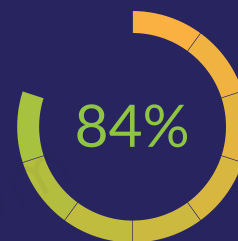


CCM Investment Advisers

TRUST SCORE



CCM Investment Advisers, federally registered in 1987, is a Registered Investment Advisor (RIA) in 24 state(s) with a licensed staff of 7 advisors. CCM Investment Advisers manages \$3 billion and provides investment advisory services for 736 clients (1:106 advisor/client ratio).

CCM Investment Advisers requires a \$0 minimum investment and charges a blended rate between 0.75% and 0.25% for ongoing portfolio management services, depending on the size of the portfolio.

BENEFITS

- Firm uses a transparent fee-only model
- Firm has \$1B or more in assets under management
- Firm has been federally registered for 31 years
- Communications sent to the firm's website are secure and encrypted
- Firm does not have a disciplinary history
- Firm does not have any misdemeanor convictions
- Firm does not have any felony convictions
- Firm does not have an insurance agent conflict
- Firm does not have an attorney conflict
- Firm does not accept performance-based fees
- Firm does not perform side-by-side management

CONSIDERATIONS

- There is only one licensed advisor for every 106 clients (industry average 1:50)
- Firm serves fewer than 1,000 clients
- Firm may receive soft-dollar benefits that could incentivize them to push trades through broker-dealers that provide advantages to the firm instead of through broker-dealers that could provide the best execution for their clients
- Custodian is unknown

BENEFITS (cont.)

Firm does not privately manage or own the products they recommend

Firm does not offer proprietary products

CONSIDERATIONS (cont.)