

# Investor Resources Inc.

## **ADV Part 2A, Firm Brochure Dated 9/18/2014**

Contact: Donald Creech, Chief Compliance Officer  
1922 Pottery Ave., Ste. 110  
Port Orchard, Washington 98366  
[www.investorresourcesinc.com](http://www.investorresourcesinc.com)  
CRD#110766

**This Brochure provides information about the qualifications and business practices of Investor Resources Inc. If you have any questions about the contents of this Brochure, please contact us at (360) 895-9119 or [doncreech@investorresourcesinc.com](mailto:doncreech@investorresourcesinc.com). The information in this Brochure has not been approved or verified by the United States Securities and Exchange Commission or by any state securities authority.**

**Additional information about Investor Resources Inc. also is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).**

**References herein to Investor Resources Inc. as a "registered investment adviser" or any reference to being "registered" does not imply a certain level of skill or training.**

## **Item 2           Material Changes**

There have been no material changes made to Investor Resources Inc.'s disclosure statement since last year's Annual Amendment filing on May 20, 2013.

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## Item 4      **Advisory Business**

- A. Investor Resources Inc. (“Investor Resources”) is a corporation formed on June 25, 1990 in the State of Washington. Investor Resources became registered as an Investment Adviser Firm in December 1990. Investor Resources is owned by Donald Creech and Perry Sikes, Jr. Mr. Creech is Investor Resources’ President.
  
- B. As discussed below, Investor Resources offers to its clients (individuals, business entities, trusts and pension and profit sharing plans, etc.) investment advisory services, and, to the extent specifically requested by a client, limited retirement/investment planning consulting services on a separate stand-alone fee basis. Investor Resources **does not** provide comprehensive financial planning services or insurance planning services.

### **INVESTMENT ADVISORY SERVICES**

The client can determine to engage Investor Resources to provide discretionary investment advisory services on a *fee-only* basis. Investor Resources’ annual investment advisory fee is based upon a percentage (%) of the market value of the assets placed under Investor Resources’ management as follows:

#### **IRI Select Portfolio**

Investor Resources applies on-going relative strength analysis to Exchange Traded Funds (“ETFs”) sponsored by and custodied at Charles Schwab & Co (“*Schwab*”). As of the date of this Brochure, *Schwab* does not sponsor ETFs that invest in currencies or commodities. The portfolio will at various times hold minimal to 100% cash balances. On occasion, the strategy may use mutual funds acquired at Net Asset Value and with no transaction fee. *Schwab* does not charge transaction fees for trading Schwab ETFs.

#### **IRI Global Opportunity Portfolio**

Investor Resources applies on-going relative strength analysis to ETFs without regard to sponsor for clients who have executed an asset based pricing agreement with *Schwab*. The Asset Allocation process is dynamic using relative strength to determine when to acquire Domestic Equity, International Equity, Fixed Income, Currency or Commodity ETFs. The portfolio will at various times hold minimal to 100% cash balances. On occasion, the strategy may use mutual funds acquired at Net Asset Value and with no transaction fee. Portfolios may hold individual stocks or bonds.

If client so directs, accounts may be custodied at Ameritrade to apply IRI models within Ameritrade's NTF ETF universe. Client acknowledges the Ameritrade NTF universe is more restrictive than IRI's dynamic asset allocation process.

#### **IRI Concentrated Exposure Portfolio**

Investor Resources applies on-going relative strength analysis to ETFs without regard to sponsor for clients who have executed an asset based pricing agreement with *Schwab*. The portfolio can concentrate positions by industry, sector or asset class including 100% cash. The portfolio may be concentrated in a single asset class and hold ten or fewer ETFs. Portfolio expenses are higher than the Select Portfolio. The portfolio will use 10% trailing stop loss market orders. Market orders have no guaranty of execution at the designated limit. Market orders trade on the next available

price which in volatile markets may result in a loss greater than 10%. The portfolio will at various times hold minimal to 100% cash balances.

### **Qualified Retirement Plan Trustee Support**

Investor Resources acknowledges its role as a fiduciary to trustees of qualified retirement plans. Investor Resources provides fund selection for 401k plans and quarterly screening and reporting to plan sponsors. Investor Resources conducts informational employee meetings on behalf of plan sponsors regarding issues relevant to the plan's approved investment menu.

### **CONSULTING SERVICES (STAND-ALONE)**

To the extent requested by a client, Investor Resources *may* determine to provide limited retirement/investment planning consulting services on a stand-alone separate fee basis. Prior to engaging Investor Resources to provide consulting services, clients are required to enter into a *Limited Consulting Agreement* with Investor Resources setting forth the terms and conditions of the engagement (including termination), describing the scope of the services to be provided, and the portion of the fee that is due from the client prior to Investor Resources commencing services. The client retains absolute discretion over all such implementation decisions and is free to accept or reject any recommendation from Investor Resources.

### **MISCELLANEOUS**

**Educational Seminars and Newsletter Subscriptions.** Investor Resources provides educational seminars and subscriptions to newsletters to the public, free of charge.

