

Introduction

ClearLogic Financial, Inc. ("CLF") is an Investment Advisor registered with the Securities and Exchange Commission ("SEC"). We feel it is important for you to understand how advisory and brokerage services and fees differ in order to determine which type of account or service is right for you. There are free and simple tools available to research firms and financial professionals at www.investor.gov/crs, which also provides educational materials about investment advisors, broker-dealers, and investing.

What investment services and advice can you provide me?

As an investment advisor, CLF offers investment advisory services to retail investors for an ongoing asset under management fee based on the value of your account. Our advisory services include continuous financial planning, investment advisory and account monitoring services. We will discuss the onboarding process during our introductory meeting. We will monitor your investments on a regular basis. Please refer to Item 4 of our Form ADV Part 2A for further information.

We manage accounts on a discretionary basis, which means we do not need to call you when buying or selling investments in your account. You will sign an investment policy statement and limited power of attorney giving us this authority. This agreement will remain in place until you or we terminate our relationship. Please refer to Item 16 of our Form ADV Part 2A for further information. We do not limit our advice and services to proprietary products or a limited menu of products or investments. While we do not have a minimum account size requirement, we do have a minimum annual fee of \$7,500. Please refer to Item 7 of our Form ADV Part 2A for further information.

Questions to Ask Us:

- *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?

Fees and costs affect the value of your account over time and vary depending on certain factors. Please ask one of our financial advisors to give you personalized information on the fees and costs you will pay. Each client's situation is unique and the time required to address concerns will vary. Fees charged are generally not negotiable. All fees are fully disclosed and agreed prior to the signing of the Advisory Agreement. Accounts may be grouped for billing purposes.

The basic annual fee for asset management services is calculated on the value of supervised assets, based on market value as stated in the account's latest quarterly statement as well as accrued interest on bonds. When client contributions or withdrawals ("capital flow(s)") occurs, we will prorate the capital flow in or out of the account. Capital flow of less than \$50,000 will not be considered in the prorating of fees. Fees are paid quarterly, in arrears. Fees are not charged on assets such as real estate, personal businesses, partnerships, pension funds over which the client has no control, or any other holdings that the client lists to provide the Advisor with a better understanding of the client's financial situation, but that are not to be considered under the Advisor's supervision. If you hold an account that is incompatible with the data aggregation software ClearLogic uses, the value of the account at the prior year-end will be used for billing throughout the current year.

The broker-dealer (“custodian”) that holds your assets can charge you a transaction fee when we buy or sell an investment for you. These transaction fees are in addition to our advisory fee. You could also pay fees charged by the custodian for certain investments and maintaining your account. Some investments, such as mutual funds and exchange traded funds charge additional fees that will reduce the value of your investments over time.

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. Please refer to Item 5 of our Form ADV Part 2A for further information.

Question to Ask Us:

- *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 advisor?
How else does your firm make money and what conflicts of interest do you have?

When we act as your investment advisor, 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 you. Here are some examples to help you understand what this means. Our incentive is to increase the value of your account over time, which will increase our fees over time.

Paying down your mortgage using funds from your brokerage account, will decrease our fees over time. CLF’s revenue is from the advisory fees we collect from our clients’ accounts each quarter. We also receive revenue from advising on 401k accounts for companies. We do not receive revenue from any other parties. For additional information on conflicts of interest, please see our Form ADV Part 2A.

Question to Ask Us:

- *How might your conflicts of interest affect me, and how will you address them?*

How do your financial professionals make money?

Our advisors are employees of the firm and are paid a fixed salary. They also receive periodic bonuses based on overall responsibilities and employee performance metrics such as revenue managed or project completions. This compensation structure creates an incentive for our financial professionals to recommend that you increase the size of your account with us.

Do you or your financial professionals have legal or disciplinary history?

No, our firm and/or financial professionals do not have legal and/or disciplinary history. Visit www.investor.gov/crs for a free and simple search tool to research our firm and our financial professionals.

Questions to Ask Us:

- *As a financial professional, do you have any disciplinary history? For what type of conduct?*

Additional Information

You can find additional information about our investment advisory services on the SEC’s website www.adviserinfo.sec.gov by searching CRD #133114. You may also contact our firm at 703-476-3521 or Info@ClearLogicFinancial.com to request a current copy of our Form ADV Part 2 or up-to-date Form ADV Part 3 – this relationship summary.

Questions to Ask Us:

- *Who is my primary contact person?*
- *Is he or she a representative of an investment advisor or a broker-dealer?*
- *Who can I talk to if I have concerns about how this person is treating me?*

Exhibit - Changes

Since the last filing of this Form ADV Part 3, dated February 2, 2023, we have updated disclosure regarding where to find additional information and conflicts of interest related to the compensation structure of our financial professionals.