Item 1: Cover Page

Wrap Fee Program Brochure (Form ADV Part 2A, Appendix 1)

Crecer, LLC.

info@crecer.app
888-855-0874

November 2, 2026

This wrap fee brochure ("Brochure") provides information about the qualifications and business practices of Crecer, LLC. ("Crecer" or the "Firm"). If you have any questions about the contents of this brochure, please contact us at info@crecer.app or 888-855-0874. Additional information about Crecer, LLC. is also available on the SEC's website at www.adviserinfo.sec.gov and on Crecer's website, crecer.app. The information in this brochure has not been approved or verified by the United States Securities and Exchange Commission ("SEC") or by any state securities authority. Crecer is registered with the SEC as an investment adviser. Registration does not imply a certain level of skill or training.

Item 2: Material Changes

Item 9 now includes disclosure about our affiliate Crecer Connect, including a description of its business relationship with Crecer and related referral practices.

We will ensure that you receive a summary of any material changes to this and subsequent Brochures within 120 days of the close of our business' fiscal year end which is December 31. We will provide other ongoing disclosure information about material changes as they occur. We will also provide you with information on how to obtain the complete brochure.

Item 3: Table of Contents

Item 1: Cover Page	1
Item 2: Material Changes	2
Item 3: Table of Contents	3
Item 4: Services, Fees, and Compensation	4
Item 5: Account Requirements and Types of Clients	5
Item 6: Portfolio Manager Selection and Evaluation	5
Item 7: Client Information Provided to Portfolio Managers	8
Item 8: Client Contact with Portfolio Managers	9
Item 9: Additional Information	9

Item 4: Services, Fees, and Compensation

Crecer is a registered investment adviser that provides financial advisory services exclusively through an online platform. The firm was founded in 2025, with the aim of providing quality and affordable investment advisory services to retail investors employer sponsored retirement plans. The Firm is wholly owned by Tavon, Inc, a Delaware corporation. Crecer has no subsidiaries. Crecer is under common ownership with Crecer Connect, an affiliated company that provides third-party administration, recordkeeping, payroll related, and other administrative services. Employer sponsored retirement plans that engage Crecer for ERISA Section 3(38) investment management services are required to use Crecer Connect for third-party administration and recordkeeping services. The relationship with Crecer Connect and the conflicts associated with the bundled retirement plan offering are described in Item 9.

Asset Management Services

Crecer manages client assets on a fully discretionary basis. The firm manages a number of model portfolios that are designed to be well diversified and reflect a range of investment risk and expected return, following an asset allocation glide path similar to that of traditional target-date funds. Crecer is responsible for setting the investment strategy of and selecting the securities held in each portfolio. Portfolios are continuously monitored and regularly rebalanced to ensure that each is within the risk and return parameters set for that portfolio.

For each new client, Crecer collects information to determine their risk tolerance and investment objectives. Based on this information, Crecer will select from its model portfolios and invest the client's assets. Clients may choose to deposit funds into their account from their own bank account or authorize their employer to directly deposit funds each pay period. Clients may update their risk tolerance and investment objectives periodically, and adjustments to their investments will be made accordingly.

Crecer does not offer in-person consultations. Neither Crecer nor any of its employees provide direct investment advice, all advice is rendered via the platform. Clients may not request that Crecer purchase or hold specific securities.

Assets under Management

As of October 30, 2026, Crecer has $48,604.03 in assets under management. All assets are managed on a discretionary basis.

Wrap Fees

Crecer currently only offers investments management services through its wrap fee program. A wrap fee program is defined as an advisory program in which the client pays a specified fee for portfolio management services and trade execution.

Clients in the Program pay an annual wrap fee of 0.30% of assets under management, or $60 annually, whichever is greater. Fees are billed monthly in arrears based on the average daily balance of the account.

Crecer does not want its fees to represent a significant expense for clients. If the client's account balance is less than $1000, Crecer will waive its management/wrap fee for that billing cycle.

Crecer 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 in its wrap fee program. The client will pay the single fee listed above, for all of these services.

Clients do 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. The client is responsible for paying all of these expenses in addition to the wrap program fee. In addition, clients 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.

Crecer does not charge any performance-related fees.