**Limited Consulting/Implementation Services.** Although Investor Resources does not hold itself out as providing comprehensive financial planning, estate planning or accounting services, to the extent specifically requested by the client, Investor Resources *may* provide limited consultation services to its investment management clients on investment and non-investment related matters, such as estate planning, tax planning, insurance, etc. Investor Resources shall not receive any separate or additional fee for any such consultation services except as specifically agreed between the Client and Investor Resources in a Limited Consulting Agreement or Investment Advisory Agreement. Neither Investor Resources, nor any of its representatives, serves as an attorney, accountant, or licensed insurance agent, and no portion of Investor Resources' services should be construed as same. To the extent requested by a client, Investor Resources may recommend the services of other professionals for certain non-investment implementation purposes (i.e. attorneys, accountants, insurance, etc.). The client is under no obligation to engage the services of any such recommended professional. The client retains absolute discretion over all such implementation decisions and is free to accept or reject any recommendation from Investor Resources. **Please Note:** If the client engages any such recommended professional, and a dispute arises thereafter relative to such engagement, the client agrees to seek recourse exclusively from and against the engaged professional.

**Please Note: Cash Positions.** At any specific point in time, depending upon perceived or anticipated market conditions/events (there being **no guarantee** that such anticipated market conditions/events will occur), Investor Resources **may** maintain cash positions for defensive purposes. All cash positions (money markets, etc.) shall be included as part of assets under management for purposes of calculating Investor Resources' advisory fee. **Investor Resources' Chief Compliance Officer, Donald Creech, remains available**

**to address any questions that a client or prospective client may have regarding the above fee billing practice.**

**Client Obligations.** In performing its services, Investor Resources shall not be required to verify any information received from the client or from the client's other professionals, and is expressly authorized to rely thereon. Moreover, each client is advised that it remains his/her/its responsibility to promptly notify Investor Resources if there is ever any change in his/her/its financial situation or investment objectives for the purpose of reviewing/evaluating/revising Investor Resources' previous recommendations and/or services.

**Disclosure Statement.** A copy of Investor Resources' written Brochure as set forth on Part 2A of Form ADV shall be provided to each client prior to, or contemporaneously with, the execution of the *Investment Advisory Agreement or Limited Consulting Agreement*.

- C. Investor Resources shall provide investment advisory services for each of client's accounts consistent with the investment policy designated in the client's Investment Advisory Agreement. Thereafter, Investor Resources shall allocate and/or recommend that the client allocate investment assets consistent with the designated investment objective(s). The client may, at anytime, impose reasonable restrictions, in writing, on Investor Resources' services.
- D. Investor Resources does not participate in a wrap fee program.
- E. As of March 31, 2014, Investor Resources had \$34,416,755 in assets under management on a discretionary basis and \$15,433,915 in assets under management on a non-discretionary basis.

## **Item 5 Fees and Compensation**

- A. The client can determine to engage Investor Resources to provide discretionary investment advisory services on a negotiable *fee-only* basis.

### **INVESTMENT ADVISORY SERVICES**

If a client determines to engage Investor Resources to provide discretionary investment advisory services on a *fee-only* basis, Investor Resources' non-negotiable annual investment advisory fee shall be based upon a percentage (%) of the market value and type of assets placed under Investor Resources' management (between 0.50% and 1.75%) as follows:

#### **IRI Select Portfolio**

Investor Resources charges a non-negotiable annual investment advisory fee equal to 1.00% of the market value of the assets placed under Investor Resources' management for the IRI Select Portfolio.

\*Investor Resources generally requires a minimum asset level of \$50,000 under the IRI Select Portfolio.

#### **IRI Global Opportunity Portfolio and Concentrated Exposure Portfolio**

For participation in the IRI Global Opportunity Portfolio, Investor Resources' non-negotiable annual investment advisory fee shall be based upon a percentage (%) of the market value of the assets placed under Investor Resources' management (between 0.75% and 1.75%) as follows:

<b>Market Value of Portfolio</b>	<b>% of Assets</b>
On the first \$250,000	1.75%/year = 0.4375%/quarter
On the next \$250,000	1.65%/year = 0.4125%/quarter
On the next \$500,000	1.50%/year = 0.375%/quarter
On the next \$1,000,000	1.00%/year = 0.250%/quarter
On the excess	0.75%/year = 0.1875%/quarter

**Qualified Retirement Plan Trustee Support**

For Investor Resources' Qualified Retirement Plan Trustee Support, Investor Resources' negotiable annual investment advisory fee shall be based upon a percentage (%) of the market value of the assets placed under Investor Resources' advisement (between 0.50% and 1.00%) as follows:

<b>Market Value of Portfolio</b>	<b>% of Assets</b>
On the first \$500,000	1.00%/year = .25%/quarter
On the next \$500,000	0.85%/year = .2125%/quarter
On the next \$2,000,000	0.75%/year = .1875%/quarter
On the excess	0.50%/year = .1275%/quarter

**CONSULTING SERVICES (STAND-ALONE)**

To the extent requested by a client, Investor Resources *may* determine to provide limited retirement/investment planning consulting services on a stand-alone separate fee basis. Prior to engaging Investor Resources to provide or consulting services, clients are required to enter into a Limited Consulting Agreement with Investor Resources setting forth the terms and conditions of the engagement (including termination), describing the scope of the services to be provided, and the portion of the fee that is due from the client prior to Investor Resources commencing services

Investor Resources' negotiable consulting fees are assessed on a fixed-fee basis only, the amount of which depends upon the complexity of the service(s) required and the professional(s) rendering the service(s), but will not exceed \$4,950. The maximum fees for each of the following services are as follows:

- Cash Flow and Net Worth Statement \$500
- Goal Setting \$500
- Risk Tolerance Analysis \$500
- Investment - Review of current allocation \$250
- Retirement Needs analysis \$750
- Retirement Asset Projections \$750
- Retirement Monte Carlo Analysis \$500
- Retirement Plan Analysis, 401(k) Asset Allocation \$100/plan IRA/Roth
- Retirement IRA Analysis \$250/plan
- Retirement SIMPLE/SEP/Keogh Analysis \$250/plan
- Portfolio Analysis, Investment Policy Statement \$750/portfolio
- Education Funding Analysis \$250

Investor Resources' clients could pay diverse fees based upon the market value of their assets, the complexity of the engagement, and the level and scope of the overall consulting services to be rendered. As a result of these factors, the services to be provided by Investor Resources to any particular client could be available from other advisers at lower fees. All clients and prospective clients should be guided accordingly.

