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Part 2A of Form ADV

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This brochure provides information about the qualifications and business practices of Clearview Wealth Advisors, LLC. If you have any questions about the contents of this brochure, please contact us at 503-400-7800 or at dawn@cwa2020.com. 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 as an investment adviser, either with the SEC or with a state securities authority, does not imply a certain level of skill or training.

Additional information about Clearview Wealth Advisors, LLC. is also available on the SEC's website at www.adviserinfo.sec.gov. Clearview Wealth Advisors, LLC's CRD number is 305737.

Item 2 - Material Changes

Since our most recent annual update of this brochure (dated March 8, 2023), the following are noted as material changes:

- In July 2023, Ron Boucher retired from practice. “Item 4 – Advisory Business” has been updated to reflect this change of ownership and management. Clients who were affected were previously notified.
- On September 5, 2023, the transition of client accounts from TD Ameritrade to Charles Schwab was largely completed. “Item 12 – Brokerage Practices” has been updated to reflect the selection, use, and recommendation of Charles Schwab as a broker-dealer/custodian for client accounts and securities transactions.
- “Item 4 – Advisory Business” has been updated because we no longer utilize a wrap-fee program.

Our legal and mailing addresses have also changed; the cover page reflects those changes.

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Item 4 - Advisory Business

Clearview Wealth Advisors, LLC is an investment adviser registered with the Securities and Exchange Commission (SEC) with its principal place of business in Oregon. Clearview Wealth Advisors, LLC began conducting business in 2019. Listed below are the firm's principal shareholders (i.e., those individuals and/or entities controlling 25% or more of this company).

- COURSEY WEALTH ADVISING, P.C., Member

Michael Coursey is 100% owner of Coursey Wealth Advising, P.C.

Clearview Wealth Advisors, LLC offers the following advisory services to our clients:

Investment Supervisory Services/Individual Portfolio Management

Our firm provides continuous advice to a client regarding the investment of client funds based on the individual needs of the client. Through personal discussions in which goals and objectives based on a client's particular circumstances are established, we develop a client's personal investment policy and create and manage a portfolio based on that policy. During our data-gathering process, we determine the client's individual objectives, time horizons, risk tolerance, and liquidity needs. As appropriate, we also review and discuss a client's prior investment history, as well as family composition and background.

We manage these advisory accounts on a discretionary or non-discretionary basis. Account supervision is guided by the client's stated objectives (i.e., maximum capital appreciation, growth, income, or growth and income), as well as tax considerations.

Clients may impose reasonable restrictions on investing in certain securities, types of securities, or industry sectors.

Our investment recommendations are not limited to any specific product or service offered by a broker-dealer or insurance company and will generally include advice regarding the following securities:

- Exchange-listed securities
- Exchange-Traded Funds (ETFs)
- Options and warrants
- Corporate debt securities (other than commercial paper)
- Certificates of deposit

- Municipal securities
- Variable life insurance/annuities
- Mutual Funds
- United States government securities
- Interests in partnerships investing in real estate.

Because some types of investments involve certain additional degrees of risk, they will only be implemented or recommended when consistent with the client's stated investment objectives, tolerance for risk, liquidity needs, and suitability.

Where appropriate and suitable for a client, we may recommend that all, or a portion of the assets under management be managed by a Third-Party Asset Manager ("TPAM") or a sub-advisor. In all discretionary accounts, except to the extent the client directs otherwise, we are authorized to use our discretion in selecting or changing a TPAM and/or sub-advisor without prior notice to the client. We monitor the performance of TPAMs, or sub-advisors selected to manage client assets. Client may be required to execute a limited power of attorney with a TPAM, or sub-advisor selected by Clearview Wealth Advisors, LLC. Clients should refer to the selected registered investment adviser's Firm Brochure or other disclosure document for a full description of the services offered.

Financial Planning

We provide financial planning services. Financial planning is a comprehensive evaluation of a client's current and future financial state by using currently known factors to assess future cash flows, asset values and withdrawal plans. Through the financial planning process, all questions, information, and analysis are considered as they impact and are impacted by the entire financial and life situation of the client. Clients purchasing this service receive a written report which provides the client with a detailed financial plan designed to assist the client achieve his or her financial goals and objectives.

In general, the financial plan can address any or all the following areas:

- **PERSONAL:** We review family records, budgeting, personal liability, estate information and financial goals.
- **TAX & CASH FLOW:** We analyze the client's income tax and spending and planning for past, current, and future years; then illustrate the impact of various investments on the client's current income tax and future tax liability.
- **INVESTMENTS:** We analyze investment alternatives and their effect on the client's portfolio.

