE	POSITION
Peak American Investment Advisors, Inc.	January, 2015	Current	Advisory Agent, President
Peak American Financial Group	June, 2001	Current	Insurance Salesman

## Item 3 Disciplinary Information

- A. James C. Bassett does not have a criminal or civil action in a domestic, foreign, or military court of competent jurisdiction.
- B. James C. Bassett does not have an administrative proceeding before the SEC, any other federal regulatory agency, any state regulatory agency, or any foreign financial regulatory authority.
- C. James C. Bassett does not have a self-regulatory organization ("SRO") proceeding.
- D. James C. Bassett does not have any other proceeding in which a professional attainment, designation, or license of the supervised person was revoked or suspended because of a violation of rules relating to professional conduct.

A full report that reflects the professional background, business practices, and conduct of our advisory agents is available through the IARD link at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov). Should you have any technical difficulties with this link you can call 240-386-4848 for further assistance.

The information that appears on these websites is collected from individual investment adviser representatives, investment adviser firm(s), and/or securities regulator(s) as part of the securities industry's registration and licensing process.

## Item 4 Other Business Activities

James C. Bassett has a General Lines, Life, Accident, Health and HMO Insurance license and provides insurance services. James C. Bassett receives commissions based on the sales of these insurance products. This creates a conflict of interest that the investment advisory agent is also a licensed insurance agent and can recommend insurance products to clients. These insurance products are sold through Peak American Financial Group, Inc. Also see *Item 10 Other Financial Industry Activities and Affiliations* for insurance conflicts of interest.

## Item 5 Additional Compensation

James C. Bassett does not receive any economic benefits for providing advisory services from someone who is not a client of Peak American Investment Advisors, Inc. that has not already been disclosed in this Brochure.

## Item 6 Supervision

All new accounts undergo careful analysis and review as to appropriateness of assets held and asset allocation and compared to the investment objectives stated by you. After an account has been approved for a specific investment program, the Chief Compliance Officer will monitor the trading activities in the account to ensure that the securities purchased or sold are consistent with your investment objectives.

The Chief Compliance Officer will review the activity in each account at least quarterly to determine if the account has been managed in a manner consistent with your investment objectives and shall discuss any questionable activities in any account with you. The Chief Compliance Officer will also look for any evidence of excessive trading or conflicts of interest between the portfolio manager and you.

Our Firm has established written policies and procedures that it will utilize to supervise. In addition, a Code of Ethics has been adopted, which we have agreed to follow and comply with.

The confidence and trust placed in our Firm and its employees is something we value and endeavor to protect.

The Supervisor for James C. Bassett is Pamela Smith, President and Chief Compliance Officer. Pamela Smith can be reached at 800-230-8415 should you have any additional questions or concerns.

## Item 7 Requirements for State-Registered Advisers

James C. Bassett has not been involved in any of the following:

1. An award or otherwise being found liable in an arbitration claim alleging damages in excess of \$2,500 involving:
  - a. An investment or investment related business or activity
  - b. Fraud, false statement(s), or omissions
  - c. Theft, embezzlement, or other wrongful taking of property
  - d. Bribery, forgery, counterfeiting, or extortion or
  - e. Dishonest, unfair, or unethical practices

2. An award or otherwise being found liable in a civil, self-regulatory organization, or administrative proceeding involving any of the following:
  - a. An investment or investment related business or activity
  - b. Fraud, false statement(s), or omissions
  - c. Theft, embezzlement, or other wrongful taking of property
  - d. Bribery, forgery, counterfeiting, or extortion or
  - e. Dishonest, unfair, or unethical practices

James C. Bassett has not been the subject of a bankruptcy petition,

No further disclosures are required that haven't already been reported

Part 2B of Form ADV: Brochure Supplement

Item 1 Cover Page

**Peak American Investment Advisors, Inc.**  
2800 North Dallas Parkway, #360  
Plano, TX 75093  
972-331-5678  
IARD#145056

**John D. Congdon**  
2800 North Dallas Parkway, #360  
Plano, TX 75093  
(800) 230-8415  
CRD# 7282860

This brochure supplement provides information about John D. Congdon that supplements the Peak American Investment Advisors, Inc. brochure. You should have received a copy of that brochure. Please contact Pamela Smith, President, if you did not receive Peak American Investment Advisors, Inc. brochure or if you have any questions about the contents of this supplement.

Additional information about John D. Congdon is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

Dated: August 31, 2020

## Item 2 Educational Background and Business Experience

### Education History:

John D. Congdon, born 1961, attended Michigan State University where he studied Advertising, Media, and Management.

### Professional Licenses:

John D. Congdon has a General Lines, Life, Accident, Health and HMO Insurance license. The Insurance license allows him/her to sell health, dental, disability and traditional life insurance products. Insurance licenses are issued by all states. Each insurance department establishes the required qualifications for this license.

### General Requirements:

- An individual applying for a Texas insurance license must be at least 18 years of age
- Applicants are not required to be sponsored to pursue their license
- Applicants must submit fingerprints as part of the license application
- Texas has no pre-licensing education requirement unless a 90-day temporary license is desired. To obtain a 90-day temporary license, candidates must complete 40 hours of pre-licensing education

Candidates must apply for licensure within 12 months from receiving a passing grade on the examination.

### Business Background:

EMPLOYER	START DATE	END DATE	POSITION
Peak American Investment Advisors, Inc.	July, 2020	Current	Advisory Agent
Peak American Financial Group	September, 2016	Current	Insurance Agent

## Item 3 Disciplinary Information

- E. John D. Congdon does not have a criminal or civil action in a domestic, foreign, or military court of competent jurisdiction.
- F. John D. Congdon does not have an administrative proceeding before the SEC, any other federal regulatory agency, any state regulatory agency, or any foreign financial regulatory authority.
- G. John D. Congdon does not have a self-regulatory organization ("SRO") proceeding.
- H. John D. Congdon does not have any other proceeding in which a professional attainment, designation, or license of the supervised person was revoked or suspended because of a violation of rules relating to professional conduct.

A full report that reflects the professional background, business practices, and conduct of our advisory agents is available through the IARD link at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov). Should you have any technical difficulties with this link you can call 240-386-4848 for further assistance.

The information that appears on these websites is collected from individual investment adviser representatives, investment adviser firm(s), and/or securities regulator(s) as part of the securities industry's registration and licensing process.

## Item 4 Other Business Activities

John D. Congdon has a General Lines, Life, Accident, Health and HMO Insurance license and provides insurance services. John D. Congdon receives commissions based on the sales of these insurance products. This creates a conflict of interest that the investment advisory agent is also a licensed insurance agent and can recommend insurance products to clients. These insurance products are sold through Peak American Financial Group, Inc. Also see *Item 10 Other Financial Industry Activities and Affiliations* for insurance conflicts of interest.

## Item 5 Additional Compensation

John D. Congdon does not receive any economic benefits for providing advisory services from someone who is not a client of Peak American Investment Advisors, Inc. that has not already been disclosed in this Brochure.

## Item 6 Supervision

All new accounts undergo careful analysis and review as to appropriateness of assets held and asset allocation and compared to the investment objectives stated by you. After an account has been approved for a specific investment program, the Chief Compliance Officer will monitor the trading activities in the account to ensure that the securities purchased or sold are consistent with your investment objectives.

The Chief Compliance Officer will review the activity in each account at least quarterly to determine if the account has been managed in a manner consistent with your investment objectives and shall discuss any questionable activities in any account with you. The Chief Compliance Officer will also look for any evidence of excessive trading or conflicts of interest between the portfolio manager and you.

Our Firm has established written policies and procedures that it will utilize to supervise. In addition, a Code of Ethics has been adopted, which we have agreed to follow and comply with.

The confidence and trust placed in our Firm and its employees is something we value and endeavor to protect.

The Supervisor for John D. Congdon is Pamela Smith, President and Chief Compliance Officer. Pamela Smith can be reached at 800-230-8415 should you have any additional questions or concerns.

## Item 7 Requirements for State-Registered Advisers

John D. Congdon has not been involved in any of the following:

3. An award or otherwise being found liable in an arbitration claim alleging damages in excess of \$2,500 involving:
  - a. An investment or investment related business or activity
  - b. Fraud, false statement(s), or omissions
  - c. Theft, embezzlement, or other wrongful taking of property
  - d. Bribery, forgery, counterfeiting, or extortion or
  - e. Dishonest, unfair, or unethical practices

4. An award or otherwise being found liable in a civil, self-regulatory organization, or administrative proceeding involving any of the following:
  - a. An investment or investment related business or activity
  - b. Fraud, false statement(s), or omissions
  - c. Theft, embezzlement, or other wrongful taking of property
  - d. Bribery, forgery, counterfeiting, or extortion or
  - e. Dishonest, unfair, or unethical practices

John D. Congdon has not been the subject of a bankruptcy petition,

No further disclosures are required that haven't already been reported

Part 2B of Form ADV: Brochure Supplement

Item 1 Cover Page

**Peak American Investment Advisors, Inc.**  
2800 North Dallas Parkway, #360  
Plano, TX 75093  
972-331-5678  
IARD#145056

**Kashana (“Suzie”) Lara**  
2800 North Dallas Parkway, #360  
Plano, TX 75093  
(800) 230-8415  
CRD# 7094318

This brochure supplement provides information about Suzie Lara that supplements the Peak American Investment Advisors, Inc. brochure. You should have received a copy of that brochure. Please contact Pamela Smith, President, if you did not receive Peak American Investment Advisors, Inc. brochure or if you have any questions about the contents of this supplement.

