

Uniform Application for Investment Adviser Registration

OMB APPROVAL	
OMB Number:	3235-0049
Expires:	February 28, 2011
Estimated average burden hours per response	4.07

Name of Investment Adviser: CCGInvestments					
Address: (Number and Street)	(City)	(State)	(Zip Code)	Area Code	Telephone Number
1800 Walt Whitman Road	Melville	NY	11747	(631)	249-0500

**This part of Form ADV gives information about the investment adviser and its business for the use of clients.
The information has not been approved or verified by any governmental authority.**

Table of Contents

<u>Item Number</u>	<u>Item</u>	<u>Page</u>
1	Advisory Services and Fees	2
2	Types of Clients	2
3	Types of Investments	3
4	Methods of Analysis, Sources of Information and Investment Strategies	3
5	Education and Business Standards	4
6	Education and Business Background	4
7	Other Business Activities	4
8	Other Financial Industry Activities or Affiliations	4
9	Participation or Interest in Client Transactions	5
10	Conditions for Managing Accounts	5
11	Review of Accounts	5
12	Investment or Brokerage Discretion	6
13	Additional Compensation	6
14	Balance Sheet	6
	Continuation Sheet	Schedule F
	Balance Sheet, if required	Schedule G

(Schedules A, B, C, D, and E are included with Part I of this Form, for the use of regulatory bodies, and are not distributed to clients.)

Potential persons who are to respond to the collection of information contained in this form are not required to respond unless the form displays a currently valid OMB control number.

1. A. Advisory Services and Fees. (check the applicable boxes) For each type of service provided, state the approximate % of total advisory billings from that service. (See instruction below.)

Applicant:

<input checked="" type="checkbox"/>	(1)	Provides investment supervisory services	<u>92</u>	%
<input checked="" type="checkbox"/>	(2)	Manages investment advisory accounts not involving investment supervisory services	<u>5</u>	%
<input checked="" type="checkbox"/>	(3)	Furnishes investment advice through consultations not included in either service described above	<u>2</u>	%
<input type="checkbox"/>	(4)	Issues periodicals about securities by subscription	_____	%
<input type="checkbox"/>	(5)	Issues special reports about securities not included in any service described above	_____	%
<input type="checkbox"/>	(6)	Issues, not as part of any service described above, any charts, graphs, formulas, or other devices which clients may use to evaluate securities	_____	%
<input checked="" type="checkbox"/>	(7)	On more than an occasional basis, furnishes advice to clients on matters not involving securities	<u>1</u>	%
<input type="checkbox"/>	(8)	Provides a timing service	_____	%
<input type="checkbox"/>	(9)	Furnishes advice about securities in any manner not described above	_____	%

(Percentages should be based on applicant's last fiscal year. If applicant has not completed its first fiscal year, provide estimates of advisory billings for that year and state that the percentages are estimates.)

B. Does applicant call any of the services it checked above financial planning or some similar term? Yes No

C. Applicant offers investment advisory services for: (check all that apply)

<input checked="" type="checkbox"/>	(1)	A percentage of assets under management	<input type="checkbox"/>	(4)	Subscription fees
<input checked="" type="checkbox"/>	(2)	Hourly charges	<input type="checkbox"/>	(5)	Commissions
<input type="checkbox"/>	(3)	Fixed fees (not including subscription fees)	<input type="checkbox"/>	(6)	Other

D. For each checked box in A above, describe on Schedule F:

- the services provided, including the name of any publication or report issued by the adviser on a subscription basis or for a fee
- applicant's basic fee schedule, how fees are charged and whether its fees are negotiable
- when compensation is payable, and if compensation is payable before service is provided, how a client may get a refund or may terminate an investment advisory contract before its expiration date

2. Types of Clients — Applicant generally provides investment advice to: (check those that apply)

<input checked="" type="checkbox"/>	A.	Individuals	<input checked="" type="checkbox"/>	E.	Trusts, estates, or charitable organizations
<input type="checkbox"/>	B.	Banks or thrift institutions	<input checked="" type="checkbox"/>	F.	Corporations or business entities other than those listed above
<input type="checkbox"/>	C.	Investment companies	<input type="checkbox"/>	G.	Other (describe on Schedule F)
<input checked="" type="checkbox"/>	D.	Pension and profit sharing plans			

Answer all items. Complete amended pages in full, circle amended items and file with execution page (page 1).

3. Types of Investments. Applicant offers advice on the following: (check those that apply)

- A. Equity securities
- (1) exchange-listed securities
 - (2) securities traded over-the-counter
 - (3) foreign issuers
- B. Warrants
- C. Corporate debt securities (other than commercial paper)
- D. Commercial paper
- E. Certificates of deposit
- F. Municipal securities
- G. Investment company securities:
- (1) variable life insurance
 - (2) variable annuities
 - (3) mutual fund shares
- H. United States government securities
- I. Options contracts on:
- (1) securities
 - (2) commodities
- J. Futures contracts on:
- (1) tangibles
 - (2) intangibles
- K. Interests in partnerships investing in:
- (1) real estate
 - (2) oil and gas interests
 - (3) other (explain on Schedule F)
- L. Other (explain on Schedule F)

4. Methods of Analysis, Sources of Information, and Investment Strategies.

A. Applicant's security analysis methods include: (check those that apply)

- (1) Charting
- (2) Fundamental
- (3) Technical
- (4) Cyclical
- (5) Other (explain on Schedule F)

B. The main sources of information applicant uses include: (check those that apply)

- (1) Financial newspapers and magazines
- (2) Inspections of corporate activities
- (3) Research materials prepared by others
- (4) Corporate rating services
- (5) Timing services
- (6) Annual reports, prospectuses, filings with the Securities and Exchange Commission
- (7) Company press releases
- (8) Other (explain on Schedule F)

C. The investment strategies used to implement any investment advice given to clients include: (check those that apply)

- (1) Long term purchases (securities held at least a year)
- (2) Short term purchases (securities sold within a year)
- (3) Trading (securities sold within 30 days)
- (4) Short sales
- (5) Margin transactions
- (6) Option writing, including covered options, uncovered options, or spreading strategies
- (7) Other (explain on Schedule F)

Answer all items. Complete amended pages in full, circle amended items and file with execution page (page 1).

5. Education and Business Standards.

Are there any general standards of education or business experience that applicant requires of those involved in determining or giving investment advice to clients? Yes No

(If yes, describe these standards on Schedule F.)

6. Education and Business Background.

For:

- each member of the investment committee or group that determines general investment advice to be given to clients, or
- if the applicant has no investment committee or group, each individual who determines general investment advice given to clients (if more than five, respond only for their supervisors)
- each principal executive officer of applicant or each person with similar status or performing similar functions.

On Schedule F, give the:

- name
- formal education after high school
- year of birth
- business background for the preceding five years

7. Other Business Activities. (check those that apply)

- A. Applicant is actively engaged in a business other than giving investment advice.
- B. Applicant sells products or services other than investment advice to clients.
- C. The principal business of applicant or its principal executive officers involves something other than providing investment advice.

(For each checked box describe the other activities, including the time spent on them, on Schedule F.)

8. Other Financial Industry Activities or Affiliations. (check those that apply)

- A. Applicant is registered (or has an application pending) as a securities broker-dealer.
- B. Applicant is registered (or has an application pending) as a futures commission merchant, commodity pool operator or commodity trading adviser.
- C. Applicant has arrangements that are material to its advisory business or its clients with a related person who is a:
 - (1) broker-dealer
 - (7) accounting firm
 - (2) investment company
 - (8) law firm
 - (3) other investment adviser
 - (9) insurance company or agency
 - (4) financial planning firm
 - (10) pension consultant
 - (5) commodity pool operator, commodity trading adviser or futures commission merchant
 - (11) real estate broker or dealer
 - (6) banking or thrift institution
 - (12) entity that creates or packages limited partnerships

(For each checked box in C, on Schedule F identify the related person and describe the relationship and the arrangements.)

D. Is applicant or a related person a general partner in any partnership in which clients are solicited to invest? Yes No

(If yes, describe on Schedule F the partnerships and what they invest in.)

Answer all items. Complete amended pages in full, circle amended items and file with execution page (page 1).

