

Investor Resources Inc.

ADV Part 2A, Firm Brochure

Dated: June 26, 2017

Contact: Donald Creech, Chief Compliance Officer

1922 Pottery Ave., Suite 110

Port Orchard, Washington 98366

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 don@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.

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 this Firm Brochure since the most recent Annual Amendment filing on June 13, 2016.

ANY QUESTIONS: Investor Resources Inc.'s Chief Compliance Officer, Donald Creech, remains available to address any questions that a client or prospective client may have about the disclosures and arrangements described in this Firm Brochure.

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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, high net worth individuals, business entities, trusts, charitable organizations, pension and profit sharing plans, etc.) investment advisory services, and, to the extent specifically requested by a client, limited 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

A client can engage Investor Resources to provide discretionary investment advisory services only on a fee 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 fees. *Schwab* does not charge transaction fees for trading Schwab ETFs.

Jefferson National Monument Advisor Variable Annuity Program

Investor Resources applies on-going relative strength analysis to Variable Annuity subaccounts available at the Monument Advisor Variable Annuity Program. The portfolio will at various times hold minimal to 100% cash balances.

IRI Global Opportunity Portfolio

Investor Resources applies on-going relative strength analysis to ETFs without regard to sponsor. 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. Depending upon the value of assets allocated to this strategy, the client may choose to elect to pay asset-based (as opposed to transaction-based) charges to *Schwab* for execution, custody, and reporting services. Please refer to Item 5.C. below for more information in this respect.

IRI Concentrated Exposure Portfolio

Investor Resources applies on-going relative strength analysis to ETFs without regard to sponsor. 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. The portfolio may also hold individual stocks or bonds. Portfolio expenses are higher

than the Select Portfolio. The portfolio will use 10% trailing stop losses. Stop loss 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. Depending upon the value of assets allocated to this strategy, the client may choose to elect to pay asset-based (as opposed to transaction-based) charges to *Schwab* for execution, custody, and reporting services. Please refer to Item 5.C. below for more information in this respect.

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 according to the terms and conditions of a *Qualified Retirement Plan Trustee Support Agreement*. Investor Resources conducts informational employee meetings on behalf of plan sponsors regarding issues relevant to the plan's approved investment menu. In some circumstances, the client can also determine to engage Investor Resources with the discretionary authority to select investment alternatives that will be made available to plan participants, from which plan participants shall choose in self-directing the investments for their individual plan retirement accounts.

Investment Review Services (Stand-Alone)

To the extent requested by a client, Investor Resources may determine to provide its Investment Review Service on a stand-alone separate fee basis. This service includes the review of a client's existing financial portfolio and the development of a "Relative Strength Matrix" (which is an analysis of assets to identify strengths and weaknesses, relative to Investor Resources' proposed allocations and current market conditions). Prior to engaging Investor Resources to provide its Investment Review Service, 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 before Investor Resources will commence its services. With respect to this service, 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.

Non-Discretionary Service Limitations. Clients that determine to engage Investor Resources on a non-discretionary investment advisory basis must be willing to accept that Investor Resources cannot effect any account transactions without obtaining prior consent to any such transaction(s) from the client. Thus, in the event that Investor Resources would like to make a transaction for a client's account (including in the event of an individual holding or general market correction), and the client is unavailable, Investor Resources will be unable to effect the account transaction(s) (as it would for its discretionary clients) without first obtaining the client's consent.

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 their responsibility to promptly notify Investor Resources if there is ever any change in their financial situation or investment objectives for the purpose of reviewing, evaluating or revising Investor Resources' previous recommendations and/or services.

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.**

Retirement Plan Rollovers – No Obligation / Potential for Conflict of Interest. A client or prospective client leaving an employer typically has four options regarding an existing retirement plan (and may engage in a combination of these options): (i) leave the money in the former employer's plan, if permitted, (ii) roll over the assets to the new employer's plan, if one is available and rollovers are permitted, (iii) roll over to an Individual Retirement Account ("IRA"), or (iv) cash out the account value (which could, depending upon the client's age, result in adverse tax consequences). If Investor Resources recommends that a client roll over their retirement plan assets into an account to be managed by Investor Resources, such a recommendation creates a conflict of interest if Investor Resources will increase its advisory fee as a result of the rollover. To the extent that Investor Resources recommends that clients roll over assets from their retirement plan to an IRA managed by Investor Resources, then Investor Resources represents that it and its investment adviser representatives are fiduciaries under the Employment Retirement Income Security Act of 1974 ("ERISA"), or the Internal Revenue Code, or both. **No client is under any obligation to roll over retirement plan assets to an account managed by Investor Resources. Investor Resources' Chief Compliance Officer, Donald Creech, remains available to address any questions that a client or prospective client may have regarding the potential for conflict of interest presented by such a rollover recommendation.**

