

Form CRS

July 14, 2025

Crecer, LLC is registered with the U.S. Securities and Exchange Commission (“SEC”) as an investment adviser. This document gives you a summary of the types of services we provide, and how you pay. Please ask for additional information.

We provide advisory accounts and services rather than brokerage accounts and services. Brokerage and investment advisory service fees can differ, and it is important for a retail investor 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 broker-dealers, investment advisers, and investing.

Relationships and Services.***What Investment Services and Advice Can You Provide Me?***

We provide automated investment advisory services to retail investors through an online-only platform. Our service is designed to help you invest for retirement using diversified portfolios that automatically adjust over time based on your personal risk tolerance, investment objectives, and time horizon.

Each portfolio we offer is built to follow a glide path similar to traditional target-date funds. That means your investments start with a greater focus on growth (like stocks) when you're further from retirement, and gradually shift toward more conservative assets (like bonds) as your target date approaches. Portfolios are made up of low-cost exchange-traded funds (ETFs) that give you exposure to a wide range of markets, including U.S. and international stocks and bonds.

We manage your investments on a discretionary basis – this means we make decisions and adjustments for you, so you don't have to manage individual trades. Portfolios are monitored regularly and rebalanced as needed to keep them aligned with their target allocation.

Our service is entirely digital – we do not offer in-person consultations, and our team does not provide individual investment advice. All guidance and investment decisions are delivered automatically through our platform, and you cannot request that we buy or sell specific securities in your account.

We offer investment advice only with respect to our primary portfolio offerings, which are managed through a wrap fee program covering portfolio management, trading costs, and custody. We do not provide advice on individual securities, third-party funds, brokerage services, financial planning, or custom investment strategies outside of these portfolios.

To open an account, you must be a U.S. legal resident and fund the account with a minimum of \$50. We do not require an ongoing minimum balance. You may choose to deposit funds into your account from your own bank account or authorize your employer to directly deposit funds each pay period.

For additional information, please see Crecer's ADV at www.adviserinfo.sec.gov (Part 2A brochure, Items 4 and 7, and Wrap Fee Brochure Item 4).

Conversation Starters. 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?

Fees, Costs, Conflicts, and Standard of Conduct.***What Fees Will I Pay?***

We currently only offer investment advisory services through our wrap fee program. A wrap fee program is an advisory program in which the client pays a single, bundled fee for portfolio management services and trade execution. We do not charge any performance-related fees.

The cost of our wrap fee program is 0.30% of assets under management, or \$60 annually, whichever is greater. Fees are calculated monthly in arrears based on the average daily balance in your account, and are automatically deducted directly from your account. If your account balance is less than \$1000, we will waive our advisory fee for that billing cycle.

The wrap fee includes investment management, portfolio monitoring and rebalancing, trade execution and account custody (through Alpaca Securities, LLC), digital financial planning tools and access to platform features. You will pay the single fee listed above, for all of these services. You will not pay additional commissions or ticket charges for trades executed through the Program.

The wrap fee does not include internal expenses of the ETFs held, such as fund expense ratios, wire transfer fees, or other incidental charges imposed by the custodian, or any tax, legal, or estate planning services. You are responsible for paying all of these expenses in addition to the wrap program fee. In addition, you should be aware that, upon account closure or transfer, the broker/dealer or custodian may impose additional charges, including but not limited to account termination fees, ACAT transfer fees, or other administrative costs. In some cases, the broker/dealer may assess an additional period of platform or service fees at the time of closure. These charges are not included in the wrap fee and may be passed through to the client.

Because we charge a fee based on the assets in your account, we have an incentive to encourage you to increase the assets in your account. This creates a potential conflict of interest. Our wrap fee includes most transaction costs and custodial fees, which means it may be higher than a typical asset-based advisory fee where these costs are charged separately.

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 Crecer's ADV at www.adviserinfo.sec.gov (Part 2A brochure, Item 5 and Wrap Free Brochure Item 4).

Conversation Starters. 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.

We may pay third-party promoters to refer clients to our services. These promoters receive compensation in the form of a flat fee which creates a conflict of interest because they have a financial incentive to refer you to us instead of another investment adviser. We do not receive payments for revenue-sharing arrangements with product providers, nor do we engage in proprietary trading or earn commissions from trades in your account. We address these potential conflicts by fully disclosing any promotional arrangements to you before or at the time of your engagement with us, and by ensuring all such arrangements comply with applicable laws and regulations, including the SEC's marketing rule.

For additional information, please see Crecer's ADV at www.adviserinfo.sec.gov (Part 2A brochure, Item 10).

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 also shareholders who are involved in running the firm. They do not receive commissions or compensation based on the products you use, the size of your account, or specific investment recommendations. However, as owners of the business, they benefit from the overall success and growth of the firm. This creates a potential conflict of interest, as they may have an incentive to grow client assets to increase the firm's revenue.

Disciplinary History

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

No. Visit www.investor.gov/crs for a free and simple search tool to research Crecer and our 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

Conversation Starters. Ask your financial professional –

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

For additional information about our services, including up-to-date information about the firm and/or a copy of this disclosure, please call us at 415-295-2054. To report a problem to the SEC, visit www.investor.gov or call the SEC's toll-free investor assistance line at (800) 732-0330. If you have a problem with your investments, investment account, or financial professional, you may contact us in writing at support@crecer.app.