

Item 1 Cover Page

Part 2 of Form ADV

Firm Brochure

Crow Creek Wealth, LLC

2831 Winthrop Avenue

San Ramon, CA 94583

415-367-4200

www.crowcreekwealth.com

Date: April 15, 2019

This brochure provides information about the qualifications and business practices of Crow Creek Wealth, LLC. If you have any questions about the contents of this brochure, please contact us at 415-367-4200. The information in this brochure has not been approved or verified by the United States Securities and Exchange Commission or by any state securities authority.

Additional information about Crow Creek Wealth, LLC is available on the SEC's website at www.adviserinfo.sec.gov

Please note that registration as an investment advisory firm does not imply a certain level of skill or training.

Item 2 Material Changes

There are no material changes as this is Crow Creek Wealth, LLC's first filing.

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Item 4 Advisory Business

About the Firm

Crow Creek Wealth, LLC ("Crow Creek Wealth") is an investment adviser with its principal place of business in San Ramon, California. The Adviser commenced operations in April 2019 and is owned by Michael and Robyn Ross.

Description of Advisory Services

Wealth Management Services

Crow Creek Wealth provides customized investment advisory and comprehensive wealth management solutions for its Clients. This is achieved through continuous personal Client contact and interaction while providing discretionary investment management and consulting services.

We believe it is best to keep the client fully informed, fully engaged, and fully educated on all investment decisions. We take great care in understanding Client's risk tolerance and goals to guide us as we design their investment plans. In designing these plans, we will take into consideration outside accounts that are not on our platform. While it is important to maintain a diversified portfolio to weather volatile markets, each client's individual risk tolerance and financial needs will differ and in turn lead to every client having a personalized asset allocation.

Once we have determined the right asset allocation, we then take great care in picking the right investment vehicles and the most efficient locations to hold these vehicles. We maintain an open architecture investment model that allows us to select the most appropriate investment for each asset class. Portfolios may include individual stocks and bonds, ETFs, United States government bonds, municipal securities, mutual funds and limited partnerships. We may also use low cost, passive index funds when appropriate. The Advisor may also utilize annuities, alternative investment strategies and other securities to meet the needs of its Clients.

Prior to rendering investment advisory services, Crow Creek Wealth will ascertain, in conjunction with the Client, the Client's financial situation, risk tolerance, and investment objective[s].

Crow Creek Wealth will provide investment advisory services and portfolio management services and will not provide securities custodial or other administrative services. All Client assets will be managed within their designated brokerage account or pension account, pursuant to the Client Investment Advisory Agreement.

Please refer to Item 8. Investment Strategies, Methods of Analysis, and Risk of Loss of this document for more information about how we manage investments. Our services are not offered as a wrap fee program.

Financial Planning and Consulting Services

Crow Creek Wealth will typically provide a variety of financial planning services to individuals and families. Services are offered in several areas of a Client's financial situation, depending on their goals, objectives and financial situation.

Generally, such financial planning services will involve preparing a financial plan or rendering a financial consultation for clients based on the Client's financial goals and objectives. This planning or consulting encompass one or more areas of need, including, but not limited to investment planning, retirement planning, personal savings, banking and lending, cash flow planning, education savings, estate planning, taxes, insurance and philanthropic planning and other areas of a Client's financial situation.

A financial plan developed for or financial consultation rendered to the Client will usually include general recommendations for a course of activity or specific actions to be taken by the Client. For example, start or revise their investment programs, commence or alter retirement savings, establish education savings and/or charitable giving programs. Crow Creek Wealth will also refer Clients to an accountant, attorney or other specialist, as appropriate for their unique situation. For certain financial planning engagements, the Advisor will provide a written summary of Client's financial situation, observations, and recommendations. For consulting or ad-hoc engagements, the Advisor may not provide a written summary. Plans or consultations are typically completed within six months of contract date, assuming all information and documents requested are provided promptly.

Financial planning and consulting recommendations can pose a potential conflict between the interests of the Advisor and the interests of the Client. Clients are not obligated to implement any recommendations made by the Advisor or maintain an ongoing relationship with the Advisor. If the Client elects to act on any of the recommendations made by the Advisor, the Client is under no obligation to implement the transaction through the Advisor.