ERISA / IRC Fiduciary Acknowledgment. If the client is: (i) a retirement plan ("Plan") organized under ERISA; (ii) a participant or beneficiary of a Plan subject to Title I of ERISA or described in section 4975(e)(1)(A) of the Internal Revenue Code, with authority to direct the investment of assets in his or her Plan account or to take a distribution; (iii) the beneficial owner of an IRA acting on behalf of the IRA; or (iv) a Retail Fiduciary with respect to a plan subject to Title I of ERISA or described in section 4975(e)(1)(A) of the Internal Revenue Code: then Investor Resources represents that it and its representatives are fiduciaries under ERISA or the Internal Revenue Code, or both, with respect to any investment advice provided by Investor Resources or its representatives or with respect to any investment recommendations regarding an ERISA Plan or participant or beneficiary account.

Use of Mutual Funds. While Investor Resources may recommend allocating investment assets to mutual funds that are not available directly to the public, Investor Resources may also recommend that clients allocate investment assets to publicly-available mutual funds that they could obtain without engaging Investor Resources as an investment advisor.

However, if a client or prospective client determines to allocate investment assets to publicly-available mutual funds without engaging Investor Resources as an investment advisor, they would not receive the benefit of Investor Resources' initial and ongoing investment advisory services.

Disclosure Statement. A copy of Investor Resources' written Brochure as set forth on Part 2A and 2B 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 any time, 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, 2017, Investor Resources had \$51,945,153 in assets under management on a discretionary basis and \$5,207,526 in assets under management on a non-discretionary basis.

Item 5 Fees and Compensation

A.

Investment Advisory Services

A client can engage Investor Resources to provide discretionary investment advisory services only on a *fee* 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 0.20% and 1.75%) as follows:

IRI Select Portfolio / Jefferson National Monument Advisor Variable Annuity Program

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. This fee is payable quarterly, in advance, based upon the market value of the assets on the last business day of the previous quarter. Upon termination of the engagement, 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.

The Jefferson National Monument Advisor Variable Annuity fees are deducted in arrears by Jefferson National. No refund is due upon termination.

*Investor Resources generally requires a minimum asset level of \$100,000 under the IRI Select Portfolio and the Jefferson National Monument Advisor Variable Annuity.

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:

Market Value of Portfolio	% of Assets
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
Maximum Quarterly Fee = \$6,000 subject to adjustment after three years.	

This fee is payable quarterly, in advance, based upon the market value of the assets on the last business day of the previous quarter. Upon termination of the engagement, 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.

Depending upon the value of assets allocated to either of these strategies, the client may choose to elect to pay asset-based (as opposed to transaction-based) charges to the broker-dealer/custodian for execution, custody, and reporting services. Please refer to Item 5.C. below for more information in this respect.

Qualified 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 0.05% and 1.00%) as follows for plans using Exchange Traded Funds custodied at Charles Schwab Trust Company:

Market Value of Portfolio	% of Assets
On the first \$500,000	0.90%/year = .225%/quarter
On the next \$500,000	0.80%/year = .200%/quarter
On the next \$2,000,000	0.65%/year = .1625%/quarter
On the next \$2,000,000	0.40%/year = .100%/quarter
On the excess	0.25%/year = .0625%/quarter
Maximum Quarterly Fee = \$6,000 subject to adjustment after three years.	

This fee is payable quarterly, in arrears, based upon the average market value of the assets on the last day of each month of the previous quarter. Upon termination of the engagement, Investor Resources shall deduct or bill for the pro-rated portion of the advisory fee based upon the number of days remaining in the billing quarter and the value of assets on the effective date of termination.

Investment Review Services (Stand-Alone)

To the extent requested by a client, Investor Resources may determine to provide its Investment Review Service on a stand-alone, negotiable separate fee basis that ranges between \$500 and \$1,000 depending on the portfolio composition. Investor Resources may, in its sole act of discretion, determine to waive this fee for clients who have attended

one of Investor Resource's free educational seminars and/or for clients who determine to engage Investor Resources to provide investment advisory services as described above. Before engaging Investor Resources to provide its Investment Review Service, 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 before Investor Resources will commence its services. The non-refundable fee for this service is due upon presentation of the "Relative Strength Matrix."