9. Participation or Interest in Client Transactions.

Applicant or a related person: (check those that apply)

- A. As principal, buys securities for itself from or sells securities it owns to any client.
- B. As broker or agent effects securities transactions for compensation for any client.
- C. As broker or agent for any person other than a client effects transactions in which client securities are sold to or bought from a brokerage customer.
- D. Recommends to clients that they buy or sell securities or investment products in which the applicant or a related person has some financial interest.
- E. Buys or sells for itself securities that it also recommends to clients.

(For each box checked, describe on Schedule F when the applicant or a related person engages in these transactions and what restrictions, internal procedures, or disclosures are used for conflicts of interest in those transactions.)

Describe, on Schedule F, your code of ethics, and state that you will provide a copy of your code of ethics to any client or prospective client upon request.

- 10. Conditions for Managing Accounts.** Does the applicant provide investment supervisory services, manage investment advisory accounts or hold itself out as providing financial planning or some similarly termed services *and* impose a minimum dollar value of assets or other conditions for starting or maintaining an account? Yes No
-

(If yes, describe on Schedule F.)

11. Review of Accounts. If applicant provides investment supervisory services, manages investment advisory accounts, or holds itself out as providing financial planning or some similarly termed services:

- A. Describe below the reviews and reviewers of the accounts. **For reviews**, include their frequency, different levels, and triggering factors. **For reviewers**, include the number of reviewers, their titles and functions, instructions they receive from applicant on performing reviews, and number of accounts assigned each.

While the underlying securities within Investment Supervisory Service client accounts are continuously monitored, these and Money Manager Search and Monitoring client accounts will be formally reviewed at least quarterly by the investment adviser representative of CCG Investments ("CCGI") in charge of the account. More frequent reviews may be triggered by material changes in variables such as the client's individual circumstances, or the market, political or economic environment.

Financial Planning and Selection and Monitoring Service client accounts will be reviewed as contracted for at the inception of the advisory relationship.

The accounts of clients participating in one of the SEI Programs, or the ManagersChoice Program, will be formally reviewed by the CCGI investment adviser representative in charge of the account on an annual basis to assess the asset allocation of the client's account.

- B. Describe below the nature and frequency of regular reports to clients on their accounts.

Investment Supervisory Service clients and Selection and Monitoring Services clients will receive monthly brokerage and custodial statements from their respective broker and custodian. CCGI will not issue regular reports to these clients.

Financial Planning clients will receive reports as contracted for at the inception of the advisory relationship.

Clients participating in one or both of the SEI Programs, or in the ManagersChoice Program, are requested to refer to the applicable Program disclosure document for information on the reports to be provided within the applicable Program. CCGI will not provide any regular reports to these clients.

Answer all items. Complete amended pages in full, circle amended items and file with execution page (page 1).

12. Investment or Brokerage Discretion.

A. Does applicant or any related person have authority to determine, without obtaining specific client consent, the:

- | | | |
|--|-------------------------------------|-------------------------------------|
| (1) securities to be bought or sold? | Yes | No |
| | <input type="checkbox"/> | <input checked="" type="checkbox"/> |
| (2) amount of the securities to be bought or sold? | Yes | No |
| | <input type="checkbox"/> | <input checked="" type="checkbox"/> |
| (3) broker or dealer to be used? | Yes | No |
| | <input checked="" type="checkbox"/> | <input type="checkbox"/> |
| (4) commission rates paid? | Yes | No |
| | <input checked="" type="checkbox"/> | <input type="checkbox"/> |

B. Does applicant or a related person suggest brokers to clients? Yes No

For each yes answer to A describe on Schedule F any limitations on the authority. For each yes to A(3), A(4) or B, describe on Schedule F the factors considered in selecting brokers and determining the reasonableness of their commissions. If the value of products, research and services given to the applicant or a related person is a factor, describe:

- the products, research and services
- whether clients may pay commissions higher than those obtainable from other brokers in return for those products and services
- whether research is used to service all of applicant's accounts or just those accounts paying for it; and
- any procedures the applicant used during the last fiscal year to direct client transactions to a particular broker in return for products and research services received.

13. Additional Compensation.

Does the applicant or a related person have any arrangements, oral or in writing, where it:

- | | | |
|---|-------------------------------------|--------------------------|
| A. is paid cash by or receives some economic benefit (including commissions, equipment or non-research services) from a non-client in connection with giving advice to clients? | Yes | No |
| | <input checked="" type="checkbox"/> | <input type="checkbox"/> |
| B. directly or indirectly compensates any person for client referrals? | Yes | No |
| | <input checked="" type="checkbox"/> | <input type="checkbox"/> |

(For each yes, describe the arrangements on Schedule F.)

14. Balance Sheet. Applicant must provide a balance sheet for the most recent fiscal year on Schedule G if applicant:

- has custody of client funds or securities (unless applicant is registered or registering only with the Securities and Exchange Commission); or
 - requires prepayment of more than \$500 in fees per client and 6 or more months in advance
- Has applicant provided a Schedule G balance sheet? Yes No

Answer all items. Complete amended pages in full, circle amended items and file with execution page (page 1).

(Do not use this Schedule as a continuation sheet for Form ADV Part I or any other schedules.)

1. Full name of applicant exactly as stated in Item 1A of Part I of Form ADV: CCGInvestments		IRS Empl. Ident. No.: 11-3237905
Item of Form (identify)	Answer	
1.D.	<p><u>INTRODUCTION</u></p> <p>This brochure provides information about the qualifications and business practices of CFM Advisors, Inc. ("CFMA"), an investment adviser firm registered with the United States Securities and Exchange Commission. CFMA primarily conducts its advisory business under the name of CCG Investments ("CCGI"). Please contact John Romano, Chief Compliance Officer of CCGI, if you have any questions about the contents of this brochure. 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.</p> <p>Additional information about CCGI is available on the Internet at www.adviserinfo.sec.gov/IAPD/Content/Search/iapd_OrgSearch.aspx. You can search this site by a unique identifying number, known as a CRD number. The CRD number for CCGI is 111581.</p> <p><u>SERVICES AND FEES</u></p> <p>INVESTMENT SUPERVISORY SERVICES</p> <p>CCGI provides Investment Supervisory Services, defined as giving continuous advice to a client or making investments for a client based on the individual needs of the client. Through personal discussions in which goals and objectives based on a client's particular circumstances are established, CCGI develops a client's personal investment policy and creates and manages a portfolio based on that policy. CCGI provides this service to individuals, pension and profit sharing plans, trusts, estates, charitable organizations, and corporations. CCGI will manage advisory accounts on a non-discretionary basis only. Account supervision is guided by the stated objectives of the client (i.e., maximum capital appreciation, growth, income, or growth and income).</p> <p>CCGI will create a portfolio of no-load, and load-waived mutual funds. CCGI will allocate the client's assets among various investments taking into consideration the overall management style selected by the client. The mutual funds will be selected on the basis of any or all of the following criteria: the fund's performance history; the industry sector in which the fund invests; the track record of the fund's manager; the fund's investment objectives; the fund's management style and philosophy; and the fund's management fee structure. Portfolio weighting between funds and market sectors will be determined by each client's individual needs and circumstances.</p> <p>Clients will have the opportunity to place reasonable restrictions on the types of investments which will be made on the client's behalf by CCGI. Reasonable instructions given by a client may include prohibition with respect to the purchase or sale of particular securities or types of securities, including prohibitions on the purchase or sale of specific or certain sectors of mutual funds and/or money market funds. The client understands that he/she will not be able to provide instructions that prohibit or restrict the investment advisor of a mutual fund or money market fund with respect to the purchase or sale of specific securities within the fund or money market fund.</p>	

(Do not use this Schedule as a continuation sheet for Form ADV Part I or any other schedules.)