Prior to engaging Crow Creek Wealth to provide investment advisory services, each Client is required to enter into an Investment Advisory Agreement with the Advisor that defines the terms, conditions, authority and responsibilities of the Advisor and the Client. These services can include:

- Establishing an Investment Policy Statement – Crow Creek Wealth, in connection with the Client, will develop a statement that summarizes the Client’s investment goals and objectives along with the broad strategy[ies] to be employed to meet the objectives. An Investment Policy Statement generally includes specific information on the Client’s stated goals, time horizon for achieving the goals, investment strategies, Client risk tolerance and any restrictions imposed by the Client.
- Asset Allocation – Crow Creek Wealth will develop a strategic asset allocation that is targeted to meet the investment objectives, time horizon, financial situation and tolerance for risk for each Client.
- Portfolio Construction – Crow Creek Wealth will develop a portfolio for the Client that is intended to meet the stated goals and objectives of the Client.
- Investment Management and Supervision – Crow Creek Wealth will provide investment management and ongoing oversight of the Client’s portfolio and overall account.
- The following paragraphs detail the fee structure and compensation methodology for investment management. Each Client shall sign an Investment Advisory Agreement that details the responsibilities of Crow Creek Wealth and the Client.

Item 5 Fees and Compensation

Wealth Management Fees

Investment Advisory Fees are based on the market value of assets under management at the end of each calendar quarter and are payable based upon the average daily balance of the prior calendar quarter in arrears. Investment Advisory Fees range from 1.00% to 0.00% based on the following schedule:

Assets Under Management	Annual Advisory Fee
\$250,000 to \$10,000,000	1.00%
\$10,000,000 to \$20,000,000	0.75%
\$20,000,000 and Over	Negotiable

For clients who have assets between \$0 and \$10,000,000, the annual advisory fee includes an initial financial plan and ongoing wealth management services.

For clients who have assets greater than \$10,000,000, whose wealth management services are likely to be more complicated, the annual advisory fee is compensation for wealth management services only unless otherwise negotiated and agreed upon by both parties.

Assets Managed by Crow Creek Wealth will be independently valued by the designated Custodian. Crow Creek Wealth will not have the authority or responsibility to value portfolio securities.

Relationships with multiple objectives, specific reporting requirements, portfolio restrictions and other complexities can be charged a higher fee or additional fixed fees.

Investment Advisory Fees in the first quarter of service are prorated to the inception date of the account to the end of the first quarter. Fees are negotiable at the discretion of the Advisor. The Client's fees will take into consideration the aggregate assets under management with Advisor.

Clients who terminate our services mid-quarter will be charged a pro-rata advisory fee for that quarter.

Financial Planning and Consulting Services

Crow Creek Wealth offers financial planning or consulting services on a fixed fee basis ranging from \$5,000 to \$100,000, which is negotiable depending on the nature and complexity of each Client's circumstances. An estimate for total cost and hours will be determined prior to establishing the advisory relationship. One half of the advisory fee is payable in advance, with the remainder due upon completion. Our provision of these services relies upon the cooperation of the client and therefore although we do not anticipate any plan to take us greater than six months, the time for us to complete our planning and consulting services is dependent on the client's ability to provide any and all requested documentation to assist with the plan.

The Advisor's fee is exclusive of, and in addition to brokerage fees, transaction fees, and other related costs and expenses, which will be incurred by the Client. However, the Advisor shall not receive any portion of these commissions, fees, and costs.

Either we or our Clients may terminate a financial planning or consulting arrangement at any time. If you terminate the agreement within five days, you will receive a complete refund of all pre-paid fixed fees. If you terminate the agreement after those five days we will pro-rate your refund based on the time already expended in preparing your plan.

Item 6 Performance-Based Fees and Side-by-Side Management

We do not accept performance-based fees.

Item 7 Types of Clients

Our minimum account size is \$250,000. We may accept smaller accounts at our discretion. Typically, we would consider accepting smaller accounts when working with related accounts who meet our minimum account size or because of anticipated asset growth.