As indicated in Item 4 above, Investor Resources provides educational seminars and subscriptions to newsletters to the public, free of charge

- B. Clients may elect to have Investor Resources' advisory fees deducted from their custodial account. Both Investor Resources' *Investment Advisory Agreement* and the custodial/clearing agreement may authorize the custodian to debit the account for the amount of Investor Resources' investment advisory fee and to directly remit that management fee to Investor Resources in compliance with regulatory procedures. In the limited event that Investor Resources bills the client directly, payment is due upon receipt of Investor Resources' invoice. Investor Resources shall deduct fees and/or bill clients quarterly in advance or arrears, as the case may be, based upon the market value of the assets on the last business day of the previous quarter.
- C. As discussed below, unless the client directs otherwise, an individual client's circumstances require, Investor Resources shall generally recommend that *Schwab* and/or TD Ameritrade, Inc. ("*Ameritrade*") serve as the broker-dealer/custodian for client investment management assets. Broker-dealers such as *Schwab* and *Ameritrade* charge brokerage commissions and/or transaction fees for effecting certain securities transactions (i.e. transaction fees are charged for certain no-load mutual funds, commissions are charged for individual equity and fixed income securities transactions). In addition to Investor Resources' investment management fee, brokerage commissions and/or transaction fees, clients will also incur, relative to all mutual fund and exchange traded fund purchases, charges imposed at the fund level (e.g. management fees and other fund expenses).
- D. Investor Resources' annual investment advisory fee shall be prorated and paid quarterly, in advance or arrears, as the case may be, based upon the market value of the assets on the last business day of the previous quarter. The *Investment Advisory Agreement* between Investor Resources and the client will continue in effect until terminated by either party by written notice in accordance with the terms of the *Investment Advisory Agreement*. Upon termination, Investor Resources shall refund the pro-rated portion of the advanced advisory fee paid based upon the number of days remaining in the billing quarter or debit the account for the pro-rated portion of the unpaid advanced advisory fee based upon the number of days that services were provided during the billing quarter, as the case may be.
- E. Neither Investor Resources, nor its representatives accept compensation from the sale of securities or other investment products.

## **Item 6            Performance-Based Fees and Side-by-Side Management**

Neither Investor Resources nor any supervised person of Investor Resources accepts performance-based fees.

## Item 7           Types of Clients

Investor Resources' clients shall generally include individuals, business entities, trusts and pension and profit sharing plans. Investor Resources generally requires a minimum asset level of \$250,000 for investment advisory services. Investor Resources, in its sole discretion, may charge a lesser investment management fee and/or waive or reduce its minimum asset requirement based upon certain criteria (i.e. anticipated future earning capacity, anticipated future additional assets, dollar amount of assets to be managed, related accounts, account composition, negotiations with client, etc.).

## Item 8           Methods of Analysis, Investment Strategies and Risk of Loss

- A. Investor Resources uses portfolio management models based on relative strength analysis and point and figure charts. Investor Resources subscribes to various databases and trade journals to obtain statistical and technical data on stocks, bonds, funds and markets.

Investor Resources may utilize the following methods of security analysis:

- Charting - (analysis performed using patterns to identify current trends and trend reversals to forecast the direction of prices)
- Cyclical – (analysis performed on historical relationships between price and market trends, to forecast the direction of prices)

Investor Resources may utilize the following investment strategies when implementing investment advice given to clients:

- Long Term Purchases (securities held at least a year)
- Short Term Purchases (securities sold within a year)
- Short Sales (contracted sale of borrowed securities with an obligation to make the lender whole)
- Margin Transactions (use of borrowed assets to purchase financial instruments)

**Please Note: Investment Risk.** Different types of investments involve varying degrees of risk, and it should not be assumed that future performance of any specific investment or investment strategy (including the investments and/or investment strategies recommended or undertaken by Investor Resources) will be profitable or equal any specific performance level(s). Investing in securities involves risk of loss that clients should be prepared to bear.

- B. Investor Resources' methods of analysis and investment strategies do not present any significant or unusual risks.

However, every method of analysis has its own inherent risks. To perform an accurate market analysis Investor Resources must have access to current/new market information. Investor Resources has no control over the dissemination rate of market information; therefore, unbeknownst to Investor Resources, certain analyses may be compiled with outdated market information, severely limiting the value of Investor Resources' analysis. Furthermore, an accurate market analysis can only produce a forecast of the direction of market values. There can be no assurances that a forecasted change in market value will materialize into actionable and/or profitable investment opportunities.

Investor Resources' primary investment strategies - Long Term Purchases and Short Term Purchases - are momentum investment strategies. However, every investment strategy has its own inherent risks and limitations. For example, longer term investment strategies require a longer investment time period to allow for the strategy to potentially develop. Shorter term investment strategies require a shorter investment time period to potentially develop but, as a result of more frequent trading, may incur higher transactional costs when compared to a longer term investment strategy.

In addition to the investment strategies discussed above, Investor Resources may also implement and/or recommend – short selling and/or use of margin. Each of these strategies has a high level of inherent risk. (*See* discussion below).

