JC Capital Advisors Group LLC

Customer Relationship Summary

January 14, 2026

JC Capital Advisors Group LLC ("JCCA") 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, our client, to understand the differences. Free and simple tools are available to you so you can research firms and financial professionals at: Investor.gov/CRS. This website also provides educational materials about broker-dealers, investment advisers, and investing.

WHAT INVESTMENT SERVICES AND ADVICE CAN YOU PROVIDE ME?

The principal services our firm offers include Portfolio Management, Financial Planning, and General Consulting services to retail investors. Portfolio Management services are provided on a discretionary basis, which means that we can make changes to your portfolio without first obtaining your express prior permission. We regularly monitor your investment accounts and make investment changes when necessary. Our Firm has a minimum account size of $100,000.00. However, the Firm reserves the discretion to waive or reduce this minimum based on individual circumstances.

We do not offer any proprietary products or wrap fee programs.

When we manage your assets, we act as a fiduciary, which means that we must prudently take care of your money and must, at all times, act for your benefit.

We will provide a detailed financial plan for clients who request such a plan. You can find a more detailed description of our services in our Form ADV Part 2 by searching for our Firm's name here: https://adviserinfo.sec.gov/

CONVERSATION STARTERS, ask your financial professional:

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?

WHAT FEES WILL I PAY?

Our Portfolio Management fees are based on a percentage of Assets under Management up to 1.50% annually. Our fees are negotiable based on factors such as asset size, anticipated future assets, related accounts, and complexity of client needs. Asset Management fees are paid quarterly in advance, based upon the market value of account assets of the last business day of the previous quarter and and debited to your account, or paid by check. Fees for Financial Plans and General Consulting services are fixed and negotiated with each individual client.

In addition to the fees we charge, you may also pay Transaction Fees and fees charged by the custodian.

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. You can find more detailed information about fees in our ADV Part 2A by searching for our Firm's name here: https://adviserinfo.sec.gov/

CONVERSATION STARTERS, ask your financial professional:

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?

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?

When we act as your investment adviser, 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 a conflict with your interests. You should understand and ask us about these conflicts because they can affect the investment advice we provide you. Here is an example to help you understand what this means.

Example: Persons providing investment advice on behalf of our firm are licensed as independent insurance agents. These persons will earn compensation for selling insurance products. This compensation is separate and in addition to our advisory fee. This practice presents a conflict of interest because we have an incentive to recommend insurance products to you for the purpose of generating compensation rather than solely based on your needs.

CONVERSATION STARTER, ask your financial professional:

HOW MIGHT YOUR CONFLICTS OF INTEREST AFFECT ME, AND HOW WILL YOU ADDRESS THEM?

HOW DO YOUR FINANCIAL PROFESSIONALS MAKE MONEY?

Our financial professionals are paid a salary with an opportunity to earn a bonus based on firm profits.

DO YOU OR YOUR FINANCIAL PROFESSIONALS HAVE LEGAL OR DISCIPLINARY HISTORY?

No, neither our Firm nor any of our financial professionals have a disciplinary history. Visit Investor.gov/CRS for a free and simple search tool to research our firm and our financial professionals.

CONVERSATION STARTER, ask your financial professional:

AS A FINANCIAL PROFESSIONAL, DO YOU HAVE ANY DISCIPLINARY HISTORY? FOR WHAT TYPE OF CONDUCT?

ADDITIONAL INFORMATION

You can obtain additional up-to-date information and/or request a copy of the relationship summary by calling: 203-889-3400 or by visiting our website at: www.jccapitaladvisors.com.

CONVERSATION STARTER, ask your financial professional:

WHO IS MY PRIMARY CONTACT PERSON? IS HE OR SHE A REPRESENTATIVE OF AN INVESTMENT ADVISER OR A BROKERDEALER? WHO CAN I TALK TO IF I HAVE CONCERNS ABOUT HOW THIS PERSON IS TREATING ME?