

RICHARD J. BIRNBACH, CPA, CFP

BROCHURE SUPPLEMENT

C & C FINANCIAL SERVICES, INC.

175 Great Neck Road, Suite 405
Great Neck, New York 11021
516-482-3260
March 28, 2023

This brochure supplement provides information about Richard J. Birnbach, CPA, CFP that supplements the C & C Financial Services, Inc. Brochure. You should have received a copy of that brochure. Please contact Kristine L. Fiore at (516) 482-3260 or rjb@cumcar.com if you did not receive the C & C Financial Services, Inc. brochure or if you have questions about the contents of this supplement.

Item 2 Educational Background and Business Experience

Richard J. Birnbach, CPA, CFP (President) was born in 1944. Mr. Birnbach has a BBA degree in accounting and business administration, from the City College of New York (1965). He earned his Certified Public Accountant designation in 1968 and his Certified Financial Planner designation in 1988. Mr. Birnbach joined Cummings & Carroll, P.C. in 1964. He has been president of Cummings & Carroll, P.C. from May 2003 to the present. Mr. Birnbach has been employed by C & C Financial Services, Inc. (an affiliate of Cummings & Carroll, P.C.) from November 1, 2007 to the present.

Certified Public Accountants (CPA) in New York must have successfully completed at least 150 Semester hours of acceptable credit approved by the New York Board of Examiners, including at least a bachelor's degree, and must complete four sections of the CPA exam covering topics including audit, financial accounting and reporting, regulation and business environment. CPAs who are licensed in New York must renew their licenses every three years and are required to have 120 hours of continuing professional education (CPE) credit during each three-year period.

Certified Financial Planner (CFP) designation is a professional certification rather than an educational credential, and certificants must successfully complete a course of academic study covering personal financial planning topics that financial planning practitioners have identified through periodic job-task analysis studies. CFP Board's comprehensive CFP Certification Examination reflects a philosophical perspective that distinguishes "certification" from "education". In effect, it is a practical knowledge exam, rather than an academic test. CFP certificants are required to abide by CFP Board's ethical standards, as set forth in the *Standards of Professional Conduct*, and are subject to disciplinary action when those standards are violated.

Item 3 Disciplinary Information

No information is applicable to this item.

Item 4 Other Business Activities

No information is applicable to this item.

Item 5 Additional Compensation

No information is applicable to this item.

Item 6 Supervision

Richard J. Birnbach, as President, is self-supervised, and bound by our Code of Ethics. He can be reached at 516-482-3260.

Item 7 Requirements for State-Registered Advisors

The self-supervised person, Richard J. Birnbach, has not been subjected to any arbitration claims, has not been involved in any civil or administrative proceedings, and has not been the subject of a bankruptcy petition.