- **INSURANCE:** We review existing policies to ensure proper coverage for life, health, disability, long-term care, liability, home, and automobile.
- **RETIREMENT:** We analyze current strategies and investment plans to help the client achieve his or her retirement goals.
- **DEATH & DISABILITY:** We review the client's cash needs at death, income needs of surviving dependents, estate planning and disability income.
- **ESTATE:** We assist the client in assessing and developing long-term strategies, including as appropriate, living trusts, wills, review estate tax, powers of attorney, asset protection plans, nursing homes, Medicaid, and elder law.

We gather required information through in-depth personal interviews. Information gathered includes the client's current financial status, tax status, future goals, investment objectives, liquidity needs and attitudes towards risk. We carefully review documents supplied by the client, including a questionnaire completed by the client, and prepare a written report. Should the client choose to implement the recommendations contained in the plan, we suggest the client work closely with his/her attorney, accountant, insurance agent, and/or stockbroker. Implementation of financial plan recommendations is entirely at the client's discretion.

We also provide general non-securities advice on topics that may include tax and budgetary planning, estate planning and business planning. Typically, the financial plan is presented to the client within six months of the contract date, provided that all information needed to prepare the financial plan has been promptly provided. Financial Planning recommendations are not limited to any specific product or service offered by a broker-dealer or insurance company.

Our Financial Planning services do not include other investment advisory services that may be offered by the Advisor. The client is responsible for making all decisions on whether to proceed, or not proceed, with the Advisor's advice and planning recommendations. Client understands that he or she is free to accept, or reject, any recommendation of Advisor.

Advisory Services to Brokerage Customers

We provide investment advisory services to certain broker-dealers' customers ("Brokerage Customers") who provide written consent requesting to receive the firm's advisory services. Brokerage Customers have entered into a written advisory agreement with Clearview Wealth Advisors, LLC.

Wrap-Fee Program

Clearview Wealth Advisors does not sponsor or participate in a wrap-fee program.

Assets Under Management

As of December 31, 2023, Clearview Wealth Advisors had approximately \$175,393,000 in discretionary assets under management and \$0 in non-discretionary assets under management.

Item 5 - Fees and Compensation

We are compensated for our investment advisory services by means of advisory fees, which are based on a percentage of assets under management, fixed fees, or hourly fees. This section describes our fee structure and how we are compensated. So that you understand how our fee structures work, we discuss each of our investment advisory services and their corresponding fees.

Advisory agreements may be terminated at any time, by either party, for any reason upon receipt of 30 days written notice. As disclosed above, certain fees are paid in advance of services provided. Upon termination of any account, any prepaid, unearned fees will be promptly refunded. In calculating a client's reimbursement of fees, we will pro rate the reimbursement according to the number of days remaining in the billing period.

Although Clearview Wealth Advisors, LLC has established the following fee schedule(s), we retain the discretion to negotiate alternative fees on a client-by-client basis. Client facts, circumstances and needs are considered in determining the fee schedule. These include the complexity of the client, assets to be placed under management, anticipated future additional assets; related accounts; portfolio style, account composition, reports, among other factors. The specific annual fee schedule is identified in the contract between the adviser and each client.

We may group certain related client accounts for the purposes of achieving the minimum account size requirements and determining the annualized fee. Discounts, not generally available to our advisory clients, may be offered to family members and friends of associated persons of our firm.

In circumstances where a TPAM or a sub-advisor is utilized to provide certain investment advisory services to a client, TPAM or sub-advisory fees are handled differently, depending upon the TPAM or sub-advisor utilized.

Investment Supervisory Services/Individual Portfolio Management

Our annual fees for Investment Supervisory Services are based upon a percentage of assets under management and generally range from 0% to 2.5%.

Fees may be charged on a fixed percentage basis or on a tiered basis. The fixed percentage fees range from 0% to 2.5%. On a tiered basis, the annualized fee Investment Supervisory Services/Individual Portfolio Management are charged as a percentage of assets under management, according to the following schedule:

Assets Under Management	Annualized Fee
\$0-\$100k	1.50%
\$100k-\$500k	1.15%
\$500k-\$2.5MM	1.00%
\$2.5MM-\$5MM	0.85%
\$5MM +	0.70%

When utilizing a TPAM or sub-advisor to provide certain advisory services to a client, the annual fee shown in the above fee table can increase by as much as 1%.

Our fees are billed quarterly, in advance, at the beginning of each calendar quarter based upon the market value of the client's account at the end of the previous quarter. Fees will be debited from the account in accordance with the client authorization in the Client Services Agreement. In certain cases, fees will be billed in arrears. Please refer to your specific agreement for terms and fees.

