



*Because money doesn't come with instructions.<sup>SM</sup>*

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**Creative Capital Management Investments LLC – Form CRS**

Creative Capital Management Investments LLC (“we”, “our”, or “us”) is registered with the Securities and Exchange Commission (“SEC”) as an investment adviser. Our services and compensation structure differ from that of a registered broker-dealer. Free and simple tools are available to research firms and financial professionals at [www.investor.gov/CRS](http://www.investor.gov/CRS). The site also provides educational materials about broker-dealers, investment advisers and investing. We hope this Form CRS provides a clearer view of our firm. Please note that we must address each of these questions in the form in a specific manner but would be happy to further explain each item listed or more thoroughly discuss any questions you have about our firm. We aim to be fully transparent and act in your best interest.

<b>What investment services and advice can you provide me?</b>	
<b>Answers</b>	<b>Conversation Starters</b>
<ul style="list-style-type: none"> <li>We provide investors with discretionary investment management services and financial planning.</li> <li>We manage a client’s portfolio based on their investment objectives, risk tolerance, investment time horizon, and other special circumstances. We monitor clients’ portfolios periodically and make changes as we determine necessary.</li> <li>We manage portfolios on a discretionary basis, which means we have the authority to buy and sell investments in your account without speaking to you prior to doing so. You can place reasonable restrictions on the securities that we buy by notifying us, in writing.</li> <li>We do not limit the scope of the universe of securities that we use in managing client accounts, and may use equity securities, fixed income securities, mutual funds and exchange traded funds (ETFs). We may also recommend independent managers.</li> <li>Our ideal portfolio is larger than \$500,000; however, depending on the relationship that the client or their family has with us, smaller portfolios can be accommodated. For more detailed information about our Advisory Business and the Types of Clients we generally service, please See Items 4 and 7, respectively in our <a href="#">Form ADV Part 2A</a>.</li> </ul>	<ul style="list-style-type: none"> <li>Given my financial situation, should I choose an investment advisory service? Why or why not?</li> <li>How will you choose investments to recommend to me?</li> <li>What is your relevant experience, including your licenses, education and other qualifications? What do these qualifications mean?</li> </ul>
<b>What fees will I pay?</b>	
<b>Answers</b>	<b>Conversation Starters</b>
<ul style="list-style-type: none"> <li>We provide services and receive fees only from you. We don’t accept any payments or commission from any third parties. Our investment advisory fee is based on a percentage of your assets under our management, ranging from 0.40% to 1.00% of assets under management. We either deduct our fee from one or more of your investment accounts or bill you for our services on a quarterly basis, in arrears. Because our fee is based on the amount of your assets under our management, the more assets you entrust us to manage, the more you will pay us for our services. Therefore, we have an incentive to encourage you to increase the amount of assets that you entrust to us and an incentive to increase the value of your assets. Account fees will vary based upon certain factors. As a result of these factors, similarly situated clients could pay diverse fees. For financial planning services, we typically charge either a fixed fee or we bill our standard hourly rates.</li> <li>Your account will be held with a qualified custodian. Custodians generally charge transaction fees for effecting certain securities transactions. In addition, your assets will be invested in mutual funds, ETFs, and potentially other investment companies. You will bear your pro rata share of the fees of the funds, which are in addition to the fees you pay us. These fees and expenses are described in each fund’s prospectus or other offering documents and potentially include a management fee, distribution fee, and other fund expenses. You will also pay the fees for any independent manager. 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. We aim to reduce fees whenever it is feasible, without sacrificing investment returns.</li> <li>For more detailed information about our fees and costs related to our management of</li> </ul>	<ul style="list-style-type: none"> <li>Help me understand how these fees and costs might affect my investments. If I give you \$500,000 to invest, how much will go to fees and costs, and how much will be invested for me?</li> </ul>

your account, please See Item 5 in <a href="#">Form ADV Part 2A</a> .	
<b>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?</b>	
<b>Answers</b>	<b>Conversation Starters</b>
<ul style="list-style-type: none"> <li>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: <ul style="list-style-type: none"> <li>We may recommend a particular custodian from whom we receive support services. This presents a conflict of interest, because our receipt of their support makes us more inclined to continue using and recommending them.</li> <li>We may recommend rollovers out of employer-sponsored retirement plans and into Individual Retirement Accounts that we manage for an asset-based fee. If we don't currently manage your account held with your employer's plan, this will increase our compensation.</li> <li>We may arrange for you to obtain a securities-backed loan from your account's custodian if it is in your best interest. We have a conflict of interest in recommending that you do not sell securities in your account and instead incur margin interest or find other sources of borrowing, so that your account value does not decrease.</li> </ul> </li> <li>For more detailed information about our conflicts of interest, please review Item 4, 11 and 12 of our <a href="#">Form ADV Part 2A</a>.</li> </ul>	<ul style="list-style-type: none"> <li>How might your conflicts of interest affect me, and how will you address them?</li> </ul>
<b>How do your financial professionals make money?</b>	
<b>Answers</b>	<b>Conversation Starters</b>
<ul style="list-style-type: none"> <li>Except for our principals, our financial professionals are compensated on a salary basis and are eligible for bonuses. Bonuses are based on the overall revenue of the firm, which is partially based on how our client's portfolios perform and the growth of the assets we manage. Professionals can also obtain a bonus based on achieving individual goals set as part of our performance development process. Our principals are equity owners of the firm and stand to receive a share of the profits of the firm. Our structure incentivizes our financial professionals to recommend that you place additional assets under our management and to take potentially greater risk in managing portfolios. However, we make these recommendations only if they are in your best interest. You should discuss your financial professional's compensation directly with your financial professional.</li> </ul>	<ul style="list-style-type: none"> <li>How do your financial professionals make money?</li> <li>How does the way your financial professionals make money differ from others in the industry?</li> </ul>
<b>Do you or your financial professionals have legal or disciplinary history?</b>	
<b>Answers</b>	<b>Conversation Starters</b>
<ul style="list-style-type: none"> <li>No, we do not have a legal or disciplinary history.</li> <li>We encourage you to visit <a href="http://www.investor.gov/CRS">www.investor.gov/CRS</a> to research our firm and our financial professionals.</li> </ul>	<ul style="list-style-type: none"> <li>As a financial professional, do you have any disciplinary history? If so, for what type of conduct?</li> </ul>
<b>Where can I find additional information about the firm's services and about the firm?</b>	
<b>Answers</b>	<b>Conversation Starters</b>
<ul style="list-style-type: none"> <li>Additional information about our firm is available on the SEC's website at <a href="http://www.adviserinfo.sec.gov">www.adviserinfo.sec.gov</a>. You may contact our Chief Compliance Officer at any time to request a current copy of your Form ADV Part 2A or our <i>relationship summary</i>. Our Chief Compliance Officer may be reached by phone at (800) 615-6666.</li> </ul>	<ul style="list-style-type: none"> <li>Who is my primary contact person? Is he or she a representative of an investment adviser or broker-dealer? Who can I talk to if I have concerns about how this person is treating me?</li> </ul>

A copy of our Part 2A is available at:

[https://files.adviserinfo.sec.gov/IAPD/Content/Common/crd\\_iapd\\_Brochure.aspx?BRCHR\\_VRSN\\_ID=777771](https://files.adviserinfo.sec.gov/IAPD/Content/Common/crd_iapd_Brochure.aspx?BRCHR_VRSN_ID=777771)