Additional information about Suzie Lara is available on the SEC’s website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

Dated: August 31, 2020

## Item 2 Educational Background and Business Experience

### Education History:

Suzie Lara, born 1996, attended Pacific Union College, in Angwin California where she received a (“BA”) Bachelor of Administration degree.

### Professional Licenses:

Suzie Lara has a General Lines, Life, Accident, Health and HMO Insurance license. The Insurance license allows her to sell health, dental, disability and traditional life insurance products. Insurance licenses are issued by all states. Each insurance department establishes the required qualifications for this license.

### General Requirements:

- An individual applying for an insurance license must be at least 18 years of age
- Applicants are not required to be sponsored to pursue their license
- Applicants must submit fingerprints as part of the license application
- There is no pre-licensing education requirement unless a 90-day temporary license is desired. To obtain a 90-day temporary license, candidates must complete 40 hours of pre-licensing education

Candidates must apply for licensure within 12 months from receiving a passing grade on the examination.

### Business Background:

EMPLOYER	START DATE	END DATE	POSITION
Peak American Investment Advisors, Inc.	April, 2019	Current	Investment Advisor Representative
Peak American Financial Group	October, 2018	Current	Annuity and Life Insurance Sales

## Item 3 Disciplinary Information

- A. Suzie Lara does not have a criminal or civil action in a domestic, foreign, or military court of competent jurisdiction.
- B. Suzie Lara does not have an administrative proceeding before the SEC, any other federal regulatory agency, any state regulatory agency, or any foreign financial regulatory authority.
- C. Suzie Lara does not have a self-regulatory organization (“SRO”) proceeding.
- D. Suzie Lara does not have any other proceeding in which a professional attainment, designation, or license of the supervised person was revoked or suspended because of a violation of rules relating to professional conduct.

A full report that reflects the professional background, business practices, and conduct of Suzie Lara is available through the Financial Industry Regulatory Authority’s (“FINRA”) BrokerCheck system link at [www.finra.org/brokercheck](http://www.finra.org/brokercheck) or you may request disclosable information under BrokerCheck by calling (800) 289-9999, a toll-free hotline operated by FINRA.

You may also access a full report of our advisory agents through the IARD link at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov). Should you have any technical difficulties with this link you can call 240-386-4848 for further assistance.

The information that appears on these websites is collected from individual investment adviser representatives, investment adviser firm(s), and/or securities regulator(s) as part of the securities industry’s registration and licensing process.

#### Item 4 Other Business Activities

Suzie Lara has a General Lines, Life, Accident, Health and HMO Insurance license and provides insurance services. She receives commissions based on the sales of these insurance products. This creates a conflict of interest that the investment advisory agent is also a licensed insurance agent and can recommend insurance products to clients. These products are sold through Peak American Financial Group, Inc. Also see *Item 10 Other Financial Industry Activities and Affiliations* for insurance conflicts of interest.

Suzie Lara does not have any other business activities that have not already been disclosed in this brochure.

#### Item 5 Additional Compensation

Suzie Lara does not receive any economic benefits for providing advisory services from someone who is not a client of Peak American Investment Advisors, Inc. that has not already been disclosed in this Brochure.

#### Item 6 Supervision

All new accounts undergo careful analysis and review as to appropriateness of assets held and asset allocation and compared to the investment objectives stated by you. After an account has been approved for a specific investment program, the Chief Compliance Officer will monitor the trading activities in the account to ensure that the securities purchased or sold are consistent with your investment objectives.

The Chief Compliance Officer will review the activity in each account at least quarterly to determine if the account has been managed in a manner consistent with your investment objectives and shall discuss any questionable activities in any account with you. The Chief Compliance Officer will also look for any evidence of excessive trading or conflicts of interest between the portfolio manager and you.

Our Firm has established written policies and procedures that it will utilize to supervise. In addition, a Code of Ethics has been adopted, which we have agreed to follow and comply with.

The confidence and trust placed in our Firm and its employees is something we value and endeavor to protect.

The Supervisor for Suzie Lara is Pamela Smith, President and Chief Compliance Officer. Pamela Smith can be reached at 800-230-8415 should you have any additional questions or concerns.

## Item 7 Requirements for State-Registered Advisers

Suzie Lara has not been involved in any of the following:

1. An award or otherwise being found liable in an arbitration claim alleging damages in excess of \$2,500 involving:
  - a. An investment or investment related business or activity
  - b. Fraud, false statement(s), or omissions
  - c. Theft, embezzlement, or other wrongful taking of property
  - d. Bribery, forgery, counterfeiting, or extortion or
  - e. Dishonest, unfair, or unethical practices
  
2. An award or otherwise being found liable in a civil, self-regulatory organization, or administrative proceeding involving any of the following:
  - a. An investment or investment related business or activity
  - b. Fraud, false statement(s), or omissions
  - c. Theft, embezzlement, or other wrongful taking of property
  - d. Bribery, forgery, counterfeiting, or extortion or
  - e. Dishonest, unfair, or unethical practices

Suzie Lara was not the subject of a bankruptcy petition,

No further disclosure is required that haven't already been reported

Part 2B of Form ADV: Brochure Supplement

Item 1 Cover Page

**Peak American Investment Advisors, Inc.**  
2800 North Dallas Parkway, #360  
Plano, TX 75093  
972-331-5678  
IARD#145056

**Lori Anne Dunn**  
2800 North Dallas Parkway, #360  
Plano, TX 75093  
(800) 230-8415  
CRD# 7062383

This brochure supplement provides information about Lori A. Dunn that supplements the Peak American Investment Advisors, Inc. brochure. You should have received a copy of that brochure. Please contact Pamela Smith, President, if you did not receive Peak American Investment Advisors, Inc. brochure or if you have any questions about the contents of this supplement.

Additional information about Lori A. Dunn is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

Dated: August 31, 2020

## Item 2 Educational Background and Business Experience

### Education History:

Lori A. Dunn, born 1970, attended Baylor University in Waco, Texas where she received a (“B.S.”) Bachelor of Science degree in Psychology. Lori later attended University of North Texas in Denton, Texas where she received a (“M.S.”) Master of Science degree in Counselor Education.

### Professional Licenses:

Lori A. Dunn has a General Lines Insurance license. The Insurance license allows her to sell health, dental, disability and traditional life insurance products. Insurance licenses are issued by all states. Each insurance department establishes the required qualifications for this license.

### General Requirements:

- An individual applying for a Texas insurance license must be at least 18 years of age
- Applicants are not required to be sponsored to pursue their license
- Applicants must submit fingerprints as part of the license application
- Texas has no pre-licensing education requirement unless a 90-day temporary license is desired. To obtain a 90-day temporary license, candidates must complete 40 hours of pre-licensing education

Candidates must apply for licensure within 12 months from receiving a passing grade on the examination.

### Business Background:

EMPLOYER	START DATE	END DATE	POSITION
Peak American Investment Advisors, Inc.	November, 2019	Current	Investment Advisor Representative, Assistant Compliance Officer
Peak American Financial Group	November, 2018	Current	Licensing/Contracting/Administrative

## Item 3 Disciplinary Information

- A. Lori A. Dunn does not have a criminal or civil action in a domestic, foreign, or military court of competent jurisdiction.
- B. Lori A. Dunn does not have an administrative proceeding before the SEC, any other federal regulatory agency, any state regulatory agency, or any foreign financial regulatory authority.
- C. Lori A. Dunn does not have a self-regulatory organization (“SRO”) proceeding.
- D. Lori A. Dunn does not have any other proceeding in which a professional attainment, designation, or license of the supervised person was revoked or suspended because of a violation of rules relating to professional conduct.

A full report that reflects the professional background, business practices, and conduct of Lori A. Dunn is available through the Financial Industry Regulatory Authority’s (“FINRA”) BrokerCheck system link at [www.finra.org/brokercheck](http://www.finra.org/brokercheck) or you may request disclosable information under BrokerCheck by calling (800) 289-9999, a toll-free hotline operated by FINRA.

You may also access a full report of our advisory agents through the IARD link at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov). Should you have any technical difficulties with this link you can call 240-386-4848 for further assistance.

The information that appears on these websites is collected from individual investment adviser representatives, investment adviser firm(s), and/or securities regulator(s) as part of the securities industry's registration and licensing process.

#### Item 4 Other Business Activities

Lori A. Dunn has a General Lines Insurance license. Insurance products are sold through Peak American Financial Group, Inc., however Lori A. Dunn does not actively sell insurance products. Also see *Item 10 Other Financial Industry Activities and Affiliations* for insurance conflicts of interest.

#### Item 5 Additional Compensation

Lori A. Dunn does not receive any economic benefits for providing advisory services from someone who is not a client of Peak American Investment Advisors, Inc. that has not already been disclosed in this Brochure.

