

Sunlight Peaks Financial Partners
Client Relationship Summary
March 31, 2023

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 non-discretionary investment advisory services, which are described in our Form ADV Part 2A ("Brochure"), which you will be provided. Our services include investment consulting, investment sourcing, and investment research. When providing investment management services and advice on portfolio design we identify suitable investments for the client's portfolio and make recommendations. We assist with the completion of purchases of private investments, ongoing investment monitoring, management and administration, and advice relating to redemptions/liquidation of private investments. Private investments include alternative investments, such as pooled, privately-placed securities such as a private equity fund, a private debt fund, a private real estate fund, or a fund-of-funds managed by a private investment manager or other private placement including equity, credit, or real estate investments. These services are typically offered only to accredited and/or qualified investors. We also recommend the investment and reinvestment of the traditional investments. Traditional investments include stocks, bonds, commodities, mutual funds, and exchange-traded funds. In addition, we offer financial planning and investment advice to qualified plans, including 401(k) Plans, in accordance with the Plan's investment policies and objectives. In non-discretionary accounts, the client makes the ultimate decision regarding the purchase and 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 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?

Sunlight Peaks offers investment management and financial planning services on a fixed fee basis. Our annual fee for the services is based upon the size of the accounts to be managed, the complexity of the client's needs, and the level and scope of the overall services to be rendered. The fee to be charged will be stipulated within each client's agreement. You will also pay fees and expenses charged by third parties such as broker-dealers, qualified custodians, and other financial institutions. These charges include securities brokerage commissions, transaction fees, custodial fees, fees and expenses charged to owners of private investments, fees attributable to alternative asset, margin costs, charges imposed directly by a mutual fund or exchange-traded funds, deferred sales charges, wire transfer and electronic fund fees, and other fees.

These fees and expenses are described in each investment's prospectus or other offering documents. 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. Additional details about fees and costs is in our Form ADV Brochure, which is provided to all clients, and is available on our website at www.sunlightpeaks.com.

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

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.

When we are providing investment advice with respect to your IRA or other ERISA qualified plan, including advice to roll over assets from an employee benefit plan to an IRA, we are acting as a fiduciary and must follow the impartial conduct standards under ERISA and Section 4975 of the Internal Revenue Code.

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 sam.beritela@sunlightpeaks.com or call 866.210.0158.

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?*