Financial Planning

Clearview Wealth Advisors, LLC's Financial Planning fee is determined based on the nature of the services being provided and the complexity of each client's circumstances. All fees are agreed upon prior to entering into a contract with any client.

Our Financial Planning fees may be calculated and charged on an hourly basis up to \$1,000 per hour. Although the length of time it will take to provide a Financial Plan will depend on each client's personal situation, we will provide an estimate for the total hours at the start of the advisory relationship. The client is billed quarterly in arrears based on actual hours accrued.

Our Financial Planning fees may also be calculated and charged using a fixed fee up to \$10,000 per year depending on the specific arrangement reached with the client. We may request a retainer upon completion of our initial fact-finding session with the client; however, advance payment will never exceed \$1,200 for work that will not be completed within six months. The balance is due upon completion of the plan.

Advisory Services to Brokerage Customers

We receive an advisory fee based on the assets under management from Brokerage Customers who have provided written consent to a broker-dealer to receive the investment advisory service from us

and have entered a written advisory contract with Clearview Wealth Advisors, LLC. The advisory fee is calculated in advance based on assets under management from Brokerage Customers as of the end of the previous quarter. The maximum advisory fee will not exceed 1% annually for this service. This advisory fee is paid by the broker-dealer and is not separately charged to the client.

Additional Fees and Expenses

Fees paid by clients to Clearview Wealth Advisors, LLC for investment advisory services are separate and distinct from the fees and expenses charged by mutual funds and/or ETFs to their shareholders. These fees and expenses are described in each fund's prospectus. These fees will generally include a management fee, other fund expenses, and a possible distribution fee. If the fund also imposes sales charges, a client may pay an initial or deferred sales charge. A client could directly invest in a mutual fund without our services. In that case, the client would not receive the services provided by our firm which are designed, among other things, to assist the client in determining which mutual fund or funds are most appropriate to each client's financial condition and objectives. Accordingly, the client should review both the fees charged by the funds and our fees to fully understand the total amount of fees to be paid by the client and to thereby evaluate the advisory services being provided. If we recommend mutual funds, we will recommend "no-load" funds with no initial or deferred sales charge.

In addition to our advisory fees, clients are also responsible for the fees and expenses charged by custodians, administrators, broker dealers, including, but not limited to, any transaction charges imposed by a broker dealer with which an independent investment manager effects transaction for the client's account(s). Please refer to the "Brokerage Practices" section (Item 12) of this Form ADV for additional information. Additionally, there may be incidental fees and charges imposed by the custodian for services such as overnight delivery of documents or checks, administrative fees, federal fund wires and other services provided by the custodian.

Pre-existing advisory clients are subject to Clearview Wealth Advisors, LLC's advisory fees in effect at the time the client enters the advisory relationship. Therefore, advisory fees will differ among clients.

Clearview Wealth Advisors, LLC is deemed to be a fiduciary to advisory clients that are employee benefit plans or individual retirement accounts (IRAs) pursuant to the Employee Retirement Income Security Act ("ERISA"), and regulations under the Internal Revenue Code of 1986 (the "Code"), respectively. As such, our firm is subject to specific duties and obligations under ERISA and the Internal Revenue Code that include, among other things, restrictions concerning certain forms of compensation. To avoid engaging in prohibited transactions, Clearview Wealth Advisors, LLC may only charge fees for investment advice about products for which our firm and/or our related persons do not receive any commissions or 12b-1 fees, or conversely, investment advice about

products for which our firm and/or our related persons receive commissions or 12b-1 fees, however, only when such fees are used to offset Clearview Wealth Advisors, LLC's advisory fees.

Clients should note that similar advisory services may or may not be available from other registered (or unregistered) investment advisers for similar or lower fees. Certain clients whose managed assets are not custodied at Charles Schwab may be charged fees in arrears for investment supervisory services depending on the platform provider.

Item 6 - Performance-Based Fees and Side-By-Side Management

Clearview Wealth Advisors does not accept or charge performance-based fees or any fees based on a share of capital gains or on capital appreciation.

Item 7 - Types of Clients

Clearview Wealth Advisors, LLC provides advisory services to individuals, households, corporations, charitable organizations, broker-dealers, and businesses.

Item 8 - Methods of Analysis, Investment Strategies and Risk of Loss

Methods of Analysis

We use the following methods of analysis in formulating our investment advice and/or managing client assets:

Fundamental Analysis. We attempt to measure the intrinsic value of a security by looking at economic and financial factors (including the overall economy, industry conditions, and the financial condition and management of the company itself) to determine if the company is underpriced (indicating it may be a good time to buy) or overpriced (indicating it may be time to sell).