1. Full name of applicant exactly as stated in Item 1A of Part I of Form ADV: CCGIInvestments		IRS Empl. Ident. No.: 11-3237905
---	--	--

Item of Form (identify)	Answer
	<p>MONEY MANAGER SEARCH AND MONITORING</p> <p>CCGI may perform management searches of various independent registered investment advisers on behalf of a client. Based on a client's individual circumstances and needs, CCGI will determine which independent adviser's portfolio management is appropriate for that client. Factors considered in making this determination include account size, risk tolerance, the opinion of each client and the investment philosophy of the independent adviser.</p> <p>Clients should refer to the independent adviser's disclosure document for a full description of the services offered. CCGI will meet with the client on a regular basis, or as determined by the client, to review the account. If CCGI believes that a particular independent manager is performing inadequately, or if CCGI believes that a different manager is more suitable for a client's particular needs, then CCGI may suggest that the client contract with a different manager. Under this scenario, CCGI will assist the client in selecting a new manager, and then monitor that adviser's performance. However, any move to a new manager is solely at the discretion of the client. CCGI recommends managers who offer their services through programs for independent advisers offered by Schwab and/or Fidelity as well as other managers.</p> <p>SELECTION AND MONITORING SERVICES</p> <p>CCGI provides several advisory services in combination. While the primary clients for these services will be pension, profit sharing and 401(k) plans, CCGI will also offer these services, where appropriate, to individuals and corporations. Selection and Monitoring Services are comprised of four distinct services to be used in combination.</p> <p><u>Investment Policy Statement Preparation (hereinafter referred to as "IPS"):</u> CCGI will meet with the client (in person or over the telephone) to determine the client's investment needs and goals. CCGI will then prepare a written IPS stating those needs and goals and encompassing a policy under which these goals are to be achieved. The IPS will also list the criteria for selection of investment vehicles and the procedures and timing interval for monitoring of investment performance.</p> <p><u>Selection of Investment Vehicles:</u> CCGI will review various investments to determine which of these investments are appropriate to implement the client's IPS. The number of investments to be recommended will be determined by the client, based on the IPS.</p> <p><u>Monitoring of Investment Performance:</u> Client investments will be monitored continuously based on the procedures and timing intervals delineated in the IPS.</p> <p>CCGI will not be involved in any way in the purchase or sale of these investments for Pension and Profit Sharing clients, CCGI will supervise the client's portfolio and will make recommendations to the client as market factors and the client's needs dictate. Other clients may elect to use CCGI to assist the client in placing recommended transactions.</p>

(Do not use this Schedule as a continuation sheet for Form ADV Part I or any other schedules.)

1. Full name of applicant exactly as stated in Item 1A of Part I of Form ADV: CCGIInvestments	IRS Empl. Ident. No.: 11-3237905
---	--

Item of Form (identify)	Answer												
	<p><u>Employee Communications:</u> For pension, profit sharing and 401(k) plan clients wherein there are individual accounts with participants exercising control over assets in their own account ("self-directed plans"), CCGI also provides annual educational support and investment workshops designed for the Plan participants. The nature of the topics to be covered will be determined by CCGI and the client under the guidelines established in ERISA Section 404(c). The educational support and investment workshops will NOT provide Plan participants with individualized, tailored investment advice or individualized, tailored asset allocation recommendations.</p> <p>Individualized planning services are available to plan participants separately through CCGI's financial planning services.</p> <p>FEES: INVESTMENT SUPERVISORY SERVICES, MONEY MANAGER SEARCH AND MONITORING, AND SELECTION AND MONITORING SERVICES</p> <p>The annual fee for these services will be charged as a percentage of advised assets, according to the schedules below:</p> <table style="margin-left: 40px;"> <thead> <tr> <th style="text-align: left;"><u>Assets Under Management</u></th> <th style="text-align: left;"><u>Annual Fee (%)</u></th> </tr> </thead> <tbody> <tr> <td>Up to \$1,000,000</td> <td>2.00%</td> </tr> <tr> <td>\$1,000,001 to \$3,000,000</td> <td>1.50%</td> </tr> <tr> <td>\$3,000,001 to \$5,000,000</td> <td>1.00%</td> </tr> <tr> <td>\$5,000,001 to \$8,000,000</td> <td>0.80%</td> </tr> <tr> <td>\$8,000,001 and up</td> <td>0.50%</td> </tr> </tbody> </table> <p>CCGI typically requires a minimum annual fee of \$1,000 for services provided to Qualified Plan clients. This minimum annual fee is generally not negotiable, notwithstanding that the application of the foregoing fee schedule would otherwise result in a lesser charge. However, CCGI retains the discretion to reduce or waive these minimums based upon individual client circumstances (e.g., the nature of current investments, future contributions by client to the account, etc.).</p> <p>Clients will be billed in advance at the beginning of each calendar quarter based upon the value (market value or fair market value in the absence of market value, plus any credit balance or minus any debit balance) of the client's account at the end of the previous quarter. Fees may be directly debited from an account in accordance with client authorization in the Client Services Agreement.</p> <p>For Money Manager Search and Monitoring clients, the fee includes both CCGI's fee and the fee of the independent investment adviser utilized by the client at CCGI's recommendation. Depending on the agreement between CCGI and the independent Money Manager, either CCGI will invoice the client for the total fee, at which point a portion will be paid to the independent adviser for its advisory services, or the independent adviser will invoice the client for the total fee and remit a portion to CCGI.</p>	<u>Assets Under Management</u>	<u>Annual Fee (%)</u>	Up to \$1,000,000	2.00%	\$1,000,001 to \$3,000,000	1.50%	\$3,000,001 to \$5,000,000	1.00%	\$5,000,001 to \$8,000,000	0.80%	\$8,000,001 and up	0.50%
<u>Assets Under Management</u>	<u>Annual Fee (%)</u>												
Up to \$1,000,000	2.00%												
\$1,000,001 to \$3,000,000	1.50%												
\$3,000,001 to \$5,000,000	1.00%												
\$5,000,001 to \$8,000,000	0.80%												
\$8,000,001 and up	0.50%												

(Do not use this Schedule as a continuation sheet for Form ADV Part I or any other schedules.)

1. Full name of applicant exactly as stated in Item 1A of Part I of Form ADV: CCGIInvestments	IRS Empl. Ident. No.: 11-3237905
---	--

Item of Form (identify)	Answer												
	<p>SERVICES AVAILABLE THROUGH SEI</p> <p style="text-align: center;">MANAGED ACCOUNTS PROGRAM</p> <p>CCGI participates in the Managed Accounts Program (the "Program") sponsored by SEI Investments Management Corporation ("SIMC"). To participate in the Program, CCGI, SIMC and each investor execute a tri-party agreement (hereinafter, a "Managed Account Agreement") providing for the management of certain investor assets in accordance with the terms thereof.</p> <p>Pursuant to a Managed Account Agreement, the investor appoints CCGI as its investment adviser to assist the investor in selecting an asset allocation strategy, which would include a the percentage of investor assets allocated to designated portfolios of separate securities (each, a "Separate Account Portfolio") and may include a percentage of assets allocated to a portfolio of mutual funds sponsored by SIMC or an affiliate thereof. The investor appoints SIMC to manage the assets in each Separate Account Portfolio in accordance with a strategy selected by the investor together with CCGI. SIMC may delegate its responsibility for selecting particular securities to one or more portfolio managers. The Program seeks to provide a globally diversified portfolio in order to meet an investor's long-term goals.</p> <p>CCGI provides recommendations regarding a client's asset allocation strategy and the choice of portfolio managers within the program on a non-discretionary basis. All changes require the prior approval of the client. CCGI will recommend changes to the client based on the individual needs of the client and changes within the Managed Accounts Program.</p> <p>FEES: The following schedule is used as the starting point for determining the fee to be charged to the client, based on the account's asset size and the nature and complexity of the client's circumstances. An exact fee will be quoted to each client. The total of CCGI's and SIMC's fees charged to the client will typically not exceed 3% of managed assets.</p> <table style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="text-align: left;"><u>Assets Under Management</u></th> <th style="text-align: right;"><u>Annual Fee (%)</u></th> </tr> </thead> <tbody> <tr> <td>Up to \$1,000,000</td> <td style="text-align: right;">2.00%</td> </tr> <tr> <td>\$1,000,001 to \$3,000,000</td> <td style="text-align: right;">1.50%</td> </tr> <tr> <td>\$3,000,001 to \$5,000,000</td> <td style="text-align: right;">1.00%</td> </tr> <tr> <td>\$5,000,001 to \$8,000,000</td> <td style="text-align: right;">0.80%</td> </tr> <tr> <td>\$8,000,001 and up</td> <td style="text-align: right;">0.50%</td> </tr> </tbody> </table> <p>The fees payable to SIMC are as follows:</p> <p><u>U.S. Equity Tax/Transition:</u></p> <ul style="list-style-type: none"> · 0.90% for the first \$3,000,000 · 0.80% for the next \$2,000,000 · 0.70% for the next \$5,000,000 · 0.65% for the next \$10+ million 	<u>Assets Under Management</u>	<u>Annual Fee (%)</u>	Up to \$1,000,000	2.00%	\$1,000,001 to \$3,000,000	1.50%	\$3,000,001 to \$5,000,000	1.00%	\$5,000,001 to \$8,000,000	0.80%	\$8,000,001 and up	0.50%
<u>Assets Under Management</u>	<u>Annual Fee (%)</u>												
Up to \$1,000,000	2.00%												
\$1,000,001 to \$3,000,000	1.50%												
\$3,000,001 to \$5,000,000	1.00%												
\$5,000,001 to \$8,000,000	0.80%												
\$8,000,001 and up	0.50%												

(Do not use this Schedule as a continuation sheet for Form ADV Part I or any other schedules.)