Item 8 Methods of Analysis, Investment Strategies and Risk of Loss

Our methods of analysis and investment strategies do not present any unique risks however all investing involves risks and clients should note that they may lose money. Different types of investments involve varying degrees of risk, and it should not be assumed that future performance of any specific investment or investment strategy (including the investments and/or investment strategies recommended or undertaken by Crow Creek Wealth will be profitable or equal any specific performance level(s).

Crow Creek Wealth's investment strategy is primarily long-term focused, but the Advisor will buy, sell or re-allocate positions that have been held less than one year to meet the objectives of the Client or due to market conditions. Crow Creek Wealth will construct, implement and monitor the portfolio to ensure it meets the goals, objectives, circumstances, and risk tolerance agreed to by the Client. Each Client will have the opportunity to place reasonable restrictions on the types of investments to be held in their respective portfolio, subject to the acceptance by the Advisor.

Crow Creek Wealth evaluates and selects assets for inclusion in Client portfolios only after applying their internal due diligence process. Crow Creek Wealth will recommend, on occasion, redistributing investment allocations to diversify the portfolio. Crow Creek Wealth will recommend specific positions to increase sector or asset class weightings. The Advisor will recommend employing cash positions as a possible hedge against market movement, which will adversely affect the portfolio. Crow Creek Wealth will recommend selling positions for reasons that include, but are not limited to harvesting capital gains or losses, business or sector risk exposure to a specific security or class of securities, overvaluation or overweighting of the position[s] in the portfolio, change in risk tolerance of Client, generating cash to meet Client needs, or any risk deemed unacceptable for the Client's risk tolerance.

Item 9 Disciplinary Information

Neither Crow Creek Wealth, LLC, nor Michael Ross have been involved in any events that are material to a client's or prospective client's evaluation of Crow Creek Wealth, LLC or the integrity of its management.

Item 10 Other Financial Industry Activities and Affiliations

Neither our management persons nor the Adviser has an application pending to register as:

- A broker-dealer or a registered representative of a broker-dealer;
- A futures commission merchant, commodity pool operator, a commodity trading advisor, or an associated person of the foregoing entities.

Comparable services and/or lower fees may be available through other third-party investment advisers.

Michael Ross is a licensed insurance agent and will earn commissions should clients choose to purchase any insurance products through him. When advisory clients are offered or sold insurance products, a conflict of interest exists. Clients are under no obligation to purchase insurance products from Mr. Ross.

In addition to our disclosure obligation, we believe that these conflicts are also addressed naturally through our other obligations, including;

- Our duty to have a reasonable, independent basis for our investment advice;
- Our duty to ensure that the advice we offer is appropriate, given your individual objectives, needs, and circumstances; and, Our duty
- Our duty to be loyal to clients.

Item 11 Code of Ethics, Participation or Interest in Client Transactions and Personal Trading

We do not, as principals, buy securities for our own accounts from any client or sell securities we own to any client or as a broker or agent effect securities transactions for compensation for any client. Crow Creek Wealth and persons associated with us are allowed to invest for their own accounts or have a financial interest in the same securities or other investments that we acquire for your account.

Because we engage in transactions that are substantially the same as those made for client accounts, conflicts of interest are substantially reduced but still exist. We recognize the fiduciary responsibility to place your interests first and have established policies in this regard to avoid any potential conflicts of interest.

We have developed and implemented a Code of Ethics (the "Code") that sets forth standards of conduct expected of our advisory personnel to mitigate this perceived conflict of interest. The Code of Ethics addresses, among other things, personal trading, gifts, the prohibition against the use of inside information and other situations where there is a possibility for conflict of interest.

The Code of Ethics is designed to protect our clients by deterring misconduct, educate personnel regarding the Firm's expectations and laws governing their conduct, remind personnel that they are in a position of trust and must act with complete propriety at all times, protect the reputation of Crow Creek Wealth, guard against violation of the securities laws, and establish procedures for personnel to follow so that we may determine whether they are complying with the Firm's ethical principles.

