

3rd Creek Investments, Inc. Form ADV Part 3 Form CRS – Client Relationship Summary

January 2024



Introduction

3rd Creek Investments, Inc. (“3rd Creek Investments”) is registered with the U.S. Securities and Exchange Commission (“SEC”) as an investment advisor, and, as such, we provide advisory services rather than brokerage services. Clients and prospective clients should be aware that investment advisory services and fees differ between investment advisors and broker-dealers and it is important for you, the retail investor to understand the differences. 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 advisors, and investing.

What investment services and advice can you provide me?

Our investment advisory services include developing and implementing an Investment Plan, Ongoing Portfolio Management, and Reporting. We also provide Other Advisory Consulting Services when requested and appropriate. These advisory services can include but are not limited to Socially Responsible “Values Aligned” Investing, Impact Investing, Angel Investing and other private offerings, Financial Planning, and Accounting Services including tax planning and preparation, bookkeeping, and payroll.

As part of our investment management services, we monitor and review your accounts regularly, at minimum on a quarterly basis. We manage investment accounts on a discretionary basis whereby we will decide which investments to buy or sell 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 provide advice on various types of investments.

Our services are not limited to a specific type of investment or product. We generally require a minimum new portfolio size of \$500,000 for investment advisory services, and \$1,000,000 for investment advisory services plus other advisory consulting services. However, we reserve the right to waive this minimum and accept or decline a potential client for any reason.

Additional information regarding our services can be found in Items 3, 4, 7, and 8 of our Firm Brochure, which is available online at <https://adviserinfo.sec.gov/firm/summary/115945>.

Questions to ask us: 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?

Advisory fees are negotiated on a client-by-client basis. The following summarizes the principal fees and costs associated with engaging our firm for investment advisory services:

- **Asset-Based Fees** – Payable quarterly in advance. Fees are based on a percentage of the value of assets in a retail investors’ accounts for which we provide investment advisory services. The more assets you have in your advisory account, the more you will pay us. We therefore have an incentive to increase the assets in your advisory account to increase our compensation.
- **Fixed Fees** – Payable quarterly in advance or as contracted/invoiced. Fees are based on the level and scope of the services and the professional rendering of the investment advisory services, financial planning, and/or other advisory consulting services provided.
- **Hourly Fees** – Payable in arrears. Fees are based on the specific nature of the client’s needs, the complexity of the client’s investment profile, size of asset pool, service requirements, and the full extent of the client’s relationship with us. Hourly fees are generally only applied to financial planning or other advisory consulting services, not to ongoing portfolio management services.

Clients incur additional fees and/or expenses related to our investment advisory services but not paid to 3rd Creek Investments. Examples of fees and costs applicable to our clients may include but are not limited to advisory fees for third party money managers, custodial transaction charges (commissions) when purchasing or selling certain types of securities, fees related to mutual funds and exchange-traded funds, transaction fees, foreign tax withholding, ADR fees, and other product-level fees associated with your investments.



Please note that 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 information about our fees can be found in Item 5 of our [Firm Brochure](#).

Questions to ask us: 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 advisor? 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:

- We have an incentive to advise you to invest in certain affiliated investments because they are managed by someone related to our firm.
- We have an incentive to recommend Dave B. Straley, CPA dba 3rd Creek Accounting's services to earn more compensation.

Additional information about our conflicts of interest can be found in Items 10, 12, 14, and 15 of our [Firm Brochure](#).

Questions to ask us: How might your conflicts of interest affect me, and how will you address them?

How do your financial professionals make money?

Our company and financial professional(s) servicing your account(s) are compensated in the form of a salary plus bonus. The bonus can make up more than half of compensation. Financial professionals' salary and bonus are based on certain factors, including the personal performance of the particular individual and the company's overall performance. Additional information about compensation arrangements for 3rd Creek Investments professionals and related conflicts of interest can be found in our Brochure Supplements.

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

No. Please go to www.Investor.gov/CRS for a free and simple search tool to research us.

Questions to ask us: As a financial professional, do you have any disciplinary history? For what type of conduct?

Additional Information

You can find additional information about our firm's investment advisory services on the SEC's website at www.adviserinfo.sec.gov by searching our firm name or CRD #115945. You may also contact us by phone at 775-832-9222 or by email at info@3rdcreek.com to request a copy of this relationship summary and other up-to-date information.

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