

Creegan & Nassoura Financial Group, LLC
 FORM CRS – CUSTOMER RELATIONSHIP SUMMARY
 December 31, 2022

<p>Item 1. <u>Introduction</u></p>	<p>Creegan & Nassoura Financial Group, LLC (“CNFG”) is registered with the Securities and Exchange Commission (SEC) as an investment adviser. Brokerage and investment advisory services and fees differ, and it is important for you to understand these differences. Free and simple tools are available to research firms and financial professionals at Investor.gov/CRS, which also provides educational materials about broker-dealers, investment adviser, and investing.</p>
<p>Item 2. <u>Relationships and Services</u></p>	<p>What investment services and advice can you provide me? We offer investment advisory services to retail investors, including (e.g.) investment advisory and financial planning services to individuals. Financial planning services include investment advice, along with retirement and estate-planning advice, insurance advice, tax advice, risk management advice and general business advice. Investment programs are designed to meet the specific needs of clients with an overall strategy which emphasizes balance and diversification.</p> <p>Monitoring All accounts are reviewed on a regular basis to consider the effectiveness of strategy in meeting client objectives.</p> <p>Investment Authority Our firm generally has authority to determine the securities to be bought and sold and the amount of securities to be bought or sold. Limitations on this authority may be provided in client specified investment guidelines.</p> <p>Limited Investment Offering We do not currently make available or offer advice only with respect to proprietary products, or a limited menu of products or types of investments.</p> <p>Account Minimums and Other Requirements The cumulative minimum account requirement for opening and maintaining an account is \$500,000. However, for accounts less than \$500,000, exceptions may be made in certain circumstances.</p> <p>More Additional information about CNFG services is available on Part 2 of our Form ADV, which is available at https://adviserinfo.sec.gov/firm/summary/116663.</p> <p>Conversation Starters. Ask your financial professional—</p> <ul style="list-style-type: none"> • Given my financial situation, should I choose an investment advisory service? Why or why not? • How will you choose investments to recommend to me? • What is your relevant experience, including your licenses, education and other qualifications? What do these qualifications mean?
<p>Item 3. <u>Fees, Costs, Conflicts, and Standard of Conduct</u></p>	<p>A. What fees will I pay? CNFG fees are customarily charged based on a percentage of assets under management. Standard annual management fees range from 1.50% to .80% and are documented in Exhibit B of your Investment Advisory Agreement. At our sole discretion standard annual fees may be negotiated, and clients may receive fee rates outside of this range.</p> <p>The management fee is billed quarterly in advance based on the beginning aggregate market value of all assets under management within your account, including allocations to cash and investments in mutual funds. Additional assets received into your account during any fee period may be charged a pro-rated fee based on the number of days remaining in the fee period.</p> <p>Compensation terms for our advisory services such as financial planning services or advice to clients on matters not involving securities may be charged on an hourly basis. Compensation for services not involving securities may be negotiated on a fixed fee basis from time to time. Fees for services not involving securities are billed monthly or upon completion of the assignment, according to the terms of each engagement. Additional information about our firm’s fees are included in Item 5 of Part 2 of Form ADV, available at https://adviserinfo.sec.gov/firm/summary/116663.</p>

Creegan & Nassoura Financial Group, LLC
FORM CRS – CUSTOMER RELATIONSHIP SUMMARY
December 31, 2022

	<p>In addition, you are responsible for all custodial and securities execution fees, if any, charged by the custodian and executing broker-dealer. All fees paid to our firm for investment advisory services are separate and distinct from the expenses charged by mutual funds to their shareholders. These fees and expenses are described in each fund's prospectus.</p> <p>You will pay fees and costs whether you make or lose money on your investments. Fees and costs will reduce any amount of money you make on your investments over time. Please make sure you understand what fees and costs you are paying.</p> <p>Conversation Starter. Ask your financial professional—</p> <ul style="list-style-type: none">• Help me understand how these fees and costs might affect my investments. If I give you \$10,000 to invest, how much will go to fees and costs, and how much will be invested for me?
<p>Item 3. <u>Fees, Costs, Conflicts, and Standard of Conduct</u></p>	<p>B. What are your legal obligations to me when acting as my investment adviser? How else does your firm make money and what conflicts of interest do you have?</p> <p><i>When we act as your investment adviser</i>, we have to act in your best interest and not put our interest ahead of yours. At the same time, the way we make money creates some conflicts with your interests. You should understand and ask us about these conflicts because they can affect the investment advice we provide to you. Here is an example to help you understand what this means.</p> <ul style="list-style-type: none">• Our firm and/or our Principals may from time to time purchase or sell securities that they may recommend to you for themselves or related persons. This practice may present inherent conflicts of interests, where our firm and/or our Principals may benefit at the cost of a client. <p>Conversation Starter. Ask your financial professional—</p> <ul style="list-style-type: none">• How might your conflicts of interest affect me, and how will you address them? <p>More Additional information about conflicts of interest between CNFG and its clients is available on Part 2 of our Form ADV, which is available at https://adviserinfo.sec.gov/firm/summary/116663.</p> <p>How do your financial professionals make money? CNFG's financial professionals receive compensation based on a variety of factors, including the number, value and complexity of accounts under management.</p>
<p>Item 4. <u>Disciplinary History</u></p>	<p>Do you or your financial professionals have legal or disciplinary history? Yes <input type="checkbox"/> No <input checked="" type="checkbox"/></p> <p>Visit Investor.gov/CRS for a free and simple search tool to research us and our financial professionals.</p> <p>Conversation Starter. Ask your financial professional—</p> <ul style="list-style-type: none">• As a financial professional, do you have any disciplinary history? For what type of conduct?
<p>Item 5. <u>Additional Information</u></p>	<p>Additional information about our services can be found at https://adviserinfo.sec.gov/firm/summary/116663. If you have any questions about the contents of this brochure or would like to request a copy of this relationship summary, please contact us at (603) 778-0794.</p> <p>Conversation Starter. Ask your financial professional—</p> <ul style="list-style-type: none">• Who is my primary contact person? Is he or she a representative of an investment-adviser or a broker-dealer? Who can I talk to if I have concerns about how this person is treating me?