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**ANNUAL AUDITED REPORT  
FORM X-17A-5  
PART III**

<b>SEC FILE NUMBER</b>
8-12911

**FACING PAGE**

**Information Required of Brokers and Dealers Pursuant to Section 17 of the Securities Exchange Act of 1934 and Rule 17a-5 Thereunder**

REPORT FOR THE PERIOD BEGINNING 01/01/2015 AND ENDING 12/31/2015  
MM/DD/YY MM/DD/YY

**A. REGISTRANT IDENTIFICATION**

NAME OF BROKER DEALER: Creative Investor Services, Inc.

<b>OFFICIAL USE ONLY</b>
FIRM ID. NO.

ADDRESS OF PRINCIPAL PLACE OF BUSINESS: (Do not use P.O. Box No.)

4 Burritts Landing

(No. And Street)

Westport

(City)

CT

(State)

06880

(Zip Code)

NAME AND TELEPHONE NUMBER OF PERSON TO CONTACT IN REGARD TO THIS REPORT

Winston Allen

203-227-4897

(Area Code - Telephone Number)

SECURITIES AND EXCHANGE COMMISSION

**B. ACCOUNTANT IDENTIFICATION**

RECEIVED

INDEPENDENT PUBLIC ACCOUNTANT whose opinion is contained in this Report \*

Raphael Sanders Goldberg

Nikpour Cohen & Sullivan, CPA's, PLLC

(Name - if individual state last, first, middle name)

SEP 22 2017

DIVISION OF TRADING & MARKETS

97 Froehlich Farm Blvd.

(Address)

Woodbury

(City)

NY

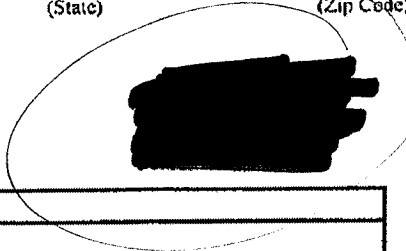
(State)

11797

(Zip Code)

CHECK ONE:

- Certified Public Accountant
- Public Accountant
- Accountant not resident in United States or any of its possessions.



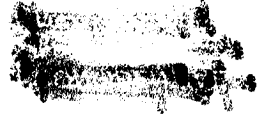
<b>FOR OFFICIAL USE ONLY</b>

\*Claims for exemption from the requirement that the annual report be covered by the opinion of an independent public accountant must be supported by a statement of facts and circumstances relied on as basis for the exemption. See section 240.17a-5(e)(2)

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OATH OR AFFIRMATION

I, Winston Allen, swear (or affirm) that, to the best of my knowledge and belief the accompanying financial statement and supporting schedules pertaining to the firm of Creative Investor Services, Inc., as of December 31, 2015, are true and correct. I further swear (or affirm) that neither the company nor any partner, proprietor, principal officer or director has any proprietary interest in any account classified solely as that of a customer, except as follows:

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

State of Connecticut 3/4/16  
County of Fairfield

*[Handwritten Signature]*  
Signature

President  
Title

*[Handwritten Signature]*  
Notary Public

**RICHARD W MARTIN II**  
Notary Public, State of Connecticut  
My Commission Expires Jan 31 2020

This report \*\* contains (check all applicable boxes):

- (a) Facing page.
- (b) Statement of Financial Condition.
- (c) Statement of Income (Loss).
- (d) Statement of Changes in Financial Condition.
- (e) Statement of Changes in Stockholders' Equity or Partners' or Sole Proprietor's Capital.
- (f) Statement of Changes in Liabilities Subordinated to Claims of Creditors.
- (g) Computation of Net Capital.
- (h) Computation for Determination of Reserve Requirements Pursuant to Rule 15c3-3.
- (i) Information Relating to the Possession or Control Requirements Under Rule 15c3-3.
- (j) A Reconciliation, including appropriate explanation of the Computation of Net Capital Under Rule 15c3-1 and the Computation or Determination of the Reserve Requirements Under Exhibit A of Rule 15c3-3.
- (k) A Reconciliation between the audited and unaudited Statements of Financial Condition with respect to methods of consolidation.
- (l) An Oath or Affirmation.
- (m) A copy of the SIPC Supplemental Report.
- (n) A report describing any material inadequacies found to exist or found to have existed since the date of previous audit.
- (o) Supplemental Independent Auditors' Report on Internal Accounting Control.

\*\*For conditions of confidential treatment of certain portions of this filing, see section 240.17a-5(e)(3).

**Creative Investor Services, Inc.**

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**Creative Investor Services, Inc.**

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(CONFIDENTIAL PURSUANT TO RULE 17a-5)

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Creative Investor Services, Inc.  
Statement of Financial Condition  
As of December 31, 2015

ASSETS

Current Assets		
Cash	\$	12,331
<b>Total Assets</b>	<b>\$</b>	<b><u>12,331</u></b>

LIABILITIES AND SHAREHOLDER'S EQUITY

Current Liabilities		
Accounts Payable and Accrued Expenses	\$	<u>-</u>
Shareholder's equity:		
Common stock, no par value, 1,000 shares authorized, 10 shares issued and outstanding		1,000
Additional paid in capital		14,154
Accumulated Deficit		<u>(2,823)</u>
<b>Total Liabilities and Shareholder's Equity</b>	<b>\$</b>	<b><u>12,331</u></b>

See accompanying notes to financial statements.