1. Full name of applicant exactly as stated in Item 1A of Part I of Form ADV: CCGIInvestments	IRS Empl. Ident. No.: 11-3237905
---	--

Item of Form (identify)	Answer
	<p><u>U.S. Large Cap:</u></p> <ul style="list-style-type: none"> · 1.05% for the first \$3,000,000 · 1.00% for the next \$2,000,000 · 0.85% for the next \$5,000,000 · 0.75% for the next \$10+ million <p><u>U.S. Small Cap:</u></p> <ul style="list-style-type: none"> · 1.20% for the first \$3,000,000 · 1.10% for the next \$2,000,000 · 1.00% for the next \$5,000,000 · 0.90% for the next \$10+ million <p><u>International Equity:</u></p> <ul style="list-style-type: none"> · 1.20% for the first \$3,000,000 · 1.05% for the next \$2,000,000 · 0.95% for the next \$5,000,000 · 0.85% for the next \$10+ million <p><u>Core Fixed Income and Active Municipal Bond:</u></p> <ul style="list-style-type: none"> · 0.65% for the first \$3,000,000 · 0.60% for the next \$2,000,000 · 0.50% for the next \$5,000,000 · 0.45% for the next \$10+ million <p><u>Laddered Municipal Bond:</u></p> <ul style="list-style-type: none"> · 0.50% for the first \$3,000,000 · 0.50% for the next \$2,000,000 · 0.45% for the next \$5,000,000 · 0.40% for the next \$10+ million <p>Additional discounts may apply to portfolios of \$5 million and above when multiple portfolio managers and/or mutual funds sponsored by SIMC or an affiliate are combined. There are no additional Brokerage fees. All brokerage costs are included in the fees payable to SIMC. SIMC is the co-sponsor of this program, and files a Schedule H of their ADV for this option.</p> <p style="text-align: center;">MUTUAL FUND ALLOCATION PROGRAM</p> <p>CCGI manages client portfolios through the SEI Mutual Fund Allocation Program (the "Program"). In this program, SEI provides advisory services to CCGI (but not to the client) involving the structure and design of asset allocation portfolios comprised solely of mutual funds advised by SEI. SEI also advises CCGI with respect to reallocation and rebalancing of investments within such asset allocation programs.</p> <p>The Program is designed as follows:</p>

(Do not use this Schedule as a continuation sheet for Form ADV Part I or any other schedules.)

1. Full name of applicant exactly as stated in Item 1A of Part I of Form ADV: CCGIInvestments	IRS Empl. Ident. No.: 11-3237905
---	--

Item of Form (identify)	Answer
	<p>CCGI will determine the client's current financial situation, financial goals and attitudes towards risk through various analyses and questionnaires. This process will help CCGI review the client's situation and enable CCGI to recommend an initial asset allocation based on the client's specific needs and goals.</p> <p>In determining the initial allocation to be used, CCGI will use several model portfolios of no-load mutual funds provided to CCGI by SEI. CCGI, will, if appropriate, suggest modifications to these models to more adequately address the client's individual needs.</p> <p>The client may place reasonable restrictions on the nature of the funds held in the portfolio or the allocation among the various classes, and CCGI will assist the client in understanding and evaluating the potential impact of these restrictions on the model portfolios. Once the client's asset allocation has been established, the portfolio will be implemented using the mutual funds advised by SEI. SEI Investments Management Corporation selects the investment managers of the underlying mutual funds. SEI utilizes institutional investment management firms. The fund managers are monitored by SEI to ensure that their investment styles and performance remain consistent with the objectives of the mutual funds.</p> <p>Accounts will be monitored at least annually and, when appropriate, CCGI will suggest a reallocation of the portfolio based on changing economic conditions or changes in the client's individual circumstances. Clients will receive notice from CCGI about these proposed changes, and CCGI will obtain the client's approval for all such changes.</p> <p>As economic or market changes occur, SEI will make a quarterly review of its model allocations and may recommend changes in these model allocations to CCGI. SEI will automatically reallocate all client holdings in model portfolios unless instructed to do otherwise by CCGI. If CCGI does not contact SEI prior to the first Friday of the month following the end of each calendar quarter, SEI will take CCGI's silence as a direction from CCGI to make the recommended reallocations. SEI will not make any ongoing recommendations concerning portfolios which deviate from SEI's models ("custom portfolios"); CCGI is responsible for all reviews and must instruct SEI to make any changes to such portfolios.</p> <p>Clients may also instruct SEI to automatically rebalance the client's account if the allocation among the underlying mutual funds deviates from the prescribed quarterly allocation by greater than a 2% variance. For the tax-managed models, the variance is 3%. Rebalancing occurs monthly, with no transaction fees. Should the client's individual situation change, the client should notify CCGI, who will assist the client in revising the current portfolio and/or reevaluate their financial situation to determine if a different model portfolio would be appropriate to the client's new situation. CCGI will manage advisory accounts on a non-discretionary basis only.</p> <p>FEES: The annual fee for CCGI's portfolio management services offered through the SEI Management Program will be charged as a percentage of assets under management.</p>

(Do not use this Schedule as a continuation sheet for Form ADV Part I or any other schedules.)

1. Full name of applicant exactly as stated in Item 1A of Part I of Form ADV: CCGIInvestments		IRS Empl. Ident. No.: 11-3237905												
Item of Form (identify)	Answer													
	<p>CCGI's fees for such services are as follows:</p> <table style="width: 100%; border-collapse: collapse; margin-top: 10px;"> <thead> <tr> <th style="text-align: left; border-bottom: 1px solid black;"><u>Assets Under Management</u></th> <th style="text-align: left; border-bottom: 1px solid black;"><u>Annual Fee (%)</u></th> </tr> </thead> <tbody> <tr> <td>Up to \$1,000,000</td> <td>1.00%</td> </tr> <tr> <td>\$1,000,001 to \$3,000,000</td> <td>0.75%</td> </tr> <tr> <td>\$3,000,001 to \$5,000,000</td> <td>0.50%</td> </tr> <tr> <td>\$5,000,001 to \$8,000,000</td> <td>0.40%</td> </tr> <tr> <td>\$8,000,001 and up</td> <td>0.25%</td> </tr> </tbody> </table> <p>There is no minimum account size required for this service. Clients will be invoiced in arrears at the end of each calendar quarter based upon the quarter end values (market value or fair market value in the absence of market value, plus any credit balance or minus any debit balance), of the client's account during the previous quarter.</p> <p>If authorized by the client, SEI will directly debit CCGI's advisory fee from the client's custodial account. SEI will forward the fee to CCGI. SEI will receive certain fees and expenses charged by mutual funds to their shareholders, as well as administrative/custodial fees for servicing the account.</p> <p>CCGI's clients authorize the custodian, SEI Trust Company, to deduct from their account and pay to CCGI, on the submission of a bill, the management fee for each calendar year quarter. SEI will send to clients a quarterly statement showing the amount of the management fee due, the account value on which the fee is based, and how the fee was calculated.</p> <p>Clients are responsible for verifying fee computations, since custodians are not typically asked to perform this task. The custodian will send clients a statement at least quarterly showing all amounts paid from the account, including all management fees paid by the custodian to CCGI.</p> <p>SERVICES AVAILABLE THROUGH THE MANAGERS FUNDS CCGI also provides advice to pre-existing clients through the ManagersChoice program sponsored by The Managers Funds, LLC. The Program is designed as follows:</p> <p>CCGI will determine the client's current financial situation, financial goals and attitudes towards risk through various analyses and questionnaires. This process will help CCGI review the client's situation and enable CCGI to recommend an initial asset allocation based on the client's specific needs and goals.</p> <p>In determining the initial allocation to be used, CCGI will use several model portfolios of no-load mutual funds managed by The Managers Funds, LLC. CCGI, will, if appropriate, suggest modifications to these models to more adequately address the client's individual needs. The client may place reasonable restrictions on the nature of the funds held in the portfolio or the allocation among the various classes, and CCGI will assist the client in understanding and evaluating the potential impact of these restrictions on the model portfolios.</p>		<u>Assets Under Management</u>	<u>Annual Fee (%)</u>	Up to \$1,000,000	1.00%	\$1,000,001 to \$3,000,000	0.75%	\$3,000,001 to \$5,000,000	0.50%	\$5,000,001 to \$8,000,000	0.40%	\$8,000,001 and up	0.25%
<u>Assets Under Management</u>	<u>Annual Fee (%)</u>													
Up to \$1,000,000	1.00%													
\$1,000,001 to \$3,000,000	0.75%													
\$3,000,001 to \$5,000,000	0.50%													
\$5,000,001 to \$8,000,000	0.40%													
\$8,000,001 and up	0.25%													

