

Cherry Creek Investment Advisors, Inc.
Form CRS Customer Relationship Summary June 10, 2020
This form is mandated by the SEC and provided to you per SEC regulations.

Item 1—Introduction--Cherry Creek Investment Advisors, Inc. (CCIA) is registered with the Securities and Exchange Commission (SEC) as an Investment Advisor.

Brokerage and investment advisory services and fees differ, and it is important for you to understand these 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 brokerage dealers, investment advisors, and investing.

Item 2—Relationships and Services—What investment services and advice can you provide me? CCIA offers professional investment advisory services to the private investor. These services include analyzing the client’s current financial objectives, risk constraints, and designing and implementing an individually tailored investment portfolio to meet these needs. We regularly monitor account(s) and quarterly investment statements are sent to all full-service clients. We are available to discuss your goals or strategies on an ongoing and unlimited basis. All accounts are managed on a discretionary basis. We do not accept non-discretionary relationships. (See ADV form page 1 item 4).

Conversation Starters: Ask your financial professional;

Given my financial situation, should I choose a brokerage service or 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 mean?

Item 3—What fees will I pay?-- If you open an advisory account, you will pay an on-going asset-based fee each quarter for our services, based on the overall value of your account. (See ADV form page 2 item 5). Our fees vary and are negotiable dependent on the purpose of the account, the services you receive and the amount of assets in your account. In most instances, while the percentage charge may go down, the more assets you have in the advisory account the more you will pay us. In addition, you may incur small additional exchange fees and/or brokerage fees on certain investments that we purchase. For instance, on some mutual fund transactions you may incur a \$25 transaction fee. On equity transactions, you may incur a small exchange fee. No commissions or other fees are charged. We do not receive any fees or other revenue from any investments we choose. All investments are chosen because we feel that they are best suited to meet your goals.

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.

Conversation Starters: Ask your financial professional;

Help me understand how these fees and cost might affect my investments. If I give you \$100,000 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 adviser? How else does your firm make money and what conflicts of interests 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 affect the recommendations, we provide you. Here are some examples to help you understand what this means.

The SEC believes that since advisor fees are based on the value of your account it may encourage us to advise you to bring additional assets into your account.

Item 4—Disciplinary History—Do you or your financial professionals have legal or disciplinary history? No.

Visit investor.gov/CRS for a free and simple search tool to research us and your financial professionals.

Conversation Starters: Ask your financial professional;

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

Item 5—Additional Information—If you would like additional, up-to-date information or a copy of this disclosure, please call (303) 320-5774 or email us at info@cherrycreekinvestmentadvisors.com.

Conversation Starters: Ask your financial professional;

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?