

Item 1. Introduction

- A. **Clear Creek Advisors is registered with the Securities and Exchange Commission as an investment advisor and we provide investment advisory services rather than brokerage services.** Investment advisory services and brokerage services and fees differ and it is important for the retail investor to understand the differences. This document gives you a summary of the types of services we provide and how you pay. Please ask us for more information.
- B. Free and simple tools are available to research firms and financial professionals at www.Investor.gov/CRS which also provides educational materials about broker-dealers, investment advisors, and investing.

Item 2. Relationships and Services

What investment services and advice can you provide me?

Services: We provide investment management services to retail investors and recommend model portfolios that best meets your needs. The model portfolio that we recommend is offered by an unaffiliated registered investment advisor (referred to as “subadvisor”).

Monitoring: We offer you advice on a regular basis as a part of our standard services. We discuss your financial circumstances and goals and recommend to you a model portfolio that best meets your needs.

Investment Authority: You give us the authority to exercise discretion to select a subadvisor to manage your portfolio; to select the model portfolio offered by the subadvisor; change the model portfolio to meet your needs and to hire and fire the subadvisor. This is called “**discretionary authority**”.

Limited Investment Offerings: The investments in the model portfolio are selected by the subadvisor. We will provide you with a copy of the subadvisor’s Brochure that outlines the investments in the model portfolio.

Account Minimums: We do not have a specific dollar amount for minimum account size or investment amount for retail investors to open an account, but we do take into consideration the value of the client’s portfolio when considering the client relationship.

Additional Information: Our firm was initially registered with the Colorado securities regulators as of April 2017 and as of December 2018 registered with the Securities and Exchange Commission (SEC). The owners of the firm are Erik Krom and Matthew Ritter. **Ask us for our Form ADV Part 2A Brochure for complete details about our services and fees.**

Questions you should 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?*

Item 3. Fees, Costs, Conflicts, and Standard of Conduct

What fees will I pay?

Principal Fees and Costs: You will pay an on-going negotiable **asset-based fee** up to 1.50% at the end of each quarter for our services, based on the value of the cash and investments in your advisory account. We are not compensated for the sale of securities, but do receive commissions for insurance sales. The more assets there are in your advisory account, the more you will pay in fees, and the firm may therefore have an incentive to encourage you to increase the assets in your account.

Other Fees and Costs: You are responsible for all custodial and securities broker-dealer execution fees charged by the custodian and executing broker-dealer. Our asset-based fee is separate and distinct from the custodian and broker-dealer execution fees. Some investments (such as mutual funds and Exchange Traded Funds) impose additional fees that will reduce the value of your investment over time.

Additional Information: *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. Refer to our Form ADV Part 2A Brochure, Item 5.A.B.C.D. for more detailed information about our fees.*

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? What are your legal obligations to me when acting as my investment advisor? How else does your firm make money and what conflicts of interest do you have?

B. Standard of Conduct

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. The more assets there are in your advisory account, the more you will pay in fees, and the firm may therefore have an incentive to encourage you to increase the assets in your account.

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

Additional Information: Erik Krom and Matthew Ritter are partners in an affiliated entity, Clear Creek Insurance, LLC. Erik Krom is a licensed insurance agent and sells insurance products through our affiliate and receives commissions as a result of the sale. This creates a conflict because we recommend products for which we receive compensation. You always have the right to decide whether to purchase insurance and from whom to purchase insurance. If you do purchase insurance through our affiliate there is no advisory fee associated with the insurance product. Matthew Ritter is a Principal/Founding Partner of Pinnacle Real Estate Advisors LLC and offers real estate services. He does not provide investment advice to you nor does he accept clients of our advisory firm at Pinnacle Real Estate Advisors LLC. Robert Klaess and Eric S. Freehling are insurance agents and can sell you insurance products; they will receive a commission from the sale. You always have the right to decide to purchase insurance and from whom to purchase insurance. If you do purchase insurance there is no advisory fee associated with the insurance product.

How do your financial professionals make money?

We are paid by the asset-based fee that is charged to your investment account. The more assets you have in your advisory account, including cash, the more you will pay us. We therefore have an incentive to increase the assets in your account in order to increase our fees. We are also compensated by commissions from the sale of insurance products.

Item 4. Disciplinary History

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

No disciplinary history to report. Free and simple search tools are available to retail investors who visit www.Investor.gov/CRS to research our firm and financial professionals.

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

Item 5. Additional Information

Contact Amy Bratsch, Dir. Practice Management Phone: (720) 642-8357 for additional and up to date information.

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