Short selling is an investment strategy with a high level of inherent risk. Short selling, involves the selling of assets that the investor does not own. The investor borrows the assets from a third party lender (i.e. Broker-Dealer) with the obligation of buying identical assets at a later date to return to the third party lender. Individuals who engage in this activity shall only profit from a decline in the price of the assets between the original date of sale and the date of repurchase. Conversely, the short seller will incur a loss if the price of the assets rises. Other costs of shorting may include a fee for borrowing the assets and payment of any dividends paid on the borrowed assets.

Margin is an investment strategy with a high level of inherent risk. A margin transaction occurs when an investor uses borrowed assets to purchase financial instruments. The investor generally obtains the borrowed assets by using other securities as collateral for the borrowed sum. The effect of purchasing a security using margin is to magnify any gains or losses sustained by the purchase of the financial instruments on margin.

**Please Note:** To the extent that a client authorizes the use of margin, and margin is thereafter employed by Investor Resources in the management of the client's investment portfolio, the market value of the client's account and corresponding fee payable by the client to Investor Resources may be increased. As a result, in addition to understanding and assuming the additional principal risks associated with the use of margin, clients authorizing margin are advised of the potential *conflict of interest* whereby the client's decision to employ margin *may* correspondingly increase the management fee payable to Investor Resources. Accordingly, the decision as to whether to employ margin is left totally to the discretion of client.

- C. Currently, Investor Resources primarily allocates (or recommends that clients allocate) client investment assets among various mutual funds and exchange traded funds.

## **Item 9            Disciplinary Information**

Investor Resources has not been the subject of any disciplinary actions.

## **Item 10           Other Financial Industry Activities and Affiliations**

- A. Neither Investor Resources, nor its representatives, are registered or have an application pending to register, as a broker-dealer or a registered representative of a broker-dealer.

- B. Neither Investor Resources, nor its representatives, are registered or have an application pending to register, as a futures commission merchant, commodity pool operator, a commodity trading advisor, or a representative of the foregoing.
- C. Investor Resources has no other relationship or arrangement with a related person that is material to its advisory business.
- D. Investor Resources does not recommend or select other investment advisers to its clients.

**Item 11            Code of Ethics, Participation or Interest in Client Transactions and Personal Trading**

- A. Investor Resources maintains an investment policy relative to personal securities transactions. This investment policy is part of Investor Resources' overall Code of Ethics, which serves to establish a standard of business conduct for all of Investor Resources' representatives that is based upon fundamental principles of openness, integrity, honesty and trust, a copy of which is available upon request.

Investor Resources also maintains and enforces policies reasonably designed to prevent the misuse of material non-public information by Investor Resources or any person associated with Investor Resources.

- B. Neither Investor Resources nor any related person of Investor Resources recommends, buys, or sells for client accounts, securities in which Investor Resources or any related person of Investor Resources has a material financial interest.
- C. Investor Resources and/or representatives of Investor Resources *may* buy or sell securities that are also recommended to clients. This practice may create a situation where Investor Resources and/or representatives of Investor Resources are in a position to materially benefit from the sale or purchase of those securities. Therefore, this situation creates a potential conflict of interest. Practices such as "scalping" (i.e., a practice whereby the owner of shares of a security recommends that security for investment and then immediately sells it at a profit upon the rise in the market price which follows the recommendation) could take place if Investor Resources did not have adequate policies in place to detect such activities. In addition, this requirement can help detect insider trading, "front-running" (i.e., personal trades executed prior to those of Investor Resources' clients) and other potentially abusive practices.

Investor Resources has a personal securities transaction policy in place to monitor the personal securities transactions and securities holdings of each of Investor Resources' "Access Persons." Investor Resources' securities transaction policy requires that an Access Person of Investor Resources must provide the Chief Compliance Officer or his/her designee with a written report of their current securities holdings within ten (10) days after becoming an Access Person. Additionally, each Access Person must provide the Chief Compliance Officer or his/her designee with a written report of the Access Person's current securities holdings at least once each twelve (12) month period thereafter on a date Investor Resources selects; provided, however that at any time that Investor Resources has only one Access Person, he or she shall not be required to submit any securities report described above.

- D. Investor Resources and/or representatives of Investor Resources *may* buy or sell securities, at or around the same time as those securities are recommended to clients. This practice creates a situation where Investor Resources and/or representatives of Investor Resources are in a position to materially benefit from the sale or purchase of those securities. Therefore, this situation creates a potential conflict of interest. As indicated above in Item 11.C, Investor Resources has a personal securities transaction policy in place to monitor the personal securities transaction and securities holdings of each of Investor Resources' Access Persons.

## **Item 12      Brokerage Practices**

- A. In the event that the client requests that Investor Resources recommend a broker-dealer/custodian for execution and/or custodial services (exclusive of those clients that may direct Investor Resources to use a specific broker-dealer/custodian), Investor Resources generally recommends that investment management accounts be maintained at *Schwab* and/or *Ameritrade*. Prior to engaging Investor Resources to provide investment management services, the client will be required to enter into a formal *Investment Advisory Agreement* with Investor Resources setting forth the terms and conditions under which Investor Resources shall manage the client's assets, and a separate custodial/clearing agreement with each designated broker-dealer/custodian.

