

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>

