

Form ADV Part 2 Brochure –
Dated August 4, 2021

Clarity Financial Management Corp.

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CRD #: 297959

This Form ADV Part 2 (“Brochure”) provides information about the qualifications and business practices of Clarity Financial Management Corp. If you have any questions about the contents of this Brochure, please contact us at (631) 897-6094. The information in this Brochure has not been approved or verified by the United States Securities and Exchange Commission (“SEC”) or by any other state securities authority.

Additional information about Clarity Financial Management Corp., CRD # 297959, is also available on the SEC’s website at www.adviserinfo.sec.gov.

Clarity Financial Management is a registered Investment Advisor. However, please note that registration as an Investment Advisor does not imply any level of skill or training.

ITEM 2 - Material Changes

This Brochure, dated August 4, 2021, does contain material changes from the firm's prior Brochure, dated March 23, 2021. Item 4 has been updated to include information related to the use of Third Party Asset Management programs (TAMPs), and Item 8 has been updated to include additional information about our Mutual Fund/ETF review process.

To receive a full copy of this Form ADV Part 2 Brochure at any time, please call us at (631) 897-6094 and we will mail or e-mail you a copy at no charge. In addition, a current copy of the firm's Brochure can always be found online at the SEC's Public Disclosure website at www.adviserinfo.sec.gov.

Clarity Financial Management Corp.

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ITEM 4 – Advisory Business

Clarity Financial Management Corp. was incorporated in New York State in June 2018. Diana T. Stanis is the sole shareholder and only employee of Clarity Financial Management, and serves as the firm's President and Chief Compliance Officer. The firm does not have any subsidiary or intermediate companies.

The Certified Financial Planners Board of Standards requires that CFP® professionals provide financial planning services at a fiduciary standard of care. This means CFP® professionals must provide financial planning services putting the best interests of their clients ahead of their own. Additional information about the CFP® can be found on Ms. Stanis's ADV Part 2 Supplement.

Advisory Services

Clarity Financial Management provides investment advisory management services to clients on a discretionary basis. Services are provided for individuals, pension and profit sharing plans, trusts and estates, and small businesses.

Discretionary Management Services: Our discretionary management services include data gathering and analysis, the establishment of written investment objectives and portfolio guidelines, selection and purchase of specific assets, on-going monitoring and rebalancing of account investments, and the preparation of regular portfolio and performance reports to the client.

As part of this process, the firm may collect and review various background materials from clients that may include information about current investments, client financial statements, tax returns, cash flow and insurance coverages. The firm may then provide guidance and recommendations about cash flow management, retirement or college savings goals, insurance needs, debt consolidation and estate planning through comprehensive or targeted financial analysis, depending on individual client needs and goals. All services provided by Clarity Financial Management

are tailored to the individual client's needs, with respect to achieving their financial goals. The client may impose restrictions on investing in certain securities. Any restrictions must be provided to the firm in writing.

Clarity Financial Management provides investment management consistent with the individual client's financial status, investment objectives and tax status. It is the client's responsibility to notify the firm in writing of any changes to their financial status, personal information, or investment objectives. Discretionary Management clients will receive timely confirmations and at least quarterly statements containing a description of all transactions and all account activity from the custodian/brokerage firm. The client will retain rights of ownership of all securities and funds in the account to the same extent as if the client held the securities and funds outside the program.

Selection of Other Advisors: In certain instances, after gathering information about your financial situation and objectives, we may recommend the use of an outside Third Party Asset Manager ("TPAM") to manage a portion of your investment portfolio. Separately managed accounts may be considered for clients when they would receive a benefit from holding such an account, such as portfolio diversification, tax benefits, or income requirements. Factors that we take into consideration when making our recommendation include, but are not limited to: the TPAM's performance, investment style and philosophy, and fees charged, as well as your specific financial needs including investment goals, risk tolerance, and investment objectives. We will periodically monitor the TPAM(s) performance to ensure its management and investment style remains aligned with your investment goals and objectives. Clients must approve the use of any TPAM recommended.

As of December 31, 2020, the firm managed \$38,937,497 in client assets under management, all of it discretionary. Because the firm is based in New York State and has over \$25 million in AUM, we currently maintain SEC registration as a mid-sized advisory firm.