All advisory personnel are required to report to the firm's Chief Compliance Officer initial and annual holdings and quarterly transactions in reportable securities, and defined in the Code and the general standards of conduct and practices to be followed by all personnel to minimize conflicts of interest, including restrictions on gifts to or from brokers, clients and others, restrictions on service on the boards of other companies, restrictions on participation in investment clubs and policies designed to prevent personal trading conflicts. In addition, the Code (including the Firm's Insider Trading Policy Statement) includes provisions designed to prevent and enforce the Firm's strict policy against the misuse of material non-

public information by all personnel. The Firm's Chief Compliance Officer is responsible for the oversight and administration of the Code.

All associated persons sign a letter of acknowledgement that they have read the Personal Trading Policy, fully understand it and abide by it at all times while under the employment of Crow Creek Wealth.

Additionally, we have established the following restrictions in order to ensure our Firm's fiduciary responsibilities and mitigate any conflicts of interest.

1. A director, officer or employee of Crow Creek Wealth shall not buy or sell any securities for their personal portfolio (s) where their decision is substantially derived, in whole or in part, by reason of his or her employment unless the information is also available to the investing public on reasonable inquiry. No director, officer or employee of Crow Creek Wealth shall prefer his or her own interest to that of the advisory client.
2. Crow Creek Wealth maintains a list of all securities holdings for itself and its advisory representatives.
3. We require that all individuals must act in accordance with all applicable Federal and State regulations governing registered investment advisory practices.
4. Any individual not in observance of the above may be subject to termination.

You may request a complete copy of our Code by contacting us at the address, telephone or email on the cover page of this Brochure.

Item 12 Brokerage Practices

Recommended Custodian

We recommend that our clients use Charles Schwab & Co., Incl ("Schwab"), a registered broker-dealer, member SIPC, as the qualified custodian of their assets. Our firm is independently owned and operated and not affiliated with Schwab. Schwab will hold your assets in a brokerage account and buy and sell securities when we instruct them to. While we recommend you use Schwab as custodian/broker, you will decide whether or not to do so and will open your account with Schwab by entering into an account agreement directly with them. We do not open the account for you, although we may assist you in doing so. Even though your account is maintained at Schwab, we can still use other brokers to execute trades for your account as described below.

- We seek to recommend a custodian/broker that will hold your assets and execute transactions on terms that are overall most advantageous when compared with other available providers and their services. We consider a wide range of factors including:
- Combination of transaction execution services and asset custody services (generally without a separate fee for custody)
- Capability to execute, clear, and settle trades
- Capability to facilitate transfers and payments to and from accounts
- Breadth of available investment products
- Availability of investment research and tools that assist us in making investment decisions
- Quality of services
- Competitiveness of the price of those services.
- Reputation, financial strength, security and stability
- Availability of other products and services that benefit us, as discussed below (see "Products and services available to us from Schwab")

Your brokerage and custody costs

For our clients' accounts that Schwab maintains, Schwab generally does not charge you separately for custody services but is compensated by charging you commissions or other fees on trades that it executes or that settle into your Schwab

account. Certain trades (for example, many mutual funds and ETFs) may not incur Schwab commissions or transaction fees. Schwab is also compensated by earning interest on the uninvested cash in your account in Schwab's Cash Features Program. For some accounts, Schwab may charge you a percentage of the dollar amounts of assets in the account in lieu of commissions. Schwab's commission rates and asset-based fees applicable to our client accounts were negotiated based on the condition that our clients collectively maintain a total of at least \$100 Million of their assets in accounts at Schwab. This commitment benefits you because the overall rates and fees you pay are lower than they would otherwise. In addition to commissions and asset-based fees, Schwab charges you a flat dollar amount as a "prime broker" or "trade away" fee for each trade that we have executed by a different broker-dealer but where the securities bought or the funds from the securities sold are deposited into your Schwab account. These fees are in addition to the commissions or other compensation you pay the executing broker-dealer. Because of this, in order to minimize your trading costs, we have Schwab execute most trades for your account. We have determined that having Schwab execute most trades is consistent with our duty to seek "best execution" of your trades. Best execution means the most favorable terms for a transaction based on all relevant factors, including those listed above (see "Recommended Custodians.")