#### Item 6 Supervision

All new accounts undergo careful analysis and review as to appropriateness of assets held and asset allocation and compared to the investment objectives stated by you. After an account has been approved for a specific investment program, the Chief Compliance Officer will monitor the trading activities in the account to ensure that the securities purchased or sold are consistent with your investment objectives.

The Chief Compliance Officer will review the activity in each account at least quarterly to determine if the account has been managed in a manner consistent with your investment objectives and shall discuss any questionable activities in any account with you. The Chief Compliance Officer will also look for any evidence of excessive trading or conflicts of interest between the portfolio manager and you.

Our Firm has established written policies and procedures that it will utilize to supervise. In addition, a Code of Ethics has been adopted, which we have agreed to follow and comply with.

The confidence and trust placed in our Firm and its employees is something we value and endeavor to protect.

The Supervisor for Lori A. Dunn is Pamela Smith, President and Chief Compliance Officer. Pamela Smith can be reached at 800-230-8415 should you have any additional questions or concerns.

#### Item 7 Requirements for State-Registered Advisers

Lori A. Dunn has not been involved in any of the following:

1. An award or otherwise being found liable in an arbitration claim alleging damages in excess of \$2,500 involving:
  - a. An investment or investment related business or activity
  - b. Fraud, false statement(s), or omissions
  - c. Theft, embezzlement, or other wrongful taking of property
  - d. Bribery, forgery, counterfeiting, or extortion or
  - e. Dishonest, unfair, or unethical practices

2. An award or otherwise being found liable in a civil, self-regulatory organization, or administrative proceeding involving any of the following:
  - a. An investment or investment related business or activity
  - b. Fraud, false statement(s), or omissions
  - c. Theft, embezzlement, or other wrongful taking of property
  - d. Bribery, forgery, counterfeiting, or extortion or
  - e. Dishonest, unfair, or unethical practices

Lori A. Dunn was not the subject of a bankruptcy petition,

No further disclosure is required that haven not already been reported

Part 2B of Form ADV: Brochure Supplement

Item 1 Cover Page

**Peak American Investment Advisors, Inc.**  
2800 North Dallas Parkway, #360  
Plano, TX 75093  
972-331-5678  
IARD#145056

**Matthew C. Hepburn**  
2800 North Dallas Parkway, #360  
Plano, TX 75093  
(800) 230-8415  
CRD# 7153118

This brochure supplement provides information about Matthew C. Hepburn that supplements the Peak American Investment Advisors, Inc. brochure. You should have received a copy of that brochure. Please contact Pamela Smith, President, if you did not receive Peak American Investment Advisors, Inc. brochure or if you have any questions about the contents of this supplement.

Additional information about Matthew C. Hepburn is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

Dated: August 31, 2020

## Item 2 Educational Background and Business Experience

### Education History:

Matthew C. Hepburn, born 1989, attended James Madison University, in Harrisonburg Virginia where he is pursuing his ("B.S.") Bachelor of Science degree in Kinesiology with a minor in General Business.

### Professional Licenses:

Matthew C. Hepburn has a General Lines, Life, Accident, Health and HMO Insurance license. The Insurance license allows him to sell health, dental, disability and traditional life insurance products. Insurance licenses are issued by all states. Each insurance department establishes the required qualifications for this license.

### General Requirements:

- An individual applying for an insurance license must be at least 18 years of age
- Applicants are not required to be sponsored to pursue their license
- Applicants must submit fingerprints as part of the license application
- There is no pre-licensing education requirement unless a 90-day temporary license is desired. To obtain a 90-day temporary license, candidates must complete 40 hours of pre-licensing education

Candidates must apply for licensure within 12 months from receiving a passing grade on the examination.

### Business Background:

EMPLOYER	START DATE	END DATE	POSITION
Peak American Investment Advisors, Inc.	July, 2019	Current	Investment Advisor Representative
Peak American Financial Group	June, 2015	Current	Annuity and Life Insurance Sales

## Item 3 Disciplinary Information

- A. Matthew C. Hepburn does have three (3) criminal actions in a domestic court of competent jurisdiction disclosed. For more information on these disclosures please review his BrokerCheck information at the instructions listed below.
- B. Matthew C. Hepburn does not have an administrative proceeding before the SEC, any other federal regulatory agency, any state regulatory agency, or any foreign financial regulatory authority.
- C. Matthew C. Hepburn does not have a self-regulatory organization ("SRO") proceeding.
- D. Matthew C. Hepburn does not have any other proceeding in which a professional attainment, designation, or license of the supervised person was revoked or suspended because of a violation of rules relating to professional conduct.

A full report that reflects the professional background, business practices, and conduct of Matthew C. Hepburn is available through the Financial Industry Regulatory Authority's ("FINRA") BrokerCheck system link at [www.finra.org/brokercheck](http://www.finra.org/brokercheck) or you may request disclosable information under BrokerCheck by calling (800) 289-9999, a toll-free hotline operated by FINRA.

You may also access a full report of our advisory agents through the IARD link at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov). Should you have any technical difficulties with this link you can call 240-386-4848 for further assistance.

The information that appears on these websites is collected from individual investment adviser representatives, investment adviser firm(s), and/or securities regulator(s) as part of the securities industry's registration and licensing process.

#### Item 4 Other Business Activities

Matthew C. Hepburn has a General Lines, Life, Accident, Health and HMO Insurance license and provides insurance services. He receives commissions based on the sales of these insurance products. This creates a conflict of interest that the investment advisory agent is also a licensed insurance agent and can recommend insurance products to clients. These insurance products are sold through Peak American Financial Group, Inc. Also see *Item 10 Other Financial Industry Activities and Affiliations* for insurance conflicts of interest.

Matthew C. Hepburn does not have any other business activities that have not already been disclosed in this brochure.

#### Item 5 Additional Compensation

Matthew C. Hepburn does not receive any economic benefits for providing advisory services from someone who is not a client of Peak American Investment Advisors, Inc. that has not already been disclosed in this Brochure.

#### Item 6 Supervision

All new accounts undergo careful analysis and review as to appropriateness of assets held and asset allocation and compared to the investment objectives stated by you. After an account has been approved for a specific investment program, the Chief Compliance Officer will monitor the trading activities in the account to ensure that the securities purchased or sold are consistent with your investment objectives.

The Chief Compliance Officer will review the activity in each account at least quarterly to determine if the account has been managed in a manner consistent with your investment objectives and shall discuss any questionable activities in any account with you. The Chief Compliance Officer will also look for any evidence of excessive trading or conflicts of interest between the portfolio manager and you.

Our Firm has established written policies and procedures that it will utilize to supervise. In addition, a Code of Ethics has been adopted, which we have agreed to follow and comply with.

The confidence and trust placed in our Firm and its employees is something we value and endeavor to protect.

The Supervisor for Matthew C. Hepburn is Pamela Smith, President and Chief Compliance Officer. Pamela Smith can be reached at 800-230-8415 should you have any additional questions or concerns.

## Item 7 Requirements for State-Registered Advisers

Matthew C. Hepburn has not been involved in any of the following:

1. An award or otherwise being found liable in an arbitration claim alleging damages in excess of \$2,500 involving:
  - a. An investment or investment related business or activity
  - b. Fraud, false statement(s), or omissions
  - c. Theft, embezzlement, or other wrongful taking of property
  - d. Bribery, forgery, counterfeiting, or extortion or
  - e. Dishonest, unfair, or unethical practices
  
2. An award or otherwise being found liable in a civil, self-regulatory organization, or administrative proceeding involving any of the following:
  - a. An investment or investment related business or activity
  - b. Fraud, false statement(s), or omissions
  - c. Theft, embezzlement, or other wrongful taking of property
  - d. Bribery, forgery, counterfeiting, or extortion or
  - e. Dishonest, unfair, or unethical practices

Matthew C. Hepburn has not been the subject of a bankruptcy petition.

No further disclosure is required that haven not already been reported.

Part 2B of Form ADV: Brochure Supplement

Item 1 Cover Page

**Peak American Investment Advisors, Inc.**  
2800 North Dallas Parkway, #360  
Plano, TX 75093  
972-331-5678  
IARD#145056

**Nicholas H. Horsfall**  
2800 North Dallas Parkway, #360  
Plano, TX 75093  
(800) 230-8415  
CRD# 6912840

This brochure supplement provides information about Nicholas H. Horsfall that supplements the Peak American Investment Advisors, Inc. brochure. You should have received a copy of that brochure. Please contact Pamela Smith, President, if you did not receive Peak American Investment Advisors, Inc. brochure or if you have any questions about the contents of this supplement.

Additional information about Nicholas H. Horsfall is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

Dated: August 31, 2020

## Item 2 Educational Background and Business Experience

### Education History:

Nicholas H. Horsfall, born 1990, attended Central Catholic High School in Modesto CA where he received his high school diploma.

### Professional Licenses:

Nicholas H. Horsfall has a General Lines, Life, Accident, Health and HMO Insurance license. The Insurance license allows him to sell health, dental, disability and traditional life insurance products. Insurance licenses are issued by all states. Each insurance department establishes the required qualifications for this license.