ITEM 5 – Fees and Compensation

Discretionary Management Services: Fees for Discretionary Management Services are billed quarterly in arrears and payable within the first thirty days of the month in which billed. Each quarterly billing will be one quarter (1/4) of the appropriate annual fee, applied to the average daily market value of the account, including cash and equivalents, for the billing period. The Advisor's standard fee for all account sizes is 1% of assets under management. All fees are negotiable at the firm's discretion, and there is no account minimum.

Grandfathered Fee Schedules: Some clients have and will continue to be grandfathered under fee schedules and/or agreements that preceded the client's engagement of Clarity Financial Management Corp as follows:

<u>Assets</u>	<u>Annual Fee</u>
Up to \$500,000	1.00 %
Next \$500,000	0.75%
Above \$1,000,000	0.62%

As a result, Clarity Financial Management Corp. clients could be subject to various different fee schedules and/or arrangements, including those that may be higher or lower than Clarity Financial Management Corp's standard fee of 1% set forth at Item 5. Any grandfathered fee schedules and/or arrangements shall be confirmed by Clarity Financial Management Corp. in the Investment Advisory Agreement executed by the client upon the engagement of Clarity Financial Management Corp.

This firm will not be compensated on the basis of capital gains or capital appreciation of the funds or any portion of the funds of the client.

The client or Clarity Financial Management may terminate the agreement at any time with a 30 day prior written notice. Should the management agreement be terminated in the middle of a quarter, the client will be billed a prorated fee based upon the length of time the account was under management.

These fees are for advisory services only and do not include any transaction fees or commissions, which may be charged separately by the broker/dealer custodial firm (see the section heading Brokerage Practices below for more information).

In addition, clients invested in mutual funds and ETFs will pay an Advisory fee to this firm, and indirect management fees and expenses as charged by the mutual fund or ETF. Therefore, clients whose assets are invested in shares of mutual funds/ETFs are hereby made aware that they will pay both a direct management fee to this firm and an indirect management fee through the mutual fund/ETF.

Payment of investment management fees may be paid directly by the client, or client may authorize the custodian holding client funds and securities to deduct Clarity Financial Management's advisory fees directly from the client account in accordance with statements prepared and submitted to the custodian by Clarity Financial Management. The custodian will provide monthly account statements to the client. Such statements will reflect all fee withdrawals by Clarity Financial Management. It is the client's responsibility to verify the accuracy of the fee calculation, and to contact this firm with any questions or discrepancies. The custodian will not determine whether the fee is properly calculated. Clarity Financial Management will include a separate fee statement/calculation in each quarterly report it sends to the client.

All compensation to the Advisor is included in the managed account agreement. The Advisor receives compensation solely from the client and is not compensated in any way from any other financial service company for the recommendation of any product. Mutual funds recommended under advisory services will be "no-load" or "load-waived."

ITEM 6 – Performance Based Fees and Side-By-Side Management

Clarity Financial Management does not charge any performance based fees (those fees that are based upon a share of capital gains or capital appreciation of client assets) or side-by-side management fees of any kind.

ITEM 7 – Types of Clients

Clarity Financial Management provides advisory services to individuals, pension and profit sharing plans, trusts and estates, and small businesses. There is no minimum account size to open or maintain an account.

ITEM 8 – Methods of Analysis, Investment Strategies, and Risk of Loss

Investing in securities of any kind involves risk of loss that clients must be aware of and prepared to bear.

Clarity Financial Management's approach to investment management is to gather adequate, reliable information about a client's personal financial situation; to work with the client in determining their goals and objectives, time horizon and risk tolerance; to analyze all the foregoing information in an objective manner, and to develop recommendations. Clarity Financial Management then helps the client implement the recommendations via our discretionary management service.

The main Method of Analysis utilized by Clarity Financial Management in formulating investment advice and managing assets are Strategic Asset Allocation Strategies. The firm may also utilize charting, fundamental, and technical analyses or strategies.

While there is risk in all investments, some carry a greater degree of risk or higher costs. There is no guarantee that the investment strategy selected for the client will result in the client's goals being met, nor is there any guarantee of profit or protection from loss.