Products and services available to us from Schwab

Schwab Advisor Services™ is Schwab's business serving independent investment advisory firms like us. They provide our clients and us with access to their institutional brokerage services (trading, custody, reporting and related services), many of which are not typically available to Schwab retail customers. Schwab also makes available various support services. Some of those services help us manage or administer our clients' accounts, while others help us manage and grow our business. Schwab's support services are generally available on an unsolicited basis (we don't have to request them) and at no charge to us. Following is a more detailed description of Schwab's support services.

Services that benefit you

Schwab's institutional brokerage services include access to a broad range of investment products, execution of securities transactions, and custody of client assets. The investment products available through Schwab include some to which we might not otherwise have access or that would require a significantly higher minimum initial investment by our clients. Schwab's services described in this paragraph generally benefit you and your account.

Services that may not directly benefit you

Schwab also makes available to us other products and services that may benefit us but may not directly benefit you or your account. These products and services assist us in managing and administering our clients' accounts. They include investment research, both Schwab's own and that of third parties. We may use this research to service all or a substantial number of our clients' accounts, including accounts not maintained at Schwab. In addition to investment research, Schwab also makes available software and other technology that:

- Provide access to client account data
- Facilitate trade execution and allocate aggregated trade orders for multiple client accounts
- Provide pricing and other market data
- Facilitate payment of our fees from our clients' accounts
- Assist with back-office functions, recordkeeping and client reporting.

Services that generally benefit only us

Schwab also offers other services intended to help us manage and further develop our business enterprise. These services include:

Educational conferences and events

Consulting on technology, compliance, legal, and business needs

Publications and conferences on practice management and business succession

Access to employee benefit providers, human capital consultants, and insurance providers

Marketing consulting and support

Schwab may provide some of these services itself. In other cases, it will arrange for third-party vendors to provide the services to us. Schwab may also discount or waive its fees for some of these services or pay all or a part of a third party's fees. Schwab may also provide us with other benefits such as occasional entertainment of our personnel.

Our interest in Schwab's services

The availability of these services from Schwab benefits us because we do not have to produce or purchase them. We don't have to pay for Schwab's services. These services are not contingent upon us committing any specific amount of business to Schwab in trading commissions or assets in custody.

Information about how we trade

We may combine orders into block trades when more than one account is participating in the trade. This blocking or bunching technique must be equitable and potentially advantageous for each such account. We engage in block trading when it is consistent with the duty to seek best execution and is consistent with the terms of our investment advisory agreements.

Equity trades are blocked based upon fairness to client, both in the participation of their account, and in the allocation of orders for the accounts of more than one client. Allocations of all orders are performed in a timely and efficient manner. All managed accounts participating in a block execution receive the same execution price (average share price) for the securities purchased or sold in a trading day. Any portion of an order that remains unfilled at the end of a given day will be rewritten on the following day as a new order with a new daily average price to be determined at the end of the following day.

Due to the low liquidity of certain securities, broker availability may be limited. Open orders are worked until they are completely filled, which may span the course of several days. If an order is filled in its entirety, securities purchased in the aggregated transaction will be allocated among the accounts participating in the trade in accordance with the allocation statement. If an order is partially filled, the securities will be allocated pro rata based on the allocation statement. We may allocate trades in a different manner than indicated on the allocation statement (non-pro rata) only if all managed accounts receive fair and equitable treatment.

Item 13 Review of Accounts

The underlying securities within our portfolios are regularly monitored by Michael Ross. Accounts are reviewed quarterly at a minimum and will typically be reviewed much more frequently on an ad-hoc basis. Clients are provided with transaction confirmation notices and monthly summary account statements directly from the custodians of their assets. In addition to the monthly statements and confirmations you receive, Crow Creek Wealth may provide you with performance reports quarterly.

Item 14 Client Referrals and Other Compensation

We receive an economic benefit from Schwab in the form of the support products and services it makes available to us and other independent investment advisors whose clients maintain their accounts at Schwab. In addition, Schwab has also agreed to pay for certain products and services for which we would otherwise have to pay once the value of our clients' assets in accounts at Schwab reaches a certain amount. These products and services, how they benefit us, and the related conflicts of interest are described in Item 12- Brokerage Practices.

Item 15 Custody

All Client account assets are held by a qualified custodian. Under government regulations, we are deemed to have custody of your assets in that we have the ability to instruct Schwab to deduct our advisory fees directly from your account (or if you grant us authority to move your money to a third party's account). Schwab maintains actual custody of your assets.