Creative Investor Services, Inc.  
Statement of Operations  
For the Year Ending December 31, 2015

Revenue:	
Commissions	\$ 1,226
Other Income	<u>613</u>
Total Revenue	<u>1,839</u>
Expense:	
Administrative Fees	1,000
Regulatory Fees	<u>10</u>
Total Expense	<u>1,010</u>
Net Income	<u>\$ 829</u>

See accompanying notes to financial statements.

Creative Investor Services, Inc.  
 Statement of Changes in Member's Equity  
 Year Ended December 31, 2015

	<u>Common Stock</u>	<u>Additional Paid-in Capital</u>	<u>Accumulated Deficit</u>	<u>Total</u>
Balance, January 1, 2015	\$ 1,000	14,154	(3,652)	\$ 11,502
Net Income			829	829
Balance, December 31, 2015	<u>\$ 1,000</u>	<u>14,154</u>	<u>(2,823)</u>	<u>\$ 12,331</u>

See accompanying notes to financial statements.



Creative Investor Services, Inc.  
 Statement of Cash Flows  
 Year Ended December 31, 2015

CASH FLOWS FROM OPERATING ACTIVITIES:	
Net Income	\$ 829
NET CASH PROVIDED BY OPERATING ACTIVITIES	<u>          </u>
NET INCREASE IN CASH	829
Cash, at Beginning of Year	<u>11,502</u>
Cash, at End of Year	<u>\$ 12,331</u>

See accompanying notes to financial statements.



Mark C. Goldberg CPA  
 Mark Raphael CPA  
 Gary Sanders CPA  
 Floria Samii-Nikpour CPA  
 Allan B. Cohen CPA  
 Michael R. Sullivan, CPA

Founding Partner:  
 Melvin Goldberg, CPA

Anita C. Jacobsen CPA

## REPORT OF INDEPENDENT REGISTERED PUBLIC ACCOUNTING FIRM

To the Shareholders  
 of Creative Investor Services, Inc.

We have audited the accompanying financial statements of Creative Investor Services, Inc. (a Connecticut company), which comprise the statement of financial condition as of December 31, 2015, and the related statements of operations, changes in shareholders' equity, changes in liabilities, and cash flows for the year then ended that are filed pursuant to Rule 17a-5 under the Securities Exchange Act of 1934, and the related notes to the financial statements and supplemental information. Creative Investor Services, Inc.'s management is responsible for these financial statements. Our responsibility is to express an opinion on these financial statements based on our audit.

We conducted our audit in accordance with the standards of the Public Company Accounting Oversight Board (United States). Those standards require that we plan and perform the audit to obtain reasonable assurance about whether the financial statements are free of material misstatement. The company is not required to have, nor were we engaged to perform, an audit of its internal control over financial reporting. Our audit included consideration of internal control over financial reporting as a basis for designing audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the company's internal control over financial reporting. Accordingly, we express no such opinion. An audit also includes examining, on a test basis, evidence supporting the amounts and disclosures in the financial statements, assessing the accounting principles used and significant estimates made by management, as well as evaluating the overall financial statement presentation. We believe that our audit provides a reasonable basis for our opinion.

In our opinion, the financial statements referred to above present fairly, in all material respects, the financial condition of Creative Investor Services, Inc. as of December 31, 2015, and the results of its operations and its cash flows for the year then ended in accordance with accounting principles generally accepted in the United States of America.

The supplemental information has been subjected to audit procedures performed in conjunction with the audit of Creative Investor Services, Inc.'s financial statements. The supplemental information is the responsibility of Creative Investor Services, Inc.'s management. Our audit procedures included determining whether the supplemental information reconciles to the financial statements or the underlying accounting and other records, as applicable, and performing procedures to test the completeness and accuracy of the information presented in the supplemental information. In forming our opinion on the supplemental information, we evaluated whether the supplemental information, including its form and content, is presented in conformity with Rule 17a-5 of the Securities Exchange Act of 1934. In our opinion, the supplemental information is fairly stated, in all material respects, in relation to the financial statements as a whole.

*Raphael Sanders Goldberg Nikpour Cohen & Sullivan CPAs PLLC*

Raphael Sanders Goldberg Nikpour Cohen & Sullivan  
 Certified Public Accountants PLLC

February 26, 2016

Creative Investor Services, Inc.  
Notes to Financial Statements  
December 31, 2015

Note 1 - Organization and Nature of Business

Creative Investor Services, Inc. (the "Company") is a corporation organized under the laws of the State of Connecticut.

The Company is a broker-dealer registered with the Securities and Exchange Commission (SEC) and is a member of the Financial Industry Regulatory Authority (FINRA). The Company does not clear securities transactions or carry customers' accounts on a fully disclosed basis. Accordingly, the Company operates under the provisions of Paragraph (k)(1) of Rule 15c3-3 of the Securities and Exchange Act of 1934 and is exempt from the remaining provisions of that rule.