Program Costs vs. Pay-As-You-Go Services

While clients who trade infrequently or maintain lower account balances might pay more compared to certain pay-per-trade platforms, Crecer's goal is to deliver a transparent, streamlined experience with cost-effective access to professional, automated portfolio management.

Item 5: Account Requirements and Types of Clients

Crecer offers investment advice to individuals with legal residency in the US.

Crecer requires a minimum balance of $50 to open an account on our platform. Crecer does not require an ongoing minimum account balance. All minimums may be waived at Crecer’s discretion.

Item 6: Portfolio Manager Selection and Evaluation

Crecer is the sole portfolio manager for the wrap fee Program. The Firm uses algorithm-driven model portfolios designed internally. Portfolios are rebalanced regularly based on the client’s profile and market conditions.

Performance is monitored by Crecer’s platform in real time, and portfolios are adjusted automatically to maintain alignment with client objectives. Crecer does not allow clients to select individual securities or deviate from its model strategies.

Crecer primarily utilizes asset allocation strategies that are designed to mirror the glide path of traditional target-date funds. Crecer builds model portfolios using exchange-traded funds (“ETFs”) to provide diversified exposure to multiple asset classes, including but not limited to domestic and international equities and fixed income.

Each model portfolio is constructed based on the client's time horizon, risk tolerance, and investment goals. These portfolios are intended to gradually reduce exposure to equities and increase exposure to fixed income and other conservative asset classes as the client approaches their target retirement date.

Crecer uses fundamental and quantitative analysis to select ETFs for inclusion in its portfolios. Factors considered include cost (expense ratios), tracking error, liquidity, diversification, fund structure, and issuer reputation. Portfolios are rebalanced periodically to maintain alignment with their target allocation.

Cash

At times, Crecer may move a portion of the client's portfolio into cash in order to meet required minimum distribution and management fee payments. The client's portfolio may also be moved to cash during rebalancing.

Long-term Holding

The Firm does not generally purchase securities for clients with the intent to sell the securities within 30 days of purchase, as the Firm does not generally use short-term trading as an investment strategy. However, there may be times when the Firm will sell a security for a client when the client has held the position for less than 30 days.

The Firm does not attempt to time short-term market swings. Short-term buying and selling of securities is typically limited to cases where trades are required to rebalance portfolios, facilitate client transfers, or raise cash for management fees.

Investing Involves Risk

General Risks of Owning Securities

Investing in securities involves risk of loss that clients should be prepared to bear. While the stock market may increase and the client's account(s) could enjoy a gain, it is also possible that the stock market may decrease, and the client's account(s) could suffer a loss. It is important that clients understand the risks associated with investing in the stock market, are appropriately diversified in their investments.

Risk of Loss

Diversification does not guarantee a profit or guarantee to protect you against loss, and there is no guarantee that your investment objectives will be achieved. The Firm's strategies may lose value. All investments have certain risks involved including, but not limited to the following:

Stock Market Risk: The value of securities in the portfolio will fluctuate and, as a result, the value may decline suddenly or over a sustained period of time.

Managed Portfolio Risk: The manager's investment strategies or choice of specific securities may be unsuccessful and may cause the portfolio to incur losses.

Industry Risk: The portfolio's investments could be concentrated within one industry or group of industries. Any factors detrimental to the performance of such industries will disproportionately impact the client's portfolio. Investments focused in a particular industry are subject to greater risk and are more greatly impacted by market volatility than less concentrated investments.

Non-U.S. Securities Risk: Non-U.S. securities are subject to the risks of foreign currency fluctuations, generally higher volatility and lower liquidity than U.S. securities, less developed securities markets and economic systems and political economic instability.

Emerging Markets Risk: To the extent that your portfolio invests in issuers located in emerging markets, the risk may be heightened by political changes and changes in taxation or currency controls that could adversely affect the values of these investments. Emerging markets have been more volatile than the markets of developed countries with more mature economies.

Currency Risk: The value of the client's portfolio's investments may fall as a result of changes in exchange rates.

Credit Risk: Most fixed income instruments are dependent on the underlying credit of the issuer. Investments in securities where the issuer is unable to meet its obligations may cause the client's portfolio to sustain an unrealized or realized loss.