(Do not use this Schedule as a continuation sheet for Form ADV Part I or any other schedules.)

1. Full name of applicant exactly as stated in Item 1A of Part I of Form ADV: CCGIInvestments	IRS Empl. Ident. No.: 11-3237905
---	--

Item of Form (identify)	Answer												
	<p>Once the client's asset allocation has been established, the portfolio will be implemented using the mutual funds advised by The Managers Funds, LLC. The Managers Funds, LLC selects the investment managers of the underlying mutual funds. The Managers Funds, LLC utilizes institutional investment management firms. The fund managers are monitored by The Managers Funds, LLC to ensure that their investment styles and performance remain consistent with the objectives of the mutual funds. Accounts will be monitored quarterly and, when appropriate, The Managers Funds, LLC may make changes to or rebalance the client's portfolio without prior notice to the client. In addition, CCGI may suggest a reallocation of the portfolio based on changing economic conditions or changes in the client's individual circumstances. CCGI has no discretionary authority over the client's account.</p> <p>FEES: The annual fee for CCGI's portfolio management services offered through the ManagersChoice Program will be charged as a percentage of assets under management, according to the schedule below:</p> <table style="margin-left: 40px; border-collapse: collapse;"> <thead> <tr> <th style="text-align: left;"><u>Assets Under Management</u></th> <th style="text-align: left;"><u>Annual Fee (%)</u></th> </tr> </thead> <tbody> <tr> <td>Up to \$1,000,000</td> <td>1.00%</td> </tr> <tr> <td>\$1,000,001 to \$3,000,000</td> <td>0.75%</td> </tr> <tr> <td>\$3,000,001 to \$5,000,000</td> <td>0.50%</td> </tr> <tr> <td>\$5,000,001 to \$8,000,000</td> <td>0.40%</td> </tr> <tr> <td>\$8,000,001 and up</td> <td>0.25%</td> </tr> </tbody> </table> <p>There is no minimum account size required for this service. Clients will be invoiced in arrears at the end of each calendar quarter based upon the quarter end values (market value or fair market value in the absence of market value, plus any credit balance or minus any debit balance), of the client's account during the previous quarter.</p> <p>If authorized by the client, The Managers Funds, LLC will directly debit CCGI's advisory fee from the client's custodial account and will forward the fee to CCGI. The Managers Funds, LLC will receive certain fees and expenses charged by mutual funds to their shareholders, as well as administrative/custodial fees for servicing the account.</p> <p>FINANCIAL PLANNING CCGI also provides advice in the form of a Financial Plan. Clients purchasing this service will receive a written financial plan, providing the client with a detailed financial plan designed to achieve their stated financial goals and objectives.</p> <p>In general, the financial plan will address any or all of the following areas of concern:</p> <ul style="list-style-type: none"> - PERSONAL: Family records, budgeting, personal liability, estate information and financial goals. - TAX & CASH FLOW: Income tax and spending analysis and planning for past, current and future years. CCGI will illustrate the impact of various investments on a client's current income tax and future tax liability. 	<u>Assets Under Management</u>	<u>Annual Fee (%)</u>	Up to \$1,000,000	1.00%	\$1,000,001 to \$3,000,000	0.75%	\$3,000,001 to \$5,000,000	0.50%	\$5,000,001 to \$8,000,000	0.40%	\$8,000,001 and up	0.25%
<u>Assets Under Management</u>	<u>Annual Fee (%)</u>												
Up to \$1,000,000	1.00%												
\$1,000,001 to \$3,000,000	0.75%												
\$3,000,001 to \$5,000,000	0.50%												
\$5,000,001 to \$8,000,000	0.40%												
\$8,000,001 and up	0.25%												

(Do not use this Schedule as a continuation sheet for Form ADV Part I or any other schedules.)

1. Full name of applicant exactly as stated in Item 1A of Part I of Form ADV: CCGIInvestments		IRS Empl. Ident. No.: 11-3237905
Item of Form (identify)	Answer	
	<ul style="list-style-type: none"> - DEATH & DISABILITY: Cash needs at death, income needs of surviving dependents, estate planning and disability income analysis. - RETIREMENT: Analysis of current strategies and investment plans to help the client achieve his or her retirement goals. - INVESTMENTS: Analysis of investment alternatives and their effect on a client's portfolio. <p>CCGI gathers required information through in-depth personal interviews. Information gathered includes a client's current financial status, future goals and attitudes towards risk.</p> <p>Related documents supplied by the client are carefully reviewed, including a questionnaire completed by the client, and a written report is prepared. Should a client choose to implement the recommendations contained in the plan, CCGI suggests the client work closely with his/her attorney, accountant, insurance agent, and/or stockbroker. Implementation of financial plan recommendations is entirely at the client's discretion.</p> <p>Additionally, CCGI provides advice on non-securities matters. Generally, this is in connection with the rendering of estate planning, insurance, and/or annuity advice. Recommendations made in financial plans are not limited to products offered by any particular broker-dealer or insurance company.</p> <p>FEES: Financial plans may be provided at no charge to individual clients as well as to certain participants in pension plans receiving Selection and Monitoring Services. Fees are billed on an hourly basis, ranging from \$100 - \$300 per hour, depending on the nature and complexity of each client's circumstances. An estimate for total hours will be determined at the start of the advisory relationship.</p> <p>50% of the estimated fee will be due upon signing the advisory agreement, with the balance (based on actual hours) due upon presentation of the plan to the client. Typically the financial plan will be presented to the client within 90 days of the contract date, provided that all information needed to prepare the financial plan has been promptly provided by the client.</p> <p>The hourly fee may be waived if a financial planning client chooses to engage CCGI its portfolio management services.</p> <p>GENERAL INFORMATION:</p> <p>NEGOTIABILITY OF FEES & MINIMUM ACCOUNT REQUIREMENTS: CCGI retains the discretion to reduce or waive account minimums, and/or advisory fees. Circumstances may include but are not necessarily limited to, a significant percentage of bond holdings in client's portfolio. CCGI may also combine related household accounts for the purpose of achieving the minimum account requirements.</p>	

(Do not use this Schedule as a continuation sheet for Form ADV Part I or any other schedules.)