Clarity Financial Management will utilize various security types in implementing its client investment strategies which may include individual securities as well as fixed or variable annuities, mutual funds, and ETFs. Each security type is subject to risks that may result in an investment loss which the client should be prepared to bear. Risks associated with investing in securities include:

- Market Risk – the risk that the market value of a security may fluctuate, sometimes widely, rapidly and unpredictably in response to market or economic news and conditions. Investments may lose value regardless of the individual results of the company underlying the security.
- Interest Rate Risk – changes in interest rates can affect the market value of debt securities and other interest rate sensitive securities.
- Foreign Investment Risk – investments in foreign securities face the potential for greater illiquidity, price volatility, and adverse effects of political, regulatory, tax, currency, and market failures.
- Investment Style Risk – certain investment styles utilized by mutual fund managers may go through prolonged periods of being out of favor with investors and thus underperform general markets.
- Annuities Risk – Investors should carefully consider an annuity's risks, charges, limitations, and expenses, as well as the risks, charges, expenses, and investment objectives of the underlying investment options. This and other important information is provided in the product and underlying fund prospectuses, which clients must review carefully prior to purchase. Annuities are long-term investments designed for retirement purposes. Withdrawals of taxable amounts are subject to income tax and, if taken prior to age 59½, a federal tax penalty may apply. Early withdrawals may also be subject to withdrawal charges. All guarantees are based on the claims paying ability of the insurer. Investments in variable products are subject to market risk, including loss of principal. An annuity is a tax-deferred investment. As such, holding an annuity in an IRA or other qualified account offers no additional tax benefit. Therefore, annuity features (other than tax deferral) should be considered when used to fund an IRA or qualified plan. Product features and availability vary by state. Investments in variable products are subject to market risk, including loss of principal.
- Natural Disaster and Pandemic Risk – Occurrences of natural disasters, epidemics, or pandemics, depending on their scale, may cause different degrees of damage to global, national, and local economies, or extreme volatility in US or global markets due to their unique, usually rapidly changing, and hard to quantify risks. In general, these events may result in disruption of supply chains and varying reductions in commercial activity. In the case of epidemics, governments may institute a variety of measures including closing borders, lockdowns, quarantines, and states of emergencies, which collectively may slow the local, national or global

economy, leading to adverse effects in the global equity, bond, and credit markets. Such disruptions may adversely affect client investment returns.

Mutual Fund & ETF Risk and Analysis. We review the experience and track records of mutual funds or exchange-traded funds (“ETF”) to determine a fund manager’s ability to invest over a period of time and in different economic conditions. We also regularly monitor the funds or ETFs in an attempt 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 in the past may not be able to replicate that success in the future. In addition, as we do not control the underlying investments in a mutual 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. Mutual Funds may offer multiple share classes that differ in their total expense, purchase minimums, and investment type. As a general policy, we purchase only 'no-load' or 'load waived' mutual funds, which we identify in an initial review process. Once share classes are identified, the expenses are researched to determine the cheapest share class available for various purchase amounts. When bought or sold in a client account, the cheapest share class available for that client is purchased, taking into account whether a no transaction fee or transaction fee share class is more suitable, depending on the expectation of future trading activity and anticipated additions or withdrawals of assets in the same fund in the client account in the future.

ITEM 9 – Disciplinary Information

Firms are required to report any legal or disciplinary events that are material to a client’s evaluation of our advisory business and the integrity of our management. There are no legal or disciplinary events for either the firm or for Ms. Stanis reportable under this Item.

ITEM 10 – Other Financial Industry Activities and Affiliations

Neither Clarity Financial Management nor any of its employees have any other financial industry activities or affiliations, or any other arrangements material to its advisory business.

Clarity participates in the Advisor Annuity Insurance Program as offered by The Insurance Agency of TD Ameritrade, LLC. When suitable, we may recommend that a client purchase an annuity product via this program. Neither the firm nor Ms. Stanis receive any commission in conjunction with these referrals.

ITEM 11 – Code of Ethics, Participation or Interest in Client Transactions, and Personal Trading

Code of Ethics

Clarity Financial Management has adopted a Code of Ethics which is based on ethical conduct premised on fundamental principles of openness, integrity, honesty, and trust. The Code sets forth standards of conduct required of the Advisor and its employees. Among other things, the Code includes policies and procedures relating to the personal investment activities of the Advisor and its employees including transactions involving securities that the Advisor has recommended to its clients and that are held by its clients. The Code affirms that the Advisor and its employees will comply with all federal securities laws and protect client non-public information. All employees of Clarity Financial Management are required to acknowledge in writing that they have received and understand Clarity Financial Management's Code of Ethics. At least annually, clients will be advised that a copy of the Code of Ethics is available upon request. A copy is available upon request at any time by a current client or by any prospective client as well by calling or emailing us.

