

FORM CRS - A SUMMARY OF YOUR ADVISORY RELATIONSHIP WITH CREEKMUR ASSET MANAGEMENT, LLC.
DOING BUSINESS UNDER THE NAME OF CREEKMUR ASSET MANAGEMENT
FEBRUARY 15, 2024

ITEM 1 – INTRODUCTION

We are Creekmur Asset Management, LLC (CAM), an investment adviser registered with the Securities and Exchange Commission. Investment advisory and brokerage services and fees differ, and it is important for you to understand the differences. Free and simple tools are available to research firms and financial professionals at [Investor.gov/CRS](https://www.investor.gov/crs), which also provides educational materials about broker-dealers, investment advisers, and investing. Our firm and financial professionals' registration information are also publicly available on the [Investor.gov](https://www.investor.gov) website.

ITEM 2 – RELATIONSHIP AND SERVICES

WHAT INVESTMENT SERVICES AND ADVICE CAN YOU PROVIDE ME?

We offer customized investment advisory and financial planning services to retail investors. We offer advice on a full suite of securities described in Item 8 of our Form ADV Part 2A ("Disclosure Brochure"), including equities, fixed income, mutual funds, ETFs, options, and similar investments in separately managed accounts and wrap accounts. Our services are generally provided on a discretionary basis, which means that we have the power to buy and sell securities for your account without your prior consent. This authority is usually unlimited and remains in effect until you revoke it. We may provide non-discretionary investment advice, where we make investment recommendations to you and you decide whether to implement the recommendation. CAM provides Comprehensive Financial Planning as part of our investment advisory services. In addition, CAM offers stand-alone and on-going, foundational financial planning upon request. In either circumstance, we will negotiate the planning fees with you. The specific financial planning services and associated fee is specified in your planning agreement with CAM. We do not give advice on any proprietary investment products. We usually review portfolios at least annually. However, we do monitor accounts on a continuous basis and conduct ad hoc reviews if you change your objectives or risk tolerance, upon significant market and economic events, or if we change our investment strategy. We require a minimum account size of \$100,000, which can be waived.

GIVEN MY FINANCIAL SITUATION, SHOULD I CHOOSE AN INVESTMENT ADVISORY SERVICE? WHY OR WHY NOT?

Advisory services are usually appropriate when you have a portfolio of securities for which you require ongoing advice. Investors who maintain few securities holdings and are not inclined to make changes to their portfolio are likely best suited for a traditional brokerage account with a FINRA-registered firm.

HOW WILL YOU CHOOSE INVESTMENTS TO RECOMMEND TO ME?

We recommend investments based upon your individual circumstances, financial situation, expectation of current and future cash needs, investment objective, and risk tolerance. In addition, we attempt to identify those investments in which we expect to yield an acceptable level of return given the amount of risk you're willing to assume, taking into account the level of diversification and how different securities and asset classes may complement one another.

WHAT IS YOUR RELEVANT EXPERIENCE, INCLUDING YOUR LICENSES, EDUCATION, AND OTHER QUALIFICATIONS?

CAM's financial advisors have been in the financial services industry for several years and maintain the Series 65 exam qualification and/or a professional designation accepted by the applicable state regulator. You can find information on any professional designations of your financial advisor in the Form ADV Part 2B ("Brochure Supplement") we provide you at the onset of the advisory relationship.

WHAT DO THESE QUALIFICATIONS MEAN?

These qualifications assure that our professionals have met specific regulatory exam requirements to conduct investment activities (e.g., Series 65). In addition, professional certifications such as the CFP®, ChFC®, PFS, CFA®, and CIC® require successful passing of the certification exams as well as rigorous continuing education requirements.

[PLEASE REFER TO OUR FIRM'S ADV PART 2A BROCHURE - ITEM 4, 7, & 13](#)

ITEM 3 – FEES, COSTS, CONFLICTS, AND STANDARD OF CONDUCT

WHAT FEES WILL I PAY?