1. Full name of applicant exactly as stated in Item 1A of Part I of Form ADV: CCGIInvestments		IRS Empl. Ident. No.: 11-3237905
Item of Form (identify)	Answer	
3.L.	<p>GRANDFATHERED FEES & MINIMUM ACCOUNT REQUIREMENTS: Pre-existing advisory clients are subject to CCGI's minimum account requirements and advisory fees in effect at the time the client entered into the advisory relationship. Therefore, CCGI's minimum account requirements and advisory fees may differ among clients.</p> <p>FEE CALCULATION: The fee charged is calculated as described above and is not charged on the basis of a share of capital gains upon or capital appreciation of the funds or any portion of the funds of an advisory client (SEC Rule 205(a)(1)).</p> <p>TERMINATION: A client agreement may be canceled at any time, by either party, for any reason upon receipt of 30 days written notice. Upon termination of any account, any prepaid, unearned fees will be promptly refunded, and any earned, unpaid fees will be due and payable.</p> <p>MUTUAL FUND FEES: All fees paid to CCGI for investment advisory services are separate and distinct from the fees and expenses charged by mutual funds to their shareholders. These fees and expenses are described in each fund's prospectus. These fees will generally include a management fee, other fund expenses, and a possible distribution fee. If the fund also imposes sales charges, a client may pay an initial or deferred sales charge. A client could invest in a mutual fund directly, without the services of CCGI. In that case, the client would not receive the services provided by CCGI which are designed, among other things, to assist the client in determining which mutual fund or funds are most appropriate to each client's financial condition and objectives. Accordingly, the client should review both the fees charged by the funds and the fees charged by CCGI to fully understand the total amount of fees to be paid by the client and to thereby evaluate the advisory services being provided.</p> <p>PROXY DISCLOSURE: As a matter of firm policy and practice, CCGI 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. However, CCGI may provide advice to clients regarding the clients' voting of proxies.</p> <p><u>TYPES OF INVESTMENTS</u></p> <p>CCGI may offer advice on any or all of these types of investments as part of its initial interview with a client. However, as part of its asset allocation program, advice will only be offered on exchange-listed securities, securities traded over-the-counter and mutual fund shares. Such securities may include, but are not limited to, common or preferred stock, convertible stocks or bonds, mutual fund shares, corporate, municipal, or government bonds, and notes or bills.</p> <p><u>MONEY MANAGER SEARCH AND MONITORING</u></p> <p>Money Manager Search and Monitoring clients should refer to the independent registered investment adviser's disclosure document for information regarding the types of investments recommended by that independent registered investment adviser in servicing client accounts.</p>	

(Do not use this Schedule as a continuation sheet for Form ADV Part I or any other schedules.)

1. Full name of applicant exactly as stated in Item 1A of Part I of Form ADV: CCGIInvestments	IRS Empl. Ident. No.: 11-3237905
Item of Form (identify)	Answer
4.A.(5), 4.B.(8) & 4.C.(7)	<p><u>METHODS OF ANALYSIS, SOURCES OF INFORMATION, AND INVESTMENT STRATEGIES</u></p> <p>MONEY MANAGER SEARCH & MONITORING: Money Manager Search and Monitoring clients should refer to the independent registered investment adviser’s disclosure document for information regarding the methods of analysis, sources of information and investment strategies used by the independent registered investment adviser in servicing client accounts.</p>
5.	<p><u>EDUCATION AND BUSINESS STANDARDS</u></p> <p>Advisory persons associated with CCGI must possess, minimally, the following: A college degree and/or appropriate business experience and all required licenses.</p>
6.	<p><u>EDUCATION AND BUSINESS BACKGROUND</u></p> <p>VICTOR MATERA Born: 1942 <u>Education:</u> Manhattan College, B.B.A. in Accounting, 1965.</p> <p><u>Employment History:</u> CFM Advisors Inc.d/b/a CCG Investments, President, 06/04 to Present. Victor Matera & Associates, Self employed accountant, 01/86 to Present.</p> <p>JOHN ROMANO Born: 1962 <u>Education:</u> Suffolk Community College, Mechanical Tech., 1981.</p> <p><u>Employment History:</u> CFM Advisors Inc. d/b/a CCG Investments, Director of Operations & Chief Compliance Officer, 05/06 to Present. George McKnight Realtors, Real Estate Agent, 01/07 to Present. Century 21 Gold Star Realty, Real Estate Agent, 01/05 to 12/06. Wernau Installations, Installer, 12/01 to 12/04. Aegis Capital Corporation, Head Trader, 03/91 to 12/01. Castle Securities Corporation, Head Trader, 03/89 to 03/91.</p>

(Do not use this Schedule as a continuation sheet for Form ADV Part I or any other schedules.)

1. Full name of applicant exactly as stated in Item 1A of Part I of Form ADV: CCGInvestments		IRS Empl. Ident. No.: 11-3237905
Item of Form (identify)	Answer	
	<p>ROBERT J. DISIMILE Born: 1948 <u>Education:</u> Fairleigh Dickinson University, B.S. in Accounting, 1970.</p> <p><u>Employment:</u> CFM Advisors Inc. d/b/a CCG Investments, Chief Investment Officer, 09/06 to Present. North Ridge Securities Corp., Registered Representative, 09/06 to 12/08. Guardian Life Insurance Co. of America, Agent, 5/04 to Present. Park Avenue Securities, Registered Representative, 05/04 to 09/06. W.S. Griffith & Co., Registered Representative, 02/89 to 05/04.</p> <p>GARY J. DeLORENZO Born: 1951 <u>Education:</u> Denver College of Financial Planning, CFP Designation, 08/87. The American College, Masters of Science in Financial Services, 07/01.</p> <p><u>Employment History:</u> CFM Advisors Inc. d/b/a CCG Investments, Investment Adviser Representative, 09/07 to Present. North Ridge Securities Corp., Registered Representative, 04/06 to Present. Clear Horizon Group Ltd., President, 05/04 to Present. G. D. Associates, LLC, Managing Member, 01/04 to Present. Guardian Life Insurance Co. of America, Agent, 03/86 to Present. Park Avenue Securities LLC, Registered Representative, 06/04 to 04/06. W.S. Griffith & Co., Inc., Registered Representative, 05/82 to 05/04.</p> <p>CRAIG PALOSCIO Born: 1962 <u>Education:</u> Salem College, attended in 1980. Farmingdale University, Associate Degree in Liberal Arts, 1982.</p> <p><u>Employment History:</u> CFM Advisors Inc. d/b/a CCG Investments, Investment Adviser Representative, 09/07 to Present. North Ridge Securities, Registered Representative, 09/07 to Present. Park Avenue Securities, Registered Representative, 06/04 to 09/07. WS Griffith Securities, Registered Representative, 01/88 to 05/04.</p>	

(Do not use this Schedule as a continuation sheet for Form ADV Part I or any other schedules.)

1. Full name of applicant exactly as stated in Item 1A of Part I of Form ADV: CCGInvestments		IRS Empl. Ident. No.: 11-3237905
Item of Form (identify)	Answer	
	<p>PETER LEONARD PACE Born: 1940 <u>Education:</u> Notre Dame, B.S. of Economics, 1962.</p> <p><u>Employment History:</u> CFM Advisors, Inc. d/b/a CCG Investments, Investment Adviser Representative, 12/07 to Present. North Ridge Securities Corporation, Registered Representative, 05/06 to Present. Park Avenue Securities, LLC, Registered Representative, 06/04 to 05/06. W.S. Griffith Securities, Inc., Registered Representative, 05/83 to 06/04.</p> <p>PETER WILLIAM PACE Born: 1966 <u>Education:</u> Yale University, B.A. in History, 1989. College for Financial Planning, CFP Designation, 1994.</p> <p><u>Employment History:</u> CFM Advisors, Inc., d/b/a CCG Investments, Investment Adviser Representative, 12/07 to Present. North Ridge Securities Corporation, Registered Representative, 05/06 to Present. Park Avenue Securities, LLC, Registered Representative, 06/04 to 05/06. W.S. Griffith Securities, Inc., Registered Representative, 1991 to 06/04.</p> <p>BRADLEY IAN SPITZ Born: 1965 <u>Education:</u> Union College, B.A. in Political Science/Biology, 1987 George Washington National Law Center, Juris Doctorate, 1990</p> <p><u>Employment History:</u> CFM Advisors, Inc., d/b/a CCG Investments, Investment Adviser Representative, 09/07 to Present. Law Offices of Bradley Spitz, Attorney at Law, 12/05 to 09/07. Law Offices of Scott Sucker, Attorney at Law, 03/04 to 12/05. Metropolitan Life, Agency Director/Investment Specialist, 04/03 to 03/04. Time Capital Securities Corp., Principal, 03/96 to 04/03.</p>	

(Do not use this Schedule as a continuation sheet for Form ADV Part I or any other schedules.)

