February 12, 2026

Customer Relationship Summary

Helping you make an informed decision — Form CRS

Introduction Meadow Creek Wealth Advisors, LLC ("Meadow Creek") is registered with the U.S. Securities and Exchange Commission as an investment adviser. Brokerage and investment advisory services and fees differ and it is important for the retail investor to understand the differences. Free and simple tools are available to research firms and financial professionals at **Investor.gov/CRS**, a website maintained by the SEC. These tools can provide you with educational materials about broker-dealers, investment advisers, and investing.

Terms to know

- A **broker-dealer** is a firm that acts as an intermediary between buyers and sellers of securities for which they will usually receive a commission and may purchase or sell those securities in/out of their own account.
- An **investment adviser** is generally any person or group that provides investment advice or conducts securities analysis in exchange for a fee.

Relationships and Services

What investment services and advice can you provide me?

Meadow Creek offers investment advisory services to retail investors and family foundations giving continuous advice based on the client's individual needs. Our standard advisory services are offered by defining client objectives, preparing an investment plan, selecting appropriate investments, implementing the plan, and monitoring progress. Third-party money managers may be recommended as part of the advisory services offered depending on your asset allocation and asset management service needs. Advisory accounts are monitored by the Investment Advisors who are responsible for performing periodic reviews and consulting with the respective client at least annually.

Conversation Starter

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?

Meadow Creek also offers financial planning for a fee, which can provide the client with a written financial plan addressing personal; tax and cash flow; retirement; and/or investment needs. Once a financial plan is delivered, you are free to decide whether you want to engage Meadow Creek for implementation of the financial plan and ongoing account management. In addition to these services, we may provide general consulting services to clients.

Meadow Creek offers its clients discretionary and non-discretionary account ("Account") management services tailored to each client's individual needs. In a discretionary account, the Adviser will have the authority to determine which securities are bought and sold without prior consultation with the client. Discretion is exercised in a manner consistent with the client's stated objectives, and any restrictions the client provides in writing. In a non-discretionary account, the client makes the ultimate decision regarding the purchase or sale of investments. Discretionary authority is provided as part of the Client Agreement. The minimum account size is $1,000,000 but may be negotiated in certain instances. By signing our advisory agreement, you will choose whether to give us discretionary or non-discretionary authority, which will be in effect until either you or we terminate that agreement.

Additional information *about services provided can be found on the company's website at:* https://www.meadowcreekwealthadvisors.com/ *and on Meadow Creek's ADV Disclosure Brochure (Form ADV Part 2A Brochure, Items 4, 7, 13 and 16).*

Fees, Costs, Conflicts, and Standard of Conduct

What fees will I pay?

For advisory services, Meadow Creek charges most retail investors an annualized asset-based fee, billed monthly in advance of service. Fees will be debited from your account, as instructed on your advisory agreement. The more assets there are in a retail investor's advisory account, the more a retail investor will pay in fees, and this creates an incentive for us to encourage you to increase the assets in your account.

Conversation Starter

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?

If you choose financial planning, without engaging us for ongoing advisory services, we will charge either a fixed fee or flat hourly fee, depending on the nature and complexity of your circumstances. All fees will be disclosed and agreed upon in the financial planning agreement before we start work.

Aside from the fees we charge you for providing investment advice, you may have to pay other fees related to brokerage or investment advisory services. Fees can be charged directly or indirectly. Direct fees include transaction fees and account maintenance fees (including IRA fees) charged by Raymond James & Associates, Inc., a FINRA registered broker-dealer, member SIPC; prime broker fees, deferred sales charges, odd-lot differentials, transfer fees, wire transfer, electronic fund fees, and other fees and taxes on brokerage accounts and securities transactions. Indirect fees include internal management fees (including 12b-1 fees and annual fund operating expenses) charged by mutual funds and exchange traded funds, which are disclosed in a fund's prospectus.
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 fees provided can be found on your advisory agreement and on Meadow Creek's ADV Disclosure Brochure (Form ADV Part 2A Brochure, Item 5).*

What are your legal obligations to me when acting as my investment adviser? How else does the firm make money and what conflicts of interest do you have?

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

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.

Meadow Creek is separately registered as an insurance agency and Individual Investment Adviser Representatives are licensed as insurance agents, offering Life, Health, Long Term Care and other insurance products. Fees and commissions charged in connection with insurance products are separate and distinct from advisory fees paid. This poses a conflict of interest to the extent that there is a financial incentive to recommend insurance products that result in commissions, "trails" or other payments.

Meadow Creek participates in an adviser-based platform hosted by Raymond James, which is the custodian of your managed account(s). We receive benefits from the program such as on-line trading, operational support, research and other ancillary services. This creates an incentive for us to encourage you to maintain your accounts at Raymond James.

Additional information *about conflicts of interest can be found on Meadow Creek's ADV Disclosure Brochure (Form ADV Part 2A Brochure, Items 10, 11 and 12).*

How do your financial professionals make money?

Investment Adviser Representatives earn a portion of the fee you pay to Meadow Creek. The fees charged to you can vary from fees charged to other clients based on the amount of assets managed by your advisor, or the time and complexity needed to meet your needs. The receipt of compensation based on revenue or profits could influence our financial professionals to recommend that you increase the assets that he or she manages for you.

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

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

No. Visit Investor.gov/CRS for a free and simple search tool to research the Firm and our financial professionals.

Where can I find additional information?

Additional information about Meadow Creek can be found on the company's website at: https://www.meadowcreekwealthadvisors.com/ and on Meadow Creek's ADV Disclosure Brochure (Form ADV Part 2A Brochure).

You can always ask your financial advisor for more information and request a copy of this relationship summary at (470) 359-9270.

Conversation Starter
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?

For more information:

- Call (470) 359-9270
- Go to https://www.meadowcreekwealthadvisors.com/
- Learn more at Investor.gov/CRS