### General Requirements:

- An individual applying for an insurance license must be at least 18 years of age
- Applicants are not required to be sponsored to pursue their license
- Applicants must submit fingerprints as part of the license application
- There is no pre-licensing education requirement unless a 90-day temporary license is desired. To obtain a 90-day temporary license, candidates must complete 40 hours of pre-licensing education

Candidates must apply for licensure within 12 months from receiving a passing grade on the examination.

### Business Background:

EMPLOYER	START DATE	END DATE	POSITION
Peak American Investment Advisors, Inc.	December, 2019	Current	Investment Advisor Representative
Kurios Energy	May, 2019	October, 2019	Sales Representative
Truex Insurance	December, 2018	April, 2019	Insurance Agent
Secure Investment Management	July, 2018	December, 2018	Investment Advisor Agent
JD Milberg Financial	July, 2018	December, 2018	Insurance Agent
HomeLink, LLC	June, 2018	July, 2018	Sales Executive
Foundations Investment Advisors, LLC	February, 2018	July, 2018	Investment Advisor Representative
Paychex	September, 2016	April, 2018	Sales Rep Retirement
HIBU	July, 2016	September, 2016	Sales Representative
Lamar Advertising	September, 2015	June, 2016	Account Executive
TelePacific	July, 2015	September, 2015	Account Executive
TELX	May, 2015	July, 2015	Account Executive
Comcast Business	October, 2013	May, 2015	Account Executive

## Item 3 Disciplinary Information

- Nicholas H. Horsfall not have a criminal or civil action in a domestic, foreign, or military court of competent jurisdiction.
- Nicholas H. Horsfall does not have an administrative proceeding before the SEC, any other federal regulatory agency, any state regulatory agency, or any foreign financial regulatory authority.
- Nicholas H. Horsfall does not have a self-regulatory organization ("SRO") proceeding.
- Nicholas H. Horsfall does not have any other proceeding in which a professional attainment, designation, or license of the supervised person was revoked or suspended because of a violation of rules relating to professional conduct.

A full report that reflects the professional background, business practices, and conduct of Nicholas H. Horsfall is available through the Financial Industry Regulatory Authority's ("FINRA") BrokerCheck system link at [www.finra.org/brokercheck](http://www.finra.org/brokercheck) or you may request disclosable information under BrokerCheck by calling (800) 289-9999, a toll-free hotline operated by FINRA.

You may also access a full report of our advisory agents through the IARD link at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov). Should you have any technical difficulties with this link you can call 240-386-4848 for further assistance.

The information that appears on these websites is collected from individual investment adviser representatives, investment adviser firm(s), and/or securities regulator(s) as part of the securities industry's registration and licensing process.

#### Item 4 Other Business Activities

Nicholas H. Horsfall has a General Lines, Life, Accident, Health and HMO Insurance license and provides insurance services. He receives commissions based on the sales of these insurance products. This creates a conflict of interest that the investment advisory agent is also a licensed insurance agent and can recommend insurance products to clients. These insurance products are sold through Peak American Financial Group, Inc. Also see *Item 10 Other Financial Industry Activities and Affiliations* for insurance conflicts of interest.

Nicholas H. Horsfall does not have any other business activities that have not already been disclosed in this brochure.

#### Item 5 Additional Compensation

Nicholas H. Horsfall does not receive any economic benefits for providing advisory services from someone who is not a client of Peak American Investment Advisors, Inc. that has not already been disclosed in this Brochure.

#### Item 6 Supervision

All new accounts undergo careful analysis and review as to appropriateness of assets held and asset allocation and compared to the investment objectives stated by you. After an account has been approved for a specific investment program, the Chief Compliance Officer will monitor the trading activities in the account to ensure that the securities purchased or sold are consistent with your investment objectives.

The Chief Compliance Officer will review the activity in each account at least quarterly to determine if the account has been managed in a manner consistent with your investment objectives and shall discuss any questionable activities in any account with you. The Chief Compliance Officer will also look for any evidence of excessive trading or conflicts of interest between the portfolio manager and you.

Our Firm has established written policies and procedures that it will utilize to supervise. In addition, a Code of Ethics has been adopted, which we have agreed to follow and comply with.

The confidence and trust placed in our Firm and its employees is something we value and endeavor to protect.

The Supervisor for Nicholas H. Horsfall is Pamela Smith, President and Chief Compliance Officer. Pamela Smith can be reached at 800-230-8415 should you have any additional questions or concerns.

## Item 7 Requirements for State-Registered Advisers

Nicholas H. Horsfall has not been involved in any of the following:

1. An award or otherwise being found liable in an arbitration claim alleging damages in excess of \$2,500 involving:
  - a. An investment or investment related business or activity
  - b. Fraud, false statement(s), or omissions
  - c. Theft, embezzlement, or other wrongful taking of property
  - d. Bribery, forgery, counterfeiting, or extortion or
  - e. Dishonest, unfair, or unethical practices
  
2. An award or otherwise being found liable in a civil, self-regulatory organization, or administrative proceeding involving any of the following:
  - a. An investment or investment related business or activity
  - b. Fraud, false statement(s), or omissions
  - c. Theft, embezzlement, or other wrongful taking of property
  - d. Bribery, forgery, counterfeiting, or extortion or
  - e. Dishonest, unfair, or unethical practices

Nicholas H. Horsfall has not been the subject of a bankruptcy petition.

No further disclosure is required that haven't already been reported.

Part 2B of Form ADV: Brochure Supplement

Item 1 Cover Page

**Peak American Investment Advisors, Inc.**  
2800 North Dallas Parkway, #360  
Plano, TX 75093  
972-331-5678  
IARD#145056

**Stephen Schwesinger**  
5085 W. Park Blvd., Ste 700  
Plano, TX 75093  
(800) 230-8415  
CRD# 6225848

This brochure supplement provides information about Stephen Schwesinger that supplements the Peak American Investment Advisors, Inc. brochure. You should have received a copy of that brochure. Please contact Pamela Smith, President, if you did not receive Peak American Investment Advisors, Inc. brochure or if you have any questions about the contents of this supplement.

Additional information about Stephen Schwesinger is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

Dated: August 31, 2020

## Item 2 Educational Background and Business Experience

### Education History:

Stephen Schwesinger, born 1989, attended Duquesne University in Pittsburgh, PA where he received his Bachelor's degree in Finance.

### Professional Licenses:

Stephen Schwesinger has a PA Group I Insurance license. The Group I Insurance license allows him to sell health, dental, disability and traditional life insurance products. Insurance licenses are issued by all states. Each insurance department establishes the required qualifications for this license.

### General Requirements:

- An individual applying for a PA insurance license must be at least 18 years of age
- Applicants are not required to be sponsored to pursue their license
- Applicants must submit fingerprints as part of the license application
- PA has a pre-licensing education requirement, candidates must complete 40 hours of pre-licensing. Candidates must apply for licensure within 12 months from receiving a passing grade on the examination.

### Business Background:

EMPLOYER	START DATE	END DATE	POSITION
Peak American Investment Advisors	January, 2017	Current	Investment Advisor Representative
Peak American Financial Group, Inc.	June, 2014	Current	District Manager- Insurance Agent
PNC Bank	March, 2014	June, 2014	Sales Consultant
Top Tier Solutions	September, 2013	March, 2014	Sales Associate
PNC Bank	June, 2013	September, 2013	Sales Assistant
Western and Southern	September, 2011	June, 2013	Insurance Agent

## Item 3 Disciplinary Information

- A. Stephen Schwesinger does not have a criminal or civil action in a domestic, foreign, or military court of competent jurisdiction.
- B. Stephen Schwesinger does not have an administrative proceeding before the SEC, any other federal regulatory agency, any state regulatory agency, or any foreign financial regulatory authority.
- C. Stephen Schwesinger does not have a self-regulatory organization ("SRO") proceeding.
- D. Stephen Schwesinger does not have any other proceeding in which a professional attainment, designation, or license of the supervised person was revoked or suspended because of a violation of rules relating to professional conduct.

A full report that reflects the professional background, business practices, and conduct of our advisory agents is available through the Financial Industry Regulatory Authority's ("FINRA") BrokerCheck system link at [www.finra.org/brokercheck](http://www.finra.org/brokercheck) or you may request disclosable information under BrokerCheck by calling (800) 289-9999, a toll-free hotline operated by FINRA.

You may also access a full report of our advisory agents through the IARD link at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov). Should you have any technical difficulties with this link you can call 240-386-4848 for further assistance.

The information that appears on these websites is collected from individual investment adviser

representatives, investment adviser firm(s), and/or securities regulator(s) as part of the securities industry's registration and licensing process.

#### Item 4 Other Business Activities

Stephen Schwesinger has a Group I Insurance license and provides insurance. He receives commissions based on the sales of these insurance products. This creates a conflict of interest that the investment advisory agent is also a licensed insurance agent and can recommend insurance products to clients. Also see *Item 10 Other Financial Industry Activities and Affiliations* for insurance conflicts of interest

Stephen Schwesinger is also an insurance agent for Peak American Financial Group, Inc. He is paid on commission/salary. He spends 95% of his time at this position.