1. Full name of applicant exactly as stated in Item 1A of Part I of Form ADV: CCGIInvestments	IRS Empl. Ident. No.: 11-3237905
---	--

Item of Form (identify)	Answer
<p>7.C., 8.C.(7), 8.C.(9), 9.B. & 9.D.</p>	<p><u>OTHER BUSINESS ACTIVITIES</u></p> <p>CCGI is a SEC registered investment adviser. Some investment adviser representatives ("IARs") of CCGI may also be separately licensed as IARs of North Ridge Securities Corp. ("NRSC"), a FINRA-member broker dealer. These IARs and other employees of CCGI may also be insurance agents for one or more insurance agencies and insurance companies. As such, these individuals, in their separate capacities as registered representatives and/or insurance agents, will be able to effect securities transactions and/or purchase insurance and insurance-related investment products for clients, for which they will receive separate and customary compensation. Clients, however, are not under any obligation to engage these individuals when considering implementation of advisory recommendations. The implementation of any or all recommendations is solely at the discretion of the client.</p> <p>The President of CCGI is also a licensed certified public accountant and maintains a private accounting practice, Victor Matera & Associates ("VM&A"). Accounting and tax preparation services provided by VM&A are separate and distinct from the advisory services provided by CCGI, and are provided for separate and typical compensation. There are no referral fee arrangements between CCGI and VM&A for these recommendations. No CCGI client is obligated to use VM&A for any accounting and/or tax preparation services, and no accounting/tax client of VM&A is obligated to utilize the advisory services of CCGI. VM&A's accounting services do not include the authority to sign checks or otherwise disburse funds on any advisory client's behalf.</p> <p>Gary DeLorenzo is the sole owner and officer of Clear Horizons Group. Clear Horizons Group was formed for operational and tax purposes to support Mr. DeLorenzo's various financial services activities.</p> <p>While these individuals endeavor at all times to put the interest of the clients first as part of CCGI's fiduciary duty, clients should be aware that the receipt of additional compensation itself creates a conflict of interest, and may affect the judgment of these individuals when making recommendations.</p> <p>These individuals may spend as much as 50% of their time with all of these related activities.</p>

(Do not use this Schedule as a continuation sheet for Form ADV Part I or any other schedules.)

1. Full name of applicant exactly as stated in Item 1A of Part I of Form ADV: CCGIInvestments	IRS Empl. Ident. No.: 11-3237905
---	--

Item of Form (identify)	Answer
<p>9.E.</p>	<p><u>CODE OF ETHICS</u></p> <p>CCGI has adopted a Code of Ethics that sets forth high ethical standards of business conduct that the CCGI requires of its employees, including compliance with applicable federal securities laws. CCGI's Code of Ethics also includes policies and procedures for the review of quarterly securities transactions reports as well as initial and annual securities holdings reports that must be submitted by CCGI's covered persons.</p> <p>Among other things, CCGI's Code of Ethics also requires the prior approval of any acquisition of securities in a limited offering (e.g., private placement) or an initial public offering. CCGI's code also includes oversight, enforcement and recordkeeping provisions.</p> <p>A copy of CCGI's Code of Ethics is available to CCGI's advisory clients and prospective advisory clients upon request to the Chief Compliance Officer at CCGI's principal office address. CCGI or individuals associated with CCGI may buy or sell securities identical to those recommended to customers for their personal accounts. In addition, any related person(s) may have an interest or position in a certain security(ies) which may also be recommended to a client.</p> <p>As these situations represent a conflict of interest, CCGI has established the following restrictions in order to ensure its fiduciary responsibilities:</p> <ol style="list-style-type: none"> 1) A Director, officer or employee of CCGI shall not buy or sell securities for their personal portfolio(s) where their decision is substantially derived, in whole or in part, by reason of his or her employment unless the information is also available to the investing public on reasonable inquiry. No person of CCGI shall prefer his or her own interest to that of the advisory client. 2) All clients are fully informed that individuals may receive separate compensation when effecting requested transactions during the implementation of financial planning recommendations. 3) CCGI emphasizes the unrestricted right of the client to decline to implement any advice rendered. 4) CCGI requires that all individuals must act in accordance with all applicable Federal and State regulations governing registered investment advisory practices. 5) Any individual not in observance of the above may be subject to termination.
<p>10.</p>	<p><u>CONDITIONS FOR MANAGING AN ACCOUNT</u></p> <p>CCGI typically requires a minimum annual fee of \$1,000 for services provided to Qualified Plan clients. This minimum annual fee is generally not negotiable, notwithstanding that the application of the foregoing fee schedule would otherwise result in a lesser charge. However, CCGI retains the discretion to reduce or waive these minimums based upon individual client circumstances (e.g., the nature of current investments, future contributions by client to the account, etc.).</p>

(Do not use this Schedule as a continuation sheet for Form ADV Part I or any other schedules.)

1. Full name of applicant exactly as stated in Item 1A of Part I of Form ADV: CCGIInvestments		IRS Empl. Ident. No.: 11-3237905
---	--	--

Item of Form (identify)	Answer
12.A.(3), 12.A.(4) & 12.B.	<p>Other than the aforementioned minimum annual fee required of Qualified Plan clients, CCGI does not require a minimum account size per se for any of its advisory services, Money Manager Search and Monitoring clients are requested to refer to the disclosure documents of recommended independent advisers for information on those entities conditions for managing an account.</p> <p><u>BROKERAGE RECOMMENDATIONS</u></p> <p>INVESTMENT SUPERVISORY SERVICES</p> <p>For mutual fund transactions, as CCGI does not have the discretion to choose the broker dealer or the commission rates to be paid, clients must direct the use of a particular broker dealer. CCGI participates in the Schwab Institutional (SI) services program offered to independent investment advisers by Charles Schwab & Company, Inc., a FINRA registered broker dealer. CCGI also participates in the Fidelity Institutional Wealth Services (FIWS) program, sponsored by Fidelity Brokerage Services Inc., a FINRA registered broker dealer. As part of the SI and FIWS programs, CCGI receives benefits that it would not receive if it did not offer investment advice (See the disclosure under Item 13.A. of this Schedule F narrative).</p> <p>CCGI requests that clients direct CCGI to place all mutual fund and equity securities transactions through either Schwab or Fidelity. CCGI has evaluated Schwab and Fidelity and believes that either will provide CCGI clients with a blend of execution services, commission costs and professionalism that will assist CCGI in obtaining best execution for transactions. CCGI regularly reviews this program to ensure that its recommendation is consistent with its fiduciary duty.</p> <p>These trading platforms are essential to CCGI's service arrangements and capabilities, and CCGI may not accept clients who direct the use of other brokers.</p> <p>While CCGI has a reasonable belief that Schwab and Fidelity are able to obtain best execution and competitive prices, CCGI will not be independently seeking best execution price capability through other broker dealers. CCGI reserves the right to decline acceptance of any client account that directs the use of a broker dealer other than Schwab or Fidelity, if CCGI believes that this would adversely affect CCGI's duty to obtain best execution.</p> <p>In directing the use of a particular broker or dealer, it should be understood that CCGI will not have authority to negotiate commissions or obtain volume discounts, and best execution may not be achieved. In addition, a disparity in commission charges may exist between the commissions charged to other clients. Not all investment advisers require clients to direct the use of specific brokers.</p> <p>As previously disclosed, certain IARs of CCGI are separately registered as representatives of North Ridge Securities Corp. ("NRSC"), a broker dealer and FINRA member firm. NRSC is required to supervise the securities trading activities of its representatives. Clients may request that brokerage transactions be directed to a particular broker or dealer.</p>

(Do not use this Schedule as a continuation sheet for Form ADV Part I or any other schedules.)

