

Item 1. Introduction

Peloton Capital Management, Inc. June 30, 2020
Form Customer Relationship Summary

Peloton Capital Management is registered with the Securities and Exchange Commission (SEC) as an investment adviser.

Brokerage and investment advisory services and fees differ, so it is important for you to understand these differences. Free and simple tools are available to research firms and financial professionals at [Investor.gov/CRS](https://www.investor.gov/CRS), which also provides educational materials about broker-dealers, investment advisers, and investing.

Item 2. Relationships and Services

[What investment services and advice can you provide me?](#)

We offer to retail investors investment advisory services through two lines of business: Investment Management and Private Client Group. Investment Management solutions utilize various strategies designed to meet client goals for long-term growth, current income, or a combination of both. Private Client Group services include customized, comprehensive, integrated portfolio management including asset allocation, tax optimization, cash flow planning, and strategic financial planning. Both services include continuous monitoring of individual securities and accounts. All accounts are managed on a fully discretionary basis, which means that clients delegate all trading decisions to Peloton. In some cases, Private Client Group clients may ask that Peloton hold or raise a certain level of cash for an upcoming need. This may limit our ability to trade a client's account as we otherwise would. Certain strategies work better for larger or smaller accounts. Peloton offers strategies that are suitable for accounts of any size. ***For additional information, please see our ADV Part 2 Brochure.***

CONVERSATION STARTER: Ask your financial professional:

- *Given my financial situation, should I choose a brokerage service or 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?*

Fees for investment advisory services are based on a percentage of managed assets and are billed quarterly during the first month of each quarter. The more assets in a retail investor's advisory account, the more a retail investor will pay in fees, so an asset-based management fee structure may provide incentives to encourage the retail investor to increase the assets in his or her account.

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

[What fees will I pay?](#)

In addition to Peloton's management fee, retail investors may also incur transaction costs and/or custody-related fees directly to the custodian or broker. Peloton's default custodian does not charge commissions on equity or exchange-traded fund (ETF) transactions. To the extent Peloton utilizes ETFs within a client's account, the manager of the ETF will also charge a management fee. Mutual funds also charge fees related to ongoing management, distribution, and administration.

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 additional information, please review our management fee schedule.

CONVERSATION STARTER: Ask your financial professional:

- *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?*

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

How else does your firm make money and what conflicts of interest do you have?

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

Peloton is a fee-only firm, which means we only charge a fee based on the value of your managed account(s). We do not sell any products or receive commissions. We do not receive payments from third parties for recommending certain investments, engage in revenue sharing arrangements or sell clients investments from our own accounts. ***For additional information, please see our ADV Part 2 Brochure.***

CONVERSATION STARTER: Ask your financial professional:

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

How do your financial professionals make money?

All of our financial professionals are salaried employees.

Item 4. Disciplinary History

[Do you or your financial professionals have legal or disciplinary history?](#)

No. Visit Investor.gov/CRS for a free and simple search tool to research you and your financial professionals.

CONVERSATION STARTER: Ask your financial professional:

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

Item 5. Additional Information

For additional information about our services, please visit our website www.pelotonwealth.com or call (317) 559-1700. If you would like additional, up-to-date information or a copy of this disclosure, please call (317) 559-1700.

CONVERSATION STARTER: Ask your financial professional:

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