



Please find below a summary of the material changes to the Form ADV on file for CCM Investment Advisers, LLC, which we are required to deliver to you annually. If you have any questions, please contact your portfolio manager who will be glad to assist you.

FORM ADV

CCM Investment Advisers, LLC Form ADV, Parts I and II, are available upon request, free of charge. Please contact CCM Investment Advisers, LLC via telephone, 803-254-9500, for any requests you may have. You may also view or download CCM's Form ADV, Parts I, II, and Form CRS are available on our website at www.ccminc.com.

FORM ADV-Material Changes

On July 28, 2010, the United State Securities and Exchange Commission published "Amendments to Form ADV" which amends the disclosure document that we provide to clients as required by SEC Rules. The initial filing of the new Form ADV, Part II was dated 12/31/10.

This item discusses only specific material changes that are made to the Brochure dated 3/30/2021, and provides clients with a summary of changes made since the prior annual filing.

In the past we have offered or delivered information about our qualifications and business practices to clients on at least an annual basis. Pursuant to new SEC Rules, we will ensure that you receive a summary of any materials changes to this and subsequent Brochures within 120 days of the close of our business' fiscal year. We may provide other ongoing disclosure information about material changes as necessary. We will further provide you with a new Brochure as necessary based on changes or new information, at any time, without charge.

Additional information about CCM Investment Advisers, LLC is also available via the SEC's web site www.adviserinfo.sec.gov. The SEC's web site also provides information about any persons affiliated with CCM Investment Advisers, LLC who are registered, or are required to be registered, as investment adviser representatives of CCM Investment Advisers, LLC.

Item 2 – Material Changes

This section of CCM's Form ADV brochure is designed to describe any material changes since our last annual updated amendment, which was filed on March 13, 2024.

- CCM has modified its fee structure to the schedule shown in Item 5.