



Creekside Capital, Inc.

A Financial Wellness Company

June 26, 2020

Dear Client:

Enclosed, please find our firm's Form CRS (Client Relationship Summary), also known as Form ADV Part 3. Form CRS summarizes the types of services we offer to retail investors along with our fees, costs, and conflicts associated with those services. It also provides information on our firm's standard of conduct as a fiduciary, whether our firm or associated persons have disciplinary history, and how to get more information about our firm.

You may also find additional information about our firm at our website www.creeksidecapitalinc.com and through the Investment Adviser Public Disclosure system at www.adviserinfo.sec.gov.

As always, we welcome your questions and comments at any time.

Very truly yours,

Martin McBrearty
President, COO

Rachel Hacker
President, CEO

McBrearty Capital Management, Inc.
d/b/a: Creekside Capital Inc.
June 25, 2020

FORM CRS

Creekside Capital Inc. is registered with the Securities and Exchange Commission as an investment adviser and, as such, we provide advisory services rather than brokerage services. Brokerage and investment advisory services and fees differ and it is important for you, our client, to understand the differences. Additionally, free and simple tools are available to research firms and financial professionals at [Investor.gov/CRS](https://investor.gov/CRS), which also provides educational materials about broker-dealers, investment advisers, and investing. This document is a summary of the services and fees we offer to "retail" investors, which are natural persons who seek or receive services primarily for personal, family, or household purposes.

What investment services and advice can you provide me?

We offer the following investment advisory services to retail investors: Portfolio Management Services, Selection of Other Advisers (i.e. Separate Account Managers), and General Consulting Services. Detailed information regarding our services, fees and other disclosures can be found in our Form ADV Part 2A Items 4, 5, 7, and 8 by clicking this link <https://adviserinfo.sec.gov/firm/brochure/108972>.

Account Monitoring: If you open an investment account with our firm, as part of our standard service we will monitor your investments on a quarterly basis.

Investment Authority: We offer **non-discretionary** investment management services whereby we will provide advice, but **you will ultimately decide** which investments to buy and sell for your account. You have an unrestricted right to decline to implement any advice provided by our firm on a non-discretionary basis. Furthermore, you may impose certain written restrictions on the management of your investment portfolios, such as prohibiting the inclusion of certain types of investments in your portfolio or prohibiting the sale of certain investments held in the account at the commencement of the relationship. We do not provide discretionary management services.

Investment Offerings: While we primarily offer advice on mutual funds, common stocks, individual bonds, separate account managers, CDs and ETFs, we also provide advice on various other types of investments. Our services are not limited to a specific type of investment or product.

Account Minimums and Requirements: Generally, we require a minimum account size of \$500,000 to open and maintain an advisory account, or we may impose an annual fee of \$200. However, we may waive either of these minimums in our sole discretion.

Key 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?**

What fees will I pay?

The following summarizes the principal fees and costs associated with engaging our firm for investment advisory services. For detailed information, refer to our Form ADV Part 2A, Items 5 and 6 by clicking this link:

<https://adviserinfo.sec.gov/firm/brochure/108972>.

- **Asset Based Fees** - Payable quarterly in advance.
- **Hourly Fees** - Payable In arrears;
- **Selection of Other Advisers** -You will pay additional advisory fees charged by third party money managers (i.e. separate account managers), which are separate and apart from our fees.
- **Additional Fees** - Clients will also pay additional fees and/or expenses associated with mutual funds and ETFs. Clients will also be responsible for paying the custodial/brokerage fees, account maintenance fees, and transaction charges.

Examples of the most common fees and costs applicable to our clients are:

- Custodian fees

- Account maintenance fees
- Fees related to mutual funds and exchange-traded funds
- Transaction charges when purchasing or selling securities
- Other product-level fees associated with your investments

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.

Key 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?**

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. Here are some examples to help you understand what this means.

- Since the fees we receive are asset-based (i.e. based on the value of your account), we have an incentive to increase your account value which creates a conflict especially for those accounts holding illiquid or hard-to-value assets; as this could cause us to take overly aggressive positions in conflict with your interests in an attempt to grow your account, or could incentivize us to inflate the valuations.

To help you understand what conflicts exist, refer to our Form ADV Part 2A by clicking this link: <https://adviserinfo.sec.gov/firm/brochure/108972>.

Key Questions to 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 servicing your account(s) are compensated by salary, but may also receive a bonus. Our financial professionals' compensation is based on the amount of revenue the financial professional generates for the Firm through their services and/or recommendations.

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

No, our firm and our financial professionals currently do not have any legal or disciplinary history to disclose. Visit Investor.gov/CRS for a free and simple research tool.

Key Questions to Ask Your Financial Professional

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

You can find additional information about your investment advisory services and request a copy of the relationship summary at 865-693-5300 or click the link provided: <https://adviserinfo.sec.gov/firm/brochure/108972>.

Key Questions to 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?**