Note 2 - Summary of Significant Accounting Policies

Statement of Cash Flows

For purposes of reporting cash flows, cash and cash equivalents include cash on hand and demand deposits with banks or financial institutions with original maturities of three months or less.

Income Taxes

The Company has elected "S" corporation status. Therefore, no provisions for federal or state taxes are made by the Company. Shareholders of an "S" corporation are individually taxed on their pro-rata share of the Company's earnings.

Creative Investor Services, Inc.  
Notes to Financial Statements  
December 31, 2015

Note 2 - Summary of Significant Accounting Policies (cont'd.)

The Company's federal, state and local tax returns are subject to possible examination by the taxing authorities until expiration of the related statutes of limitations on those tax returns. In general, the federal and state income tax returns have a three year statute of limitations. The Company would recognize accrued interest and penalties associated with uncertain tax positions, if any, as part of the income tax provision.

Use of Estimates

The preparation of financial statements in conformity with generally accepted accounting principles requires management to make estimates and assumptions that affect reported amounts and disclosures. Accordingly, actual results could differ from those estimates.

Fair Value of Financial Instruments

SFAS No. 107, "Disclosures about Fair Value of Financial Instruments," requires the Company to report the fair value of financial instruments, as defined. The Company's assets and liabilities are largely carried at fair value or contracted amounts which approximate fair value. Assets consist of cash. Liabilities consist of accounts payable and accrued expenses.

Cash Balances

The Company considers cash balances maintained with the bank to be cash; such balances are fully insured.

Creative Investor Services, Inc.  
Notes to Financial Statements  
December 31, 2015

Note 3 - Net Capital Requirement

As a registered broker-dealer and member of FINRA, the Company is subject to the SEC's Uniform Net Capital Rule 15c3-1 (the "Rule"), which requires that net capital, as defined, be at least the greater of \$5,000 or 6.667% of aggregate indebtedness, as defined. The Rule prohibits the Company from distributing equity capital or paying cash dividends if its resulting net capital is less than one-tenth of aggregate indebtedness or 120% of the minimum dollar amount required, whichever is greater.

Net capital and aggregate indebtedness change from day to day, but at December 31, 2015, the Company had net capital of \$12,331 which exceeded its requirement of \$5,000 by \$7,331. Aggregate indebtedness was \$0.

Note 4 - Fair Value

Effective January 1, 2008, the Company adopted Statement of Financial Accounting Standards ("SFAS") ASC 820 "Fair Value Measurements and Disclosures," for assets and liabilities measured at fair value on a recurring basis. The adoption of ASC 820 had no effect on the Company's financial statements. ASC 820 accomplishes the following key objectives:

Defines fair value as the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date;

Establishes a three-level hierarchy (the "Valuation Hierarchy") for fair value measurements;

Creative Investor Services, Inc.  
Notes to Financial Statements  
December 31, 2015

Note 4 - Fair Value (cont'd.)

Requires consideration of the Company's creditworthiness when valuing liabilities; and

Expands disclosures about instruments measured at fair value.

The Valuation Hierarchy is based upon the transparency of inputs to the valuation of an asset or liability as of the measurement date. A financial instrument's categorization within the Valuation Hierarchy is based upon the lowest level of input that is significant to the fair value measurement. The three levels of the Valuation Hierarchy and the distribution of the Company's financial assets within it are as follows:

Level 1 - inputs to the valuation methodology are quoted prices (unadjusted) for identical assets or liabilities in active markets.

Level 2 - inputs to the valuation methodology included quoted prices for similar assets and liabilities in active markets, and inputs that are observable for the asset or liability, either directly or indirectly, for substantially the full term of the financial instrument.

Level 3 - inputs to the valuation methodology are unobservable and significant to the fair value measurement.

Certain financial instruments are carried at cost on the balance sheet, which approximates fair value due to their short-term, highly liquid nature. These instruments include cash and cash equivalents, accounts receivable, accrued expenses and other liabilities, and deferred revenue.

Creative Investor Services, Inc.  
Notes to Financial Statements  
December 31, 2015

Note 5 - Subsequent Events

These financial statements were approved by management and available for issuance on February 26, 2016. Subsequent events have been evaluated through this date.

Creative Investor Services, Inc.  
 Computation of Net Capital Pursuant to Uniform  
 Net Capital Rule 15c3-1 of the  
 Securities and Exchange Commission  
 Year Ended December 31, 2015

Net Capital

Net Capital	\$ <u>12,331</u>
Total Net Capital	\$ <u><u>12,331</u></u>

Aggregate Indebtedness

Accounts Payable	\$ -
Total Aggregate Indebtedness	\$ <u><u>-</u></u>

Computation of Basic Net Capital Requirement	
Minimum Dollar Net Capital Required	\$ <u>5,000</u>
6.667% of Aggregate Indebtedness	

Excess Net Capital	\$ <u><u>7,331</u></u>
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Ratio of Net Capital to Aggregate Indebtedness

There is no significant difference between net capital as reported in Form X-17A-5 and net capital as computed above.

See independent auditors' report.