

# Form CRS – Customer Relationship Summary

## The Stone Creek Group, LLC

March 2022

### Introduction

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The Stone Creek Group, LLC (“we,” “us,” “our”) is registered with the Securities and Exchange Commission (SEC) as an investment adviser. The Stone Creek Group, LLC provides advisory services and financial planning services. This document gives you a summary of the types of services we provide and how you pay. 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 [www.investor.gov/CRS](http://www.investor.gov/CRS), which also provides educational materials about broker-dealers, investment advisers, and investing.

### Relationship Services

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#### **What investment services and advice can you provide me?**

We offer Investment Advisory Services on an ongoing basis to retail investors that include Investment Management, Core Financial Planning and Consulting Services. We offer discretionary advisory services and invest in securities that we believe are suitable for clients based on their investment objectives, financial goals, and risk tolerance. All portfolios are reviewed periodically during the calendar year with a general review on a quarterly basis. More frequent reviews may be triggered by material changes in variables such as the client’s individual circumstances or the market economic or political environment. Investment and Account reviews are conducted with clients on an annual basis. We will review more frequently if there are changes in personal circumstances, the economy, or tax laws. We generally require a minimum fee of \$10,000 per year for management of portfolios. For additional information, please reference Form ADV Part 2A, Items 4, 7 and 13.

- 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?

### Fees, Costs, Conflicts and Standard of Conduct

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#### **What fees will I pay?**

Advisory Fees: Our advisory fees are asset based. We charge an annual fee as stated in our Form ADV Part 2A, Item 5, payable on a quarterly basis, in advance. The fee is based upon the market value of the assets under management for each account on the last day of the previous quarter ended and if applicable, taking into account flows into and out of the account(s). The more assets there are in your advisory account, the more you will pay in fees; thus, the firm may have an incentive to encourage you to increase the assets in your account.

You will also pay fees for operational services provided through your account, such as custodial fees, transaction related fees and account maintenance fees.

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 additional information, please see our Form ADV Part 2A, Item 5.

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### **What are your legal obligations to me when acting as my investment adviser?**

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 give to you. Here is an example to help you understand what this means:

Your custodian provides services to us, including research, execution, brokerage, custody and access to mutual funds and other investments. Additionally, other services provided assist us in managing and administering clients' accounts. These services are provided based in part on the assets held at the respective custodians, and as such, creates an incentive for us to direct clients to their custodial platforms. For additional information, please see our Form ADV Part 2A, Item 12.

### **How else does your firm make money and what conflicts of interest do you have?**

We are the General Partner of SCG Fund Management, LLC. Qualified Clients/Investors may choose to invest in SCG fund Management, LLC. The firm receives income on the ownership in the outside funds. We address our fiduciary duty by acting in your best interest and not putting our interest ahead of yours.

### **How do your financial professionals make money?**

We are paid a base salary and may receive an annual bonus (based on effort).

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

### Disciplinary History

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

No.

A free search tool to research us and our financial professionals is available at [www.investor.gov/crs](http://www.investor.gov/crs).

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

### Additional Information

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**Additional Information about our services is available** at [www.stonecreekgroup.com](http://www.stonecreekgroup.com) and if you would like to request an up-to-date copy of the relationship summary, contact us by email at [john@stonecreekgroup.com](mailto:john@stonecreekgroup.com) or 303-226-7370.

Conversation Starters: Ask your financial professional

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