

Introduction	<p>Timber Creek Capital Management, LLC 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 www.investor.gov/CRS which also provides educational materials about broker-dealers, investment advisers, and investing.</p>
Relationship Services	<p>What investment services and advice can you provide me? We offer investment advisory services to retail investors, including individuals, families, trusts, charitable organizations, and corporations. Our services also include wealth management and financial planning. Detailed information regarding our services, fees and other disclosures can be found in our Form ADV Part 2A Brochure under Items 4, 5, 7, 13, and 16 by clicking this link: https://adviserinfo.sec.gov/firm/summary/146220</p> <p>Account Monitoring: We monitor client accounts on a regular basis as part of our standard service. Our one-on-one discussions with you which address your long-term investment objectives, risk tolerance, and any liquidity needs serve as a foundation for our on-going work.</p> <p>Investment Authority: Timber Creek manages investment accounts on a discretionary basis whereby we will decide which investments to buy or sell for your account. In some circumstances, clients may limit our discretionary authority by providing our firm with your restrictions and guidelines.</p> <p>Key Questions to Ask Your Financial Professional</p> <ul style="list-style-type: none"> • 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?
Fees, Costs, Conflicts and Standard of Conduct	<p>What fees will I pay? The following summarizes the fees and costs associated with engaging Timber Creek for investment advisory services. For detailed information, refer to our Form ADV Part 2A Brochure, Items 5 by clicking this link: https://adviserinfo.sec.gov/firm/summary/146220</p> <p>Our advisory fees are asset based payable quarterly in arrears. 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 may create a conflict.</p> <p>Clients will incur charges from Financial Institution(s) and other third parties such as brokerage commissions, custody fees, exchange fees, SEC fees, mutual fund fees, exchange traded fund fees, wire transfer and electronic fund processing fees.</p>

<p>Fees, Costs, Conflicts and Standard of Conduct</p>	<p>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.</p> <p>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?</p> <p>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 may create 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:</p> <p style="padding-left: 40px;">We use Fidelity, as custodian for our clients. Fidelity’s services include research, brokerage, custody and access to mutual funds and other investments that are otherwise available only to institutional investors. Some of these other products and services assist us in managing and administering clients’ accounts but may not always directly benefit you, our client.</p> <p>The only way Timber Creek makes money is based upon a percentage of the assets under management.</p> <p>How do your financial professionals make money?</p> <p>Our professionals are paid a salary, a discretionary bonus, and additional compensation related to the amount of fee revenue produced by the accounts they manage.</p> <p>Key Questions to Ask Your Financial Professional</p> <ul style="list-style-type: none"> • 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?
<p>Disciplinary History</p>	<p>Do you or your financial professionals have legal or disciplinary history?</p> <p>No. A free search tool to research us and our financial professionals is available at www.investor.gov/CRS</p> <p>Key Questions to Ask Your Financial Professional</p> <ul style="list-style-type: none"> • As a financial professional, do you have any disciplinary history? For what type of conduct?
<p>Additional Information</p>	<p>You can find additional information about our services by visiting our website www.timbercreek-capital.com If you would like to request a copy of the relationship summary, contact us by email at contact@timbercreek-capital.com or telephone at 617-722-0855.</p> <p>Key Questions to Ask Your Financial Professional</p> <ul style="list-style-type: none"> • 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?