

Introduction

Creative Resources Investment Advisors, LLC (“CRIA”) is based in, and registered with, the State of Rhode Island as an investment adviser. We are also registered in a number of other states as an investment adviser, as required. Brokerage and investment advisory 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 <https://www.investor.gov/CRS>, which also provides educational materials about broker-dealers, investment advisers, and investing.

What investment services and advice can you provide me?

We offer investment advisory and pension consulting services to retail investors. For the investment advisory services, we offer these services through the selection of mutual funds, exchange-traded funds (ETFs), stocks, and bonds in taxable and tax-deferred accounts. Your funds or assets are held in your account in your name at a qualified custodian such as TD Ameritrade or SEI. Your funds are not pooled or mixed with the assets of other clients. If you open an advisory account with our firm, we’ll meet with you to understand your current financial situation, existing resources, objectives, and risk

tolerance. Based on what we learn, we’ll recommend a portfolio of investments that is monitored continuously, and if necessary, rebalanced to meet your changing needs and goals. We’ll offer you advice on a regular basis and contact you at least annually to review and discuss your portfolio. We manage accounts on a discretionary basis. After you sign an agreement with our firm, we are allowed to buy and sell investments in your account without asking you in advance. You may describe any limitations or conditions on your investments in the signed advisory agreement. We will have discretion until the advisory agreement is terminated by you or our firm. We do not restrict our advice to limited types of products or investments. You can find more information in Items 4, 13,

and 16 of our Form ADV Part 2A at <https://adviserinfo.sec.gov/firm/summary/110484>, or call us at 401-738-0070.

What fees will I pay?

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.

For investment advisory services, you pay an ongoing quarterly fee, in arrears, based on your account asset value. Fees are prorated for accounts opened during the quarter. Our investment advisory fees are negotiable and generally range from 0.5% to 1% per year, typically based on the amount of assets managed and the range of services being provided. The fee may also vary depending upon the specific financial professional managing the account and the fee schedule in place at the time of initial engagement. We primarily provide pension consulting services as an incidental benefit to our clients. We generally have a \$100,000 minimum to open and maintain an advisory account. We may waive this account minimum at our discretion if, for example, you appear to have significant potential for increasing assets under management. We also allow accounts of members of the same household to be aggregated for purposes of meeting the minimum account requirement.

The more assets you have in your advisory account, the more you will pay us. We therefore have an incentive to increase the assets in your advisory account in order to increase our fees. Our fees vary and are negotiable. The amount you pay will depend on the amount of assets in your account. Our firm’s fees will be automatically deducted from your advisory account, which will reduce the value of your advisory account, or you may choose to have us invoice you directly.

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?

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?

You may also pay charges such as custodian or transaction fees imposed by the broker-dealer holding your accounts for certain investments and for maintaining your account. Some investments, such as mutual funds, index funds, exchange traded funds, and variable annuities, charge additional fees that will reduce the value of your investments over time. For more detailed information about our fees and other costs associated with investing, along with applicable conflicts, see Items 5, 10, and 14 of our Form ADV Part 2A disclosure brochure which is available online at <https://adviserinfo.sec.gov/firm/summary/110484>, or call us at 401-738-0070.

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 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.

Questions to ask your financial professional:

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

Here are some examples to help you understand what this means: Some of our financial professionals are affiliated with private investment funds or insurance products, and they therefore have additional incentive to encourage you to consider these investments. Also, we have a conflict of interest regarding advice adding new assets or transferring assets into accounts

managed by our firm in that we receive compensation for your assets managed by our company. Our primary source of revenue is from the investment management fees paid by our clients. Therefore, we do have a financial incentive to increase your assets under our management. Additional information about our conflicts of interest is in Item 10 of our Form ADV Part 2A disclosure brochure which is available online at <https://adviserinfo.sec.gov/firm/summary/110484>, or call us at 401-738-0070.

How do your financial professionals make money?

Our financial professionals are compensated based on the revenue they earn from their advisory services or recommendations, the amount of client assets they service, the time and complexity required to meet a client’s needs, and product sales commissions.

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

Yes, some of our financial professionals do have legal and disciplinary history to disclose. Visit www.investor.gov/crs for a free and simple search tool to research our firm and our financial professionals. You can find additional information about our firm’s disciplinary history on the SEC’s website at

Questions to ask your financial professional:

As a financial professional, do you have any disciplinary history? For what type of conduct?

www.adviserinfo.sec.gov by searching CRD #110484, or see Item 11 of our Form ADV Part 1 which is available online at <https://adviserinfo.sec.gov/firm/summary/110484>, or call us at 401-738-0070.

Additional information

You can obtain additional information and/or request a copy of this Form CRS by going to www.adviserinfo.sec.gov or by calling us at 401-738-0070.

Questions to ask your financial professional:

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 the person is treating me?