

C & C FINANCIAL SERVICES, INC.

Introduction

JUNE 23, 2023

C & C Financial Services, Inc. is registered with the Securities and Exchange Commission (SEC) as an investment adviser. Brokerage and investment services and fees differ and it is important for you to understand these differences. Free and simple tools are available to research firms and financial professionals at Investor.gov/CRS, which also provides educational materials about broker dealers, investment adviser, and investing.

What investment services and advice can you provide me?

We offer advisory services to retail investors including discretionary and/or nondiscretionary investment management services on a fee-only basis. In the event the client determines to engage Registrant on a fee-only basis, the Registrant shall charge an annual investment management fee based upon a percentage of the market value of the assets being managed by Registrant.

If Non-discretionary services are chosen the retail investor makes the ultimate decision regarding the purchase and/or sale of investments.

Conversation Starters. Ask your financial professional—

- Given my financial situation, should I choose an investment advisory service? 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?

The fee for investment management services on a discretionary account is usually 1% per annum of the first \$1,000,000 and $\frac{1}{2}\%$ over \$1,000,000 of assets under management payable on a quarterly basis. These fees can be negotiated based on many factors including the complexity of the account, amount of trading activity and size of the account.

If an advisory client uses C&C Financial Services for investment management services, these fees are fixed as previously stated. If an advisory client uses C&C Financial Services or affiliate for non-investment advisory services, such as accounting services or tax preparation, these services may be included in the investment management fee based on size of account and complexity of services provided. This is discussed on a case-by-case basis. In addition, all management fees are payable in arrears (no advance payment is required).

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.

Conversation Starter. Ask your financial professional—

- 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 be invested for me?

What are your legal obligations to me when acting as my investment advisor?

When we act as your investment adviser in a fiduciary capacity, we have to act in your best interest and not put our interest ahead of yours.

How does your firm make money and what conflicts of interest do you have?

C&C Financial Services, Inc. has no propriety products, third-party payments, revenue sharing or principal trading and therefore avoids conflicts with your interests.

How do your financial professionals make money?

The firm's financial professionals are compensated by salary only based on experience and length of service, they are not compensated based on time and complexity required to meet a client's needs, products sold, product sales commissions or anything that would create a conflict of interest.

Do our financial professionals have legal or disciplinary history?

C&C Financial Services, Inc. and all of our financial professionals have not been the subject of any disciplinary actions.

Conversation Starters. Ask your financial professional—

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

If you would like additional, up-to-date information about our services or a copy of this disclosure, please call our office at 516-482-3260.

Conversation Starters. Ask your 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?