- 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.
- C. As discussed below, unless the client directs otherwise, an individual client's circumstances require, Investor Resources shall generally recommend that *Schwab* serve as the broker-dealer/custodian for client investment management assets. Broker-dealers such as *Schwab* 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).

Asset-Based Fees versus Transaction-Based Fees: Custodians such as *Schwab* are compensated for their services which include, but are not limited to execution, custody and reporting. *Schwab* can charge a fixed percentage fee for their services based upon the dollar amount of the assets placed in their custody and/or on their platform (for example: if *Schwab* was to charge an annual 0.10% of the market value of the client assets in its custody, the fee would include the execution of all account transactions). This is referred to as an "Asset-Based Fee." In the alternative, rather than a fixed percentage fee based upon the market value of the assets in its custody, *Schwab* could charge a separate fee for the execution of each transaction. This is referred to as a "Transaction-Based Fee." Under a Transaction Based fee, the amount of total fees charged to the client account for trade execution will vary depending upon the number of transactions that are placed for the account. Because Investor Resources cannot predict the markets and the amount of trading that will occur in a client account, Investor Resources may favor Asset-Based pricing when the account value is below a certain threshold because it will fix the amount of the fee paid from the account for trade execution, regardless of the number of transactions that are placed for the account. However, Investor Resources, on an annual basis, will conduct a sampling to confirm its belief (given the inability to predict the markets and the corresponding amount of trading that will occur) that Asset-Based pricing continues to be beneficial for its clients that have elected to be charged accordingly. Prior to engaging *Schwab* regardless of pricing (Asset-Based versus Transaction-Based), the client will be required to execute a separate agreement with *Schwab* agreeing to such pricing/fees. The fees charged by *Schwab* are separate and in addition to the advisory fee payable by the client to Investor Resources. **Investor Resources' Chief Compliance Officer, Donald**

Creech, remains available to address any questions that a client or prospective client may have regarding Asset-Based versus Transaction- Based pricing.

- D. For Qualified Retirement Plan Trustee Support, Investor Resources' fee is payable quarterly, in arrears, based upon the average market value of the assets on the last day of each month of the previous quarter. Upon termination of the engagement, Investor Resources shall deduct or bill for the pro-rated portion of the advisory fee based upon the number of days remaining in the billing quarter and the value of assets on the effective date of termination.

The fee for the Investment Review Service is non-refundable, which is due upon presentment of the "Relative Strength Matrix."

For all other Investment Advisory services, Investor Resources' annual investment advisory fee shall be prorated and paid quarterly, in advance based upon the market value of the assets on the last business day of the previous quarter. Upon termination of the *Investment Advisory Agreement* in accordance with its terms, 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 based upon the number of days that services were provided.

- 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, high net worth individuals, business entities, trusts, charitable organizations, pension and profit sharing plans. Investor Resources generally requires a minimum asset level of \$250,000 for investment advisory services. Please see Item 5 for an exception to our minimum asset level. 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. Investing in securities involves risk of loss that clients should be prepared to bear. 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).

- 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, exchange traded funds, individual equities and bond 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*. 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* (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 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* (or another broker-dealer/custodian, investment platform, unaffiliated investment manager, vendor, unaffiliated product/fund sponsor, or vendor) 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* as a result of this arrangement. There is no corresponding commitment made by Investor Resources to *Schwab* 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 economic benefits from *Schwab* support services and/or products from *Schwab* without cost (and/or at a discount). Investor Resources’ clients do not pay more for investment transactions effected and/or assets maintained at *Schwab* as a result of this arrangement. There is no corresponding commitment made by Investor Resources to *Schwab* 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 any time, 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 below.
- 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.

ADV Part 2B, Brochure Supplement

Dated: June 26, 2017

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.

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 76,000 individuals have obtained CFP® certification in the United States.

To attain the right to use the CFP® marks, an individual must currently 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 6 hours, 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.

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' Chief Compliance Officer, Donald Creech, is primarily responsible for overseeing the activities of Investor Resources' 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' 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

ADV Part 2B, Brochure Supplement
Dated: June 26, 2017

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.

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 76,000 individuals have obtained CFP® certification in the United States.

To attain the right to use the CFP® marks, an individual must currently 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 6 hours, 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.

Mr. Sikes has held the designation of Accredited Investment Fiduciary® (AIF®) since 2016. 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. 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’ Chief Compliance Officer, Donald Creech, is primarily responsible for overseeing the activities of Investor Resources’ 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’ 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.