Stephen Schwesinger does not have any other business activities that have not already been disclosed in this brochure.

#### Item 5 Additional Compensation

Stephen Schwesinger does not receive any economic benefits for providing advisory services from someone who is not a client of Peak American Investment Advisors, Inc. that has not already been disclosed in this Brochure.

#### Item 6 Supervision

All new accounts undergo careful analysis and review as to appropriateness of assets held and asset allocation and compared to the investment objectives stated by you. After an account has been approved for a specific investment program, the Chief Compliance Officer will monitor the trading activities in the account to ensure that the securities purchased or sold are consistent with your investment objectives.

The Chief Compliance Officer will review the activity in each account at least quarterly to determine if the account has been managed in a manner consistent with your investment objectives and shall discuss any questionable activities in any account with you. The Chief Compliance Officer will also look for any evidence of excessive trading or conflicts of interest between the portfolio manager and you.

Our Firm has established written policies and procedures that it will utilize to supervise. In addition, a Code of Ethics has been adopted, which we have agreed to follow and comply with.

The confidence and trust placed in our Firm and its employees is something we value and endeavor to protect.

The Supervisor for Stephen Schwesinger is Pamela Smith, President and Chief Compliance Officer. Pamela Smith can be reached at 800-230-8415 should you have any additional questions or concerns.

## Item 7 Requirements for State-Registered Advisers

Stephen Schwesinger has not been involved in any of the following:

1. An award or otherwise being found liable in an arbitration claim alleging damages in excess of \$2,500 involving:
  - a. An investment or investment related business or activity
  - b. Fraud, false statement(s), or omissions
  - c. Theft, embezzlement, or other wrongful taking of property
  - d. Bribery, forgery, counterfeiting, or extortion or
  - e. Dishonest, unfair, or unethical practices
  
2. An award or otherwise being found liable in a civil, self-regulatory organization, or administrative proceeding involving any of the following:
  - a. An investment or investment related business or activity
  - b. Fraud, false statement(s), or omissions
  - c. Theft, embezzlement, or other wrongful taking of property
  - d. Bribery, forgery, counterfeiting, or extortion or
  - e. Dishonest, unfair, or unethical practices

Stephen Schwesinger has not been the subject of a bankruptcy petition,

No further disclosure is required that haven't already been reported

Part 2B of Form ADV: Brochure Supplement

Item 1 Cover Page

**Peak American Investment Advisors, Inc.**  
2800 North Dallas Parkway, #350  
Plano, TX 75093  
972-331-5678  
IARD#145056

**Matthew W. McIntyre**  
2800 North Dallas Parkway, #350  
Plano, TX 75093  
(800) 230-8415  
CRD# 5414253

This brochure supplement provides information about Matthew W. McIntyre that supplements the Peak American Investment Advisors, Inc. brochure. You should have received a copy of that brochure. Please contact Pamela Smith, President, if you did not receive Peak American Investment Advisors, Inc. brochure or if you have any questions about the contents of this supplement.

Additional information about Matthew W. McIntyre is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

Dated: August 31, 2020

## Item 2 Educational Background and Business Experience

### Education History:

Matthew W. McIntyre, born 1964, attended Richland College in Dallas, TX.

### Professional Licenses:

Matthew W. McIntyre has a General Lines, Life, Accident, Health and HMO Insurance license. The Insurance license allows him/her to sell health, dental, disability and traditional life insurance products. Insurance licenses are issued by all states. Each insurance department establishes the required qualifications for this license.

### General Requirements:

- An individual applying for a Texas insurance license must be at least 18 years of age
- Applicants are not required to be sponsored to pursue their license
- Applicants must submit fingerprints as part of the license application
- Texas has no pre-licensing education requirement unless a 90-day temporary license is desired. To obtain a 90-day temporary license, candidates must complete 40 hours of pre-licensing education

Candidates must apply for licensure within 12 months from receiving a passing grade on the examination.

### Business Background:

EMPLOYER	START DATE	END DATE	POSITION
Peak American Investment Advisors, Inc.	September, 2018	Current	Investment Advisor Representative
Peak American Financial Group	September, 2018	Current	CEO
Peak American Financial Companies, Inc.	August, 2019	Current	Shareholder, Trustee for 401(k) Plan
AE Wealth Management, LLC	November, 2017	March, 2018	Investment Advisor Representative
Secure Investment Management, LLC	September, 2016	September, 2017	President/CEO, Investment Advisor Representative
J.D. Mellberg Financial, LLC	September, 2016	September, 2017	National Sales Director
McIntyre Consulting	November, 2015	December, 2016	President/CEO

## Item 3 Disciplinary Information

- A. Matthew W. McIntyre does not have a criminal or civil action in a domestic, foreign, or military court of competent jurisdiction.
- B. Matthew W. McIntyre does not have an administrative proceeding before the SEC, any other federal regulatory agency, any state regulatory agency, or any foreign financial regulatory authority.
- C. Matthew W. McIntyre does not have a self-regulatory organization ("SRO") proceeding.
- D. Matthew W. McIntyre does not have any other proceeding in which a professional attainment, designation, or license of the supervised person was revoked or suspended because of a violation of rules relating to professional conduct.

A full report that reflects the professional background, business practices, and conduct of our advisory agents is available through the Financial Industry Regulatory Authority's ("FINRA") BrokerCheck system

link at [www.finra.org/brokercheck](http://www.finra.org/brokercheck) or you may request disclosable information under BrokerCheck by calling (800) 289-9999, a toll-free hotline operated by FINRA.

You may also access a full report of our advisory agents through the IARD link at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov). Should you have any technical difficulties with this link you can call 240-386-4848 for further assistance.

The information that appears on these websites is collected from individual investment adviser representatives, investment adviser firm(s), and/or securities regulator(s) as part of the securities industry's registration and licensing process.

#### Item 4 Other Business Activities

Matthew W. McIntyre has a General Lines, Life, Accident, Health and HMO Insurance license and is the CEO for Peak American Financial Group., a licensed insurance agency. Matthew W. McIntyre is also the majority shareholder for Peak American Financial Companies, Inc., the parent company for Peak American Investment Advisors, Inc. Also see *Item 10 Other Financial Industry Activities and Affiliations* for insurance conflicts of interest.

#### Item 5 Additional Compensation

Matthew W. McIntyre does not receive any economic benefits for providing advisory services from someone who is not a client of Peak American Investment Advisors, Inc. that has not already been disclosed in this Brochure.

#### Item 6 Supervision

All new accounts undergo careful analysis and review as to appropriateness of assets held and asset allocation and compared to the investment objectives stated by you. After an account has been approved for a specific investment program, the Chief Compliance Officer will monitor the trading activities in the account to ensure that the securities purchased or sold are consistent with your investment objectives.

The Chief Compliance Officer will review the activity in each account at least quarterly to determine if the account has been managed in a manner consistent with your investment objectives and shall discuss any questionable activities in any account with you. The Chief Compliance Officer will also look for any evidence of excessive trading or conflicts of interest between the portfolio manager and you.

Our Firm has established written policies and procedures that it will utilize to supervise. In addition, a Code of Ethics has been adopted, which we have agreed to follow and comply with.

The confidence and trust placed in our Firm and its employees is something we value and endeavor to protect.

The Supervisor for Matthew W. McIntyre is Pamela Smith, President and Chief Compliance Officer. Pamela Smith can be reached at 800-230-8415 should you have any additional questions or concerns.

## Item 7 Requirements for State-Registered Advisers

Matthew W. McIntyre has not been involved in any of the following:

1. An award or otherwise being found liable in an arbitration claim alleging damages in excess of \$2,500 involving:
  - a. An investment or investment related business or activity
  - b. Fraud, false statement(s), or omissions
  - c. Theft, embezzlement, or other wrongful taking of property
  - d. Bribery, forgery, counterfeiting, or extortion or
  - e. Dishonest, unfair, or unethical practices
  
2. An award or otherwise being found liable in a civil, self-regulatory organization, or administrative proceeding involving any of the following:
  - a. An investment or investment related business or activity
  - b. Fraud, false statement(s), or omissions
  - c. Theft, embezzlement, or other wrongful taking of property
  - d. Bribery, forgery, counterfeiting, or extortion or
  - e. Dishonest, unfair, or unethical practices

Matthew W. McIntyre has not been the subject of a bankruptcy petition,

No further disclosure is required that haven't already been reported

Part 2B of Form ADV: Brochure Supplement

Item 1 Cover Page

**Peak American Investment Advisors, Inc.**  
2800 North Dallas Parkway, #360  
Plano, TX 75093  
972-331-5678  
IARD#145056

**Pamela S. Smith**  
2800 North Dallas Parkway, #360  
Plano, TX 75093  
(800) 230-8415  
CRD# 6316134

This brochure supplement provides information about Pamela S. Smith that supplements the Peak American Investment Advisors, Inc. brochure. You should have received a copy of that brochure. Please contact Pamela Smith, President, if you did not receive Peak American Investment Advisors, Inc. brochure or if you have any questions about the contents of this supplement.

