

March 11, 2025

ITEM 1 – INTRODUCTION

Creekmur Asset Management, LLC, (“CAM”), is registered with the Securities and Exchange Commission (SEC) as an investment adviser. Brokerage and investment advisory services and fees differ, and it is essential for you to understand these differences. Free and simple tools are available to research firms and our Financial Professionals at Investor.gov/CRS, which also provides educational materials about broker-dealers, investment advisers, and investing.

ITEM 2 - RELATIONSHIPS AND SERVICES

WHAT INVESTMENT SERVICES AND ADVICE CAN YOU PROVIDE ME?

CAM offers 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 Financial Planning services as follows: stand-alone comprehensive financial planning, on-going, subscription based foundational financial planning and onetime specific financial planning or portfolio analysis. 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 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.

QUESTIONS TO ASK YOUR FINANCIAL PROFESSIONAL:

- 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?

[FOR MORE INFORMATION REFER TO OUR FIRM'S ADV PART 2A BROCHURE - ITEM 7, 8, 13, & 16](#)

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 \$25,000. 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 financial planning services, the fees are billed monthly, quarterly or semi-annually. One-time specific financial planning services based on client's portfolio analysis are billed at an hourly rate of \$400/hour. 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.

QUESTIONS TO ASK YOUR FINANCIAL PROFESSIONAL:

- 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?

[FOR MORE INFORMATION REFER TO OUR FIRM'S ADV PART 2A BROCHURE - ITEM 5](#)

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.

QUESTIONS TO ASK YOUR FINANCIAL PROFESSIONAL:

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

[FOR MORE INFORMATION REFER TO OUR FIRM'S ADV PART 2A BROCHURE - ITEM 10, 11, 12, & 14](#)

HOW DO YOUR FINANCIAL PROFESSIONALS MAKE MONEY?

Our Financial Professionals are compensated based on the revenue our Firm earns from our investment advisory fees. This compensation is based on the amount of assets they service, the amount of time spent, and the complexity required to meet the client's needs or revenue based on the recommendations provided by our Financial Professionals. Some of our Financial Professionals are insurance licensed and receive commissions, trails, or other compensation through various carriers. While some of our Firm's Financial Professionals are engaged in outside business activities, we are required to disclose material outside business activities and any conflict it may pose to you. Our Firm supervises the business activities of our Financial Professionals through our compliance program. All Financial Professionals are required to follow a Code of Conduct to mitigate any conflicts to you.

[FOR MORE INFORMATION REFER TO OUR FIRM'S ADV PART 2A BROCHURE - ITEM 5, 10, 11, 12 & 14](#)

ITEM 4 - DISCIPLINARY HISTORY

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

YES. Visit Investor.gov/CRS for a free and simple search tool to research us and our Financial Professionals.

QUESTIONS TO ASK YOUR FINANCIAL PROFESSIONAL:

- As a Financial Professional, do you have any disciplinary history? For what type of conduct?

[FOR MORE INFORMATION REFER TO OUR FIRM'S ADV PART 2A BROCHURE - ITEM 9](#)

ADDITIONAL INFORMATION

For additional information about our investment advisory services visit the SEC's website at www.adviserinfo.sec.gov. Our Firm's IARD number is: 306903. You may also contact us directly for up-to-date information and request a copy of the relationship summary at: 309-925-2043.

QUESTIONS TO ASK YOUR FINANCIAL PROFESSIONAL:

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

MATERIAL CHANGES SINCE LAST FILING

February 28, 2025

We updated the financial planning services description and fees to reflect: **Stand-alone financial planning** fees are fixed and range from \$1,600 to \$25,000. 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 billed monthly, quarterly or semi-annually. One-time specific financial planning services based on client's portfolio analysis are billed at an hourly rate of \$400/hour.