Participation or Interest in Client Transactions

Clarity Financial Management does not have any sponsorship interest or other material interest in the mutual funds or other securities it recommends to clients.

Clarity Financial Management and our related persons may invest in the same investments and strategies that are used by clients. As such, at times the interests of the Advisor or related persons' accounts may coincide with the interests of clients' accounts. However at no time will the Advisor or any related person receive an added benefit or advantage over clients with respect to these transactions, all applicable rules of the Investment Advisors Act of 1940 (the "Act") will be strictly enforced, and all employee transactions are reviewed on a regular basis to detect and prevent conflicts of interest and front-running. The client's transactions are always completed before (or in the case of block trades, at the same time as) the Advisory affiliates enter orders for their own account. Clients should be aware that our related persons participate in block trades along with client transactions, as noted in Item 12 below.

ITEM 12 – Brokerage Practices

Selection or Recommendation of Broker/Dealers

Clarity Financial Management participates in the TD Ameritrade Institutional program. TD Ameritrade Institutional is a division of TD Ameritrade, Inc. ("TD Ameritrade") member FINRA/SIPC. TD Ameritrade is an independent SEC-registered broker-dealer. TD Ameritrade offers services to independently registered investment advisors, which include custody of securities, trade execution, and clearance and settlement of transactions. Please see additional disclosures related to our relationship with TD Ameritrade under Item 14 below.

Clarity Financial Management generally requires that Discretionary Management Service clients custody their account with a discount brokerage firm (TD Ameritrade Institutional). However, at the firm's discretion, a client may choose another brokerage firm which is mutually agreeable, for execution of their transactions.

Clarity Financial Management reasonably believes that the custodian suggested will provide best research services, execution of securities transactions and access to the markets for the securities being traded. The Advisor will seek competitive commission rates but cannot guarantee the lowest possible commission rates for the account. As such, clients may be

able to receive lower overall commission rates or other services at another broker/dealer or custodian.

The vast majority of this firm's transactions on behalf of clients are in mutual funds. However, occasionally individual stocks, bonds, or Exchange Traded Funds (ETFs) may be utilized, and when possible, the firm will utilize block trades for those individual stock, bond, or ETF trades. Clients who direct their accounts to other broker/dealers may not receive similar execution or costs on those trades as they will not be able to participate in those block orders and the generally lower costs such trades may provide.

Therefore, each client must evaluate each broker/dealer carefully to insure that the broker selected provides them with the best blend of cost, clearance and settlement, and other services.

Clarity Financial Management does not enter into arrangements where commissions on client portfolios transactions are used to acquire research or brokerage services ('soft dollars') beyond basic broker provided research. TD Ameritrade provides research to the Advisor for use for all the Advisor's clients. Clients may pay transaction fees to TD Ameritrade Institutional for the purchase of "no-load" funds. TD Ameritrade provides the clients with monthly statements.

Clarity Financial Management is not affiliated with TD Ameritrade and does not receive any commissions or fees from recommending their services.

Trade Aggregation

While individual client advice is provided for each account, client trades may be executed as a block trade when available (while the vast majority of firm transactions are in mutual funds and as such not subject to block trading, occasionally the firm will trade in individual stocks, bonds, or ETFs). The Advisor generally requires its existing and new clients to use the Advisor's "lead custodian", TD Ameritrade. Only accounts in the custody of the lead custodian would have the opportunity to participate in aggregated securities transactions when appropriate and available. All block trades using the lead custodian will be aggregated and done in the name of the Advisor. The executing broker will be informed that the trades are for the account of the Advisor's clients and not for the Advisor itself. No advisory account within the block trade will be favored over any other

advisory account, and thus, each account will participate in an aggregated order at the average share price and receive the same commission rate. The aggregation may, on average, reduce slightly the costs of execution, and the Advisor will not aggregate a client's order if in a particular instance the Advisor believes that aggregation would cause the client's cost of execution to be increased. The Custodian will be notified of the amount of each trade for each account. The Advisor and Advisory employees may participate in block trades with clients, and may also participate on a pro rata basis for partial fills, but only if clients receive fair and equitable treatment.

