

**INVESTMENT ADVISER
BROCHURE FORM ADV PART 2A**

**CCP INC.
4801 Emerson Ave.
Palatine, Illinois 60067
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This brochure provides information about the qualifications and business practices of CCP, Inc. If you have any questions about the contents of this brochure, please contact us at (847) 303-1220 or Steve_Roberts@ccpfps.com. The information in this brochure has not been approved or verified by the United States Securities and Exchange Commission or by any state securities authority.

Additional information about CCP Inc. also is available on the SEC's website at www.adviserinfo.sec.gov. The searchable IARD/CRD number for the Adviser is 109692.

The Adviser is a Registered Investment Adviser. Registration with the United States Securities and Exchange Commission or any state securities authority does not imply a certain level of skill or training.

Material Changes

This section will discuss any material changes between this Brochure and the last annual update of this brochure.

Carol C. Pankros, founder of CCP Inc., has retired. We wish Carol a wonderful retirement and thank her for her service and dedication!

The contents of the storage unit we were using have been relocated to our offices at 4801 Emerson Ave., Suite 106, Palatine, IL, 60067. We no longer rent the storage unit.

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Advisory Business

CCP Inc. Financial Planning Services (CCP) provides fee-only financial planning and portfolio management services. CCP was founded in 1985 by Carol C. Pankros. CCP is currently owned by Alfred (Steve) Roberts.

Financial Planning Services

CCP provides fee-only financial planning services. CCP writes a financial plan at the start of each client relationship addressing specific areas applying to the client. Those areas may include advice and information on insurance, retirement planning, estate planning, tax planning, cash management, college and investments. Investment advice in a financial plan is centered on client goals, risk tolerance, asset allocation, and diversification.

Portfolio Management Services

CCP provides portfolio management services. Portfolio management services are provided on a limited discretionary basis, and consist of managing the client's portfolio primarily through investment in no-load or load waived mutual funds and exchange traded funds based on the client's investment objectives. CCP's Investment Committee selects investments for purchase or sale. The investment committee currently consists of Steve Roberts, Carin P. Roman and Stacie K. Quigg.

The investment committee has designed and maintains seven model portfolios with various risk profiles. The selection of an appropriate portfolio is based on several factors including the client's overall financial situation, risk tolerance, goals and time horizon. To assist in evaluating the client's risk tolerance CCP may use a client questionnaire and conversation with the client. The recommendations of an appropriate portfolio encompass these factors and form the basis for ongoing management of the client's portfolio.

Accounts for which CCP performs portfolio management supervisory services occasionally include individual securities owned by the client at the time CCP is retained. Client goals are discussed on an ongoing basis and CCP does not evaluate the individual securities. **Clients may (or may not) impose restrictions upon the account as to type of securities bought or particular security or industry.**

CCP does not participate in a wrap fee program.

As of 12/31/2014, CCP managed \$146,960,000 in client assets on a discretionary basis.

Fees and Compensation

Fees For Financial Planning Services

CCP will prepare a financial plan for a fixed fee agreed upon by CCP and the client. The amount of the fee will depend on the complexity of the plan. The fee is determined before entering into the financial planning agreement. A client is expected to pay at least 50% of the fee at the time the financial planning agreement is signed with the balance due upon delivery of the plan. At no time will CCP accept the prepayment of over \$1200 in fees, more than six months in advance.

If the client retains CCP for Portfolio Management Services the minimum fee for their initial Financial Plan is \$1,000. The client will also pay ongoing Portfolio Management fees as detailed below.

If the client does not retain CCP for Portfolio Management Services, the minimum fee for their initial Financial Plan is \$3,500. After the delivery of the plan, a client whom is not engaging CCP in Portfolio Management Services may, for a separate fee, retain CCP periodically to review and update the plan. CCP bills clients for such services at the time of data collection.