You will receive account statements from Schwab at least quarterly. They will be sent to the email or postal mailing address you provided to Schwab. You should carefully review those statements promptly when you receive them. We also urge you to compare the account statement you receive from your qualified custodian with any statements provided by us.

Item 16 Investment Discretion

Crow Creek Wealth provides investment advisory services on a discretionary basis to clients. Clients hire Crow Creek Wealth because they want a portfolio managed based on the principles discussed in this document. Prior to engaging Crow Creek Wealth to provide investment advisory services, clients enter into a written Agreement with Crow Creek Wealth that sets forth the scope of its discretion.

Clients will also execute any and all documents required by the Custodian to authorize and enable Crow Creek Wealth, in its sole discretion, without prior consultation with or ratification by you, to purchase, sell or exchange securities in and for your account. We are authorized, in our discretion and without prior consultation with you to (1) buy, sell, exchange and trade any security and (2) determine the amount of securities to be bought or sold and (3) place orders with the custodian. Any limitations to such authority will be communicated by you to us in writing.

Item 17 Voting Client Securities

We do not vote proxies on your behalf. You retain that right unless you make other arrangements with the custodian of your assets. You will receive proxies or other solicitations directly from the custodian of your assets. You may contact us with questions about proxies.

Item 18 Financial Information

Crow Creek Wealth has never filed for bankruptcy and is not aware of any financial condition that is expected to impair its ability to meet contractual commitments to client accounts.

We do not require or solicit prepayment of more than \$1,200 in fees per client, six months or more in advance.

Supplementary Brochure

Part 2B of Form ADV

Michael Ross

Crow Creek Wealth, LLC

2831 Winthrop Avenue

San Ramon, CA 94583

415-367-4200

Date: April 1, 2019

Item 1 Cover Page

This brochure supplement provides information about Michael Ross that supplements Crow Creek Wealth, LLC's disclosure brochure. You should have received a copy of that brochure. Please contact us at 415-367-4200 if you did not receive Crow Creek Wealth, LLC's brochure or if you have any questions about the contents of this supplement.

Additional Information about Michael Ross is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2 Educational and Business Experience

Name: Michael L. Ross **Year of Birth:** 1972

Educational Background:

Mr. Ross attends California Coast University. In addition to passing regulatory exams which qualify him to act as an investment advisory representative, Mr. Ross also holds a California state insurance license (Insurance Producer License Number OD03025).

Mr. Ross holds the Certified Wealth Strategist designation. A Certified Wealth Strategist® receives training specifically focused on advising higher net worth individuals (typically those with \$1 million or more in liquid assets).

To become a CWS, an individual must have three years of experience as a wealth manager and a four-year degree from an accredited school or significant years of client facing experience. After completing instructor-led training sessions, ten exams and a capstone project, an official CWS designation is awarded, and credentials can be verified online.

CWS' have a unique perspective on how to collaborate with clients and their financial influencers to work effectively with complex client issues.

Business Background:

Prior to forming his own investment advisory firm, Crow Creek Wealth, LLC in 2019, Mr. Ross served as Wealth Management Adviser for Fidelity Investments beginning in March 2015. Prior to that position, Mr. Ross had worked in various other roles within Fidelity Investments since 1995, including Retirement Planning Consultant, Vice President, Financial Planning Consultant, Account Executive, and Senior Account Executive. Mr. Ross has specialized in managing relationships with high net worth clients and helping them address their investment needs.

Item 3 Disciplinary Information

There are no legal or disciplinary events that are material to your evaluation of Mr. Ross or his integrity.

Item 4 Other Business Activities

Mr. Ross is licensed to sell insurance products and may receive compensation as an insurance salesperson should you choose to purchase insurance products through him. You are under no obligation to do so.

Item 5 Additional Compensation

Mr. Ross does not receive any additional compensation outside of his compensation as an owner and Wealth Manager with Crow Creek Wealth, LLC

Item 6 Supervision

Mr. Ross is the sole advisory associate of Crow Creek Wealth, LLC and supervises himself. IF you have any concerns about his activities, he may be reached at 415-367-4200.