

Tidal Creek Capital Advisors
Customer Relationship Summary
April 2026

Item 1. Introduction

Live Oak Management Group, LLC, dba Tidal Creek Capital Advisors (“Tidal Creek”) is an investment adviser registered with the U.S. Securities and Exchange Commission. Investment advisory and brokerage services and fees differ; therefore, it is important for you to understand the differences. Free and simple tools are available to research firms and financial professionals (also referred to as Investment Adviser Representatives; “IARs”) at the SEC’s investor education website, [Investor.gov/CRS](https://www.investor.gov/crs), which also provides educational materials about investment advisers, broker-dealers, and investing.

Item 2. Relationships and Services

What investment services and advice can you provide me?

Description of Services and Monitoring: We provide investment advisory services to retail investors, including asset management and financial planning. For clients to whom we provide asset management services, we monitor the accounts on an ongoing basis. As part of our standard services, each IAR reviews their client accounts regularly and formally meets with clients at least annually or as agreed by us. Factors that trigger reviews include changes to our investment recommendations, changes in market conditions, and changes to your financial situation and/or investment needs. For clients to whom we provide financial planning services, we conduct reviews on an “as needed” basis. We may also suggest financial planning reviews when triggered by a change in your financial situation and/or investment needs.

Investment Authority: We service our asset management accounts on a **discretionary** basis. Discretionary asset management allows us the authority to buy and sell investments in your account without asking you each time a transaction is placed. This authority is provided when you enter into the advisory agreement with us.

Investment Offerings and Account Minimums: While we can advise on any investment asset, our investment recommendations are primarily related to investments in exchange-traded equity securities, bonds and mutual funds. We generally require a minimum account opening balance of \$50,000 which we may waive at our discretion.

Additional Information: For additional information, please see our Form ADV Part 2A, with special emphasis on Items 4 and 7. [Form ADV Part 2A](#)

Conversation Starters - Ask your financial professional:

- ♦ *Given my financial situation, should I choose an investment advisory service? Why or why not?*
- ♦ *How will you choose investments to recommend to me?*
- ♦ *What is your relevant experience, including your licenses, education and other qualifications? What do these qualifications mean?*

Item 3. Fees, Costs, Conflicts, and Standard of Conduct

What fees will I pay?

For asset management services, we charge an ongoing asset-based fee at the end of each billing period. The billing period is established in the advisory agreement and will be monthly. The fee is charged as a percentage of your assets that we manage. The more assets there are in your advisory account, the more you will pay in fees, and we may therefore have an incentive to encourage you to increase the assets in your account.

We do not charge a separate fee for our financial planning services. The financial planning services we offer will be incidental to our asset management services.

Other Fees and Costs: Some investments, such as mutual funds and ETFs, impose additional fees that will reduce the value of your investments over time. Those fees may include fund expenses and surrender charges. You may also pay other fees to the custodian of your assets. These include, but may not be limited to, ticket charges on transactions, fees for wire transfers, stop payments, IRA maintenance, overnight deliveries, returned checks, and asset transfers.

Additional Information: You will pay fees and costs whether you make or lose money on your investments. Fees and costs will reduce the amount of money you make on your investments over time. Please make sure you understand what fees and costs you are paying. More detailed information about our fees and costs are included in our Form ADV Part 2A (Items 5.A., B., C., and D). [Form ADV Part 2A](#)

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Conversation Starters - Ask your financial professional:

◆ *Help me understand how these fees and costs might affect my investments. If I give you \$10,000 to invest, how much will go to fees and costs, and how much will be invested for me?*

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

When we act as your investment adviser, we have to act in your best interest and not put our interest ahead of yours. At the same time, the way we make money creates some conflicts with your interests. You should understand and ask us about these conflicts because they can affect the investment advice we provide you. Here are some examples to help you understand what this means.

For example, our primary custodian for retail investors provides certain research or other investment management tools without charge for maintaining client assets with them. The receipt of such economic benefits by us or our IARs in and of itself creates a potential conflict of interest and may indirectly influence our choice of a particular custodian for custody and brokerage services.

We only generate revenues from our asset management and financial planning services as described above.

Conversation Starters - Ask your financial professional:

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

These arrangements and additional information about other conflicts of interest are discussed in more detail in our Form ADV Part 2A. [Form ADV Part 2A](#)

How do your financial professionals make money?

Our IARs are compensated through salaries and/or a portion of revenue we receive for the advisory services we provide. The portion paid to your IAR does not vary based on investment strategies recommended. Some IARs are also registered representatives of a broker dealer and/or independent insurance agents. When acting in these capacities, they will earn commissions.

Item 4. Disciplinary History

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

No – Neither the Firm nor any of our IARs have a disciplinary history. We invite you to visit investor.gov/CRS for a free and simple search tool to research our Firm and IARs. investor.gov/CRS

Conversation Starters - Ask your financial professional:

◆ *As a financial professional, do you have any disciplinary history? For what type of conduct?*

Item 5. Additional Information

We encourage you to seek additional information about our investment advisory services in our Form ADV Brochure on investor.gov/CRS or adviserinfo.sec.gov. Alternatively, you can call Tidal Creek at (412) 897-4294 to speak with us directly and request a copy of this relationship summary.

Conversation Starters - Ask your financial professional:

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