Additional information about Pamela S. Smith is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

Dated: August 31, 2020

## Item 2 Educational Background and Business Experience

### Education History:

Pamela S. Smith, born 1956, attended Richland College, Dallas Tx (*Deans List*); Collin County College, Plano, TX; Collin County College, McKinney, TX.

### Professional Licenses:

Pamela S. Smith has a General Lines, Life, Accident, Health and HMO Insurance license. The Insurance license allows her to sell health, dental, disability and traditional life insurance products. Insurance licenses are issued by all states. Each insurance department establishes the required qualifications for this license.

### General Requirements:

- An individual applying for an insurance license must be at least 18 years of age
- Applicants are not required to be sponsored to pursue their license
- Applicants must submit fingerprints as part of the license application
- There is no pre-licensing education requirement unless a 90-day temporary license is desired. To obtain a 90-day temporary license, candidates must complete 40 hours of pre-licensing education

Candidates must apply for licensure within 12 months from receiving a passing grade on the examination.

### Business Background:

EMPLOYER	START DATE	END DATE	POSITION
Peak American Investment Advisors, Inc.	March, 2020	Current	Investment Advisor Representative, CCO, President
Peak American Financial Group	March, 2007	Current	Sales Operations Manager, Insurance Agent, Client Services Manager
Puritan Brokerage Services	October, 2014	September, 2019	President, CCO, Registered Representative

## Item 3 Disciplinary Information

- A. Pamela S. Smith does not have a criminal or civil action in a domestic, foreign, or military court of competent jurisdiction.
- B. Pamela S. Smith does not have an administrative proceeding before the SEC, any other federal regulatory agency, any state regulatory agency, or any foreign financial regulatory authority.
- C. Pamela S. Smith does not have a self-regulatory organization ("SRO") proceeding.
- D. Pamela S. Smith does not have any other proceeding in which a professional attainment, designation, or license of the supervised person was revoked or suspended because of a violation of rules relating to professional conduct.

A full report that reflects the professional background, business practices, and conduct of our advisory agents is available through the Financial Industry Regulatory Authority's ("FINRA") BrokerCheck system link at [www.finra.org/brokercheck](http://www.finra.org/brokercheck) or you may request disclosable information under BrokerCheck by calling (800) 289-9999, a toll-free hotline operated by FINRA.

You may also access a full report of our advisory agents through the IARD link at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov). Should you have any technical difficulties with this link you can call 240-386-4848 for further assistance.

The information that appears on these websites is collected from individual investment adviser representatives, investment adviser firm(s), and/or securities regulator(s) as part of the securities industry's registration and licensing process.

#### Item 4 Other Business Activities

Pamela S. Smith is a Sales Operations Manager and client services support for Peak American Financial Group. Pamela S. Smith has a General Lines, Life, Accident, Health and HMO Insurance license. Also see *Item 10 Other Financial Industry Activities and Affiliations* for insurance conflicts of interest.

#### Item 5 Additional Compensation

Pamela S. Smith does not receive any economic benefits for providing advisory services from someone who is not a client of Peak American Investment Advisors, Inc. that has not already been disclosed in this Brochure.

#### Item 6 Supervision

All new accounts undergo careful analysis and review as to appropriateness of assets held and asset allocation and compared to the investment objectives stated by you. After an account has been approved for a specific investment program, the Chief Compliance Officer will monitor the trading activities in the account to ensure that the securities purchased or sold are consistent with your investment objectives.

The Chief Compliance Officer will review the activity in each account at least quarterly to determine if the account has been managed in a manner consistent with your investment objectives and shall discuss any questionable activities in any account with you. The Chief Compliance Officer will also look for any evidence of excessive trading or conflicts of interest between the portfolio manager and you.

Our Firm has established written policies and procedures that it will utilize to supervise. In addition, a Code of Ethics has been adopted, which we have agreed to follow and comply with.

The confidence and trust placed in our Firm and its employees is something we value and endeavor to protect.

Pamela S. Smith is President and Chief Compliance Officer. Pamela Smith can be reached at 800-230-8415 should you have any additional questions or concerns.

## Item 7 Requirements for State-Registered Advisers

Pamela S. Smith has not been involved in any of the following:

1. An award or otherwise being found liable in an arbitration claim alleging damages in excess of \$2,500 involving:
  - a. An investment or investment related business or activity
  - b. Fraud, false statement(s), or omissions
  - c. Theft, embezzlement, or other wrongful taking of property
  - d. Bribery, forgery, counterfeiting, or extortion or
  - e. Dishonest, unfair, or unethical practices
  
2. An award or otherwise being found liable in a civil, self-regulatory organization, or administrative proceeding involving any of the following:
  - a. An investment or investment related business or activity
  - b. Fraud, false statement(s), or omissions
  - c. Theft, embezzlement, or other wrongful taking of property
  - d. Bribery, forgery, counterfeiting, or extortion or
  - e. Dishonest, unfair, or unethical practices

Pamela S. Smith has not been the subject of a bankruptcy petition,

No further disclosure is required that haven not already been reported.

Part 2B of Form ADV: Brochure Supplement

Item 1 Cover Page

**Peak American Investment Advisors, Inc.**  
2800 North Dallas Parkway, #360  
Plano, TX 75093  
972-331-5678  
IARD#145056

**Samuel Thomas**  
2800 North Dallas Parkway, #360  
Plano, TX 75093  
(800) 230-8415  
CRD# 1833523

This brochure supplement provides information about Samuel Thomas that supplements the Peak American Investment Advisors, Inc. brochure. You should have received a copy of that brochure. Please contact Pamela Smith, President/CCO, if you did not receive Peak American Investment Advisors, Inc. brochure or if you have any questions about the contents of this supplement.

Additional information about Samuel Thomas is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

Dated: August 31, 2020

## Item 2 Educational Background and Business Experience

### Education History:

Samuel Thomas, born 1969, graduated from LaFeria High School in LaFeria, TX in 1987. There was no formal education received after high school.

### Professional Licenses:

➤ Samuel Thomas has a General Lines, Life, Accident, Health and HMO Insurance license. The Insurance license allows him to sell health, dental, disability and traditional life insurance products. Insurance licenses are issued by all states. Each insurance department establishes the required qualifications for this license.

### General Requirements:

- An individual applying for a Texas insurance license must be at least 18 years of age
- Applicants are not required to be sponsored to pursue their license
- Applicants must submit fingerprints as part of the license application
- Texas has no pre-licensing education requirement unless a 90-day temporary license is desired. To obtain a 90-day temporary license, candidates must complete 40 hours of pre-licensing education

Candidates must apply for licensure within 12 months from receiving a passing grade on the examination.

### Business Background:

EMPLOYER	START DATE	END DATE	POSITION
Peak American Investment Advisors, Inc.	November, 2018	Current	Investment Advisor Representative
Independent Insurance Agent	November, 2015	Current	Independent Insurance Agent
Providence Group Realty	November, 2015	Current	Owner/Partner
IAMS Wealth Management, LLC	December, 2017	November, 2018	Investment Advisor Representative

## Item 3 Disciplinary Information

- A. Samuel Thomas does not have a criminal or civil action in a domestic, foreign, or military court of competent jurisdiction.
- B. Samuel Thomas does not have an administrative proceeding before the SEC, any other federal regulatory agency, any state regulatory agency, or any foreign financial regulatory authority.
- C. Samuel Thomas does not have a self-regulatory organization ("SRO") proceeding.
- D. Samuel Thomas does not have any other proceeding in which a professional attainment, designation, or license of the supervised person was revoked or suspended because of a violation of rules relating to professional conduct.

A full report that reflects the professional background, business practices, and conduct of our advisory agents is available through the Financial Industry Regulatory Authority's ("FINRA") BrokerCheck system link at [www.finra.org/brokercheck](http://www.finra.org/brokercheck) or you may request disclosable information under BrokerCheck by calling (800) 289-9999, a toll-free hotline operated by FINRA.

You may also access a full report of our advisory agents through the IARD link at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov). Should you have any technical difficulties with this link you can call 240-386-4848 for further assistance.

The information that appears on these websites is collected from individual investment adviser representatives, investment adviser firm(s), and/or securities regulator(s) as part of the securities industry's registration and licensing process.

#### Item 4 Other Business Activities

Samuel Thomas has a General Lines, Life, Accident, Health and HMO Insurance license and is the CEO for Peak American Financial Group, a licensed insurance agency. Also see *Item 10 Other Financial Industry Activities and Affiliations* for insurance conflicts of interest.

#### Item 5 Additional Compensation

Samuel Thomas does not receive any economic benefits for providing advisory services from someone who is not a client of Peak American Investment Advisors, Inc. that has not already been disclosed in this Brochure.

#### Item 6 Supervision

All new accounts undergo careful analysis and review as to appropriateness of assets held and asset allocation and compared to the investment objectives stated by you. After an account has been approved for a specific investment program, the Chief Compliance Officer will monitor the trading activities in the account to ensure that the securities purchased or sold are consistent with your investment objectives.

The Chief Compliance Officer will review the activity in each account at least quarterly to determine if the account has been managed in a manner consistent with your investment objectives and shall discuss any questionable activities in any account with you. The Chief Compliance Officer will also look for any evidence of excessive trading or conflicts of interest between the portfolio manager and you.