Fees For Portfolio Management Services

CCP charges a percentage of the client's assets under management for discretionary portfolio management services. This fee includes ongoing CCP financial planning services. The fee is billed quarterly and is based on the portfolio balance on the last trading day of the preceding calendar quarter. Where services are initiated at any time other than the beginning of a calendar quarter, CCP's fee will be pro-rated. The billable balance will be based upon the custodian's market value placed on the assets under management. CCP's Portfolio Management fees are as follows:

Assets Under Management	Annual Management Fee
First \$500,000.00	1.00% - 1.25%
\$500,001.00-\$2 million	.75% - 1.00%
\$2 million -\$3 million	.60% - .75%
>\$ 3 million	Negotiable
(Minimum fee of \$5,000.00)	

Financial Planning and Portfolio Management fees may be modified based upon the scope and/or complexity of services, individual circumstances, or other variables, upon agreement between CCP and Client.

Financial Planning Fees are billed directly to the Client. Portfolio Management Fees are deducted from Client accounts on a quarterly basis. In unique circumstances, these arrangements may be modified upon agreement between CCP and Client.

Additional Fees

Custodian Fees: For Client accounts that Charles Schwab & Co., Inc. (Schwab) maintains, Schwab generally does not charge a separate fee for custody services. Schwab does charge a transaction fee on purchases and sales of investments. CCP clients enjoy a discount from Schwab's standard retail transaction fee schedule. Because of this, in order to minimize trading costs, we have Schwab execute most trades per CCP direction. Having Schwab execute most trades is consistent with CCP's duty to seek "best execution" of client trades. Best execution means the most favorable terms for a transaction based on all relevant factors (please see additional discussion in the section titled Brokerage Practices).

Investment Fees: Each mutual fund or exchange traded fund in which assets of a client's account are invested pays a management fee to the fund. Accordingly, those portions of an account invested in mutual funds and exchange traded funds are subject to two levels of fees, one paid to CCP (Portfolio Management Fees) and one paid to the mutual fund or exchange traded fund. In general, a client could purchase shares of those funds directly and avoid payment of CCP's Portfolio Management Fees, but would not then have the benefit of CCP's advice in selection of the fund, allocation of the client's assets, and monitoring of the client's investments.

Refund of Fees

A client may terminate CCP's Portfolio Management Services at any time by notifying CCP in writing and will receive a refund of the fees paid in the quarter pro-rated to the date of termination. Similarly, a client may terminate CCP's financial planning services at any time by notifying CCP in writing and may receive a partial refund of the fees paid based upon the status of the plan. CCP may terminate a client's agreement in accordance with the terms of the client's specific contract.

Please note: CCP does not accept compensation for the sale of securities or other investment products.

Performance-Based Fees and Side-By-Side Management

CCP does not accept performance-based fees; therefore this section is not applicable.

Types of Clients

CCP generally works with individuals, and infrequently, foundations, small pension or profit sharing plans. For Portfolio Management Services, CCP generally requires a minimum account size of \$500,000.00.

Methods of Analysis, Investment Strategies and Risk of Loss

The CCP Investment Committee reviews and determines the strategies CCP uses in providing investment advice and managing assets. In general, CCP utilizes fundamental analysis in portfolio management and recommendations. CCP's information comes from a variety of sources including third party research material and financial publications. The CCP Investment Committee holds formal meetings on an annual and monthly basis and informal meetings as necessary.

CCP's core philosophy is based upon a disciplined strategy of asset allocation and diversification. The first priority is securing a fixed income and equity balance designed to match a Client's risk tolerance levels. Asset class diversification and risk control is then combined with an emphasis on passive portfolio management. It is crucial to understand that these investments are risky and there is the potential for loss, especially in short windows of time.

CCP's investment strategies for clients with a long time horizon typically will include investing in fixed income & equity markets, domestic & international markets, large & small securities and growth & value securities. Each of these investments bears risks including price fluctuation, loss of principal and loss of purchasing power.

CCP does not recommend primarily a particular type of security. With that said, all investment programs have certain risks that are borne by the investor. Our investment approach constantly keeps the risk of loss in mind. Investors face a variety of investment risks including:

- **Interest-rate Risk:** Fluctuations in interest rates may cause investment prices to fluctuate. For example, when interest rates rise, yields on existing bonds become less attractive, causing their market values to decline.
- **Market Risk:** The price of a security, bond, or mutual fund may drop in reaction to tangible and intangible events and conditions. This type of risk is caused by external factors independent of a security's particular underlying circumstances. For example, political, economic and social conditions may trigger market events.
- **Inflation Risk:** When any type of inflation is present, a dollar today will not buy as much as a dollar next year, because purchasing power is eroding at the rate of inflation.
- **Currency Risk:** Overseas investments are subject to fluctuations in the value of the dollar against the currency of the investment's originating country. This is also referred to as exchange rate risk.
- **Reinvestment Risk:** This is the risk that future proceeds from investments may have to be reinvested at a potentially lower rate of return (i.e. interest rate). This primarily relates to fixed income securities.

