

CCI FINANCIAL GROUP, INC.

1653 Merriman Road, Suite 210

Akron, OH 44313

330-864-7030

October 29, 2010

This Brochure provides information about the qualifications and business practices of CCI Financial Group, Inc. If you have any questions about the contents of this Brochure, please contact us at 330-864-7030 or CCI-Financial@neo.rr.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.

CCI Financial Group, Inc. is a registered investment adviser. Registration of an Investment Adviser does not imply any level of skill or training. The oral and written communications of an Adviser provide you with information about which you determine to hire or retain an Adviser.

Additional information about CCI Financial Group, Inc. is also available on the SEC's website at www.adviserinfo.sec.gov.

Item 2 – 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. This Brochure dated October 29, 2010 is a new document prepared according to the SEC’s new requirements and rules. As such, this Document is materially different in structure and requires certain new information that our previous brochure did not require.

In the future, this Item will discuss only specific material changes that are made to the Brochure and provide clients with a summary of such changes. We will also reference the date of our last annual update of our brochure.

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 further 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.

Currently, our Brochure may be requested by contacting JEFFREY H. REITZES, PRESIDENT at 330-864-7030 or CCI-Financial@neo.rr.com.

Additional information about CCI Financial Group, Inc. 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 CCI Financial Group, Inc., who are registered, or are required to be registered, as investment adviser representatives of CCI Financial Group, Inc.

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Item 4 – Advisory Business

- A. CCI Financial Group, Inc. is a registered investment advisor. In 1981 Jeffrey H. Reitzes, became the owner of CCI Financial Group, Inc.
- B. CCI Financial Group, Inc., performs comprehensive financial planning for private individuals and for privately held corporations. CCI Financial Group, Inc. also provides ongoing investment advisory services for most clients on a discretionary basis. CCI Financial Group, Inc., recommends various types of investments for its clients, with emphasis on acquiring mutual funds. CCI Financial Group, Inc., also provides Tax and Accounting Services and Family Business consulting.
- C. CCI Financial Group, Inc. as a matter of policy, obtains background information as to each client's financial circumstances, investment objectives, investment restrictions and risk tolerance, among many other things, and provides its advisory services consistent with the client's objectives, etc., based on the information provided by each client.
- D. CCI Financial Group, Inc., does not participate in wrap fee programs.
- E. As disclosed in CCI Financial Group's Form ADV, as of July 31, 2010, (fiscal year ending) the assets managed on a discretionary basis were \$90,100,781 and assets managed on a non-discretionary basis were \$13,767,680.

Item 5 – Fees and Compensation

- A. CCI Financial Group, Inc., is a fee-only advisory firm.

Our fee schedule is as follows:

- Percentage of Assets Managed:
 - Annual investment advisory fees will equal one and one-quarter percent (1.25%) of the first one million five hundred thousand dollars (\$1,500,000) of total value of assets, one percent (1.00%) of the next one million five hundred thousand dollars (\$1,500,000), three quarters of one percent (.75%) of the next seven million dollars (\$7,000,000) and one-half of one percent (.50%) of the total value of all assets over ten million dollars (\$10,000,000) or the sum of \$5,000, whichever is greater.
- Per Hour Basis
 - Currently \$400 per hour
- Per Engagement
 - Fees are discussed and agreed to with client and memorialized in writing prior to commencement of engagement.

