

Introduction

Clarity Capital Advisors, LLC, is a fee-only, flat-fee, fiduciary investment adviser firm registered with the Securities and Exchange Commission (SEC). Brokerage and investment advisory services and fees differ, and it is important for the retail investor to understand the differences. Free and simple tools are available to research firms and financial professionals at www.investor.gov/CRS, which also provides educational materials about investment advisers, broker-dealers, and investing.

What investment services and advice can you provide to me?

We offer flat fee, fee-only, fiduciary wealth services to retail and retirement plan investors. Our advisory services include investment management and planning services such as financial planning, retirement planning, college planning, and charitable giving for one flat advisory fee. If you become a client of our firm, we will have a call, online meeting, or meet with you to understand your current financial situation, such as income requirements, tax situation, existing financial assets, liquidity needs, financial goals, time horizon, and risk tolerance. Based on what we learn, we will recommend a portfolio(s) of low-cost mutual funds and exchange-traded funds (ETFs), and individual bonds that are monitored quarterly, and if necessary, rebalanced to meet your changing needs, stated goals and objectives. We will provide you with advice on an ongoing basis and contact you at least quarterly to discuss your investment accounts and any changes to your financial plan.

Our Client Agreement states that we are allowed to buy and sell investments in your account without asking you in advance (“discretionary”). Any limitations will be described in the signed advisory agreement. We will have discretionary authority until the advisory agreement is terminated by you or our firm. We do not restrict our advice to limited types of products or investments. Our firm does not impose requirements for opening and maintaining accounts or otherwise engaging us. Additional information about our advisory services is located in Item 4 of our Firm Brochure. Our Firm Brochure is available online at <https://www.claritycapitaladvisors.com/firm-disclosures>

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 those qualifications mean?**

What fees will I pay?

Clarity Capital Advisors charges an annual flat fee of \$9,000, not to exceed 2% of assets under management. Our fee is billed quarterly after the end of the quarter at \$2,250 per quarter. As fee-only, flat-fee financial advisors, **we do not have an incentive to gather more of your assets in your advisory account(s) to increase our fees.** Our fees may be negotiable. Our firm’s fees will be automatically deducted from your designated advisory account(s), which will reduce the value of your advisory account. The custodian that holds your assets may charge you a transaction fee when we buy or sell an investment for you. The custodian’s transaction fees are in addition to our firm’s fees for our advisory services. You may also pay charges imposed by the custodian holding your accounts for certain investments (e.g., non-publicly traded stocks) and providing special services (e.g., overnighting a check). Some investments, such as mutual funds, index funds, and exchange-traded funds (ETFs) charge additional fees, (i.e., expense ratios) 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. Additional information about our fees is located in Item 5 of our Firm Brochure.

Our Firm Brochure is available online at <https://www.claritycapitaladvisors.com/firm-disclosures>

Questions to Ask Us:

- **Help me understand how these fees and costs may affect my investments. If I give you \$1,000,000 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 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 are some examples to help you understand what this means. First, we specialize in passive and index fund investing and discourage active trading. This creates a conflict of interest with clients who wish to actively trade. These clients are better served by other advisors. Second, related persons of our firm may buy or sell securities and other investments that are also recommended to clients. To minimize this conflict of interest, our related persons will place client interests ahead of their own interests and adhere to our firm's Code of Ethics, a copy of which is available upon request. Note that our fee structure is specifically designed to minimize conflicts of interest.

Questions to Ask Us

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

Additional information about our conflicts of interest may be found in Item 11 of our Firm Brochure (ADV Part 2A). Our Firm Brochure is available online at <https://www.claritycapitaladvisors.com/firm-disclosures>

How do your financial professionals make money?

We are fee-only, flat fee financial professionals. This means we do not accept commissions, fees, or other payments from investment providers (e.g., mutual fund and annuity companies). Our only source of income are the fees that our clients pay to us. **We do not recommend investments with sales commissions, hidden fees, or surrender charges.**

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

No. Visit 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 firm's investment advisory services on the SEC's website at www.adviserinfo.sec.gov by searching CRD #282405. You may also contact our firm at 800-345-4635 to request a copy of this relationship summary and other up-to-date information.

Questions to Ask Us:

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