Factors that Investor Resources considers in recommending *Schwab* and/or *Ameritrade* (or any other broker-dealer/custodian to clients) include historical relationship with Investor Resources, financial strength, reputation, execution capabilities, pricing, research, and service. Although the commissions and/or transaction fees paid by Investor Resources' clients shall comply with Investor Resources' duty to obtain best execution, a client may pay a commission that is higher than another qualified broker-dealer might charge to effect the same transaction where Investor Resources determines, in conformity with its fiduciary duty to act primarily in the client's best interest that the commission/transaction fee is reasonable in relation to the value of the brokerage and research services received. In seeking best execution, the determinative factor is not the lowest possible cost, but whether the transaction represents the best qualitative execution, taking into consideration the full range of a broker-dealer's services, including the value of research provided, execution capability, commission rates, and responsiveness. Accordingly, although Investor Resources will seek competitive rates, it may not necessarily obtain the lowest possible commission rates for client account transactions. The brokerage commissions or transaction fees charged by the designated broker-dealer/custodian are exclusive of, and in addition to, Investor Resources' investment management fee. Investor Resources' best execution responsibility is qualified if securities that it purchases for client accounts are mutual funds that trade at net asset value as determined at the daily market close.

1. Research and Additional Benefits. Although not a material consideration when determining whether to recommend that a client utilize the services of a particular broker-dealer/custodian, Investor Resources may receive from *Schwab* and/or *Ameritrade* (or another broker-dealer/custodian) without cost (and/or at a discount) support services and/or products, certain of which assist Investor Resources to better monitor and service client accounts maintained at such institutions. Included within the support services that may be obtained by Investor Resources may be investment-related research, pricing information and market data, software and other technology that

provide access to client account data, compliance and/or practice management-related publications, discounted or gratis consulting services, discounted and/or gratis attendance at conferences, meetings, and other educational and/or social events, marketing support, computer hardware and/or software and/or other products used by Investor Resources in furtherance of its investment advisory business operations.

As indicated above, certain of the support services and/or products that *may* be received may assist Investor Resources in managing and administering client accounts. Others do not directly provide such assistance, but rather assist Investor Resources to manage and further develop its business enterprise.

Investor Resources' clients do not pay more for investment transactions effected and/or assets maintained at *Schwab* and/or *Ameritrade* as a result of this arrangement. There is no corresponding commitment made by Investor Resources to *Schwab* and/or *Ameritrade* or any other entity to invest any specific amount or percentage of client assets in any specific mutual funds, securities or other investment products as a result of the above arrangement.

**Investor Resources' Chief Compliance Officer, Donald Creech, remains available to address any questions that a client or prospective client may have regarding the above arrangement and any corresponding perceived conflict of interest such arrangement may create.**

2. Investor Resources does not receive referrals from broker-dealers.
  3. Investor Resources does not accept directed brokerage arrangements (when a client requires that account transactions be effected through a specific broker-dealer).
- B. To the extent that Investor Resources provides investment management services to its clients, the transactions for each client account generally will be effected independently, unless Investor Resources decides to purchase or sell the same securities for several clients at approximately the same time. Investor Resources may (but is not obligated to) combine or "bunch" such orders to obtain best execution, to negotiate more favorable commission rates or to allocate equitably among Investor Resources' clients differences in prices and commissions or other transaction costs that might have been obtained had such orders been placed independently. Under this procedure, transactions will be averaged as to price and will be allocated among clients in proportion to the purchase and sale orders placed for each client account on any given day. Investor Resources shall not receive any additional compensation or remuneration as a result of such aggregation.

### **Item 13      Review of Accounts**

- A. For those clients to whom Investor Resources provides investment supervisory services, account reviews are conducted on an ongoing basis by Investor Resources' Principals and representatives. All investment supervisory clients are advised that it remains their responsibility to advise Investor Resources of any changes in their investment objectives and/or financial situation. All clients (in person or via telephone) are encouraged to review financial planning issues (to the extent applicable), investment objectives and account performance with Investor Resources on an annual basis.

- B. Investor Resources *may* conduct account reviews on other than a periodic basis upon the occurrence of a triggering event, such as a change in client investment objectives and/or financial situation, market corrections and client request.
- C. Clients are provided, at least quarterly, with written transaction confirmation notices and regular written summary account statements directly from the broker-dealer/custodian and/or program sponsor for the client accounts. Investor Resources may also provide a written periodic report summarizing account activity and performance.

#### **Item 14      Client Referrals and Other Compensation**

- A. As referenced in Item 12.A.1 above, Investor Resources may receive an indirect economic benefit from *Schwab* and/or *Ameritrade*. Investor Resources, without cost (and/or at a discount), may receive support services and/or products from *Schwab* and/or *Ameritrade*.

Investor Resources' clients do not pay more for investment transactions effected and/or assets maintained at *Schwab* and/or *Ameritrade* as a result of this arrangement. There is no corresponding commitment made by Investor Resources to *Schwab* and/or *Ameritrade* or any other entity to invest any specific amount or percentage of client assets in any specific mutual funds, securities or other investment products as a result of the above arrangement.

**Investor Resources' Chief Compliance Officer, Donald Creech, remains available to address any questions that a client or prospective client may have regarding the above arrangement and any corresponding perceived conflict of interest any such arrangement may create.**

- B. Investor Resources does not compensate any party other than its supervised persons for referrals to its advisory business.

#### **Item 15      Custody**

Investor Resources shall have the ability to have its advisory fee for each client debited by the custodian on a quarterly basis. Clients are provided, at least quarterly, with written transaction confirmation notices and regular written summary account statements directly from the broker-dealer/custodian and/or program sponsor for the client accounts. Investor Resources may also provide a written periodic report summarizing account activity and performance.

**Please Note:** To the extent that Investor Resources provides clients with periodic account statements or reports, the client is urged to compare any statement or report provided by Investor Resources with the account statements received from the account custodian.

**Please Also Note:** The account custodian does not verify the accuracy of Investor Resources' advisory fee calculation.