- **Business Risk:** These risks are associated with a particular industry or a particular company within an industry. For example, oil-drilling companies depend on finding oil and then refining it, a lengthy process, before they can generate a profit. They carry a higher risk of profitability than an electric company, which generates its income from a steady stream of customers who buy electricity no matter what the economic environment is like.
- **Liquidity Risk:** Liquidity is the ability to readily convert an investment into cash. Generally, assets are more liquid if many traders are interested in a standardized product. For example, Treasury Bills are highly liquid, while real estate properties are not.

Different types of investments involve varying degrees of risk, and it should not be assumed that future performance of any specific investment or investment strategy (including the investments and/or investment strategies recommended or undertaken by CCP) will be profitable or equal any specific performance level(s).

Disciplinary Information

Neither CCP nor its owner, Steve Roberts, has any disciplinary information.

Other Financial Industry Activities and Affiliations

Neither CCP nor any CCP supervised person maintains any other financial industry affiliations. Further, neither CCP nor any CCP supervised person maintains any arrangement with any other investment adviser where any compensation is received directly or indirectly, or maintains any other relationship or arrangement with a related person that is material to our advisory business.

Code of Ethics, Participation or Interest in Client Transactions and Personal Trading

Code of Ethics

CCP has adopted a Code of Ethics designed to comply with Rule 204A-1 under the Investment Advisers Act of 1940 (“Advisers Act”). This Code establishes rules of conduct for all employees of CCP, Inc. The Code is designed to ensure that the high ethical standards long maintained by CCP, Inc. continue to be applied. The purpose of the Code is to preclude activities which may lead to or give the appearance of conflicts of interest, insider trading and other forms of prohibited or unethical business conduct. In particular, the Code covers such issues as the confidentiality of client information, the delivery and receipt of gifts by CCP employees, insider trading and personal securities trading as described below. Clients may contact CCP to obtain a copy of the Code of Ethics.

Personal Trading

CCP employees do invest in the same mutual funds and exchange traded funds that we recommend to our clients. The nature of the large, liquid, publicly traded mutual funds and exchange traded funds generally prevent any potential conflicts of interest. In addition, CCP’s policies for personal trading are detailed in the CCP Code of Ethics and are designed to, among other things, govern personal securities trading activities in the accounts of employees. The Code is based upon the principle that CCP, Inc. and its employees owe a fiduciary duty to CCP, Inc.’s clients to conduct their affairs, including their personal securities transactions, in such a manner as to avoid (i) serving their own personal interests before those of clients, (ii) taking inappropriate advantage of their position in the firm and (iii) any actual or potential conflicts of interest or any abuse of their position of trust and responsibility.

Brokerage Practices

Client assets are maintained in an account at a qualified custodian, generally a broker-dealer or bank. CCP Portfolio Management clients use Charles Schwab & Co., Inc. (Schwab), a registered broker-dealer, member SIPC, as the qualified custodian. CCP is independently owned and operated and not affiliated with Schwab. Schwab will hold assets in a brokerage account and buy and sell securities only when instructed by the account owner or CCP (when discretion applies). Accounts are opened with Schwab directly by entering into an account agreement with them.