- All fees are subject to negotiation
- B. The specific manner in which fees are charged by CCI Financial Group, Inc. is established in a client's written agreement with CCI Financial Group, Inc. or memorialized in a formal engagement letter. CCI Financial Group, Inc. will generally bill its investment advisory fees on a quarterly basis. Clients may elect to be billed in advance or arrears each calendar quarter. Clients may also elect to be billed directly for fees or to authorize CCI Financial Group, Inc. to directly debit fees from client accounts. Management fees are not prorated for each capital contribution and withdrawal made during the applicable calendar quarter. Accounts initiated or terminated during a calendar quarter will be charged a prorated fee. Upon termination of any account, any prepaid, unearned fees will be promptly refunded, and any earned, unpaid fees will be due and payable. Fees for other financial planning services are billed upon completion of the engagement and/or monthly.
- C. CCI Financial Group, Inc.'s investment advisory fees are exclusive of brokerage commissions, transaction fees, and other related costs and expenses, which are incurred by the client. Clients may incur certain charges imposed by custodians, brokers, third party investment and other third parties such as fees charged by managers, custodial fees, deferred sales charges, odd-lot differentials, transfer taxes, wire transfer and electronic fund fees, and other fees and taxes on brokerage accounts and securities transactions. Mutual funds and exchange-traded funds also charge internal management fees, which are disclosed in a fund's prospectus. Such charges, fees and commissions are exclusive of and in addition to CCI Financial Group, Inc.'s fee, and CCI Financial Group, Inc. does not receive any portion of these commissions, fees, and costs. Item 12 further describes the factors that CCI Financial Group, Inc. considers in selecting or recommending broker-dealers for *client* transactions and determining the reasonableness of their compensation (*e.g.*, commissions).
- D. Refunds of fees paid in advance – see Item 5 B.
- E. CCI Financial Group, Inc. does not accept compensation for the sale of securities or other investment products, including asset based sales charges or service fees from the sale of mutual funds.
- E.1
- E.2
- E.3
- E.4

Item 6 – Performance-Based Fees and Side-By-Side Management

CCI Financial Group, Inc. does not charge any performance-based fees (fees based on a share of capital gains on or capital appreciation of the assets of a client).

Item 7 – Types of Clients

CCI Financial Group, Inc. provides investment portfolio management services to individuals including high net worth individuals, trusts, and corporate pension and profit-sharing plans. The minimum account size for new clients is typically \$1,000,000.

Item 8 – Methods of Analysis, Investment Strategies and Risk of Loss

- A. CCI Financial Group, Inc.'s analysis methods include Charting, Fundamental, Technical, and Cyclical. Our investment strategy consists of maintaining an appropriate portfolio balance for a private investor. That portfolio consists of domestic and foreign equities, bonds, including those offered by domestic and foreign corporations, municipalities, the federal government, and bonds issued by foreign governments, real estate, commodities, various currencies, and hard assets, which would include various forms of collectibles, metals, precious gems, and the like. The percentage mix is dependent upon the fundamentals of the markets, the financial objectives and on the degree of risk assumed by the investor. The holding period is influenced by our view of the various markets. Very little short-term speculation occurs. Generally, clients take positions for long-term growth and appreciation. Investing in securities involves risk of loss that clients should be prepared to bear.
- B. The primary investment strategy employed consists of investment asset portfolio diversification. The investment portfolio diversification is directly related to each client's financial planning goals and objectives and risk tolerance. The material risks associated with this strategy would include: Global and domestic economic and political conditions change without a corresponding change in asset allocation; financial goals and objectives and risk tolerance of clients change without notifying CCI Financial Group, Inc. which would affect asset allocation.
- C. The primary types of investment securities utilized by CCI Financial Group, Inc. are mutual funds. The material risks would include: changes in management and/or investment advisory personnel or the investment philosophy of the mutual funds; sale of the mutual fund to another fund family; because mutual funds charge fees and CCI Financial Group, Inc. charges fees, the performance of the investment could be affected which could be construed as a material risk.

Clients should be aware that to the extent they have mutual funds in their investment portfolio they are paying two levels of advisory fees for the management of their assets, one directly to CCI Financial Group, Inc. and the other indirectly through the management fees assessed by the funds making up their portfolio.

Item 9 – Disciplinary Information

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of CCI Financial Group, Inc. or the integrity

of CCI Financial Group, Inc. 's management. There are no legal or disciplinary events relating to CCI Financial Group, Inc. and/or CCI Financial Group, Inc.'s management requiring disclosure.

