

**Item 1: Cover Page
Part 2B of Form ADV: Brochure Supplement
October 2022**

**Kent Lee Owings
(CRD #6285787)**

**Ironstone Financial
9361 Bayshore Drive NW
Silverdale, WA 98383**

**Firm Contact:
Joseph Gates
Chief Compliance Officer**

**Firm Website Address:
www.ClearCreekFM.com**

This brochure supplement provides information about Mr. Owings that supplements our brochure. You should have received a copy of that brochure. Please contact Mr. Gates if you did not receive Clear Creek Financial Management dba Ironstone Financial's brochure or if you have any questions about the contents of this supplement. Additional information about Mr. Owings is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2: Educational Background & Business Experience

Kent Lee Owings

Year of Birth: 1984

Educational Background:

- 2011: Boise State University; Bachelor of Business Administration in Entrepreneurship Management

Business Background:

- 10/2022 – Present Clear Creek Financial Management, LLC dba Ironstone Financial; Investment Advisor Representative
- 04/2020 – 10/2022 Tree City Advisors, LLC; Investment Advisor Representative
- 06/2014 – 04/2020 Thrivent Financial; Financial Associate

Exams, Licenses & Other Professional Designations:

- 10/2020: Accredited Wealth Management Advisor (AWMA®)
- 10/2018: SIE Exam
- 05/2015: Series 66 Exam
- 05/2014: Series 63 Exam
- 04/2014: Series 7 Exam

Accredited Wealth Management Advisor (AWMA®)

The College for Financial Planning® awards the AWMA® designation to students who successfully complete the program, pass the final examination and comply with the Code of Ethics, which includes agreeing to abide by the *Standards of Professional Conduct* and *Terms and Conditions*. Applicants must also disclose of any criminal, civil, self-regulatory organization, or governmental agency inquiry, investigation, or proceeding relating to their professional or business conduct. Conferment of the designation is contingent upon the College for Financial Planning®'s review of matters either self-disclosed or which are discovered by the College that are required to be disclosed. Continued use of the AWMA® designation is subject to ongoing renewal requirements. Every 2 years individuals must renew their right to continue using the AWMA® designation by completing 16 hours of continuing education and reaffirming to abide by the *Standards of Professional Conduct, Terms and Conditions*, and self-disclose any criminal, civil, self-regulatory organization, or governmental agency inquiry, investigation, or proceeding relating to their professional or business conduct.

Item 3: Disciplinary Information

There are no legal or disciplinary events material to the evaluation of Mr. Owings.

Item 4: Other Business Activities

Mr. Owings does not have any outside business activities to report.

Item 5: Additional Compensation

Mr. Owings does not receive any other economic benefit for providing advisory services in addition to advisory fees.

Item 6: Supervision

Mr. Gates, Managing Member and Chief Compliance Officer of Clear Creek Financial Management, LLC, supervises and monitors Mr. Owings's activities on a regular basis to ensure compliance with our firm's Code of Ethics. Please contact Mr. Gates if you have any questions about Mr. Owings's brochure supplement at (360) 308-8239.