

Thoma Capital Management LLC
d/b/a: Chesapeake Financial Advisors
FORM CRS (Customer Relationship Summary) - March 14, 2024

Chesapeake Financial Advisors is registered with the Securities and Exchange Commission as an investment adviser and, as such, we provide advisory services rather than brokerage services. Brokerage and investment advisory services and fees differ, and it is important for you, our client, to understand the differences. Additionally, free and simple tools are available to research firms and financial professionals at [Investor.gov/CRS](https://investor.gov/CRS), which also provides educational materials about broker-dealers, investment advisers, and investing. This document is a summary of the services and fees we offer to "retail" investors, which are natural persons who seek or receive services primarily for personal, family, or household purposes.

What investment services and advice can you provide me?

We offer the following investment advisory services to retail investors: **Financial Planning Services; Investment Management Services.**

Account Monitoring: If you open an investment account with our firm, as part of our standard service we will, at a minimum, monitor your investments on a quarterly basis and provide you with account and portfolio reviews on a quarterly basis.

Investment Authority: We manage investment accounts on a **discretionary** basis whereby **we will decide** which investments to buy or sell for your account, that is consistent with investment objectives that we will establish with you for your account. You may limit our discretionary authority (for example, limiting the types of securities that can be purchased or sold for your account) by providing our firm with your restrictions and guidelines in writing. We also, on a case-by-case basis offer **non-discretionary** investment management services whereby we will provide advice, but **you will ultimately decide** which investments to buy and sell for your account.

Investment Offerings: We offer advice on the following types of investments or instruments: equity securities, corporate debt securities (other than commercial paper), certificates of deposit, municipal securities, variable annuities, mutual fund shares, United States government securities, options contracts on securities, futures contracts on tangibles, money market funds, REITs, ETFs, interests in partnerships investing in real estate and interests in partnerships investing in oil and gas interests.

Account Minimums and Requirements: In general, we do not require a minimum dollar amount to open and maintain an advisory account; however, we have the right to terminate your account if it falls below a minimum size which, in our sole opinion, is too small to manage effectively. We impose the following other minimum requirements to open and maintain an advisory account: Minimum Annual Fee for Investment Advisory Services - \$5,000.

Detailed information regarding our services, fees and other disclosures can be found in our Form ADV Part 2A Items 4, 7, and 8 by clicking the following link: <https://adviserinfo.sec.gov/firm/brochure/120139>.

Key Questions to Ask Your Financial Professional

- **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?**

What fees will I pay?

The following summarizes the principal fees and costs associated with engaging our firm for investment advisory services.

- **Asset Based Fees** - Payable quarterly in advance. Since the fees we receive are asset-based (i.e. based on the value of your account), we have an incentive to increase your account value which may create a conflict of interest.
- **Financial Planning Fees** (Retirement/Non-Retirement) - These fees are based on the financial planning contract, service levels, and scope of engagement; these fees are billable at the on-set of the Financial Plan and upon completion
- **Hourly Fees** - Payable by Invoice or Custodian
- **Fixed Fees** - Payable by Invoice or Custodian
- Clients may pay the following additional fees and/or expenses, where applicable: **Custodial Fees; Custodial**

Product-Level Fees; Custodial Transaction Fees

Examples of the most common fees and costs applicable to our clients are:

- Custodial and Account Maintenance fees
- Fees related to mutual funds and exchange-traded funds;
- Custodial Transaction charges when purchasing or selling securities; and
- Other Custodial product-level fees associated with your investments

You will pay fees and costs whether you make or lose money on your investments. Fees and costs will affect the performance of your investments and overall portfolio over time. Please make sure you understand what fees and costs you are paying. For detailed information, please refer to our Form ADV Part 2A, Items 5 and 6 by clicking the following link: <https://adviserinfo.sec.gov/firm/brochure/120139>.

Key Questions to 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 are fiduciaries and therefore, we act in your best interest and do not put our interest ahead of yours. At the same time, the way our revenue is generated 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.

- Because our revenue is derived from asset-based fees, we have an incentive to grow your account as much as possible. As fiduciaries, we take your objectives, risk tolerance, and time horizon into account when making transactions. We work to mitigate the potential conflicts of interest in trading and positions by reviewing your Investment Policy Statement on a regular basis. The Investment Policy Statement is the document in which we document your investment objectives, risk tolerance, asset allocation, time horizon and key relationship contacts.
- Brokerage Agreement/Custodial Agreement - We recommend Charles Schwab as a Custodian for our clients. Schwab provides us with services under a services agreement, which may present a conflict of interest for us because we may have a direct or indirect incentive to recommend their services as custodian. Schwab provides us with services which may present a conflict of interest. Some of those services help us manage or administer our clients' accounts while others help us manage and grow our business.

Key Questions to Ask Your Financial Professional

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

Please refer to our Form ADV Part 2A and Form ADV Part 2 Brochure by clicking the following link to help you understand what conflicts exist: <https://adviserinfo.sec.gov/firm/brochure/120139>.

How are your financial professionals compensated?

The financial professionals servicing your account(s) are compensated in the following ways: Salary and Bonus. All advisors are partners and share profits proportionately.

Key Questions to Ask Your Financial Professional

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

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

No, our firm and our financial professionals do not have any legal or disciplinary history to disclose. Visit Investor.gov/CRS for a free and simple research tool.

You can find additional information about our investment advisory services and request a copy of the Customer Relationship Summary at 410-823-5442 or by visiting our website: <https://www.peakeadvisors.com/>.

Key Questions to Ask Your Financial Professional

- **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?**