Fundamental analysis does not attempt to anticipate market movements. This presents a potential risk, as the price of a security can move up or down along with the overall market regardless of the economic and financial factors considered in evaluating the stock.

Technical Analysis. We analyze past market movements and apply that analysis to the present in an attempt to recognize recurring patterns of investor behavior and potentially predict future price

movement. Technical analysis does not consider the underlying financial condition of a company. This presents a risk that a poorly managed or financially unsound company may underperform regardless of market movement.

Asset Allocation. Rather than focusing primarily on securities selection, we generally attempt to identify an appropriate ratio of securities, fixed income, and cash suitable to the client's investment goals and risk tolerance. A risk of asset allocation is that the client may not participate in sharp increases in a particular security, industry, or market sector. Another risk is that the ratio of securities, fixed income, and cash will change over time due to stock and market movements and, if not corrected, will no longer be appropriate for the client's goals.

Mutual Fund and/or ETF Analysis. We look at the experience and track record of the managers of the mutual fund or ETF to determine if the managers have demonstrated an ability to invest over a period and in different economic conditions. We also look at the underlying assets in a mutual fund or ETF to determine if there is significant overlap in the underlying investments held in other fund(s) in the client's portfolio. We also monitor the funds or ETFs to determine if they are continuing to follow their stated investment strategy.

A risk of mutual fund and/or ETF analysis is that, as in all securities investments, past performance does not guarantee future results. A manager who has been successful may not be able to replicate that success in the future. In addition, as we do not control the underlying investments in a fund or ETF, managers of different funds held by the client may purchase the same security, increasing the risk to the client if that security were to fall in value. There is also a risk that a manager may deviate from the stated investment mandate or strategy of the fund or ETF, which could make the holding(s) less suitable for the client's portfolio.

Third-Party Money Manager Analysis. We examine the experience, expertise, investment philosophies, and past performance of independent third-party investment managers to determine if that manager has demonstrated an ability to invest over a period of time and in different economic conditions. We monitor the manager's underlying holdings, strategies, concentrations, and leverage as part of our overall periodic risk assessment. Additionally, as part of our due-diligence process, we survey the manager's compliance and business enterprise risks.

A risk of investing with a third-party manager who has been successful in the past is that he/she may not be able to replicate that success in the future. In addition, as we do not control the underlying investments in a third-party manager's portfolio, there is also a risk that a manager may deviate from the stated investment mandate or strategy of the portfolio, making it a less suitable investment for our clients. Moreover, as we do not control the manager's daily business and compliance operations, we may be unaware of the lack of internal controls necessary to prevent business, regulatory or reputational deficiencies.

Risks for all forms of analysis. Our securities analysis methods rely on the assumption that the companies whose securities we purchase and sell, the rating agencies that review these securities, and other publicly available sources of information about these securities, are providing accurate and unbiased data. While we are alert to indications that data may be incorrect, there is always a risk that our analysis may be compromised by inaccurate or misleading information.

Investment Strategies

We use the following strategies in managing client accounts, provided that such strategies are appropriate to the needs of the client and consistent with the client's investment objectives, risk tolerance, and time horizons, among other considerations:

Long-term purchases. We purchase securities with the idea of holding them in the client's account for a year or longer. Typically, we employ this strategy when:

- we believe the securities to be currently undervalued, and/or
- we want exposure to a particular asset class over time, regardless of the current projection for this class.

A risk in a long-term purchase strategy is that by holding the security for this length of time, we may not take advantage of short-term gains that could be profitable to a client. Moreover, if our predictions are incorrect, a security may decline sharply in value before we make the decision to sell.

Short-term purchases. When utilizing this strategy, we purchase securities with the idea of selling them within a relatively short time (typically a year or less). We do this in an attempt to take advantage of conditions that we believe will soon result in a price swing in the securities we purchase.

Margin transactions. We will purchase stocks for your portfolio with money borrowed from your brokerage account. This allows you to purchase more stock than you would be able to with your available cash and allows us to purchase stock without selling other holdings.

Options writing. We may use options as an investment strategy. An option is a contract that gives the buyer the right, but not the obligation, to buy or sell an asset (such as 100 shares of stock) at a specific price on or before a certain date. An option, just like a stock or bond, is a security. An option is also a derivative because it derives its value from an underlying asset.

The two types of options are calls and puts:

- A call gives us the right to buy an asset at a certain price within a specific period of time. We will buy a call if we believe that the stock will increase substantially before the option expires or

sell a call on a security you hold to collect a premium and take on an obligation to sell your stock (100 shares) at a specific price.

- A put gives us the holder the right to sell an asset at a certain price within a specific period of time. We will buy a put if we believe that the price of the stock might fall before the option expires.