Our Firm has established written policies and procedures that it will utilize to supervise. In addition, a Code of Ethics has been adopted, which we have agreed to follow and comply with.

The confidence and trust placed in our Firm and its employees is something we value and endeavor to protect.

The Supervisor for Samuel Thomas is Pamela Smith, President and Chief Compliance Officer. Pamela Smith can be reached at 800-230-8415 should you have any additional questions or concerns.

## Item 7 Requirements for State-Registered Advisers

Samuel Thomas has not been involved in any of the following:

1. An award or otherwise being found liable in an arbitration claim alleging damages in excess of \$2,500 involving:
  - a. An investment or investment related business or activity
  - b. Fraud, false statement(s), or omissions
  - c. Theft, embezzlement, or other wrongful taking of property
  - d. Bribery, forgery, counterfeiting, or extortion or
  - e. Dishonest, unfair, or unethical practices
  
2. An award or otherwise being found liable in a civil, self-regulatory organization, or administrative proceeding involving any of the following:
  - a. An investment or investment related business or activity
  - b. Fraud, false statement(s), or omissions
  - c. Theft, embezzlement, or other wrongful taking of property
  - d. Bribery, forgery, counterfeiting, or extortion or
  - e. Dishonest, unfair, or unethical practices

Samuel Thomas has not been the subject of a bankruptcy petition,

No further disclosure is required that haven not already been reported.

Part 2B of Form ADV: Brochure Supplement

Item 1 Cover Page

**Peak American Investment Advisors, Inc.**  
2800 North Dallas Parkway, #360  
Plano, TX 75093  
972-331-5678  
IARD#145056

**Robert S. Williams**  
2800 North Dallas Parkway, #360  
Plano, TX 75093  
(800) 230-8415  
CRD# 7272897

This brochure supplement provides information about Robert Williams that supplements the Peak American Investment Advisors, Inc. brochure. You should have received a copy of that brochure. Please contact Pamela Smith, President, if you did not receive Peak American Investment Advisors, Inc. brochure or if you have any questions about the contents of this supplement.

Additional information about Robert Williams is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

Dated: August 31, 2020

## Item 2 Educational Background and Business Experience

### Education History:

Robert Williams, born 1964, graduated from Humboldt State University in Arcata, CA in 1987. Robert received a Bachelor of Science (“B.S.”) in Small Organization Management with minors in Speech Communication and Computer Information Systems.

### Professional Licenses:

Robert Williams has a General Lines, Life, Accident, Health and HMO Insurance license. The Insurance license allows him to sell health, dental, disability and traditional life insurance products. Insurance licenses are issued by all states. Each insurance department establishes the required qualifications for this license.

### General Requirements:

- An individual applying for a Texas insurance license must be at least 18 years of age
- Applicants are not required to be sponsored to pursue their license
- Applicants must submit fingerprints as part of the license application
- Texas has no pre-licensing education requirement unless a 90-day temporary license is desired. To obtain a 90-day temporary license, candidates must complete 40 hours of pre-licensing education

Candidates must apply for licensure within 12 months from receiving a passing grade on the examination.

### Business Background:

EMPLOYER	START DATE	END DATE	POSITION
Peak American Investment Advisors, Inc.	July, 2020	Current	Investment Advisor Representative
Peak American Financial	December, 2008	Current	Insurance Agent

## Item 3 Disciplinary Information

- A. Robert Williams does not have a criminal or civil action in a domestic, foreign, or military court of competent jurisdiction.
- B. Robert Williams does not have an administrative proceeding before the SEC, any other federal regulatory agency, any state regulatory agency, or any foreign financial regulatory authority.
- C. Robert Williams does not have a self-regulatory organization (“SRO”) proceeding.
- D. Robert Williams does not have any other proceeding in which a professional attainment, designation, or license of the supervised person was revoked or suspended because of a violation of rules relating to professional conduct.

A full report that reflects the professional background, business practices, and conduct of our advisory agents is available through the Financial Industry Regulatory Authority’s (“FINRA”) BrokerCheck system link at [www.finra.org/brokercheck](http://www.finra.org/brokercheck) or you may request disclosable information under BrokerCheck by calling (800) 289-9999, a toll-free hotline operated by FINRA.

You may also access a full report of our advisory agents through the IARD link at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov). Should you have any technical difficulties with this link you can call 240-386-4848 for further assistance.

The information that appears on these websites is collected from individual investment adviser representatives, investment adviser firm(s), and/or securities regulator(s) as part of the securities industry's registration and licensing process.

#### Item 4 Other Business Activities

Robert Williams holds a General Lines, Life, Accident, Health and HMO Insurance license with Peak American Financial Group, a licensed insurance agency. Also see *Item 10 Other Financial Industry Activities and Affiliations* for insurance conflicts of interest.

#### Item 5 Additional Compensation

Robert Williams does not receive any economic benefits for providing advisory services from someone who is not a client of Peak American Investment Advisors, Inc. that has not already been disclosed in this Brochure.

#### Item 6 Supervision

All new accounts undergo careful analysis and review as to appropriateness of assets held and asset allocation and compared to the investment objectives stated by you. After an account has been approved for a specific investment program, the Chief Compliance Officer will monitor the trading activities in the account to ensure that the securities purchased or sold are consistent with your investment objectives.

The Chief Compliance Officer will review the activity in each account at least quarterly to determine if the account has been managed in a manner consistent with your investment objectives and shall discuss any questionable activities in any account with you. The Chief Compliance Officer will also look for any evidence of excessive trading or conflicts of interest between the portfolio manager and you.

Our Firm has established written policies and procedures that it will utilize to supervise. In addition, a Code of Ethics has been adopted, which we have agreed to follow and comply with.

The confidence and trust placed in our Firm and its employees is something we value and endeavor to protect.

The Supervisor for Robert Williams is Pamela Smith, President and Chief Compliance Officer. Pamela Smith can be reached at 800-230-8415 should you have any additional questions or concerns.

## Item 7 Requirements for State-Registered Advisers

Robert Williams has not been involved in any of the following:

3. An award or otherwise being found liable in an arbitration claim alleging damages in excess of \$2,500 involving:
  - a. An investment or investment related business or activity
  - b. Fraud, false statement(s), or omissions
  - c. Theft, embezzlement, or other wrongful taking of property
  - d. Bribery, forgery, counterfeiting, or extortion or
  - e. Dishonest, unfair, or unethical practices
  
4. An award or otherwise being found liable in a civil, self-regulatory organization, or administrative proceeding involving any of the following:
  - a. An investment or investment related business or activity
  - b. Fraud, false statement(s), or omissions
  - c. Theft, embezzlement, or other wrongful taking of property
  - d. Bribery, forgery, counterfeiting, or extortion or
  - e. Dishonest, unfair, or unethical practices

Robert Williams has not been the subject of a bankruptcy petition,

No further disclosure is required that haven not already been reported.

Part 2B of Form ADV: Brochure Supplement

Item 1 Cover Page

**Peak American Investment Advisors, Inc.**  
2800 North Dallas Parkway, #360  
Plano, TX 75093  
972-331-5678  
IARD#145056

**Garrett Newman**  
2800 North Dallas Parkway, #360  
Plano, TX 75093  
(800) 230-8415  
CRD# 7272897

This brochure supplement provides information about Garrett Newman that supplements the Peak American Investment Advisors, Inc. brochure. You should have received a copy of that brochure. Please contact Pamela Smith, President, if you did not receive Peak American Investment Advisors, Inc. brochure or if you have any questions about the contents of this supplement.

Additional information about Garrett Newman is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

Dated: August 31, 2020

## Item 2 Educational Background and Business Experience

### Education History:

Garrett Newman, born 1980, graduated from University of Massachusetts at Amherst in Amherst, MA in 2002. Garrett received a Bachelor of Arts (“B.A.”) degree.

### Professional Licenses:

Garrett Newman has a General Lines, Life, Accident, Health and HMO Insurance license. The Insurance license allows him to sell health, dental, disability and traditional life insurance products. Insurance licenses are issued by all states. Each insurance department establishes the required qualifications for this license.

### General Requirements:

- An individual applying for an insurance license must be at least 18 years of age
- Applicants are not required to be sponsored to pursue their license
- Applicants must submit fingerprints as part of the license application
- Texas has no pre-licensing education requirement unless a 90-day temporary license is desired. To obtain a 90-day temporary license, candidates must complete 40 hours of pre-licensing education

Candidates must apply for licensure within 12 months from receiving a passing grade on the examination.

### Business Background:

EMPLOYER	START DATE	END DATE	POSITION
Peak American Investment Advisors, Inc.	July, 2020	Current	Investment Advisor Representative
Peak American Financial	July, 2020	Current	Insurance Agent
Health IQ	April, 2019	July, 2020	Account Executive
National Funding	August, 2018	April, 2019	Loan Specialist

## Item 3 Disciplinary Information

- A. Garrett Newman does not have a criminal or civil action in a domestic, foreign, or military court of competent jurisdiction.
- B. Garrett Newman does not have an administrative proceeding before the SEC, any other federal regulatory agency, any state regulatory agency, or any foreign financial regulatory authority.
- C. Garrett Newman does not have a self-regulatory organization (“SRO”) proceeding.
- D. Garrett Newman does not have any other proceeding in which a professional attainment, designation, or license of the supervised person was revoked or suspended because of a violation of rules relating to professional conduct.