Item 10 – Other Financial Industry Activities and Affiliations

Mr. Reitzes, the sole principal in applicant, practices law on a limited basis. Mr. Reitzes' legal practice deals primarily in the areas of estate planning, corporate and probate law. Mr. Reitzes is the sole owner of his law firm, the clients of which are typically also clients of applicant. In addition, Mr. Reitzes provides, on a separate fee basis, accounting and tax return preparation services to some of applicant's clients. Applicant also provides Business Advisory and Management Consulting services to some of applicant's clients.

Item 11 – Code of Ethics

CCI Financial Group, Inc., has adopted a Code of Ethics for all supervised persons of the firm describing its high standard of business conduct, and fiduciary duty to its clients. The Code of Ethics includes provisions relating to the confidentiality of client information, a prohibition on insider trading, a prohibition of rumor mongering, restrictions on the acceptance of significant gifts and the reporting of certain gifts and business entertainment items, and personal securities trading procedures, among other things. All supervised persons at CCI Financial Group, Inc., must acknowledge the terms of the Code of Ethics annually, or as amended.

CCI Financial Group, Inc., anticipates that, in appropriate circumstances, consistent with clients' investment objectives, it will cause accounts over which CCI Financial Group, Inc., has management authority to effect, and will recommend to investment advisory clients or prospective clients, the purchase or sale of securities in which CCI Financial Group, Inc., its affiliates and/or clients, directly or indirectly, have a position of interest. CCI Financial Group, Inc.'s employees and persons associated with CCI Financial Group, Inc., are required to follow CCI Financial Group, Inc.'s Code of Ethics. Subject to satisfying this policy and applicable laws, officers, directors and employees of CCI Financial Group, Inc., and its affiliates may trade for their own accounts in securities which are recommended to and/or purchased for CCI Financial Group, Inc.'s clients. The Code of Ethics is designed to assure that the personal securities transactions, activities and interests of the employees of CCI Financial Group, Inc. will not interfere with (i) making decisions in the best interest of advisory clients and (ii) implementing such decisions while, at the same time, allowing employees to invest for their own accounts. Under the Code certain classes of securities have been designated as exempt transactions, based upon a determination that these would materially not interfere with the best interest of CCI Financial Group, Inc.'s clients. In addition, the Code requires pre-clearance of many transactions, and restricts trading in close proximity to client trading activity. Nonetheless, because the Code of Ethics in some circumstances would permit employees to invest in the same securities as clients, there is a possibility that employees might benefit from market activity by a client in a security held by an employee. Employee trading is continually

monitored under the Code of Ethics, and to reasonably prevent conflicts of interest between CCI Financial Group, Inc., and its clients.

CCI Financial Group, Inc.'s clients or prospective clients may request a copy of the firm's Code of Ethics by contacting Darlene Fox.

It is CCI Financial Group, Inc.'s policy that the firm will not affect any principal or agency cross securities transactions for client accounts. CCI Financial Group, Inc., will also not cross trades between client accounts. Principal transactions are generally defined as transactions where an adviser, acting as principal for its own account or the account of an affiliated broker-dealer, buys from or sells any security to any advisory client. A principal transaction may also be deemed to have occurred if a security is crossed between an affiliated hedge fund and another client account. An agency cross transaction is defined as a transaction where a person acts as an investment adviser in relation to a transaction in which the investment adviser, or any person controlled by or under common control with the investment adviser, acts as broker for both the advisory client and for another person on the other side of the transaction. Agency cross transactions may arise where an adviser is dually registered as a broker-dealer or has an affiliated broker-dealer.

Item 12 – Brokerage Practices

A. CCI Financial Group, Inc. recommends that clients establish brokerage accounts with the Schwab Institutional division of Charles Schwab & Co., Inc. to maintain custody of clients' assets and to effect trades for their accounts. It is the client's decision to custody assets with Schwab. CCI Financial Group, Inc. is independently owned and operated and not affiliated with Schwab.