We will use options to speculate on the possibility of a sharp price swing. We will also use options to "hedge" a purchase of the underlying security; in other words, we will use an option purchase to limit the potential upside and downside of a security we have purchased for your portfolio.

We use "covered calls", in which we sell an option on security you own. In this strategy, you receive a fee for making the option available, and the person purchasing the option has the right to buy the security from you at an agreed-upon price.

We use a "spread strategy", in which we purchase two or more option contracts (for example, a call option that you buy and a put option that you sell) for the same underlying security. This effectively puts you on both sides of the market, but with the ability to vary price, time, and other factors.

Buying a call or put allows the buyer to have the right but not obligation to exercise the option contract. Selling a Call or Put makes the seller obligated to accept the terms of the contract.

Risk of Loss.

Securities investments are not guaranteed, and you may lose money on your investments. Clients should understand that investing in any securities, including mutual funds, involves a risk of loss of both income and principal.

Investors face the following investment risks:

Interest-rate Risk - Fluctuations in interest rates may cause investment prices to fluctuate. For example, when interest rates rise, yields on existing bonds become less attractive, causing their market values to decline.

Market Risk - The price of a security, bond, or mutual fund may drop in reaction to tangible and intangible events and conditions. This type of risk is caused by external factors independent of a security's underlying circumstances. For example, political, economic, and social conditions may trigger market events.

Inflation Risk - When any type of inflation is present, a dollar today will not buy as much as a dollar next year, because purchasing power is eroding at the rate of inflation.

Currency Risk - Overseas investments are subject to fluctuations in the value of the dollar against the currency of the investment's originating country. This is also referred to as exchange rate risk.

Reinvestment Risk - This is the risk that future proceeds from investments may have to be reinvested at a potentially lower rate of return (i.e., interest rate). This primarily relates to fixed income securities.

Business Risk - These risks are associated with a particular industry or a particular company within an industry. For example, oil-drilling companies depend on finding oil and then refining it, a lengthy process, before they can generate a profit. They carry a higher risk of profitability than an electric company, which generates its income from a steady stream of customers who buy electricity no matter what the economic environment is like.

Liquidity Risk - Liquidity is the ability to readily convert an investment into cash. Generally, assets are more liquid if many traders are interested in a standardized product. For example, Treasury Bills are highly liquid, while real estate properties are not.

Financial Risk - Excessive borrowing to finance a business' operations increases the risk of profitability, because the company must meet the terms of its obligations in good times and bad. During periods of financial stress, the inability to meet loan obligations may result in bankruptcy and/or a declining market value.

Mutual Fund Securities

Investing in mutual funds carries inherent risk. The major risks of investing in a mutual fund include the quality and experience of the portfolio management team and its ability to create fund value by investing in securities that have growth, the amount of individual company diversification, the type and amount of industry diversification, and the type and amount of sector diversification within specific industries. In addition, mutual funds tend to be tax inefficient and therefore investors may pay capital gains taxes on fund investments while not having yet sold the fund.

Exchange-Traded Funds ("ETFs")

ETFs are investment companies whose shares are bought and sold on a securities exchange. An ETF holds a portfolio of securities designed to track a specific market segment or index. The funds could purchase an ETF to gain exposure to a portion of the U.S. or foreign market. The funds, as a shareholder of another investment company, will bear their pro-rata portion of the other investment company's advisory fee and other expenses, in addition to their own expenses. Investing in ETFs involves risk. Specifically, ETFs, depending on the underlying portfolio and its size, can have wide price (bid and ask) spreads, thus diluting or negating any upward price movement of the ETF or enhancing any downward price movement. Also, ETFs require more frequent portfolio reporting by

regulators and are thereby more susceptible to actions by hedge funds that could have a negative impact on the price of the ETF. Certain ETFs may employ leverage, which creates additional volatility and price risk depending on the amount of leverage utilized, the collateral and the liquidity of the supporting collateral. Further, the use of leverage (i.e., employ the use of margin) generally results in additional interest costs to the ETF. Certain ETFs are highly leveraged and therefore have additional volatility and liquidity risk. Volatility and liquidity can severely and negatively impact the price of the ETF's underlying portfolio securities, thereby causing significant price fluctuations of the ETF.

Equity Securities

Investing in individual companies involves inherent risk. The major risks relate to the company's capitalization, quality of the company's management, quality and cost of the company's services, the company's ability to manage costs, efficiencies in the manufacturing or service delivery process, management of litigation risk, and the company's ability to create shareholder value (i.e., increase the value of the company's stock price). Foreign securities, in addition to the general risks of equity securities, have geopolitical risk, financial transparency risk, currency risk, regulatory risk and liquidity risk.

