

Sunlight Peaks Financial Partners

Client Relationship Summary

Item 1. Introduction

Sunlight Peaks Financial Partners, LLC ("Sunlight Peaks") is registered with the U.S. Securities and Exchange Commission as an investment adviser. Brokerage and investment advisory services fees differ, and it is important for you to understand the differences. Free and simple tools are available to research firms and financial professionals at <http://investor.gov/crs>, which also provides educational materials about broker-dealers, investment advisers and investing.

Item 2. Relationships and Services

What investment services and advice can you provide me?

Our firm offers investment advisory services, which are described in our Form ADV Part 2A ("Brochure"), which you will be provided. Our services include wealth management (where we select which of our model portfolios of stocks, bonds, mutual funds, exchange-traded funds ("ETFs"), and other types of investments is best suited for the client's needs) and asset management (where we manage specified private investment assets such as a hedge fund, private equity or venture capital fund, or other private placements including equity, credit, or real estate investments). We also advise qualified plans such as 401K plans on the selection of investments to be offered to plan participants. As part of our standard services, we monitor investments that we manage on a continuous and ongoing basis. There are no material limitations to our monitoring. We accept discretionary authority to implement the recommended transactions in client accounts. The level of discretion is determined in our agreement and there are no material limitations on the authority. If you do not give us discretionary authority, you will make the ultimate decisions (non-discretionary) regarding the purchase or sale of investments. We do not require any specific minimum account size or investment amount.

Each client is responsible for promptly notifying us if there is a change in their financial situation or investment objectives.

For additional information, we recommend that you read our ADV Part 2A, Items 4, 5, and 7.

Conversation Starters - ask your financial advisor:

- *Given my financial situation, should I choose an investment advisory service? Why or why not?*
- *How will you choose investments to recommend to me?*
- *What is your relevant experience, including your licenses, education and other qualifications?*
- *What do these qualifications mean?*

Item 3. Fees, Costs, Conflicts and Standard of Conduct

What fees will I pay?

We charge a fee for our services based upon the value of your assets under our management or advisement. For wealth management services and qualified plan services, the annual fee is prorated and charged quarterly. For asset management services, we charge an initial research fee plus an annual fee on an ongoing basis.

In addition to the advisory fees paid to us, you also incur certain charges imposed by third parties such as broker-dealers, custodians, and other financial institutions. These additional charges include securities brokerage commissions, transaction fees, custodial fees, fees and expenses charged to owners of private investments, fees attributable to alternative assets, fees charged by the Independent Managers, margin costs, charges imposed directly by a mutual fund or ETF in a client's account, as disclosed in the fund's prospectus (e.g., fund management fees and other fund expenses), deferred sales charges, odd-lot differentials, transfer taxes, wire transfer and electronic fund fees, and other fees and taxes on brokerage accounts and securities transactions.

The more assets there are in your advisory accounts, the more you will pay in fees, so the firm may therefore have an incentive to encourage you to increase the assets in your account or manage them so that we could charge higher fees. You will pay fees and costs whether you make or lose money on your investments. Fees and costs will reduce any amount of money you make on your investments over time. Please make sure you understand what fees and costs you are paying.

For more detailed information, we recommend reading our ADV Part 2A, Items 5, 6 and 12.

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

When we act as your investment adviser, we must act in your best interest and not put our interest ahead of yours. At the same time, the way we make money creates some conflicts with your interests. You should understand and ask us about these conflicts because they can affect the investment advice we provide you. Here are some examples to help you understand what this means.

- Support from Custodian: We receive administrative support, computer software, related systems support, as well as other third-party support from the custodian that we recommend. This results in an incentive to recommend that custodian because we do not have to produce or pay for the products or services provided.

How do your financial professionals make money? Our financial professionals are compensated based on revenue the firm earns from the financial professional's advisory services or recommendations. This results in an incentive to take steps to maximize revenue to the firm.

For more information about our conflicts of interest, we recommend reading our ADV Part 2A, Items 4, 10, 11 and 12.

Conversation Starters - ask your financial advisor:

- *Help me understand how these fees and costs might affect my investments. If I give you \$10,000 to invest, how much will go to fees and costs, and how much will be invested for me?*
- *How might your conflicts of interest affect me, and how will you address them?*

Item 4. Disciplinary History

Do you or your financial professionals have legal or disciplinary history? NO, neither we nor our financial professionals have a legal or disciplinary history. A free search tool to research us and our financial professionals is available at www.investor.gov/CRS

Conversation Starters - ask your financial advisor:

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

Item 5. Additional Information

You can find additional information about our services on our website at www.sunlightpeaks.com and in our Brochure. To request a copy of this Relationship Summary and any of our other disclosure documents referred to in this document, please email us at ellen.katz@sunlightpeaks.com or call 866.210.0158 ext. 12.

Conversation Starters - ask your financial advisor:

- *Who is my primary contact person? Is he or she a representative of an investment adviser or a broker-dealer?*
- *Who can I talk to if I have concerns about how this person is treating me?*