

Cherry Creek Investment Advisors, Inc.

Form CRS Customer Relationship Summary

February 27, 2024

This form is mandated by the SEC and provided to you per SEC regulations.

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 the differences. Free and simple tools are available to research firms and financial professionals at Investor.gov/CRS, which also provides educational materials about brokerage dealers, investment advisors, and investing.

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. We do not require a minimum account size. All accounts are managed on a discretionary basis. We do not accept non-discretionary relationships.

Detailed information regarding our services, fees and other disclosures can be found in our Form ADV Part 2A Items 4, 5, and 8.

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?**

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. Fees are billed quarterly in advance. 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.

Additional information about our fees is located in Item 5 of our Firm Brochure. Our Firm Brochure is available upon request or online at <https://adviserinfo.sec.gov/>

Conversation Starters: Ask your financial professional;

- **Help me understand how these fees and cost 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 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.

While CCIA works to minimize conflicts with clients, simply setting a fee for our services creates a conflict; it may encourage us to advise you to bring additional assets into your account.

Refer to Item 11 on our Form ADV Part 2A Brochure to help you understand what conflicts exist.

Conversation Starters: Ask your financial professional;

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

How do your financial professionals make money?

Our financial professionals are paid a base salary and may receive a bonus. Some of our financial professionals are also owners of the firm and as such, they receive compensation in the form of dividends from the firm.

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 your financial professionals.

Conversation Starters: Ask your financial professional;

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

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?**