Fixed Income Securities

Fixed income securities carry additional risks than those of equity securities described above. These risks include the company's ability to retire its debt at maturity, the current interest rate environment, the coupon interest rate promised to bondholders, legal constraints, jurisdictional risk (U.S or foreign) and currency risk. If bonds have maturities of 10 years or greater, they will likely have greater price swings when interest rates move up or down. The shorter the maturity the less volatile the price swings. Foreign bonds have liquidity and currency risk.

Interval Funds

Continuously offered, closed-end interval funds do not restrict the number of shares the fund can offer and are offered on an on-going basis. While shares are priced daily, interval funds are not listed on any securities exchange and redemptions will occur through repurchase offers, normally on a quarterly basis at a maximum of 5% of the outstanding shares at net asset value. Since there is no guarantee that shareholders will be able to redeem all or some of the shares, there is an inherent liquidity risk in owning this type of security. Additionally, published net asset value (NAV) is calculated by the sponsor firm and should be considered an approximation of value only. Interval funds generally intend to make a dividend distribution of the net investment income after payment of operating expenses, and the dividend rate, dividend distribution, and redemption policies can be modified from time to time.

Interval Funds have different investment objectives, strategies, and investment portfolios, and there are no assurances that a fund will achieve its investment objectives. They involve a high degree of credit, market, and liquidity risks and should be considered a high-risk investment. Interval funds may invest in unregistered equity, real estate, or credit securities, oil and gas partnerships, and other private placements. There are material risks associated with investing in these types of investments including, but not limited to: limitations on or the inability to liquidate your investment, market, and economic conditions in general and specific to that asset class, lack of operating history, potential adverse tax consequences, long-term hold periods, and loss of investment principal.

Item 9 - Disciplinary Information

We are required to disclose any legal or disciplinary events that are material to a client's or prospective client's evaluation of our advisory business or the integrity of our management.

Our firm and our management personnel have no reportable disciplinary events to disclose.

Item 10 - Other Financial Industry Activities and Affiliations

Our firm and our related persons are not engaged in other financial industry activities and have no other financial industry affiliations.

However, one or more supervised persons of Clearview Wealth Advisors, LLC, in their individual and separate capacities, are independent insurance agents. As such, these individuals can receive separate, yet customary, commission compensation resulting from implementing product transactions on behalf of advisory clients. Clients, however, are not under any obligation to engage these individuals when considering the implementation of advisory recommendations. The implementation of any or all recommendations is solely at the discretion of the client.

In “Item 4 – Advisory Business,” we described our Advisory Services to Brokerage Customers. This entails having an agreement with broker-dealers to provide investment advisory services to some of their brokerage customers.

This relationship presents conflicts of interest. Potential conflicts are mitigated by the consent of these brokerage customers to receive investment advisory services from us, Clearview Wealth Advisors not accepting or billing for additional compensation on the broker-dealer's assets under management beyond the advisory fees disclosed in Item 5 in connection with the investment advisory services and by Clearview Wealth Advisors not engaging as or holding itself out to the public as a securities broker-dealer. We are not affiliated with any broker-dealer, including those broker-dealers with whom we have this arrangement.

Item 11 - Code of Ethics

Our firm has adopted a Code of Ethics which sets forth high ethical standards of business conduct that we require of our employees, including compliance with applicable federal securities laws. Our firm and its personnel have a duty of loyalty, fairness, and good faith towards our clients, and have an obligation to adhere not only to the specific provisions of the Code of Ethics but to the general principles that guide the Code.

Our Code of Ethics includes policies and procedures for the review of quarterly securities transactions reports as well as initial and annual securities holdings reports that must be submitted by the firm's access persons. Our code also provides for oversight, enforcement, and recordkeeping provisions.

Our Code of Ethics further includes the firm's policy prohibiting the use of material non-public information. While we do not believe that we have access to non-public information, all employees are reminded that such information may not be used in a personal or professional capacity.

Our Code of Ethics is designed to assure that the personal securities transactions, activities, and interests of our employees will not interfere with making decisions in the best interest of advisory clients and implementing such decisions while, at the same time, allowing employees to invest for their own accounts. Our firm and/or individuals associated with our firm may buy or sell securities for their personal accounts identical to or different from those recommended to our clients.

A copy of our Code of Ethics is available to our advisory clients and prospective clients upon request.

