

Cross Staff Investments, Inc. (doing business as (dba) Candace Shira Associates, LLC)
Form CRS (Customer Relationship Summary)
December 2025

<p>Introduction</p>	<p>Cross Staff Investments, Inc. (dba Candace Shira Associates, LLC) is registered with the Securities and Exchange Commission (SEC) as an investment adviser. Brokerage and investment advisory services differ, as do fees. It is important for you to understand the 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 advisers, and investing.</p>
<p>What investment services and advice can you provide me?</p>	<p>We offer investment advisory services to retail investors. These services include financial planning, investment management or third-party management related to your individual situation.</p> <p>Monitoring: As a part of our service to you, our Firm monitors accounts on a regular basis by monitoring the investments we choose on a weekly basis. Those investments are familiar to us via extensive research and ongoing communications. If you choose an investment for yourself or you transfer an investment that you wish to hold, we do not monitor that investment but review the portfolio periodically with you. The monitoring of investments and client accounts are completed by the Firm’s President and our Chief Investment Officer.</p> <p>Investment Authority: You can choose to have your relationship with us be on a discretionary basis whereby our Firm decides which investments to buy and sell as well as when. Our Firm will discuss with you the strategy and our philosophy during periodic meetings either via phone or in person. This authority is provided through the agreement you sign with our Firm. You can cancel such authority with written notice to the Firm. You can also choose to have your relationship be a non-discretionary one where you ultimately make all decisions regarding the investments in your account(s). You would notify us of that decision by noting that on the agreement you sign with the Firm.</p> <p>Investment Offerings: We limit our investments to specific types, for example publicly traded stocks, mutual funds, and exchange traded funds, bonds and certificates of deposit.</p> <p>Requirements: In any case, the Firm has no requirements for you to become a client. For example, we do not mandate a minimum account size.</p> <p>For additional information, see our Firm’s Part 2A which is provided to you on an annual basis, at the time you join our Firm and by entering this web address into your computer https://adviserinfo.sec.gov/firm/summary/165984</p> <p>Conversation Starters. Ask your financial professional-</p> <ul style="list-style-type: none"> ▪ <i>Given my financial situation, should I choose an investment advisory service? Why or why not?</i> ▪ <i>How will you choose investments to recommend to me?</i> ▪ <i>What is your relevant experience, including your licenses, education and other qualifications? What do these qualifications mean?</i>
<p>What fees will I pay?</p>	<p>Our Firm is paid either through financial planning fees (fixed amount paid quarterly in arrears directly from your investment account); investment management fees (paid quarterly in arrears based on the value of the account at the end of the quarter directly from your investment account(s); or hourly fees (fixed amount paid after services rendered via check from you). <i>American Funds charges and deducts the fee for accounts held directly at Capital Group, Inc. in March, June, September, and December. The fee is stated on the statement. Capital Group calculates fees using average daily assets under management for 3 months prior to the fee deduction and calculates as follows:</i></p> <p style="text-align: center;"><u><i>Average assets for the quarter x client’s fee rate (.5%) x number of days in quarter</i></u> <u><i>365 (number of days in the year)</i></u></p> <p>Our Firm does not always charge on every account and fees may be different based on the purpose of the account. Fees are reviewed and discussed with you upon engagement</p>

	<p>and continually throughout the relationship. You will also be responsible for paying the company that holds your assets trading fees, custodial fees and for mutual funds you will pay internal fees that are reflected in the value of the fund. When the Firm charges clients based on an agreement of a percentage of assets under management, it may be considered a potential conflict of interest as the Firm will make more in fees if you have more assets under management.</p> <p><i>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. For additional information, see our Firm’s Part 2A which is provided to you on an annual basis, at the time you join our Firm and by entering this web address into your computer https://adviserinfo.sec.gov/firm/summary/165984</i></p> <p>Conversation Starter: Ask your financial professional-</p> <ul style="list-style-type: none"> ▪ <i>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?</i>
<p>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 must 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 you. Here is an example to help you understand what this means. The Firm has an Advisor that also sells insurance. This represents a potential conflict of interest due to the receipt of both advisory and commission compensation. Please note that the Advisor cannot charge an advisory fee and a commission on an insurance-based product. This is not a principal part of our Firm’s business, and it is only offered to investment clients as a service to them.</p> <p>https://adviserinfo.sec.gov/firm/summary/165984</p> <p>Conversation Starter: Ask your financial professional-</p> <ul style="list-style-type: none"> ▪ <i>How might your conflicts of interest affect me, and how you address them?</i> <p><i>For additional information, see our Firm’s Part 2A which is provided to you on an annual basis, at the time you join our Firm and by entering this web address into your computer</i></p>
<p>How do your financial professionals make money?</p>	<p>Our financial professionals make a salary and if deemed appropriate by the President of the Firm, the employee of the Firm will receive a bonus. Bonuses are not based on performance of the employee or the profitability of the Firm, or due to any specific investment. The bonuses are based solely at the discretion of the President of the Firm.</p>
<p>Do you or your financial professionals have legal or disciplinary history?</p>	<p>No. 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"> ▪ <i>As a financial professional, do you have any disciplinary history? For what type of conduct?</i>
<p>Additional Information</p>	<p><i>For additional information about our services, please see our ADV Part 2A which can be obtained from the link stated above. If you would like additional, up-to-date information or a copy of this disclosure, please call 585-249-1550.</i></p> <p>Conversation Starter. Ask your financial professional-</p> <ul style="list-style-type: none"> ▪ <i>Who is my primary contact person? Is he or she a representative of and investment-adviser or a broker-dealer? Who can I talk to if I have concerns about how this person is treating me?</i>