#### **Item 16      Investment Discretion**

The client can determine to engage Investor Resources to provide investment advisory services on a discretionary basis. Prior to Investor Resources assuming discretionary authority over a client's account, the client shall be required to execute an *Investment Advisory Agreement*, naming Investor Resources as the client's attorney and agent in fact, granting Investor Resources full authority to buy, sell, or otherwise effect investment transactions involving the assets in the client's name found in the discretionary account.

Clients who engage Investor Resources on a discretionary basis may, at anytime, impose restrictions, **in writing**, on Investor Resources' discretionary authority (i.e. limit the types/amounts of particular securities purchased for their account, exclude the ability to purchase securities with an inverse relationship to the market, limit or proscribe Investor Resources' use of margin, etc.).

#### **Item 17      Voting Client Securities**

- A. Investor Resources does not vote client proxies. Clients maintain exclusive responsibility for: (1) directing the manner in which proxies solicited by issuers of securities beneficially owned by the client shall be voted, and (2) making all elections relative to any mergers, acquisitions, tender offers, bankruptcy proceedings or other type events pertaining to the client's investment assets.
- B. Clients will receive their proxies or other solicitations directly from their custodian. Clients may contact Investor Resources to discuss any questions they may have with a particular solicitation.

#### **Item 18      Financial Information**

- A. Investor Resources does not solicit fees of more than \$500 per client, six months or more in advance.
- B. Investor Resources is unaware of any financial condition that is reasonably likely to impair its ability to meet its contractual commitments relating to its discretionary authority over certain client accounts.
- C. Investor Resources has not been the subject of a bankruptcy petition.

#### **Item 19      Requirements for State-Registered Advisers**

- A. Donald Creech and Perry Sikes are Officers of Investor Resources Inc. For more information about the above individuals, please see the Brochure Supplements to Investor Resources' Brochure.
- B. Investor Resources is not engaged in any other business than as set forth in this Brochure.
- C. Neither Investor Resources, nor its representatives, accepts performance-based fees.
- D. Neither Investor Resources, nor its representatives, has been the subject of any disciplinary actions.

- E. Neither Investor Resources, nor its representatives, has any relationship or arrangement with any issuer of securities.

**ANY QUESTIONS: Investor Resources' Chief Compliance Officer, Donald Creech, remains available to address any questions that a client or prospective client may have regarding the above disclosures and arrangements.**

**Item 1 Cover Page**

A.

**Donald Creech**

CRD # 56876

Investor Resources, Inc.

Brochure Supplement

Dated 9/18/2014

Contact: Donald Creech, Chief Compliance Officer  
1922 Pottery Ave., Suite 110  
Port Orchard, Washington 98366  
CRD#110766

B.

**This Brochure Supplement provides information about Donald Creech that supplements the Investor Resources, Inc. Brochure; you should have received a copy of that Brochure. Please contact Donald Creech, Chief Compliance Officer, if you did *not* receive Investor Resources, Inc.'s Brochure or if you have any questions about the contents of this supplement.**

**Additional information about Donald Creech is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).**

**Item 2 Education Background and Business Experience**

Donald Creech was born in 1945. Mr. Creech has attended Grossmont Community College, San Diego State College, Bellevue Community College and City University. Mr. Creech has been President and Co-Owner as well as an investment adviser representative of Investor Resources, Inc. since June of 1990.

Mr. Creech has been a CERTIFIED FINANCIAL PLANNER™ since 1984. The CERTIFIED FINANCIAL PLANNER™, CFP® and federally registered CFP (collectively, the “CFP® marks”) are professional certification marks granted in the United States by Certified Financial Planner Board of Standards, Inc. (“CFP Board”).

The CFP® certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP® certification. It is recognized in the United States and a number of other countries for its (1) high standard of professional education; (2) stringent code of conduct and standards of practice; and (3) ethical requirements that govern professional engagements with clients. Currently, more than 62,000 individuals have obtained CFP® certification in the United States.

To attain the right to use the CFP® marks, an individual must satisfactorily fulfill the following requirements:

- Education – Complete an advanced college-level course of study addressing the financial planning subject areas that CFP Board’s studies have determined as necessary for the competent and professional delivery of financial planning services, and attain a Bachelor’s Degree from a regionally accredited United States college or university (or its equivalent from a foreign university). CFP Board’s financial planning subject areas include insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning;
- Examination – Pass the comprehensive CFP® Certification Examination. The examination, administered in 10 hours over a two-day period, includes case studies and client scenarios designed to test one’s ability to correctly diagnose financial planning issues and apply one’s knowledge of financial planning to real world circumstances;
- Experience – Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year) or two years of Apprenticeship experience that meets additional requirements; and
- Ethics – Agree to be bound by CFP Board’s *Standards of Professional Conduct*, a set of documents outlining the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements in order to maintain the right to continue to use the CFP® marks:

- Continuing Education – Complete 30 hours of continuing education hours every two years, including two hours on the *Code of Ethics* and other parts of the *Standards of Professional Conduct*, to maintain competence and keep up with developments in the financial planning field; and
- Ethics – Renew an agreement to be bound by the *Standards of Professional Conduct*. The *Standards* prominently require that CFP® professionals provide financial planning services at a fiduciary standard of care. This means CFP® professionals must provide financial planning services in the best interests of their clients.

CFP® professionals who fail to comply with the above standards and requirements may be subject to CFP Board’s enforcement process, which could result in suspension or permanent revocation of their CFP® certification.