Inflation Risk: Most fixed income instruments will sustain losses if inflation increases or the market anticipates increases in inflation. If the market enters a period of moderate or heavy inflation, the value of the client's fixed income securities could go down.

Interest Rate Risk: Fluctuations in interest rates may cause investment prices to fluctuate.

Margin Risk: The use of margin is not suitable for all investors, since it increases leverage in their Account and therefore risk.

ETF and Mutual Fund Risk: When the Firm invests in an ETF or mutual fund for a client, the client will bear additional expenses based on its pro rata share of the ETFs or mutual fund's operation expenses, including the potential duplication of management fees. The risk of owning an ETF or mutual fund greatly reflects the risks of owning the underlying securities the ETF or mutual fund holds. Clients may also incur brokerage costs when purchasing ETFs.

Derivative Risk: Derivatives are securities, such as futures contracts or options, whose value is derived from that of other securities or indices. Derivatives can be used for hedging (attempting to reduce risk by offsetting one investment position with another) or non-hedging purposes. Hedging with derivatives may increase expenses, and there is no guarantee that a hedging strategy will achieve the desired results. Utilizing derivatives can cause greater than ordinary investment risk, which could result in losses.

Alternative Investment Risk: Alternative Investments involve a high degree of risk, often engage in leveraging and other speculative investment practices that may increase the risk of investment loss, can be highly illiquid, are not always required to provide periodic pricing or valuation information to investors, may involve complex tax structures and delays in distributing important tax information, are not subject to the same regulatory requirements as mutual funds,

often charge high fees which may offset any trading profits, and in many cases the underlying investments are not transparent and are known only to the investment manager. Alternative investment performance can be volatile. An investor could lose all or a substantial amount of his or her investment.

Management Risk: The client's investment with the Firm varies with the success and failure of the Firm's investment strategies, research, analysis and determination of portfolio securities. If the Firm's investment strategies do not produce the expected returns, the value of the investment may decrease.

Voting Client Securities

Crecer does not accept authority from its clients to vote proxies on their behalf. Clients are responsible for voting their own proxies. Please contact Crecer if you would like to receive a copy of Crecer's Proxy Voting Policy.

As a matter of company policy, Crecer does not file proofs of claim relating to class action lawsuits affecting individual client accounts. However, upon Client's request Crecer will provide any and all documentation required to complete any such proof of claim.

Item 7: Client Information Provided to Portfolio Managers

Because Crecer is both the sponsor and portfolio manager, it receives all client information directly through the platform. Clients complete an onboarding process to assess risk tolerance, goals, and investment horizon. This information is used to assign them to the appropriate model portfolio.

Clients may update their risk tolerance and investment objectives periodically, and adjustments to their investments will be made accordingly.

Item 8: Client Contact with Portfolio Managers

Crecer operates exclusively as an internet-only investment adviser. Clients do not interact with any of the Firm's portfolio managers. All services are provided through the Crecer platform. Communication occurs via the mobile app, web interface, and support email.

Clients can access account information, transaction history, and investment summaries through the platform at any time. There are no in-person meetings or traditional advisory consultations.

Item 9: Additional Information

Disciplinary Information

Crecer is required to disclose any legal or disciplinary events that would be material to your evaluation of us or the integrity of our management. Crecer does not have any information to disclose concerning Crecer or any of its associates. Crecer adheres to high ethical standards for all associates.

Other Financial Industry Activities and Affiliations

Neither Crecer nor any of its management persons are registered as a broker-dealer or registered as a representative of a broker-dealer, nor does it have any pending application to register. In addition, Crecer nor any of its management persons are affiliated with any broker-dealer.

Crecer and its management persons are not registering as a commodity pool operator, futures commission merchant, or commodity trading advisor.

Crecer is under common ownership with Crecer Connect, an affiliated company that provides third-party administration, recordkeeping, payroll related, and other administrative services. Crecer and Crecer Connect offer a bundled 401(k) solution under which Crecer provides investment management services and Crecer Connect provides non-advisory plan administration and recordkeeping services under separate agreements. Because Crecer and Crecer Connect are under common ownership, their common owner has a financial interest in revenues earned by both entities. This creates an incentive for Crecer and Crecer Connect to promote and maintain the bundled arrangement and creates a conflict when Crecer's advisory clients use Crecer Connect. Crecer addresses this conflict by disclosing the affiliation and related fees and by providing its investment management services in accordance with its fiduciary obligations to clients. Crecer's investment management fees and the separate administration and recordkeeping fees charged by Crecer Connect are described in Item 5.