CCP is under no obligation to use Schwab. The choice is evaluated on terms that are, overall, most advantageous when compared to other available providers. In selecting a custodian who will hold client assets and execute transactions, CCP considers a wide range of factors, including, among others:

- Combination of transaction execution services and asset custody services
- Capability to execute, clear, and settle trades (buy and sell securities for clients' accounts)
- Capability to facilitate transfers and payments to and from accounts (wire transfers, check requests, etc.)
- Breadth of available investment products (mutual funds, exchange-traded funds, stocks, bonds, etc.)
- Quality of customer service
- Quality of client interface (website, account statements)
- Competitiveness of price of services
- Reputation, financial strength and stability
- Prior service to CCP and our other clients

A. Soft Dollar Benefits

Schwab Advisor Services is Schwab's business unit serving independent firms like CCP. They provide CCP and CCP clients with access to its institutional brokerage – trading, custody, reporting, and related services – many of which are not typically available to Schwab retail customers. Schwab also makes available various support services, some of which help CCP manage or administer clients' accounts, while others help with CCP business management. Schwab's support services generally are available at no charge as long as client accounts collectively maintain a total of at least \$10 million in assets at Schwab. Following is a more detailed description of Schwab's support services:

Services that benefit the client:

Schwab's institutional brokerage services include access to a broad range of investment products, execution of securities transactions, and custody of client assets. The investment products available through Schwab include some to which the client might not otherwise have access or that would require a significantly higher minimum initial investment.

Services that may not directly benefit the client:

Schwab also makes available to CCP other products and services that benefit CCP but may not

directly benefit the client or their account. These products and services assist CCP in managing and administering clients' accounts. Schwab makes available software and other technology that:

- Provides access to client account data (such as duplicate trade confirmations and statements)
- Provide pricing and other market data
- Facilitate payment of CCP fees directly from client accounts
- Assist with back-office functions, recordkeeping, and client reporting

Schwab also offers other services intended to help CCP manage business matters and further develop expertise of our financial advisors. These services include:

- Educational conferences and events, including occasional business entertainment
- Consulting on technology, compliance, legal and business needs
- Publications and conferences on practice management

Schwab may provide some of these services itself. In other cases, Schwab may arrange for third party vendors to provide these services to CCP. Schwab may also discount or waive its fees for some of these services or pay all or a part of a third party's fees.

Our Interest in Schwab's Services

Not having to produce or purchase these services benefits CCP and allows the firm to keep fees competitive. CCP does not pay for Schwab's services so long as clients collectively keep a total of at least \$10 million in assets at Schwab. This minimum may give CCP an incentive to require that portfolio management clients maintain accounts at Schwab, which is a potential conflict of interest. CCP believes the selection of Schwab as custodian is in the best interests of CCP clients. This selection is supported by the scope, quality and price of Schwab's services.

B. Directed Brokerage

CCP does not accept client directed brokerage instructions.

C. Trade Aggregation and Allocations

CCP does not aggregate the purchase or sale of securities for various client accounts.

CCP generally does not trade individual equities.

D. Trade Errors

CCP corrects all trade errors through the client accounts. If there is a net loss after the corrected trade, then the custodian or CCP will absorb the loss and make the client whole. If there is a net gain after the trade is corrected, the client retains the gain.

E. Brokerage for Client Referrals

CCP has no arrangements whereby it directs brokerage for advisory clients in order to obtain client referrals.

Review of Accounts

CCP has three Financial Advisors, all are CFP® practitioners, who are each responsible for reviewing the clients assigned to them. Each financial advisor will make recommendations and conduct a final review of each client's plan prior to presentation. The team of financial advisors is available to assist clients and each other on an ongoing basis.

Portfolio Management Clients

For clients utilizing portfolio management services, portfolio reviews are performed quarterly. The portfolios are individually reviewed to ensure consistency with stated portfolio targets. If portfolios are out of balance, "re-balancing" trades are performed to reset the portfolio back to the agreed upon target allocation. In addition, each portfolio management client relationship includes a review of the client's financial plan. This review of the client's plan is offered at least annually.

Financial Planning Clients

After completion of the written financial plan, the client is under no obligation to continue to use the services of CCP. CCP contacts all clients at least once to come in for an annual review after their initial financial plan. If the client chooses to continue to make use of CCP's services, a review of the client's situation would normally occur semi-annually or annually. The review may include an analysis of all the major points covered in the original plan including risk management and insurance, asset allocation, retirement planning, estate planning, and any other topic of need to the client. If the client's financial situation has not changed materially the annual review may not be as extensive as the original plan. Additionally, reviews may also be done at any time for specific events that may change a client's situation such as a significant deposit or withdrawal, the birth of a child, job change, divorce or death. A client may also retain CCP to perform periodic reviews of a client's portfolio, as frequently as agreed between the client and CCP.

