



Carmichael Capital, Inc. is now doing business as Carmichael Creel Investments!

In honor of my long-time friend and colleague Art Creel joining me as a senior portfolio manager and analyst in 2020, we will now be doing business as Carmichael Creel Investments (happily, still with the initials CCI!). Art has become an integral part of the business and an important ingredient for the continued success and future growth of the company. This commitment from Art means that he is fully invested in both the success of our clients and the company.

As many of you know, Art is an experienced financial services professional, starting his career as a financial advisor in 1987 and spending most of his career with John Hancock. He eventually served as National Sales Manager and Head of Distribution for the John Hancock mutual fund and retirement plan businesses in Boston, Massachusetts. Art carries the Chartered Retirement Planning Counselor designation from the College for Financial Planning as well as the Certified 401(k) Professional designation from The Retirement Advisor University at UCLA Anderson School of Management. But most importantly, Art has shown that he has the insight and experience to serve our clients in their best interest.

My role will remain the same, but you will now have another capable professional available to provide research and expertise as we continue to navigate the sometimes dramatic changes in the investment landscape.

Please join me in congratulating Art on his new role and celebrating with us as we continue on as Carmichael Creel Investments. As always, feel free to contact us at any time:

Claude R. Carmichael
Office: 615-595-5800

Arthur E. Creel
Office: 615-614-3493

(Please see other side for Regulatory Updates)

Regulatory Updates

ADV Update – Every year, we are required to provide information on Carmichael Capital, Inc. to all our clients. The following material change was made to our Brochure since the last filing and distribution to Clients:

- Carmichael Capital, Inc. is registered to do business as (or “dba”) “Carmichael Creel Investments” and will be using this dba going forward.

We are required to offer each client a copy of the updated 2022 Form ADV Brochure. The most recent Form ADV Brochure is always available on our website www.carmichaelcapital.net, and additional information is available on the SEC’s website at www.adviserinfo.sec.gov by searching with our firm name or CRD# 118468. At any time, you can request a hard copy for your review, and we will send one to you.

Privacy Notice – Every year, it is our regulatory duty to inform you about our privacy policies. We are pleased to report the fact that we do not share any of your personal or financial information with anyone not directly involved with the management of your account without your express consent. We also take numerous steps to protect the information in our possession from theft or any other misuse. Your information is important to you, and we guard it diligently. At any time, you can request a copy of our full privacy policy statement for your review, and we will send one to you.

Please feel free to contact Mindy Sullivan at 615-595-5825 if you have any questions about Form ADV or our Privacy Policy.