



FORM ADV, PART 3:
CLIENT RELATIONSHIP SUMMARY (CRS)
March 19, 2025

CCM Investment Advisers, LLC (“CCM”) is registered with the Securities and Exchange Commission as an investment adviser. We are not registered as a broker-dealer. Our services and fee structure differ from that of a registered broker-dealer and it is important for retail investors to understand the difference. There are free and simple tools available to research firms and financial professionals at <https://www.investor.gov/CRS>, which also provides educational materials about broker-dealers, investment advisers, and investing.

What investment services and advice can you provide me?

CCM provides various services to our retail and institutional clients. During our initial consultation, CCM will assess your investment 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 in accordance with your decision. 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 and individual bonds, but will occasionally use exchange traded funds (“ETFs”). **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 at <https://www.ccminc.com> and on the Investment Adviser Public Disclosure website at <https://adviserinfo.sec.gov> by searching our firm CRD number (105743).**

Conversation Starters: Questions to Ask a Financial Professional

- *Given my financial situation, should I choose an investment advisory service? Why or why not?*
- *How will you choose which investments to recommend to me?*
- *What is your relevant experience, including licenses, education, and other qualifications? What do these qualifications mean?*

What fees will I pay?

Our fee for investment management is based on a percentage of your assets under our management according to a tiered schedule. Our fee varies but will not under any circumstance exceed 1% of a client’s assets under management. CCM does not custody client assets – fees for custody are in addition to CCM fees. 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. Similarly, partial period advisory fees are billed pro-rata per the account inception date. In certain relationships, we allow for the “householding” of client assets, where multiple accounts are grouped together for fee calculation purposes. Although our fee is based on a tiered schedule, the increase in assets under management will result in an increased fee.

You will incur other fees and expenses according to your account setup and securities portfolio, including but not limited to, custodial fees, transaction commissions, deferred sales charges, transfer taxes, wire transfer fees, and other third-party internal exchange-traded (ETF) fund management expenses should CCM utilize these securities in your portfolio.

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. **More detailed information about our fees and other costs can be found in Form ADV Part 2A, including Item 5 and item 6 and Item 4 of Part 2A, Appendix 1. A copy of both documents is available at <https://www.ccminc.com> and on the Investment Adviser Public Disclosure website at <https://adviserinfo.sec.gov/firm/summary/105743>.**

Conversation Starters: Questions to Ask a Financial Professional

- *Help me understand how these fees and costs might affect my investments.*
- *If I give you \$100,000 to invest, how much will go to fees and costs, and how much will be invested for me?*

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 CCM 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 investment advice we provide you. Here are some examples to help you understand what this means:

- The more assets there are in a client's advisory account, the more a retail investor will pay in fees, and our firm may therefore have 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.
- CCM conflicts of interest include employee personal trading practices; use of "soft-dollar" benefits; directed brokerage practices; and the solicitation of client referrals. As an example, when we recommend a particular custodian from which we receive soft-dollar support services, your transactions fees will be higher than other available options, and we are more inclined to continue recommending and using this custodian.

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 at <https://adviserinfo.sec.gov/firm/summary/105743>

Conversation Starters: Questions to Ask a Financial Professional

- *How might your conflicts of interest affect me, and how will you address them?*

How do your financial professionals make money?

Our financial professionals are compensated based on salary and profit sharing, which is determined based on the net income of our firm and in some cases, commission.

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

No. CCM encourages you to visit <https://adviserinfo.sec.gov/firm/summary/105743> to research our firm and our financial professionals.

Conversation Starters: Questions to Ask a Financial Professional

- *As a financial professional, do you have any disciplinary history? For what type of conduct?*

Additional Information

Additional information can be found in our Form ADV Part 2A, and Part 2A Appendix 1 on our website at <https://www.ccminc.com>. You can request up-to-date information and/or copy of our relationship summary by calling (803) 254-9500 or by emailing info@ccminc.com.

Conversation Starters: Questions to Ask a Financial Professional

- *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?*