1. Full name of applicant exactly as stated in Item 1A of Part I of Form ADV: CCGIInvestments		IRS Empl. Ident. No.: 11-3237905
---	--	--

Item of Form (identify)	Answer
	<p>However, if NRSC believes that the use of that broker dealer would hinder NRSC in meeting its supervisory obligations, CCGI will not be able to accept the account.</p> <p>For fixed income portfolios transactions, however, CCGI requests that it be provided with written authority to determine the broker dealer to use for client transactions and the commissions costs (mark-ups or mark-downs in the case of fixed income trades) that will be charged to clients for these transactions. Any limitations on this discretionary authority shall be included in this written authority statement.</p> <p>Clients may change/amend these limitations as required. Such amendments shall be submitted in writing. In this situation, CCGI will review the the quality of broker dealer services and client fixed income transactions, and utilize those brokers or dealers which will provide the best services at the lowest commission rates possible. The reasonableness of brokerage costs and mark ups/mark downs is based on the broker dealer's ability to provide professional services, competitive execution, and other services that will help CCGI in providing investment management services to clients.</p> <p>Because of the nature of certain of the bond markets CCGI trades client accounts in, CCGI's broker dealer execution selection may be limited to the broker dealers who are syndicate members of the new issue. While CCGI will make every effort to attain best execution on these transactions, it's ability to get multiple quotes may be limited. When secondary bond offerings are deemed a suitable investment for clients, CCGI as a matter of policy will seek the best execution possible taking into account current market conditions and other alternative investment opportunities. When selling existing holdings, CCGI will obtain the best price available using reasonable means and known information at the time of execution. Price discovery is achieved by normal competitive means in most cases. Competitive bidding is not required, but is preferred under most circumstances. If the best level is shared by more that one dealer, the first broker/dealer who communicates the winning level will be awarded the trade unless there are other circumstances which should be considered.</p> <p>CCGI will block trades where possible and when advantageous to clients. This blocking of trades permits the trading of aggregate blocks of securities composed of assets from multiple clients accounts so long as transaction costs are shared equally and on a pro-rated basis between all accounts included in any such block. Block trading allows CCGI to execute equity trades in a more timely, equitable manner and to reduce overall commission charges to clients.</p> <p>PARTICIPATION IN SEI PROGRAMS</p> <p>In order to be eligible for SEI's Mutual Fund Allocation Program and/or Managed Accounts Program, clients are required to use SEI Financial Services, a FINRA registered broker dealer, for the placement of all trades. SEI Trust Company, a subsidiary of SEI Corporation, acts as the transfer agent and custodian for SEI Management Program accounts. CCGI client accounts are required to be maintained at SEI Trust Company in order to participate in SEI Programs.</p>

(Do not use this Schedule as a continuation sheet for Form ADV Part I or any other schedules.)

1. Full name of applicant exactly as stated in Item 1A of Part I of Form ADV: CCGIInvestments		IRS Empl. Ident. No.: 11-3237905
Item of Form (identify)	Answer	
13.A.	<p>SELECTION AND MONITORING SERVICES CCGI does not arrange for the execution of securities transactions for clients as a part of this service. Transactions are executed directly through employee plan participation.</p> <p>FINANCIAL PLANNING In general, CCGI will recommend the use of its related persons in their separate capacities as registered representatives of NRSC, to clients for implementation of financial planning recommendations, provided that this recommendation is consistent with CCGI's fiduciary duty to the client. Any commissions or other compensation received from the implementation of financial planning recommendations is separate and distinct from CCGI's advisory fee. No financial planning client is obligated to use these individuals and NRSC to implement any recommended transactions.</p> <p>Clients should be aware that best execution and lower commissions may not necessarily be achieved if recommended transactions are placed through these individuals, in their separate capacities as registered representatives or insurance agents/brokers.</p> <p>MANAGERSCHOICE PROGRAM Clients participating in this Program are requested to refer to the Program disclosure documents and/or the disclosure document(s) of selected investment advisers within the Program for information on brokerage transactions for Program accounts.</p> <p><u>ADDITIONAL COMPENSATION</u> CCGI participates in Charles Schwab & Co.'s, Schwab Institutional (SI) service program. While there is no direct linkage between the investment advice given and participation in the SI program, economic benefits are received which would not be received if CCGI did not give investment advice to clients.</p>	

(Do not use this Schedule as a continuation sheet for Form ADV Part I or any other schedules.)

1. Full name of applicant exactly as stated in Item 1A of Part I of Form ADV: CCGIInvestments	IRS Empl. Ident. No.: 11-3237905
---	--

Item of Form (identify)	Answer
	<p>These benefits include: receipt of duplicate client confirmations and bundled duplicate statements; access to a trading desk serving SI participants exclusively; access to block trading which provides the ability to aggregate securities transactions and then allocate the appropriate shares to client accounts; ability to have investment advisory fees deducted directly from client account; access, for a fee, to an electronic communication network for client order entry and account information; receipt of compliance publications; and access to mutual funds which generally require significantly higher minimum initial investments or are generally available only to institutional investors. The benefits received through participation in the SI program may or may not depend upon the amount of transactions directed to, or amount of assets custodied by, Charles Schwab & Co., Inc.</p> <p>As indicated under the disclosure for Item 12.B., CCGI also utilizes the services of the Fidelity Institutional Wealth Services (FIWS) program sponsored by Fidelity Brokerage Services Inc. ('Fidelity'). While there is no direct linkage (except in certain circumstances) between the investment advice given to clients and CCGI's participation in the FIWS program, economic benefits are received by CCGI which would not be received if CCGI did not give investment advice to clients. These benefits do not depend on the amount of transactions directed by CCGI to Fidelity (except in certain circumstances). These benefits include: A dedicated trading desk that services FIWS participants exclusively, a dedicated service group and an account services manager dedicated to CCGI's accounts, access to a real-time order matching system, ability to 'block' client trades, electronic download of trades, balances and positions in FIWS' portfolio management software, access, for a fee, to an electronic interface with FIWS' software, duplicate and batched client statements, confirmations and year-end summaries, the ability to have advisory fees directly debited from client accounts (in accordance with federal and state requirements), a quarterly newsletter, access to Fidelity mutual funds, access to Adviser ECHO, a Fidelity brokerage information fax service, access to over 600 mutual funds NOT affiliated with Fidelity, ability to have loads waived for CCGI's clients who invest in certain Fidelity loaded funds, when certain conditions are met and maintained and the ability to have custody fees waived (when negotiated by the adviser and allowed under certain circumstances).</p> <p>CCGI's only business is providing investment advice. However, CCGI shares offices with the following entities and may refer clients to these entities when consistent with the needs of the client. No referral fees of any kind will be paid by any party for these referrals.</p> <ul style="list-style-type: none"> • Comprehensive Employee Plans, Inc., a pension consultant. • CFM Associates, Inc., a consulting business that focuses primarily on business continuation and on estate, income tax and retirement planning. • Comprehensive Benefits Consultants, a health care, plan design, implementation and cost containment consultant. <p>CCGI's IARs and other employees may receive commissions and incentive awards for the recommendation/introduction/sale of insurance products. Further, these individuals may also, receive 12b-1 distribution fees from investment companies in connection with the placement of client funds into investment companies. The receipt of this compensation may affect CCGI's judgment in recommending products to its clients.</p>

**Schedule F of
Form ADV
Continuation Sheet for Form ADV Part II**

Applicant:
CCGIInvestments

SEC File Number:
801- **56891**

Date:
01/14/2010

(Do not use this Schedule as a continuation sheet for Form ADV Part I or any other schedules.)

1. Full name of applicant exactly as stated in Item 1A of Part I of Form ADV: CCGIInvestments		IRS Empl. Ident. No.: 11-3237905
Item of Form (identify)	Answer	
13.B.	<p><u>ADDITIONAL COMPENSATION</u></p> <p>CCGI may from time to time compensate, either directly or indirectly, any person (defined as a natural person or a company) for client referrals. CCGI is aware of the special considerations promulgated under Section 206(4)-3 of the Investment Advisers Act of 1940 and similar state regulations. As such, appropriate disclosure shall be made, all written instruments will be maintained by CCGI and all applicable Federal and/or State laws will be observed.</p>	

Complete amended pages in full, circle amended items and file with execution page (page 1).

PAGE 20

(Do not use this Schedule as a continuation sheet for Form ADV Part I or any other schedules.)

1. Full name of applicant exactly as stated in Item 1A of Part I of Form ADV: CCGIInvestments	IRS Empl. Ident. No.: 11-3237905
---	--

Item of Form (identify)	Answer
	<p style="text-align: center;">PRIVACY STATEMENT</p> <p>CCGI does not disclose any non-public, personal information (such as name, address or tax identification number) about its clients or former clients to anyone except as permitted by applicable law or required by regulation.</p> <p>CCGI maintains physical safeguards to protect such unauthorized disclosure and will notify clients of its policies and practices in this regard on an annual basis or at any time at which there is a material change in its policies which would require their consent. CCGI does not sell customer lists and has no affiliated companies. Even if you are no longer a client of CCGI, our Privacy Policy will continue to apply to you.</p> <p>To conduct regular business, CCGI may collect non-public personal information from sources such as: (a) information provided by you on applications or other forms you provide to us; and/or (b) information about your investment and securities transactions. Clients with questions regarding CCGI's Privacy Policy should contact CCGI.</p>