

## FORM Client Relationship Summary ("CRS")

### Clearview Wealth Management

4 Venture, Suite 120, Irvine, CA 92618

June 1, 2024

Registered with the Securities and Exchange Commission as an  
Investment Advisor.

There are different ways you can get help with your financial planning and investments. You should carefully consider which types of accounts and services are right for you." We are an investment adviser and provide advisory accounts and financial planning services rather than brokerage accounts and services. This document gives you a summary of the types of services we provide and how you pay. Please ask us for more information. There are some suggested questions herein for you to ask any financial advisor/planner/investment manager with whom you meet to discuss engaging their services. Free tools are available about firms, financial professionals, and investing at [Investor.gov/CRS](https://Investor.gov/CRS)

#### **Item 2: Relationships and Services** "What investment services and advice can you provide me?"

Clearview Wealth Management ("Clearview Wealth", "CWM", "We", "Us") offers financial planning, portfolio oversight, investment management, retirement plan consulting services, tax preparation, and broad financial advice services to select individuals and entities. We will provide these services by written contract. The scope of advice and oversight will be in alignment with the training and expertise of the professionals engaged by and affiliated with the firm. In addition, these services will be limited to the work as explicitly detailed in the written contract between Clearview Wealth and these select individuals and entities. The services provided will be tailored to the individual needs of each client. As such, each client may impose limited restrictions on the scope of advice for financial planning or retirement plan consulting services and the specific securities or investment vehicles considered for inclusion within their financial plan and/or investment management strategy.

**Monitoring:** If your engagement includes Investment Management to be performed by Clearview Wealth Management we will review your client accounts and/or financial plans as a part of its services as specifically detailed in the written contract of services, assess whether a change in the investments therein are warranted and make such changes as we believe, from all that we know of you and can reasonably anticipate in the investment markets seems appropriate. If your engagement with Clearview Wealth Management includes financial Planning and is on an ongoing basis an Advisor Representative of Clearview Wealth Management will meet with you to review your goals and financial situation and update your financial analysis/plan at least annually. You are encouraged to call at any time if there are questions or concerns, or whenever there is a change to your personal circumstances.

**Investment Authority:** Assets can be managed on a **discretionary or non-discretionary** basis.

Discretionary authority allows Clearview Wealth Management to buy and sell securities without asking in advance whereas non-discretionary authority is limited to making securities recommendations to you, in which case **you** make the decision to buy or sell and unless we are otherwise explicitly directed and able to make an investment trade on your behalf, **you** make any such securities trades for a non-discretionary account. **Investment Offerings:** Our investment recommendations are not limited to any specific product or service offered. Clearview Wealth Management enables advisors of the firm to assist clients in developing a personalized investment portfolio using one or more investment types, including, but not limited to, stocks, bonds, mutual funds, exchange-traded funds ("ETFs"), UITs, variable and fixed-indexed annuities, and alternative investments.

Clearview Wealth Management encourages you to ask your financial professional the following questions:

- "Given my financial situation, should I choose an investment advisory service? Why or why not?"
- "How will you choose investments to recommend, or to implement your recommended strategy?"
- "What is your relevant experience, including your licenses, education and other qualifications? What do these qualifications mean?"
- "What fees will I pay?"

**Item 3: Costs –Financial Planning Costs:** we typically charge from \$1200 (\$100 monthly) to \$6,000 per year (\$500 monthly); We may charge an hourly fee or a fixed limited term fee up to however not to exceed: \$500/hour. **Investment Advisory Costs:** not to exceed the following (1) First \$100,000- 2.25%; Next

\$150,000 – 2.00%; Next \$750,000 – 1.85%; Next \$1,000,000 – 1.70%; Over \$2 Million – 1.50%. Please refer to the specific fee schedule offered on the engagement document you are presented with as this may be lower than the firm's maximum fees allowed and will remain in effect for you unless and until changed by mutual consent. **Retirement Plan Consulting Services Costs:** Fixed annualized **Costs** range from \$3000-\$30,000 per year and/or a variable fee as a percentage of plan assets may range from 0% to 1%.

**Tax Preparation Costs:** Fixed Fees range from: \$300 - \$6,000 determined by the needed support and complexity. All **Costs** for financial planning services, investment management services, and retirement plan advisory services shall be charged and payable in advance. They may be paid on a monthly quarterly or annual basis as agreed to with the advisor. Clearview does not participate in any wrap fee programs or revenue sharing of any kind with any other firm. Clearview does not charge performance-based fees. Note: The more assets there are in a client's advisory account, the more a client investor will pay in total fees, and the firm may therefore have an incentive to encourage the client investor to increase the assets in his or her managed account. That said, however, for most all managed accounts the rate charged to assets in the account decreases as the amount of assets increases.

**Additional Fees and Expenses:** Clearview Wealth Management's services and fees may include investment management, however, will not include or cover any custodian fees or other fees charged by record keepers, custodians, fund managers or other third parties including those that we and our advisors may recommend to you or use at our discretion to implement your investment strategy. Additionally, investments you purchase, or that we purchase at our discretion on your behalf, as a result of a portfolio and investment analysis within a financial plan may be subject to deferred sales charges, 12b-1 fees, and other fund-related expenses. No investment-related fees charged by investment companies (mutual funds, ETF's, fee-based annuities, etc.) or custodians are covered by the fees you pay to Clearview Wealth Management. All fees paid to Clearview Wealth for advisory services are separate and distinct from any fees and expenses charged by mutual funds, ETFs, Closed End Funds, annuities, limited partnerships, REITS, brokerage accounts and account trustees for the purpose of implementing any investment strategy and for any trading you do or engage a third party to do on your behalf. Clearview Wealth does not receive any portion of any fee paid out to or collected by investment companies, Broker Dealers, or other investment product companies. 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.

Clearview Wealth Management encourages you to ask your financial professional the following questions:

- "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 some conflicts with your interests. You should ask us about these conflicts because they can affect the investment advice, we provide you."
- "How might your conflicts of interest affect me, and how will you address them?"
- "How do your financial professionals make money?" Our professionals are compensation through fees paid by you as a client for services as described above.
- "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?"

**Item 4 – Disciplinary History** "Do you or your financial professionals have legal or disciplinary history?" No. Please visit [www.Investor.gov/CRS](http://www.Investor.gov/CRS) for a free and simple search tool to research you and your financial professionals. Clearview Wealth Management encourages you to ask your financial professional the following questions: As a financial professional, do you have any disciplinary history? For what type of conduct?"

**Item 5 – Additional Information** This Client Relationship Summary ("Form CRS/ADV Part 3") brochure provides information about the qualifications and business practices of Clearview Wealth Management. If you have any questions about the contents of this brochure, please contact us at: [admin@clearviewfpg.com](mailto:admin@clearviewfpg.com) or visit our web site at [www.clearviewfpg.com](http://www.clearviewfpg.com) if you would like to receive up-to-date information about our advisory service and/or to request the latest copy of this summary.

The information in this brochure has not been approved or verified by the United States Securities and Exchange Commission or by any state securities authority. Registration with the Securities and Exchange Commission ("SEC") does not imply a certain level of skill or training. Additional information about Clearview Wealth Management also is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).