Additionally, because we may provide you investment advice pertaining to employee benefit plans, such as 401Ks, and individual retirement plans (IRAs)s, we must acknowledge our fiduciary status in writing under Title I of ERISA and the Internal Revenue Code, as applicable, when providing that advice. The following represents our written acknowledgement of fiduciary status: When we provide investment advice to you regarding your retirement plan account or individual retirement account, we are fiduciaries within the meaning of Title I of the Employee Retirement Income Security Act and/or the Internal Revenue Code, as applicable, which are laws governing retirement accounts. The way we make money creates some conflicts with your interests, so we operate under a special rule that requires us to act in your best interest and not put our interest ahead of yours. Under this special rule's provisions, we must:

- Meet a professional standard of care when making investment recommendations (give prudent advice);

- Never put our financial interests ahead of yours when making recommendations (give loyal advice); Avoid misleading statements about conflicts of interest, fees, and investments;
- Follow policies and procedures designed to ensure that we give advice that is in your best interest;
- Charge no more than is reasonable for our services; and
- Give you basic information about conflicts of interest.

Item 12 - Brokerage Practices

Specific custodian or brokerage recommendations are made to clients based on their need for such services. We recommend custodians based on the proven integrity and financial responsibility of the firm, best execution of orders at reasonable commission rates, industry reputation, and the quality of client service. Among the factors we look at in recommending the use of a broker-dealer/custodian, we seek one who will hold your assets and execute transactions on terms that are generally most advantageous when compared to other available providers. We consider a wide range of factors, including:

- Combination of transaction execution services and asset custody services;
- Capability to execute, clear, and settle securities transactions;
- Breadth of available investment products;
- Competitiveness of the price of the services;
- Reputation, financial strength, and stability;
- Prior service to us and our other clients.

Clearview Wealth Advisors, LLC recommends that our clients use Charles Schwab Institutional, a division of Charles Schwab & Co., Inc. (“Charles Schwab” or “Schwab”). Charles Schwab is an independent and unaffiliated SEC-registered broker-dealer and member of both the Financial Industry Regulatory Authority (FINRA) and the Securities Investor Protection Corporation (SIPC). Charles Schwab is owned by Schwab Holdings, Inc.

We are independently owned and operated and are not affiliated with Charles Schwab. Charles Schwab will hold your assets in a brokerage account and buy and sell securities when we instruct them to. While we recommend that you use Schwab as custodian/broker, you will decide whether to do so and will open your account with Schwab by entering into an account agreement directly with them. Even though your account is maintained at Schwab, we can still use other brokers to execute trades for your account. For discretionary clients, Clearview Wealth Advisors, LLC requires these clients to provide us with written authority to determine the broker dealer to use for these transactions (See Item 16 Investment Discretion).

Schwab provides CWA with access to its institutional trading and custody services, which are typically not available to Schwab retail investors. These services generally are available to independent investment advisors on an unsolicited basis. These services may be contingent upon CWA committing to Schwab a specific amount of business (assets in custody or trading commissions). Schwab's brokerage services include the execution of securities transactions, custody, research, and access to mutual funds and other investments that are otherwise generally available only to institutional investors or would require a significantly higher minimum initial investment. For CWA client accounts maintained in its custody, Schwab generally does not charge separately for custody services but is compensated by account holders through commissions and other transaction-related or asset-based fees for securities trades that are executed through Schwab or that settle into Schwab accounts.

Schwab Institutional also makes available to CWA other products and services that benefit CWA but may not directly benefit its clients' accounts. Many of these products and services may be used to service all or some substantial number of accounts, including accounts not maintained at Schwab. Schwab's products and services that assist CWA in managing and administering clients' accounts include software and other technology that (i) provide access to client account data (such as trade confirmations and account statements); (ii) facilitate trade execution and allocate aggregated trade orders for multiple client accounts; (iii) provide research, pricing and other market data; (iv) facilitate payment of fees from its clients' accounts; and (v) assist with back-office functions, recordkeeping and client reporting.

Schwab Institutional also offers other services intended to help CWA manage and further develop its business enterprise. These services may include: (i) compliance, legal and business consulting; (ii) publications and conferences on practice management and business succession; and (iii) access to employee benefits providers, human capital consultants and insurance providers. Schwab may make available, arrange, and/or pay third-party vendors for the types of services rendered to CWA. Schwab Institutional may discount or waive fees it would otherwise charge for some of these services or pay all or a part of the fees of a third-party providing these services to CWA. Schwab Institutional may also provide other benefits such as educational events or occasional business entertainment for CWA personnel. In evaluating whether to recommend or require that a client custody their assets at Schwab, CWA may consider the availability of some of the foregoing products and services and other arrangements as part of the total mix of factors it considers and not solely the nature, cost or quality of custody and brokerage services provided by Schwab.