Mr. Creech has held the designation of Accredited Investment Fiduciary® (AIF®) since 2002. The AIF designation certifies that the recipient has specialized knowledge of fiduciary standards of care and their application to the investment management process. To receive the AIF designation, individuals must complete a training program, successfully pass a comprehensive, closed-book final examination under the supervision of a proctor and agree to abide by the AIF Code of Ethics. In order to maintain the AIF designation, the individual must annually renew their affirmation of the AIF Code of Ethics and complete six hours of continuing education credits. The certification is administered by the Center for Fiduciary Studies, LLC (a Fiduciary360 (fi360) company).

### **Item 3 Disciplinary Information**

None.

### **Item 4 Other Business Activities**

- A. Mr. Creech is not actively engaged in any other investment-related businesses or occupations.
- B. Mr. Creech is not actively engaged in any non-investment-related business or occupation for compensation.

### **Item 5 Additional Compensation**

None.

### **Item 6 Supervision**

Investor Resources provides investment advisory and supervisory services in accordance with current state regulatory requirements. Investor Resources's Chief Compliance Officer, Donald Creech, is primarily responsible for overseeing the activities of Investor Resources's supervised persons. Mr. Creech also monitors accounts and conducts account reviews on at least an annual basis. Should a client have any questions regarding Investor Resources's supervision or compliance practices, please contact Mr. Creech at (360) 895-9119.

### **Item 7 State-Registered Investment Advisers**

- A. Mr. Creech has never been involved in an arbitration proceeding or a civil, self-regulatory, or administrative proceeding.
- B. Mr. Creech has never been the subject of a bankruptcy petition.

**Item 1 Cover Page**

A.

**Perry T. Sikes, Jr.**

CRD # 2605931

Investor Resources, Inc.  
500 108th Avenue Northeast #1900  
Bellevue, WA 98004

Brochure Supplement  
Dated 9/18/2014

Contact: Donald Creech, Chief Compliance Officer  
1922 Pottery Ave., Suite 110  
Port Orchard, Washington 98366  
CRD#110766

B.

**This Brochure Supplement provides information about Perry T. Sikes, Jr. that supplements the Investor Resources, Inc. Brochure; you should have received a copy of that Brochure. Please contact Donald Creech, Chief Compliance Officer, if you did *not* receive Investor Resources, Inc.'s Brochure or if you have any questions about the contents of this supplement.**

**Additional information about Perry T. Sikes, Jr. is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).**

**Item 2 Education Background and Business Experience**

Perry T. Sikes, Jr. was born in 1957. Mr. Sikes has been Vice President and Co-Owner, as well as an investment adviser representative of Investor Resources, Inc. since March of 2007.

Mr. Sikes worked nine years for the Boeing Company receiving continuing education on management and supervisory operations including training in conflict resolution, team building, working with change, and communication in the workplace. Having interests in finance, he took additional classes in ethics, alternative minimum tax strategies, incentive stock option strategies, trust administration and Washington State probate issues.

He has passed NASD exams 6, 63 and 65 and Washington State life and disability insurance exams. He founded The Capital Group, a tax practice, in 1988. In 1994, he affiliated as a registered representative of Cadaret, Grant & Co. Inc., a broker-dealer. He completed qualifications for Certified Financial Planner™ in 1994 and has met all continuing education requirements since. He founded Premier Consulting, LLC in 2006, a state registered investment adviser providing fee-only financial planning and investment consulting. In 2007, he became a shareholder and officer of Investor Resources, Inc., a fee-only SEC registered investment advisory practice.

Mr. Sikes has been a CERTIFIED FINANCIAL PLANNER™ since 1994. The CERTIFIED FINANCIAL PLANNER™, CFP® and federally registered CFP (collectively, the “CFP® marks”) are professional certification marks granted in the United States by Certified Financial Planner Board of Standards, Inc. (“CFP Board”).

The CFP® certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP® certification. It is recognized in the United States and a number of other countries for its (1) high standard of professional education; (2) stringent code of conduct and standards of practice; and (3) ethical requirements that govern professional engagements with clients. Currently, more than 62,000 individuals have obtained CFP® certification in the United States.

To attain the right to use the CFP® marks, an individual must satisfactorily fulfill the following requirements:

- Education – Complete an advanced college-level course of study addressing the financial planning subject areas that CFP Board’s studies have determined as necessary for the competent and professional delivery of financial planning services, and attain a Bachelor’s Degree from a regionally accredited United States college or university (or its equivalent from a foreign university). CFP Board’s financial planning subject areas include insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning;
- Examination – Pass the comprehensive CFP® Certification Examination. The examination, administered in 10 hours over a two-day period, includes case studies and client scenarios designed to test one’s ability to correctly diagnose financial planning issues and apply one’s knowledge of financial planning to real world circumstances;
- Experience – Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year) or two years of Apprenticeship experience that meets additional requirements; and
- Ethics – Agree to be bound by CFP Board’s *Standards of Professional Conduct*, a set of documents outlining the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements in order to maintain the right to continue to use the CFP® marks:

- Continuing Education – Complete 30 hours of continuing education hours every two years, including two hours on the *Code of Ethics* and other parts of the *Standards of Professional*

*Conduct*, to maintain competence and keep up with developments in the financial planning field; and

- Ethics – Renew an agreement to be bound by the *Standards of Professional Conduct*. The *Standards* prominently require that CFP® professionals provide financial planning services at a fiduciary standard of care. This means CFP® professionals must provide financial planning services in the best interests of their clients.

CFP® professionals who fail to comply with the above standards and requirements may be subject to CFP Board’s enforcement process, which could result in suspension or permanent revocation of their CFP® certification.