Fees will be calculated as a percentage of assets under management (AUM) based on the average daily balance of account(s) and deducted from Client account(s) in arrears on a monthly basis. Our maximum advisory fee is 2.00%. Unless otherwise agreed upon and stated in the Investment Management Agreement, fees are assessed on all assets under management, including

securities, cash, and money market balances. This fee structure will see our advisory fees rise and fall with the value of the assets we manage for you. If we recommended that you place more assets in the account, we could see an increase in our fees, as the account balance would be larger. Under our Wrap Fee program, you will receive investment advisory services and the execution of securities brokerage transactions for a single specified advisory fee. Because wrap fee programs bundle service fees into a single fee, total fees to a client in a wrap fee program may be more or less than obtaining such services separately. Some securities carry additional costs, such as mutual funds and ETFs. Stand-alone financial planning fees are fixed and range from \$1,600 to \$5,000. 50% of financial planning fees are due upon execution of the financial planning agreement and the remainder is due upon delivery of the plan. For on-going, subscription based foundational financial planning services, the fees are \$50 - \$100 monthly. We are always required to act in your best interest. We promote clients on behalf of an unaffiliated financial institution(s) and receive payment in the form of an annual referral fee based on the assets we refer to them. This creates an economic incentive for us to encourage you to invest with these firms. We will only recommend investment(s) if we think it is appropriate for your financial situation.

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?

We charge asset-based fees, so our fees are calculated as a percentage of the value of your portfolio we manage. For example, a \$10,000 investment at a 1% annual fee results in an annual fee of \$100 that can be paid outside of your account or deducted from your portfolio. This means that it will take longer for you to realize positive returns than if no fees were charged. In this example, if you generated a 3% return, your net return would be 2%. 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.

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 act as your investment adviser, we must act in your best interest and not put our interests ahead of yours. At the same time, the way we make money creates some conflicts of interest. You should understand and ask us about these conflicts because they can affect the investment advice we provide. Here are some examples to help you understand what this means. Certain professionals of CAM engage in outside business activities, which can impede the amount of time spent managing client portfolios. Certain CAM professionals' own interests in an advisory firm that have publicly traded ETFs which may cause a conflict if CAM recommends those securities to you.

HOW MIGHT YOUR CONFLICTS OF INTEREST AFFECT ME, AND HOW WILL YOU ADDRESS THEM?

Conflicts of interest can incentivize us to put our interests ahead of yours. We manage these conflicts through disclosures and employing supervision procedures to ensure our financial advisors are acting in your best interest. If your financial advisor has outside business activities, it will be disclosed in their Brochure Supplement. Please see Items 10, 11, and 14 of our Disclosure Brochure as well as your financial advisor's Brochure Supplement for additional information about conflicts of interest.

HOW DO YOUR FINANCIAL PROFESSIONALS MAKE MONEY?

Our financial advisors are paid a percentage of the fees we collect from you. As a result, we are incentivized to recommend that you add additional assets to your account.

[PLEASE REFER TO OUR FIRM'S ADV PART 2A BROCHURE - ITEM 5, 10, 11, AND 14](#)

ITEM 4 - DISCIPLINARY HISTORY

DO YOU OR YOUR FINANCIAL PROFESSIONALS HAVE LEGAL OR DISCIPLINARY HISTORY?

Yes. You can visit Investor.gov/CRS for a free and simple search tool to research our firm and our financial professionals.

ADDITIONAL INFORMATION

WHO IS MY PRIMARY CONTACT PERSON?

Your CAM financial advisor will be your primary point of contact.

IS HE OR SHE A REPRESENTATIVE OF AN INVESTMENT ADVISER OR A BROKER-DEALER?

None of our professionals are registered with a FINRA broker-dealer.

WHO CAN I TALK TO IF I HAVE CONCERNS ABOUT HOW THIS PERSON IS TREATING ME?

In the event you have issues to be addressed, you may contact Mr. John Creekmur at 309-925-2043 or by email to info@creekmurwealth.com. You can find additional information about our investment advisory services at Investor.gov/CRS. You may also request a printed copy of this Relationship Summary by contacting us at 309-925-2043 or via email to info@creekmurwealth.com.

MATERIAL CHANGES SINCE LAST FILING

March 20, 2023

We updated our Client Relationship Summary on March 20, 2023 to reflect “Yes” to the question, “Do you or your financial professionals have legal or disciplinary history?”

February 15, 2024

We added further descriptions of our wrap fee program and updated our maximum advisory fee to 2.00%. We also updated the financial planning services description and fees to reflect: Stand-alone financial planning fees are fixed and range from \$1,600 to \$5,000. 50% of financial planning fees are due upon execution of the financial planning agreement and the remainder is due upon delivery of the plan. For on-going, subscription based foundational financial planning services, the fees are \$50 - \$100 monthly. We promote clients on behalf of an unaffiliated financial institution(s) and receive payment in the form of an annual referral fee based on the assets we refer to them.