Clients may direct us in writing to use a particular broker or dealer to execute all transactions for the client's account. In that case, you will negotiate terms and arrangements for the account with that broker or dealer, and we will not seek better execution services or prices from other brokers or dealers or be able to "batch" client transactions for execution through other brokers or dealers with orders for other accounts managed by Adviser. As a result, you may pay higher commissions or

other transaction costs or greater spreads, or receive less favorable net prices, on transactions for your account than would otherwise be the case.

We will block trade where possible and when advantageous to clients. This blocking of trades permits the trading of aggregate blocks of securities composed of assets from multiple client accounts, so long as transaction costs are shared equally and on a pro-rated basis between all accounts included in any such block. Block trading may allow us to execute equity trades in a timelier, more equitable manner, at an average share price. We will typically aggregate trades among clients whose accounts can be traded with a given broker.

Item 13 - Review of Accounts

While the underlying securities within Investment Supervisory Services/Individual Portfolio Management Services accounts are continually monitored, these accounts are reviewed at least annually. Accounts are reviewed in the context of each client's stated investment objectives and guidelines. More frequent reviews may be triggered by material changes in factors such as the client's individual circumstances, market conditions and economic or political events.

These accounts are reviewed as a team by Michael Coursey and Corbin Coursey.

In addition to the monthly/quarterly statements and confirmations of transactions that clients receive from their custodian, we provide reports summarizing account performance, balances and holdings when requested by the client.

Financial Planning clients will receive a financial plan acceptable to the client. While reviews may occur at different stages depending on the nature and terms of the specific engagement, no formal reviews or subsequent reports will be conducted for Financial Planning clients unless otherwise requested or contracted.

Item 14 - Client Referrals and Other Compensation

No one who is not a client provides an economic benefit to us for providing investment advice or other advisory services to you. Additionally, neither CWA nor its personnel receive or give compensation in exchange for client referrals.

Item 15 - Custody

We do not accept custody of any securities or investment assets. These will be held by a custodian. We do not prepare or send any account statements. Account statements are sent directly to clients by the custodian of the assets.

In Item 5 (“Fees and Compensation”), we disclosed that we directly debit advisory fees from client accounts. As part of this billing process, the client's custodian is advised of the amount of the fee to be deducted from that client's account. Quarterly, the custodian is required to send to the client a statement showing all transactions within the account during the reporting period.

Because the custodian does not calculate the amount of the fee to be deducted, it is important for clients to carefully review their custodial statements to verify the accuracy of the calculation, among other things. Clients should contact us directly if they believe that there may be an error in their statement.

In addition to the periodic statements that clients receive directly from their custodians, we may send reports directly to our clients upon request. We urge our clients to carefully compare the information provided in these reports to ensure that all account transactions, holdings, and values are correct and current.

Item 16 - Investment Discretion

Clients may hire us to provide discretionary asset management services, in which case we place trades in a client's account without contacting the client prior to each trade to obtain the client's permission.

Our discretionary authority includes the ability to do the following without contacting the client:

- determine the security to buy or sell;
- determine the broker-dealer to be used for a purchase or sale of securities; and/or
- determine the dollar amount of the security to buy or sell.

Clients give us discretionary authority when they sign an investment advisory agreement with us.

Clients may also grant Clearview Wealth Advisors, LLC non-discretionary authority to execute investment recommendations. Non-discretionary authority requires the firm to obtain your consent to each specific transaction prior to executing the investment recommendation.

Item 17 - Voting Client Securities

As a matter of firm policy, we do not vote proxies on behalf of clients. Clients maintain exclusive responsibility for directing the way proxies solicited by issuers of securities beneficially owned by the client shall be voted and making all elections relative to any mergers, acquisitions, tender offers, bankruptcy proceedings or other type events pertaining to the client's investment assets. Clients are responsible for instructing each custodian of the assets to forward to the client copies of all proxies and shareholder communications relating to the client's investment assets. We do not offer any consulting assistance regarding proxy issues to clients.

In circumstances where a TPAM or a sub-advisor is utilized to provide certain investment advisory services to a client, the TPAM or sub-advisor may or may not vote proxies on behalf of clients. Please refer to the TPAM or sub-advisor's Disclosure Brochure and client agreement for more information regarding voting client securities.

Item 18 - Financial Information

Under no circumstances do we require or solicit payment of fees of more than \$1,200 per client more than six months in advance of services rendered. Therefore, we are not required to include a balance sheet.

As an advisory firm that maintains discretionary authority for client accounts, we are also required to disclose any financial condition that is reasonable likely to impair our ability to meet our contractual obligations. We have no financial commitments that would impair our ability to meet contractual and fiduciary commitments to clients.

Neither Clearview Wealth Advisors, LLC nor any of its principals were the subject of a bankruptcy petition within the past ten years.