### **Item 3 Disciplinary Information**

None.

### **Item 4 Other Business Activities**

- A. Mr. Sikes is not actively engaged in any other investment-related businesses or occupations.
- B. Mr. Sikes is not actively engaged in any non-investment-related business or occupation for compensation.

### **Item 5 Additional Compensation**

None.

### **Item 6 Supervision**

Investor Resources provides investment advisory and supervisory services in accordance with current state regulatory requirements. Investor Resources’s Chief Compliance Officer, Donald Creech, is primarily responsible for overseeing the activities of Investor Resources’s supervised persons. Mr. Creech also monitors accounts and conducts account reviews on at least an annual basis. Should a client have any questions regarding Investor Resources’s supervision or compliance practices, please contact Mr. Creech at (360) 895-9119.

### **Item 7 State-Registered Investment Advisers**

- A. Mr. Sikes has never been involved in an arbitration proceeding or a civil, self-regulatory, or administrative proceeding.
- B. Mr. Sikes has never been the subject of a bankruptcy petition.

### **Item 1 Cover Page**

## **Daniel O’Leary**

CRD# 1077626

Investor Resources, Inc.

### **Brochure Supplement**

Dated 9/18/2014

Contact: Donald Creech, Chief Compliance Officer  
1922 Pottery Ave., Suite 110  
Port Orchard, Washington 98366  
CRD#110766

**This Brochure Supplement provides information about Daniel O’Leary that supplements the Investor Resources, Inc. Brochure; you should have received a copy of that Brochure. Please contact Donald Creech, Chief Compliance Officer, if you did *not* receive Investor Resources, Inc.’s Brochure or if you have any questions about the contents of this supplement.**

**Additional information about Daniel O’Leary is available on the SEC’s website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov)**

#### **Item 2 Education Background and Business Experience**

Daniel O’Leary was born in 1948. Mr. O’Leary graduated from Central Washington University in 1973, with a Bachelor of Arts degree in Journalism and Sociology. Mr. O’Leary has been an investment adviser representative of Investor Resources, Inc. since October of 2007. Mr. O’Leary was employed by Twinstar Credit Union from June 2004 to July 2007. He was a registered representative of Multi-Financial Services Corporation until July of 2005, when Twinstar Credit Union changed its broker dealer affiliation to Primevest Financial Services, Inc.

Mr. O’Leary has been a CERTIFIED FINANCIAL PLANNER™ since 1999. The CERTIFIED FINANCIAL PLANNER™, CFP® and federally registered CFP (collectively, the “CFP® marks”) are professional certification marks granted in the United States by Certified Financial Planner Board of Standards, Inc. (“CFP Board”).

The CFP® certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP® certification. It is recognized in the United States and a number of other countries for its (1) high standard of professional education; (2) stringent code of conduct and standards of practice; and (3) ethical requirements that govern professional engagements with

clients. Currently, more than 62,000 individuals have obtained CFP® certification in the United States.

To attain the right to use the CFP® marks, an individual must satisfactorily fulfill the following requirements:

- Education – Complete an advanced college-level course of study addressing the financial planning subject areas that CFP Board’s studies have determined as necessary for the competent and professional delivery of financial planning services, and attain a Bachelor’s Degree from a regionally accredited United States college or university (or its equivalent from a foreign university). CFP Board’s financial planning subject areas include insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning;
- Examination – Pass the comprehensive CFP® Certification Examination. The examination, administered in 10 hours over a two-day period, includes case studies and client scenarios designed to test one’s ability to correctly diagnose financial planning issues and apply one’s knowledge of financial planning to real world circumstances;
- Experience – Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year); and
- Ethics – Agree to be bound by CFP Board’s *Standards of Professional Conduct*, a set of documents outlining the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements in order to maintain the right to continue to use the CFP® marks:

- Continuing Education – Complete 30 hours of continuing education hours every two years, including two hours on the *Code of Ethics* and other parts of the *Standards of Professional Conduct*, to maintain competence and keep up with developments in the financial planning field; and
- Ethics – Renew an agreement to be bound by the *Standards of Professional Conduct*. The *Standards* prominently require that CFP® professionals provide financial planning services at a fiduciary standard of care. This means CFP® professionals must provide financial planning services in the best interests of their clients.

CFP® professionals who fail to comply with the above standards and requirements may be subject to CFP Board’s enforcement process, which could result in suspension or permanent revocation of their CFP® certification.

### **Item 3 Disciplinary Information**

None.

### **Item 4 Other Business Activities**

- A. The supervised person is not actively engaged in any other investment-related businesses or occupations.
- B. Since February 18, 2014 Mr. O'Leary is a Worker's Compensation Adjudicator 2 - Apprentice with the Department of Labor and Industries, located at 7273 Linderson Way S., Tumwater, WA 98507. Mr. O'Leary spends approximately 40 hours per week working for the Department of Labor and industries.

**Item 5 Additional Compensation**

None.

**Item 6 Supervision**

The Registrant provides investment advisory and supervisory services in accordance with current state regulatory requirements. The Registrant's Chief Compliance Officer, Donald Creech, is primarily responsible for overseeing the activities of the Registrant's supervised persons. Mr. Creech also monitors accounts and conducts account reviews on at least an annual basis. Should a client have any questions regarding the Registrant's supervision or compliance practices, please contact Mr. Creech at (360) 895-9119.

**Item 7 State-Registered Investment Advisors**

- A. Mr. O'Leary has never been involved in an arbitration proceeding or a civil, self-regulatory, or administrative proceeding.
- B. Mr. O'Leary has never been the subject of a bankruptcy petition.