

This brochure supplement provides information about Jennifer L. Brown that supplements the Summer Creek Wealth Management, LLC brochure. You should have received a copy of that brochure. Please contact Jennifer L. Brown, Managing Member if you did not receive Summer Creek Wealth Management, LLC's brochure or if you have any questions about the contents of this supplement.

Summer Creek Wealth Management, LLC

Form ADV Part 2B – Individual Disclosure Brochure

for

Jennifer L. Brown

Personal CRD Number: 2919751

Investment Adviser Representative

Summer Creek Wealth Management, LLC
1262 Ruffner Road
Niskayuna, New York, 12309
(518) 867-5620
jennife74@gmail.com

UPDATED: 4/8/2013

Item 2: Educational Background and Business Experience

Name: Jennifer L. Brown **Born:** 1973

Education Background and Professional Designations:

Education:

BA Art History, Union College - 1995

Business Background:

08/2012 - Present	Managing Member / Chief Compliance Officer Summer Creek Wealth Management, LLC
08/2008 - 05/2012	Wealth Management Advisor TIAA-CREF
08/2006 - 08/2008	Financial Analyst Goldman, Sachs and Co.

Item 3: Disciplinary Information

There are no legal or disciplinary events that are material to a client's or prospective client's evaluation of this advisory business.

Item 4: Other Business Activities

Jennifer L. Brown is a licensed insurance agent. From time to time, she will offer clients advice or products from those activities. Clients should be aware that these services pay a commission and involve a conflict of interest, as commissionable products conflict with the fiduciary duties of a registered investment adviser. Summer Creek Wealth Management, LLC always acts in the best interest of the client; including the sale of commissionable products to advisory clients. Clients are in no way required to implement the plan through any representative of Summer Creek Wealth Management, LLC in such individual's capacity as an insurance agent.

Item 5: Additional Compensation

Other than salary, annual bonuses, or regular bonuses, Jennifer L. Brown does not receive any economic benefit from any person, company, or organization, in exchange for providing clients advisory services through Summer Creek Wealth Management, LLC.

Item 6: Supervision

As the only owner and representative of Summer Creek Wealth Management, LLC, Jennifer L. Brown supervises all duties and activities of the firm. Jennifer L. Brown's contact information is on the cover page of this disclosure document. Jennifer L. Brown adheres to all required regulations regarding the activities of an Investment Adviser Representative and follows all policies and procedures outlined in the firm's policies and procedures manual, including the Code of Ethics, and appropriate securities regulatory requirements.

Item 7: Requirements For State Registered Advisers

This disclosure is required by New York securities authorities and is provided for your use in evaluating this investment advisor representative's suitability.

- A. Jennifer L. Brown has **NOT** been involved in any of the events listed below.
1. An award or otherwise being found liable in an arbitration claim alleging damages in excess of \$2,500, involving any of the following:
 - a) an investment or an 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 an 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.
- B. Jennifer L. Brown has **NOT** been the subject of a bankruptcy petition in the past ten years.