A full report that reflects the professional background, business practices, and conduct of our advisory agents is available through the Financial Industry Regulatory Authority’s (“FINRA”) BrokerCheck system link at [www.finra.org/brokercheck](http://www.finra.org/brokercheck) or you may request disclosable information under BrokerCheck by calling (800) 289-9999, a toll-free hotline operated by FINRA.

You may also access a full report of our advisory agents through the IARD link at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov). Should you have any technical difficulties with this link you can call 240-386-4848 for further assistance.

The information that appears on these websites is collected from individual investment adviser representatives, investment adviser firm(s), and/or securities regulator(s) as part of the securities industry's registration and licensing process.

#### Item 4 Other Business Activities

Garrett Newman holds a General Lines, Life, Accident, Health and HMO Insurance license with Peak American Financial Group, a licensed insurance agency. Also see *Item 10 Other Financial Industry Activities and Affiliations* for insurance conflicts of interest.

#### Item 5 Additional Compensation

Garrett Newman does not receive any economic benefits for providing advisory services from someone who is not a client of Peak American Investment Advisors, Inc. that has not already been disclosed in this Brochure.

#### Item 6 Supervision

All new accounts undergo careful analysis and review as to appropriateness of assets held and asset allocation and compared to the investment objectives stated by you. After an account has been approved for a specific investment program, the Chief Compliance Officer will monitor the trading activities in the account to ensure that the securities purchased or sold are consistent with your investment objectives.

The Chief Compliance Officer will review the activity in each account at least quarterly to determine if the account has been managed in a manner consistent with your investment objectives and shall discuss any questionable activities in any account with you. The Chief Compliance Officer will also look for any evidence of excessive trading or conflicts of interest between the portfolio manager and you.

Our Firm has established written policies and procedures that it will utilize to supervise. In addition, a Code of Ethics has been adopted, which we have agreed to follow and comply with.

The confidence and trust placed in our Firm and its employees is something we value and endeavor to protect.

The Supervisor for Garrett Newman is Pamela Smith, President and Chief Compliance Officer. Pamela Smith can be reached at 800-230-8415 should you have any additional questions or concerns.

## Item 7 Requirements for State-Registered Advisers

Garrett Newman has not been involved in any of the following:

5. An award or otherwise being found liable in an arbitration claim alleging damages in excess of \$2,500 involving:
  - a. An investment or investment related business or activity
  - b. Fraud, false statement(s), or omissions
  - c. Theft, embezzlement, or other wrongful taking of property
  - d. Bribery, forgery, counterfeiting, or extortion or
  - e. Dishonest, unfair, or unethical practices
  
6. An award or otherwise being found liable in a civil, self-regulatory organization, or administrative proceeding involving any of the following:
  - a. An investment or investment related business or activity
  - b. Fraud, false statement(s), or omissions
  - c. Theft, embezzlement, or other wrongful taking of property
  - d. Bribery, forgery, counterfeiting, or extortion or
  - e. Dishonest, unfair, or unethical practices

Garrett Newman has not been the subject of a bankruptcy petition,

No further disclosure is required that haven not already been reported.

Part 2B of Form ADV: Brochure Supplement

Item 1 Cover Page

**Peak American Investment Advisors, Inc.**  
2800 North Dallas Parkway, #360  
Plano, TX 75093  
972-331-5678  
IARD#145056

**Placido J. Rodriguez**  
2800 North Dallas Parkway, #360  
Plano, TX 75093  
(800) 230-8415  
CRD# 4789518

This brochure supplement provides information about Placido J. Rodriguez that supplements the Peak American Investment Advisors, Inc. brochure. You should have received a copy of that brochure. Please contact Pamela Smith, President, if you did not receive Peak American Investment Advisors, Inc. brochure or if you have any questions about the contents of this supplement.

Additional information about Placido J. Rodriguez is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

Dated: August 21, 2020

## Item 2 Educational Background and Business Experience

### Education History:

Placido J. Rodriguez, born 1951, graduated from University of Texas at Austin in 1973 with a Bachelor of Business (“B.B.A”) degree and an MBA in 1975.

### Professional Licenses:

Placido J. Rodriguez has a General Lines, Life, Accident, Health and HMO Insurance license. The Insurance license allows him to sell health, dental, disability and traditional life insurance products. Insurance licenses are issued by all states. Each insurance department establishes the required qualifications for this license.

### General Requirements:

- An individual applying for an insurance license must be at least 18 years of age
- Applicants are not required to be sponsored to pursue their license
- Applicants must submit fingerprints as part of the license application
- Texas has no pre-licensing education requirement unless a 90-day temporary license is desired. To obtain a 90-day temporary license, candidates must complete 40 hours of pre-licensing education

Candidates must apply for licensure within 12 months from receiving a passing grade on the examination.

### Business Background:

EMPLOYER	START DATE	END DATE	POSITION
Peak American Investment Advisors, Inc.	August, 2020	Current	Investment Advisor Representative
Peak American Financial	August, 2020	Current	Insurance Agent
W&S Brokerage Service	April, 2020	July, 2020	Registered Representative
Western Southern Life	March, 2020	July, 2020	Sales Agent
Comerica Securities, Inc.	June, 2017	March, 2020	Financial Consultant
TIAA	August, 2010	March, 2017	Sr. Financial Consultant

## Item 3 Disciplinary Information

- A. Placido J. Rodriguez does not have a criminal or civil action in a domestic, foreign, or military court of competent jurisdiction.
- B. Placido J. Rodriguez does not have an administrative proceeding before the SEC, any other federal regulatory agency, any state regulatory agency, or any foreign financial regulatory authority.
- C. Placido J. Rodriguez does not have a self-regulatory organization (“SRO”) proceeding.
- D. Placido J. Rodriguez does not have any other proceeding in which a professional attainment, designation, or license of the supervised person was revoked or suspended because of a violation of rules relating to professional conduct.

A full report that reflects the professional background, business practices, and conduct of our advisory agents is available through the Financial Industry Regulatory Authority’s (“FINRA”) BrokerCheck system link at [www.finra.org/brokercheck](http://www.finra.org/brokercheck) or you may request disclosable information under BrokerCheck by

calling (800) 289-9999, a toll-free hotline operated by FINRA.

You may also access a full report of our advisory agents through the IARD link at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov). Should you have any technical difficulties with this link you can call 240-386-4848 for further assistance.

The information that appears on these websites is collected from individual investment adviser representatives, investment adviser firm(s), and/or securities regulator(s) as part of the securities industry's registration and licensing process.

#### Item 4 Other Business Activities

Placido J. Rodriguez holds a General Lines, Life, Accident, Health and HMO Insurance license with Peak American Financial Group, a licensed insurance agency. Also see *Item 10 Other Financial Industry Activities and Affiliations* for insurance conflicts of interest.

#### Item 5 Additional Compensation

Placido J. Rodriguez does not receive any economic benefits for providing advisory services from someone who is not a client of Peak American Investment Advisors, Inc. that has not already been disclosed in this Brochure.

#### Item 6 Supervision

All new accounts undergo careful analysis and review as to appropriateness of assets held and asset allocation and compared to the investment objectives stated by you. After an account has been approved for a specific investment program, the Chief Compliance Officer will monitor the trading activities in the account to ensure that the securities purchased or sold are consistent with your investment objectives.

The Chief Compliance Officer will review the activity in each account at least quarterly to determine if the account has been managed in a manner consistent with your investment objectives and shall discuss any questionable activities in any account with you. The Chief Compliance Officer will also look for any evidence of excessive trading or conflicts of interest between the portfolio manager and you.

Our Firm has established written policies and procedures that it will utilize to supervise. In addition, a Code of Ethics has been adopted, which we have agreed to follow and comply with.

The confidence and trust placed in our Firm and its employees is something we value and endeavor to protect.

The Supervisor for Placido J. Rodriguez is Pamela Smith, President and Chief Compliance Officer. Pamela Smith can be reached at 800-230-8415 should you have any additional questions or concerns.

## Item 7 Requirements for State-Registered Advisers

Placido J. Rodriguez has not been involved in any of the following:

7. An award or otherwise being found liable in an arbitration claim alleging damages in excess of \$2,500 involving:
  - a. An investment or investment related business or activity
  - b. Fraud, false statement(s), or omissions
  - c. Theft, embezzlement, or other wrongful taking of property
  - d. Bribery, forgery, counterfeiting, or extortion or
  - e. Dishonest, unfair, or unethical practices
  
8. An award or otherwise being found liable in a civil, self-regulatory organization, or administrative proceeding involving any of the following:
  - a. An investment or investment related business or activity
  - b. Fraud, false statement(s), or omissions
  - c. Theft, embezzlement, or other wrongful taking of property
  - d. Bribery, forgery, counterfeiting, or extortion or
  - e. Dishonest, unfair, or unethical practices

Placido J. Rodriguez has not been the subject or a bankruptcy petition,

No further disclosure is required that haven not already been reported.