



Form CRS – Client Relationship Summary

March 30, 2024

Introduction

Mission Creek Capital Partners, Inc. is an investment adviser registered with the Securities and Exchange Commission. We provide investment advisory services rather than brokerage services. Investment advisory services and brokerage services and fees differ, and it is important to understand the differences. This document gives you a summary of the types of services we provide and our fees.

Free and simple tools are available to research firms and financial professionals at www.investor.gov/CRS, which also provides educational materials about investment advisers, broker-dealers, and investing.

What investment services and advice can you provide me?

Services: We provide investment advisory services to individuals, families, trusts, charitable organizations, and other high-net-worth individual and institutional investors. Our financial planning and advisory services include: Wealth Management/Financial Planning Services, Executive Planning, Income, Education and Retirement Planning, Tax, Estate and Trust Planning, Wealth Transfer and Philanthropy Planning. We also manage client accounts as a sub-advisor for third parties who are unaffiliated with us and offer customized private equity distribution management services. Our firm engages in no business activities other than fee-based investment advisory.

Monitoring: We will construct a portfolio of investments that is monitored regularly, and when necessary, rebalanced to meet your changing needs, stated goals and objectives. We will contact you on a regular basis and when we become aware of a significant change in the market or to your individual circumstances as part of our standard service. If Financial Planning is offered as a stand-alone service, we do not monitor your investments.

Investment Authority: We buy and sell investments in your account in accordance with your stated investment guidelines without your pre-approval on an ongoing basis until you notify us otherwise. This is called “discretionary authority.” In certain cases, we may allow for non-discretionary arrangements or for you to place restrictions on our authority.

Investment Offerings: Our investment advice is not limited to a particular type of security. We provide advice with respect to equities, fixed income, cash, and other investments. Our firm does not impose requirements for opening and maintaining accounts though we may require a minimum quarterly fee.

Additional information about our advisory services can be found in our Form ADV Part 2A, Item 4 and 7, which is available online at www.adviserinfo.sec.gov/firm/summary/151514.

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?

Principal Fees and Costs: You will pay an on-going, asset-based fee either at the beginning or end of each quarter for our services as agreed in your contract and typically ranging between 0.6% - 1.5%. The more assets there are in your account, the more you will pay in fees, and the firm may therefore have an incentive to encourage you to increase the assets in your account. The minimum quarterly fee is \$750. We may waive our minimum fee requirements and negotiate lower fee arrangements for clients.

For our standalone advisory and planning services, we charge on an hourly basis, ranging from \$250 to \$350 per hour. Our fees are generally automatically deducted from your advisory account, which will reduce the value of your advisory account. We charge for our private equity distribution management services based on a percentage of distribution value or liquidation value managed and a performance-based fee. We charge an additional flat and/or hourly fee if Financial Planning is offered separately.

Other Fees and Costs: Our asset-based fee is separate and distinct from the custodial and broker-dealer execution fees. You are responsible for all custodial and broker-dealer execution fees charged by the custodian and executing broker-dealer. Some investments such as exchange traded or mutual funds also impose additional fees, expenses and taxes that will reduce the value of your investment over time.

Additional Information: *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. Information about our fees is located on Form ADV Part 2A, Item 5 available online at www.adviserinfo.sec.gov/firm/summary/151514.*

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

When we function 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. Here are some examples to help you understand what this means.

Potential Conflicts: The more assets there are in your advisory account, the more you will pay in fees, and the firm may have an incentive to encourage you to increase the assets in your account. Also, having multiple fee arrangements may create an incentive for us to favor higher fee-paying accounts.

Additional information about our conflicts of interest is located in Item 10 of our Form ADV, Part 2A, which is available online at www.adviserinfo.sec.gov/firm/summary/151514.

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

How do your financial professionals make money?

Our financial professionals are compensated through a combination of salary and bonus. Salary is tied to the amount of client assets the professional services. Bonuses are discretionary and reflect the overall success of the firm and the individual. Our financial professionals receive no product sales commissions or other forms of payment.

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

No. Neither our firm nor our financial professionals have any legal or disciplinary history. Visit www.investor.gov/CRS for a free and simple search tool to research us and our financial professionals.

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 advisory services and request a copy of this disclosure by visiting www.missioncreekcap.com, emailing info@missioncreekcap.com, or calling (415) 363-0400.

Ask us: 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?