1. Schwab provides CCI Financial Group, Inc. with access to its institutional trading and custody services, which are typically not available to Schwab retail investors. These services are generally available to independent investment advisors on an unsolicited basis, at no charge to them so long as a total of at least \$10 million of the advisor's clients' assets are maintained in accounts at Schwab Institutional. These services are not contingent upon CCI Financial Group, Inc.'s committing any specific amount of business (assets in custody or trading commissions). Schwab's brokerage services include the execution of securities transactions, custody, research, and access to mutual funds and other investments that are otherwise generally available only to institutional investors or would require significantly higher minimum initial investment.

For CCI Financial Group, Inc.'s client accounts maintained in its custody, Schwab generally does not charge separately for custody services but is compensated by account holders through commissions and other transaction-related or asset-based fee for securities trades that are executed through Schwab or that settle into Schwab accounts.

Schwab Institutional also makes available to CCI Financial Group, Inc. other products and services that benefit CCI Financial Group, Inc. but may not directly benefit its clients' accounts. Many of these products and services may be used to service all or some substantial number of CCI Financial Group, Inc.'s accounts, including accounts not

maintained at Schwab. Schwab's products and services include software and other technology that provides access to client account data, facilitate trade execution, provide research, pricing and other market data, facilitate payment of management fees from client accounts and assist with back-office functions, recordkeeping and client reporting.

The Company has never had any understanding or agreement of any kind with any broker whereby the Company agreed to direct brokerage transactions to that broker in exchange for any products or services of any kind.

- a. Schwab Institutional also offers other services intended to help CCI Financial Group, Inc. manage and further develop its business enterprise. These services may include compliance, legal and business consulting, publications and conferences on practice management and business succession; access to employee benefits providers, human capital consultants and insurance providers. Schwab may make available, arrange and/or pay third-party vendors for the types of services rendered to CCI Financial Group. Schwab Institutional may discount or waive fees it would otherwise charge for some of these services or pay all or part of the fees of a third-party providing these services to CCI Financial Group, Inc. Schwab Institutional may also provide other benefits such as educational events or occasional business entertainment of CCI Financial Group, Inc.'s personnel.
- b. In cases where a client does not direct the firm to a particular broker for the execution of a recommended securities transaction, CCI Financial Group, Inc. directs the transaction to Schwab Institutional.
- c. Schwab Institutional may, from time to time and on a selected basis, charge a brokerage commission greater than that which might have been charged by another broker. CCI Financial Group, Inc. utilizes Schwab Institutional because it has established a pattern of providing top-quality service to our clients.
- d. Soft dollar benefits are not proportionally allocated to any accounts that may generate different amounts of the soft dollar benefits. Soft dollar benefits are used to service all client accounts.
- e. The products and services that were provided to CCI Financial Group, Inc. during fiscal year ending 7/31/10 from Schwab Institutional were as follows: access to their Schwab Institutional Website for trading in client accounts; their News and Resources area; their Third-party research services area dealing with stocks and mutual funds and; their Client and Account Servicing. Financial recap statements are prepared in the Portfolio Center System, which is provided to CCI Financial Group, Inc. by Schwab at no cost.
- f. During fiscal year ending 7/31/10 CCI Financial Group, Inc. did not direct client transactions to a particular broker-dealer in return for soft dollar benefits.

2. CCI Financial Group, Inc. has never had any understanding or agreement of any kind with any broker whereby the Company agreed to direct brokerage transactions to that broker in exchange for client referrals.
3. Directed Brokerage
 - a. CCI Financial Group, Inc. does not recommend, request or require that a client direct CCI Financial Group, Inc. to execute financial transactions through a specified broker-dealer.