Crecer Connect maintains a paid referral program through which it compensates third parties for referring small business clients to Crecer Connect's third-party administration and recordkeeping services. Clients may have been referred to Crecer Connect through these third parties, who received compensation for the referral. Referral compensation may consist of a fixed payment or a percentage of the fees Crecer Connect receives for its services.

Crecer Connect may also refer its customers to Crecer for investment advisory services. This arrangement may present a conflict of interest because Crecer Connect, as an affiliate of Crecer, has an incentive to refer its customers to Crecer for advisory services. Crecer seeks to mitigate this conflict by providing full disclosure, adhering to its fiduciary duty to act in each client's best interest, and managing client relationships without regard to any referral fee eligibility or compensation paid to third parties.

Code of Ethics, Participation in Client Transactions, and Personal Trading

The Firm has adopted a code of ethics in compliance with applicable securities laws ("Code of Ethics") that sets forth the standards of conduct expected of its Supervised Persons. The Firm's Code of Ethics contains written policies reasonably designed to prevent certain unlawful practices such as the use of material non-public information by the Firm or any of its Supervised Persons and the trading by the same of securities ahead of clients in order to take advantage of pending orders.

The Code of Ethics also requires certain of the Firm's personnel to report their personal securities holdings and transactions and obtain pre-approval of certain investments (e.g., initial public offerings, limited offerings). However, the Firm's Supervised Persons are permitted to buy or sell securities that it also recommends to clients if done in a fair and equitable manner

that is consistent with the Firm's policies and procedures. This Code of Ethics has been established recognizing that some securities trade in sufficiently broad markets to permit transactions by certain personnel to be completed without any appreciable impact on the markets of such securities. Therefore, under limited circumstances, exceptions may be made to the policies stated below.

All trades are handled by an automated platform. Transactions are executed based on predetermined algorithms and models without advanced notice. Additionally, Crecer does not purchase individual securities on behalf of clients. Crecer's personnel do not select the timing, price, or amount of any trades made in client accounts. In light of this, the Firm's Supervised Persons are not required to pre approve any transactions or review them against client transactions before trading. Supervised Persons are prohibited from using their knowledge of the Firm's automated trading activity to effect personal securities transactions in a manner that would disadvantage clients or create a conflict of interest.

These requirements are not applicable to: (i) direct obligations of the Government of the United States; (ii) money market instruments, bankers' acceptances, bank certificates of deposit, commercial paper, repurchase agreements and other high quality short-term debt instruments, including repurchase agreements; (iii) shares issued by mutual funds or money market funds; and (iv) shares issued by unit investment trusts that are invested exclusively in one or more mutual funds.

Clients and prospective clients may contact the Firm to request a copy of its Code of Ethics.

Review of Accounts

Crecer provides all Clients with continuous access via its platform where clients can access their account documents, such as account statements, and review their account balance and transfer history. Clients also receive periodic e-mail communications describing account information, and product updates. Crecer's software-based investment advisory service assumes the client portfolios must be periodically rebalanced to stay aligned with the Client Profile. Crecer's software continuously monitors and periodically rebalances each portfolio. Crecer considers the volatility associated with each of the chosen asset classes when deciding when and how to rebalance. At least annually, Crecer contacts each Client to remind them to review and update personal profile information they previously provided. These notifications and confirmations include a link to the Client's current information and contact information for the Firm. Crecer has the authority, if necessary, to remove, add, or replace securities or other investments from portfolios.

Client Referrals and Other Compensation

Crecer compensates approved promoters that solicit its services. All promoters must sign Crecer's Promoter Agreement and meet state requirements in order to be eligible for compensation. Please see Item 14 of our ADV 2A for more information.

Financial Information

Crecer does not require or solicit the prepayment of more than $1,200 in fees per client, six months or more in advance and therefore is not required to provide a balance sheet. Crecer does not have or foresee any financial condition that is reasonably likely to impair its ability to meet contractual commitments to clients and has not been the subject of a bankruptcy proceeding.