Clarity Financial Management does not conduct 'Principal' transactions, does not engage in Cross-Trades between advisory clients, and does not participate in Agency Cross Transactions of any kind.

ITEM 13 – Review of Accounts

Reviews are carried out on an ongoing basis by Diana T. Stanis as dictated by changes in the investment environment as well as changes in individual client circumstances and needs. All portfolios are reviewed at least annually to confirm continued conformity with the client's existing strategy, objectives, risk tolerance and needs.

Clients are furnished a monthly statement from the Advisor's custodian detailing all transactions to their accounts including contributions, withdrawals, dividends, interest, fees, and expenses. The monthly statement also provides month end position by security and account value for the beginning and ending of the period.

Clients also receive a quarterly portfolio report from this firm which provides detailed performance information on their individual and aggregated accounts. Clients are also free to contact the firm at any time with questions, comments, or concerns.

ITEM 14 – Client Referrals and Other Compensation

The firm currently does not act as a solicitor, nor does it utilize solicitors.

As disclosed under Item 12 above, Clarity Financial Management participates in TD Ameritrade's institutional customer program and Clarity may recommend TD Ameritrade to Clients for custody and brokerage services. There is no direct link between Advisor's participation in the program and the investment advice it gives to its Clients, although Advisor receives economic benefits through its participation in the program that are typically not available to TD Ameritrade retail investors. These benefits include the following products and services (provided without cost or at a discount): receipt of duplicate Client statements and confirmations; research related products and tools; consulting services; access to a trading desk serving Advisor participants; access to block trading (which provides the ability to aggregate securities transactions for execution and then allocate the appropriate shares to Client accounts); the ability to have advisory fees deducted directly from Client accounts; access to an electronic communications network for Client order entry and account information; access to mutual funds with no transaction fees and to certain institutional money managers; and discounts on compliance, marketing, research, technology, and practice management products or services provided to Advisor by third party vendors. TD Ameritrade may also have paid for business consulting and professional services received by Advisor's related persons.

Some of the products and services made available by TD Ameritrade through the program may benefit Advisor but may not benefit its Client accounts. These products or services may assist Advisor in managing and administering Client accounts, including accounts not maintained at TD Ameritrade. Other services made available by TD Ameritrade are intended to help Advisor manage and further develop its business enterprise. The benefits received by Advisor or its personnel through participation in the program do not depend on the amount of brokerage transactions directed to TD Ameritrade. As part of its fiduciary duties to clients, Advisor endeavors at all times to put the interests of its clients first. Clients should be aware, however, that the receipt of economic benefits by Advisor or its related persons in and of itself creates a potential conflict of interest and may indirectly influence the Advisor's choice of TD Ameritrade for custody and brokerage services.

ITEM 15 – Custody

This firm does not maintain Custody of client funds or securities with the exception of the fee deduction authority granted by certain clients in the Investment Advisory Agreement.

Clients will receive account statements at least quarterly from the broker-dealer or other qualified custodian. Clients are urged to compare custodial account statements against statements prepared by Clarity Financial Management for accuracy. Minor variations may occur because of reporting dates, accrual methods of interest and dividends, and other factors. The custodial statement is the official record of your account for tax purposes.

ITEM 16 – Investment Discretion

Clarity Financial Management does maintain Discretionary authority in certain client accounts, and clients must authorize the use of Discretion when opening their account when signing the Investment Advisory Agreement. Discretion is limited discretion, allowing this firm to execute trades, rebalance accounts, and buy and sell investments within client accounts, in accordance with the Advisory Agreement and client investment objectives.

As noted in Item 4 of this Brochure, firm advisory services can be tailored to each client – as such, if a client requires restrictions on any types of investments, stocks, or market segments, the client needs to inform this firm of the restrictions in writing. If for any reason the firm is not able to meet the client restrictions, the firm will notify the client of that fact so that the client can determine their requirements and needs.

ITEM 17 – Voting Client Securities

Clarity Financial Management does not, and will not, vote client proxies. Clients retain the authority to vote proxies and will be responsible for ensuring that all proxy materials are sent directly to them.

ITEM 18 – Financial Information

Clarity Financial Management does not require prepayment of any fees – as such, a Balance Sheet is not required and therefore not attached. There is also no known financial condition that is reasonably likely to impair this firm's ability to meet contractual commitments to clients, and the firm has not been the subject of any bankruptcy proceedings.

