

CCM Investment Management, LLC (CCMIM) is a State registered investment adviser. The summary below highlights the nature of investment advisory relationships with our clients. CCMIM is not a broker-dealer registered with the SEC. Brokerage and investment advisory services and fees differ, and we believe it is important for you to understand those differences. For more general information about different financial professionals and investing, including free and simple tools to research firms and their representatives, visit the SEC's website at www.Investor.gov/CRS.

What investment services and advice can you provide me?

CCMIM offers Portfolio Management services and Financial Planning.

CCMIM's ongoing Portfolio Management services are based on the individual goals, objectives, time horizon, and risk tolerance of each client. CCMIM creates an Investment Policy Statement for each client, which outlines the client's current situation (income, tax levels, and risk tolerance levels) and then constructs a plan to aid in the selection of a portfolio that matches each client's specific situation. CCMIM offers Portfolio Management through an investment advisory program in which the client is responsible for paying investment advisory fees and separate transaction related costs. CCMIM also offers Portfolio Management through an investment advisory program, known as a Wrap-Fee program, in which clients pay one fee to CCMIM that includes both investment advisory fees and transaction costs. Portfolio Management services include ongoing portfolio monitoring. Typically, CCMIM provides Portfolio Management services with discretionary authority from clients. Discretionary authority allows CCMIM to make the decision in purchasing and selling portfolio investments. CCMIM requires a \$100,000 account minimum that may be waived at its own discretion.

Financial Planning services may include, but are not limited to: investment planning; life insurance; tax concerns; retirement planning; college planning; and debt/credit planning. This service does not include ongoing investment monitoring.

To learn more about specific services for each program, go to www.ccm.investments/notices-and-disclosures to access the relevant sections of each program Disclosure Brochure.

Questions to Ask

- *Given my financial situation, should I choose an investment advisory service?*
- *Should I choose a brokerage service?*
- *Should I choose both types of services? 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?*

What fees will I pay?

CCMIM charges fees for its Portfolio Management and Financial Planning services. Some of these fees may be negotiable.

- Portfolio Management fees are asset based. The more assets in your accounts, the more money CCMIM earns, so we have an incentive to encourage you to invest more assets.
- Portfolio Management fees are assessed through two programs that clients may choose. In one program, CCMIM offers Portfolio Management in which the client is responsible for paying investment advisory fees to CCMIM and is also responsible for separate transaction related costs payable to a broker-dealer or bank. CCMIM also offers Portfolio Management through an investment advisory program, known as a Wrap-Fee program, in which clients pay one fee to CCMIM that includes both investment advisory fees and transaction costs.
- Our Wrap-Fee program includes most transaction costs and fees payable to a broker-dealer or bank that has custody of your assets, and therefore are higher than our non-Wrap-Fee Portfolio Management service.
- Portfolio Management fees are assessed in advance or arrears on a monthly basis.
- There are other third-party fees that will apply to your account, such as mutual fund and ETF operating expenses.
- Financial Planning Fees are billed on an hourly basis. 50% of the estimated cost is billed in advance, but never more than six months in advance.

- You will pay fees and costs whether you make or lose money on your investments. Fees and costs will reduce any amount of money you make on your investments over time. Please make sure you understand what fees and costs you are paying.

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Question to Ask

- *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?*
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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 CCMIM acts 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 recommendations we provide you. Here is an example to help you understand what this means.

- CCMIM and its supervised persons may accept compensation for the sale of non-variable life insurance, non-variable annuities and other life/health insurance products. This practice potentially gives CCMIM and its supervised persons an incentive to recommend products based on the compensation received, rather than on a client's needs.

To learn more about specific conflicts for each program, go to www.ccm.investments/notices-and-disclosures to access the relevant sections of each program Disclosure Brochure.

Question to Ask

- *How might your conflicts of interest affect me, and how will you address them?*
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How do your financial professionals make money?

Our financial professionals help you select the program or service that best meets your needs. They receive cash payments based on factors like the amount of assets you have with us and the time, complexity, and expertise required to help you with any of the services we provide; specifically, they receive compensation to navigate you through our investment advisory services and service your accounts once enrolled in such services.

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

No. CCMIM and its professionals do not have a legal or disciplinary history that they are required to report.

For free and simple tools to research our firm and representatives, please visit www.investor.gov/CRS.

Questions to Ask

- *As a financial professional, do you have any disciplinary history?*
 - *For what type of conduct?*
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Where can I find additional information?

For additional information about our investment advisory services, go to www.ccm.investments. To request a copy of this relationship summary, call 774-226-8765 or email contact@ccm.investments.

Questions to Ask

- *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?*