

Form ADV Part 3 – Client Relationship Summary

Date: 01/29/2021

Item 1: Introduction

CLEAR PERSPECTIVES FINANCIAL PLANNING, LLC is an investment adviser registered with the Securities and Exchange Commission offering advisory accounts and services. Brokerage and investment advisory services and fees differ, and it is important for you to understand these differences. This document gives you a summary of the types of services and fees we offer. Please visit www.investor.gov/CRS for free, simple tools to research firms and for educational materials about broker-dealers, investment advisers, and investing.

Item 2: Relationships and Services

Questions to ask us: Given my financial situation, should I choose an investment advisory service? Why or why not? How will you choose investments to recommend to me? What is your relevant experience, including your licenses, education and other qualifications? What do these qualifications mean?

What investment services and advice can you provide me? Our firm offers the following investment advisory services to retail clients: portfolio management (we review your portfolio, investment strategy, and investments) and comprehensive financial planning (we assess your financial situation and provide advice to meet your goals). As part of our standard services, we typically monitor client accounts on a daily basis. Our firm offers *discretionary accounts* which allows us to buy and sell investments without asking the client in advance. We limit the types of investments that are recommended since not every type of investment vehicle is needed to create an appropriate portfolio. Our minimum account size is \$500,000. Please also see our Form ADV Part 2A ("[Brochure](#)"), specifically Items 4 & 7.

We are fiduciaries and Certified Financial Planner™ professionals. The CFP® certification includes background checks, specialized coursework, an all-day exam, and continuing education requirements. Our advisors bring a wealth of experience from other fields, including corporate finance, nonprofits, engineering, and marketing.

Item 3: Fees, Costs, Conflicts, and Standard of Conduct

Questions to ask us: Help me understand how these fees and costs might affect my investments. If I give you \$10,000 to invest, how much will go to fees and costs, and how much will be invested for me? What are your legal obligations to me when acting as my investment adviser? How else does your firm make money and what conflicts of interest do you have? How might your conflicts of interest affect me, and how will you address them?

What fees will I pay? Our fees are a percentage of the value of the portfolio that we manage for you. Fees are determined by the amount of assets in your account; not by the number of transactions or the type of investments selected. The more assets you have in your advisory account, the more you will pay us. Advisory fees are charged quarterly in arrears and are withdrawn directly from the client's accounts with client written authorization. Please also see Items 4, 5, 6, 7 & 8 of our [Brochure](#).

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Third Party Costs: We focus on getting the most value for our clients and strive for very low cost portfolios. Some investments (e.g., mutual funds and ETFs) impose operating expenses that reduce the value of your investment over time. Additionally, you will occasionally pay transaction fees when we buy and sell an investment for your account. **You will pay fees and costs whether you make or lose money on your investments. Fees and costs will reduce any amount of money you make on your investments over time. Please make sure you understand what fees and costs you are paying.** Please also see our [Brochure](#) for additional details.

Conflicts of Interest: *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 understand and ask us about these conflicts because they can affect the investment advice we provide you. Here is an example to help you understand what this means. If an investor agrees to transfer or rollover an account to our management, then we make more in fees than if they didn't transfer the account.

How do your financial professionals make money? We and our financial professionals benefit from the advisory services we provide to you because of the advisory fees we receive from you. This compensation may vary based on different factors, such as those listed above in Item 3. Please also see Item 10 of our [Brochure](#) for additional details.

Item 4: Disciplinary History

Questions to ask us: As a financial professional, do you have any disciplinary history? For what type of conduct?

Do you or your financial professionals have legal or disciplinary history? No, we do not have legal or disciplinary events. Visit <https://www.investor.gov/> for a free, simple search tool to research us and our financial professionals.

Item 5: Additional Information

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

We are an independent, fee-only fiduciary financial planning group. We work with you to understand your life situation and offer customized strategies and solutions to help you reach your financial goals. Our advisors are caring, educated, and always put your interests ahead of their own. We have an equal mix of male and female advisors, to reflect the make-up of our client families.

For additional information on our advisory services, see our [Brochure](#) available at <https://adviserinfo.sec.gov/firm/summary/146588> and the individual brochure supplement for each of our representatives. If you have any questions, need additional up-to-date information, or want another copy of this Client Relationship Summary, then please contact us at (513)469-8400.

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Material Changes to Client Relationship Summary

The following material changes have been made to this document since the last version dated June 5, 2020:

- The firm's account minimum was raised to \$500,000.