

<p><b>Form ADV Part 3 / CRS</b> February 22, 2023</p>	<p><b>CCM Investment Advisers, LLC.</b> (“CCM”) is registered with the Securities and Exchange Commission as an investment adviser. Brokerage and investment advisory services and fees differ, and it is important for retail investors to understand the differences. There are free and simple tools available to research firms and financial professionals at <a href="https://www.investor.gov/CRS">https://www.investor.gov/CRS</a>, which also provides educational materials about broker-dealers, investment advisers, and investing.</p>
<p><b>What investment services and advice can you provide me?</b></p>	<p>CCM provides investment advisory services to our retail investors. During our initial consultation, CCM will assess your investment objectives, goals and risk tolerance to develop a recommended investment strategy for you. This investment strategy is codified in our Client Investment Parameters form. CCM continuously monitors all investments for consistency with clients’ investment objectives and goals as part of our standard advisory services. Investment goals and objectives can be changed based on financial needs and impose reasonable restrictions and guidelines on your account at any time by contacting your financial advisor. CCM provides investments on a discretionary basis, CCM will buy and sell investments in your account without requiring pre-approval on an ongoing basis. Clients will sign an investment management agreement giving us this authority, which will remain in place until the client or CCM terminates the relationship. CCM primarily limits the scope of the universe of securities that utilize in managing accounts to individual stocks, bonds, and exchange traded funds (“ETFs”).</p> <p><b>More detailed information about our advisory services, including minimum investment amounts, can be found in our Form ADV Part 2A (Items 4 and 7, or Items 4.A. and 7 of Part 2A, Appendix 1, both of which are posted on our website (<a href="https://www.ccminc.com">https://www.ccminc.com</a>) and on the Investment Adviser Public Disclosure website at <a href="https://adviserinfo.sec.gov">https://adviserinfo.sec.gov</a> by searching our firm CRD number (105743).</b></p>
<p><b>Conversation Starter</b></p>	<p><i>You are encouraged to ask a financial professional and start a conversation with the following questions:</i></p> <ul style="list-style-type: none"> <li>• <i>Given my financial situation, should I choose an investment advisory service? Why or why not?</i></li> <li>• <i>How will you choose which investments to recommend to me?</i></li> <li>• <i>What is your relevant experience, including licenses, education, and other qualifications? What do these qualifications mean?</i></li> </ul>
<p><b>What Fees will I pay?</b></p>	<p>Our fee for investment management is based on a percentage of your assets under our management. Our fee varies but will not under any circumstance exceed 1% of a client’s assets under management. All fees are agreed upon prior to entering into an agreement with us. Our fees are billed quarterly based on the market value of the portfolio on the last day of the quarter. Terminated clients are billed the date of termination of the current quarter on a pro-rata basis for the number of days in which CCM discharged advisory services. While our fee is based on a tiered billing system, the increase in assets under management will result in an increased fee. This could result in an incentive to increase the amount of assets that you entrust to us. We mitigate this conflict by adhering to various procedures adopted required to be adopted by the firm as a registered investment adviser designed to address this and other conflicts of interest that are required to be frequently tested and reviewed not less frequently than annually. You will pay fees and costs whether you make or lose money on your investments. Fees and costs will reduce any amounts of money you make on your investments over time. Please make sure you understand what fees and costs you are paying. <b>More detailed information about our fees and other costs can be found in our Form ADV Part 2A, including Item 5 and item 6 and Item 4 of Part 2A, Appendix 1, a copy of both documents are available at (<a href="https://www.ccminc.com">https://www.ccminc.com</a>) and on the Investment Adviser Public Disclosure website at <a href="https://adviserinfo.sec.gov/firm/summary/105743">https://adviserinfo.sec.gov/firm/summary/105743</a></b></p>

<p><b>Conversation Starter</b></p>	<p><i>You are encouraged to ask a financial professional and start a conversation with the following questions:</i></p> <ul style="list-style-type: none"> <li><i>Help me understand how these fees and costs might affect my investments.</i></li> <li><i>If I give you \$100,000 to invest, how much will go to fees and costs, and how much will be invested for me?</i></li> </ul>
<p><b>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?</b></p>	<p>When CCM 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:</p> <ul style="list-style-type: none"> <li>The more assets there are in a client’s advisory account, the more a retail investor will pay in fees, and our firm has an incentive to encourage the retail investor to increase the assets in his or her account or to engage in riskier investment techniques to increase the account size.</li> <li>We recommend a particular custodian from whom we receive support services. This presents a conflict of interest, because our receipt of their support may make us more inclined to continue recommending them that is in our best interest.</li> </ul> <p><b>More detailed information about our conflicts of interest can be found in our Form ADV Part 2A, including Item 5, Item 10, Item 12 and Item 14, which is posted on our website and on the Investment Adviser Public Disclosure website</b>  <a href="https://adviserinfo.sec.gov/firm/summary/105743">https://adviserinfo.sec.gov/firm/summary/105743</a></p>
<p><b>Conversation Starter</b></p>	<p><i>You are encouraged to ask a financial professional and start a conversation with the following questions:</i></p> <ul style="list-style-type: none"> <li><i>How might your conflicts of interest affect me, and how will you address them?</i></li> </ul>
<p><b>How do your financial professionals make money?</b></p>	<p>Our financial professionals are compensated based on salary, profit sharing, which is determined based on the net income of our firm and in some cases, commission.</p>
<p><b>Do you or your financial professional have legal or disciplinary history?</b></p>	<p>No. CCM encourages you to visit <a href="https://investor.gov/CRS">Investor.gov/CRS</a>  <a href="https://adviserinfo.sec.gov/firm/summary/105743">https://adviserinfo.sec.gov/firm/summary/105743</a> to research our firm and our financial professionals.</p>
<p><b>Conversation Starter</b></p>	<p><i>You are encouraged to ask a financial professional and start a conversation with the following questions:</i></p> <ul style="list-style-type: none"> <li><i>As a financial professional, do you have any disciplinary history? For what type of conduct?</i></li> </ul>
<p><b>Additional Information</b></p>	<p>Additional information can be found in our Form ADV Part 2A, and Part 2A Appendix 1 on our website <a href="https://www.ccminc.com">https://www.ccminc.com</a>. You may request up-to-date information and/or copy of our relationship summary by calling (803) 254-9500 or by emailing <a href="mailto:info@ccminc.com">info@ccminc.com</a>.</p>
<p><b>Conversation Starter</b></p>	<p><i>You are encouraged to ask a financial professional and start a conversation with the following questions:</i></p> <ul style="list-style-type: none"> <li><i>Who is my primary contact person?</i></li> <li><i>Is he or she a representative of an investment adviser or a broker dealer?</i></li> <li><i>Who can I talk to if I have concerns about how this person is treating me?</i></li> </ul>