Certified Financial Planner Board of Standards Inc. owns the certification marks CFP®, CERTIFIED FINANCIAL PLANNER™, CFP® (with plaque design) and CFP® (with flame design) in the U.S., which it awards to individuals who successfully complete CFP Board's initial and ongoing certification requirements.

Reports to Clients

For each review, CCP provides a related report to the client. Reports for portfolio management services include a summary of the previous quarter's investment performance, any changes made in the portfolio during the quarter and a statement of the securities in the portfolio at the end of the quarter. We urge our clients to carefully compare the information provided on these statements with custodial statements to ensure that all accounts, transactions, holdings and values are correct and current, and have added a tagline as to such comparison in our reports.

Client Referrals and Other Compensation

CCP does not compensate any person either directly or indirectly for client referrals.

Custody

Aside from the authority clients provide CCP to instruct Schwab to deduct advisory fees directly from their account, CCP does not maintain custody of any client funds or securities. Schwab, the custodian we have selected, maintains actual custody of assets. Clients receive account statements directly from Schwab at least quarterly. The statements are sent to the email or postal mailing address that has been provided by the account owner. Statements should be carefully reviewed promptly upon receipt. CCP also urges clients to compare Schwab's account statements to the periodic reports received from CCP.

Investment Discretion

Clients who utilize CCP's portfolio management services provide CCP with limited discretionary trading authority and the authority to deduct portfolio management fees from an account. This means CCP will have authority to execute securities transactions, to include the determination of the securities and amount to be bought and sold. CCP will never assume full power of attorney. CCP will not have the authority to withdraw funds or take custody of account funds or securities (other than distributions directly to the account holder or for CCP portfolio management fees). The limited discretionary trading authority and authority to deduct advisory fees is provided to CCP through the execution of a Schwab authorization initiated by the account holder.

Voting Client Securities

CCP does not vote any proxies for securities or exercise voting rights pertaining to investments in client's accounts. It is a client's responsibility to vote any proxies for securities and to exercise any voting rights pertaining to investments in their account. The client's broker-dealer or custodian will forward proxies pertaining to investments in client's account directly to the client.

Financial Information

<p>At no time will CCP accept the prepayment of over \$1200 in fees, more than six months in advance.</p>

<p>CCP has not been the subject of a bankruptcy petition at any time during the past ten years.</p>

<p>Neither CCP nor its principal, Steve Roberts, has any financial circumstances to report.</p>

Additional Information

Our Privacy Policy

We collect nonpublic personal information about you from the following sources:

- Information we receive from you on applications, tax preparation worksheets, other documents we use in preparing your tax return, or other forms.
- Information about your transactions with us or others; and
- Information we receive from a consumer reporting agency.

We do not disclose any nonpublic personal information about our customers or former customers, except as permitted by law.

If you decide to close your account(s) or become an inactive customer, we will adhere to the privacy policies and practices as described in this notice.

We restrict access to your personal and account information to those employees who need to know that information to provide products or services to you. We maintain physical, electronic, and procedural safeguards that comply with federal standards to guard your nonpublic personal information.

Your confidence in us is important and we want you to know that nonpublic personal information about you is safe. If you have any questions or concerns, please contact us.

**INVESTMENT ADVISER
BROCHURE SUPPLEMENT FORM ADV PART 2B**

**CCP INC.
4801 Emerson Ave., Suite 106
Palatine, Illinois 60067
Telephone: (847) 303-1220
Website: www.ccpfps.com**

**Supervised Persons:
Alfred S. (Steve) Roberts
Carin P. Roman
Stacie K. Quigg**

This brochure supplement provides information about the Firm's Supervised Persons that supplements the CCP Inc. brochure. You should have received a copy of that brochure. Please contact us at (847) 303-1220 or Steve.Roberts@ccpfps.com if you did not receive CCP Inc.'s brochure or if you have any questions about the contents of this supplement.

Additional information about the Adviser also is available on the SEC's website at www.adviserinfo.sec.gov. The searchable IARD/CRD number for the Adviser is 109692.

Educational Background and Business Experience

All Financial Advisors at CCP Inc. (CCP) are required to be Certified Financial Planner™ (CFP®) practitioners.