ITEM 19 – State Registered Advisors

As an SEC registered adviser, this Item is not applicable.

Form ADV Part 2B Brochure Supplement–
Dated March 23, 2021

Clarity Financial Management Corp.

7 Carriage Court
Dix Hills, NY 11746
Phone Number (631) 897-6094
Email Address: diana@clarityfinmgmt.com
CRD #: 297959

This Brochure Supplement provides information about Diana Theresa Stanis, CFP®, CRD # 4141082, the Owner, President, and Chief Compliance Officer of Clarity Financial Management Corp., that supplements the Clarity Financial Management Form ADV Part 2 Brochure. You should have received a copy of that Brochure. Please contact us at (631) 897-6094 if you did not receive that Brochure or if you have any questions about the content of this Supplement.

Additional information about Ms. Stanis is available on the SEC's website at www.adviserinfo.sec.gov.

Educational Background and Business Experience

Born in 1962, Ms. Stanis graduated in 1984 with a BS in Accounting from Long Island University, CW Post Campus, in Brookville, NY. She also received an MBA in Management Information Systems in 1988 from New York Institute of Technology in Brookville, NY, as well as a Certificate in Financial Planning in 2001, also from CW Post.

Ms. Stanis is the Owner, President, and Chief Compliance Officer of Clarity Financial Management since its founding in June of 2018. She has also been a Registered Representative and IA Agent with LPL Financial from

February of 2000 to September 2018, and was a Certified Financial Planner Practitioner™ with Family Wealth and Pension Management from Oct. 2001 to September 2018.

Ms. Stanis is a Certified Financial Planner CFP® practitioner, receiving her designation in 2001.

The CERTIFIED FINANCIAL PLANNER™, CFP®, and federally registered CFP (with flame design) marks (collectively, the “CFP® marks”) are professional certification marks granted in the United States by Certified Financial Planner Board of Standards, Inc. (“CFP Board”).

The CFP® certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP® certification. It is recognized in the United States and a number of other countries for its (1) high standard of professional education; (2) stringent code of conduct and standards of practice; and (3) ethical requirements that govern professional engagements with clients. Currently, more than 71,000 individuals have obtained CFP® certification in the United States.

To attain the right to use the CFP® marks, an individual must satisfactorily fulfill the following requirements:

- Education – Complete an advanced college-level course of study addressing the financial planning subject areas that CFP Board’s studies have determined as necessary for the competent and professional delivery of financial planning services, and attain a Bachelor’s Degree from a regionally accredited United States college or university (or its equivalent from a foreign university). CFP Board’s financial planning subject areas include insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning;
- Examination – Pass the comprehensive CFP® Certification Examination. The examination includes case studies and client scenarios designed to test one’s ability to correctly diagnose financial planning issues and apply one’s knowledge of financial planning to real world circumstances;
- Experience – Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year); and

- Ethics – Agree to be bound by CFP Board’s *Standards of Professional Conduct*, a set of documents outlining the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements in order to maintain the right to continue to use the CFP® marks:

- Continuing Education – Complete 30 hours of continuing education hours every two years, including two hours on the *Code of Ethics* and other parts of the *Standards of Professional Conduct*, to maintain competence and keep up with developments in the financial planning field; and
- Ethics – Renew an agreement to be bound by the *Standards of Professional Conduct*. The *Standards* prominently require that CFP® professionals provide financial planning services at a fiduciary standard of care. This means CFP® professionals must provide financial planning services in the best interests of their clients.

CFP® professionals who fail to comply with the above standards and requirements may be subject to CFP Board’s enforcement process, which could result in suspension or permanent revocation of their CFP®, certification.

Disciplinary Information

Firms are required to report on any legal or disciplinary events that are material to a client’s or prospective client’s evaluation of this individual. There are no legal or disciplinary events for either the firm or for Ms. Stanis reportable under this Item.

Other Business Activities

There are no business activities to report under this Item.

Additional Compensation

There is no additional compensation information to report under this Item.

Supervision

As the sole owner of the firm, Ms. Stanis is the only officer or supervisor of the firm. She can be reached at (631) 897-6094.

Requirements for State Registered Advisors

Ms. Stanis has not been involved in any disciplinary proceeding as outlined in this section, and has never been subject to any bankruptcy petition. As such, there is no additional information to report under this item.