CCI Financial Group, Inc. has adopted various procedures used to implement the firm's policy and conducts reviews to monitor and ensure the firm's policy is observed, implemented properly and amended or updated, as appropriate, which include the following:

 - Any client directed brokerage instructions and arrangements are to be in writing and must be reviewed by the Compliance Officer.
 - Any client brokerage instructions are maintained in the client document file.
 - Any relationships and conflicts of interest relating to arrangements in which brokers refer clients to the firm will be disclosed to clients.
 - b. CCI Financial Group, Inc. will accept client instructions for directing the client's brokerage transactions to a particular broker-dealer. Any client instructions to CCI Financial Group, Inc. are to be in writing with appropriate disclosures that for any directed brokerage arrangements CCI Financial Group, Inc. will not negotiate commissions, may not obtain volume discounts or aggregate directed transactions, and that commission charges will vary among clients and best execution may not be obtained. Directing brokerage may cost clients more money.
- B. CCI Financial Group, Inc.'s policy is to not aggregate client transactions. If the firm's policy were to change, clients participating in any aggregated transactions would receive an average share price and transaction costs would be shared equally and on a pro-rata basis. In the event transactions for an adviser, its employees or principals ("proprietary accounts") are aggregated with client transactions, conflicts arise and special policies and procedures must be adopted to disclose and address these conflicts.

Item 13 – Review of Accounts

All accounts are reviewed at a minimum of every 4 weeks by both the client relationship specialist and the financial consultant responsible for the financial consulting aspects of the business. Economic developments such as an anticipated significant change in interest rates; the maturity of certain

investments; changes in client investment needs and tactical investment opportunities arising because of misplaced pricing of investments in relationship to their value, trigger a review of accounts on other than the normally scheduled basis to ensure the proper investment of all account assets.

Because the securities in the accounts are held in a custodial account at a bank or brokerage firm, periodical financial reports are furnished to the client. We also receive the reports and communicate our analysis and observations to the client. Monthly and/or quarterly statements are sent to clients providing a summary of all account activity.

Item 14 – Client Referrals and Other Compensation

Other than receiving fees, CCI Financial Group, Inc. receives no additional economic benefit for providing investment advice or other advisory services to its clients. CCI Financial Group, Inc. is not directly or indirectly compensated for any client referrals.

Item 15 – Custody

CCI Financial Group, Inc., pursuant to the United State Securities and Exchange Commission Rules and Regulations, is deemed to have custody of advisory client funds, securities or assets. As an advisor with custody, CCI Financial Group, Inc.'s general policy is to ensure that we maintain client funds and securities with "qualified custodians." Clients, or their independent representatives should receive at least quarterly statements from the broker dealer, bank or other qualified custodian that holds and maintains client's investment assets. CCI Financial Group, Inc., urges client's to carefully review such statements and compare such official custodial records to the account statements that CCI Financial Group, Inc. provides to them. CCI Financial Group, Inc. statements may vary from custodial statements based on accounting procedures, reporting dates, or valuation methodologies of certain securities.

Item 16 – Investment Discretion

CCI Financial Group, Inc., usually receives discretionary authority from the client at the outset of an advisory relationship to select the identity and amount of securities to be bought or sold. In all cases, however, such discretion is to be exercised in a manner consistent with the stated investment objectives for the particular client account and CCI Financial Group, Inc., as a matter of practice, usually communicates with the client in advance.

When selecting securities and determining amounts, CCI Financial Group, Inc., observes the investment policies, limitations and restrictions of the clients for which it advises.

Item 17 – Voting Client Securities

As a matter of firm policy and practice, CCI Financial Group, Inc., does not have any authority to and does not vote proxies on behalf of advisory clients. Clients retain the responsibility for receiving and voting proxies for any and all securities maintained in client portfolios. CCI Financial Group, Inc., may offer assistance as to proxy matters upon client's request, but the client always retains the proxy voting responsibility.

Item 18 – Financial Information

Registered investment advisers are required to provide clients with certain financial information or disclosures about the company's financial condition. CCI Financial Group, Inc., has no financial commitment that impairs its ability to meet contractual and fiduciary commitments to clients, and has not been the subject of a bankruptcy proceeding.