Certified Financial Planner Board of Standards Inc. owns the certification marks CFP®, CERTIFIED FINANCIAL PLANNER™, CFP® (with plaque design) and CFP® (with flame design) in the U.S., which it awards to individuals who successfully complete CFP Board's initial and ongoing certification requirements.

Supervised Persons

Alfred S. (Steve) Roberts, CFP®, MBA became the President of CCP in 2009, where he also acts as Financial Advisor, Chief Compliance Officer and a member of the CCP Investment Committee. He enjoys the responsibility of pursuing the vision of the firm and working individually with clients to help them achieve their life goals. Steve was born in 1968. He graduated from Indiana University with a BA in Computer Science in 1990 and subsequently earned an MBA from DePaul University in 1997. Steve's career in financial planning started at Brown & Tedstrom, Inc (1998 - 2005), where he earned his CFP® certification and continued at USAA (2005 – 2009) where Steve held roles as Financial Planner, Director and Executive Director.

Carin P. Roman, CFP® began with CCP, Inc. in 2001 and is currently a Financial Advisor and member of the CCP Investment Committee. She enjoys working directly with clients to pursue their financial goals through portfolio management, retirement planning, savings planning, estate planning, and insurance review. Carin was born in 1977. She graduated from the University of Notre Dame with degrees in Economics and French in 1999 and subsequently achieved her CFP® certification in 2004. Carin is a Registered Financial Advisor member of the National Association of Personal Financial Advisors (NAPFA) and Financial Planning Association (FPA) and has been quoted in various media outlets.

Stacie K. Quigg, CFP® began with CCP, Inc. in 2002 and is currently a Financial Advisor and member of the CCP Investment Committee. She enjoys working with clients on the coordination of their goals and resources through comprehensive financial plans and ongoing portfolio management services. Stacie was born in 1980. She graduated from the University of Iowa with a Bachelor of Business Administration in Finance in 2002 and subsequently achieved her CFP® certification in 2005. Stacie is a Registered Financial Advisor member of the National Association of Personal Financial Advisors (NAPFA) and has served on the NAPFA Midwest Regional Board for three years.

Professional Certifications

All CCP Inc. Financial Advisors maintain professional designations, which include the following minimum requirements:

Certified Financial Planner™ (CFP®)

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The CFP® certification is recognized for its' high standard of professional education, stringent code of conduct and standards of practice and ethical requirements which govern professional relationships with clients.

To achieve the CFP® certification, an individual must meet the following requirements:

- Education: Complete an advanced program of study addressing the financial planning subject areas that the CFP Board has determined as necessary for the competent and professional delivery of financial planning services. These subject areas include: general principals of financial planning, retirement planning, investment planning, estate planning, insurance planning and risk management and income tax planning. Attain a Bachelor's Degree from an accredited college or university
- Examination: Successfully pass the Certification Examination. The 10 hour examination includes scenarios and case studies designed to test the ability of the applicant to correctly identify financial planning issues and offer recommendations and solutions
- Experience: Complete at least 3 years of full-time personal financial planning experience.
- Ethics: Agree to conduct themselves at the level of the CFP Board's Standards of Professional Conduct. In addition the Standards require that CFP® professionals must provide financial planning services at a fiduciary standard.

In order to continue to use the CFP® marks, an individual must complete 30 hours of continuing education every two years including hours dedicated to the Code of Ethics. In addition the individual must renew an agreement to be bound by the Standards of Professional Conduct.

Disciplinary Information

Neither CCP nor any Supervised Persons have any legal or disciplinary events to disclose.

Other Business Activities

Neither CCP nor any Supervised Persons is actively engaged in any other business or occupation.

Additional Compensation

Supervised Persons receive regular salaries and bonuses. Neither CCP nor any Supervised Persons receive commissions, bonuses or other compensation based on the sale of securities or other investment products.

Supervision

Steve Roberts, President, supervises all persons named in this brochure supplement. Supervision is executed through regular staff, investment and individual meetings. In addition, Steve reviews client reports, e-mail and trading as well as employees' personal securities transaction and holdings reports. As President of CCP Inc., Mr. Roberts does not have a supervisor.