

Part 2A of Form ADV: Firm Brochure

Item 1 Cover Page

FIRM BROCHURE

Clear View Wealth Advisors, LLC
A Registered Investment Adviser

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www.BabyBoomerRetirementPro.com www.CollegeCashPro.com

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Revised: March 14, 2012

This brochure provides information about the qualifications and business practices of Clear View Wealth Advisors, LLC ("CLEAR VIEW").

Registration as an investment adviser does not imply any particular level of skill or training.

If you have any questions about the contents of this brochure, please contact Steve Stanganelli, Managing Member and Chief Compliance Officer at 978-388-0020 or 617-398-7494 or steve@ClearViewWealthAdvisors.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.

Additional information about Clear View Wealth Advisors, LLC also is available on the SEC's website at www.adviserinfo.sec.gov. You can search the site by company name or by a unique identifying number, known as a CRD number. The CRD number for Clear View is 154094.

Item 2 Material Changes

No material changes to report as of this filing that accompanies the annual amendment.

In the past we have offered or delivered information about our qualifications and business practices to clients on at least an annual basis. In accordance with these new SEC Rules, we will ensure that you receive a summary of any material changes to this and subsequent Brochures within 120 days of the close of our business' fiscal year (December 31).

We will further provide you with a new Brochure as necessary based on changes or new information, at any time, without charge.

Currently, our Brochure may be requested by contacting Steve Stanganelli, General Manager and Chief Compliance Officer at 978-388-0020 or 617-398-7494 or steve@ClearViewWealthAdvisors.com .

Our Brochure is also available for download free of charge from our web site at www.ClearViewWealthAdvisors.com .

Additional information about Clear View Wealth Advisors, LLC is also available via the SEC's web site www.adviserinfo.sec.gov. The SEC's web site also provides information about any persons affiliated with us who are registered, or are required to be registered, as investment adviser representatives of Clear View Wealth Advisors, LLC.

Changes:

On May 10, 2011 this form was updated to amend the Form 2A prepared February 28, 2011. Item 5 (Fees) added an all-inclusive flat-rate bundle offering clients an option to include discretionary and non-discretionary investment services with financial planning and tax preparation.

On November 14, 2011, this form was updated to include the affiliation with a web platform operated by MyFinancialAdvice.com, a registered investment adviser, for marketing and providing financial planning services to consumers.

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Item 4 Advisory Business

CLEAR VIEW is a member-managed Limited Liability Company ("LLC") organized in the Commonwealth of Massachusetts on May 17, 2010 to provide financial planning and investment management services to individuals, families, organizations and business entities on a "fee-only" basis. The fiscal year end is December 31 of each year.

As a "fee-only" adviser, we do not receive compensation from any third party in the form of referral fees, indirect or hidden fees or commissions.

The principal of the firm is Steven J. Stanganelli, CFP®, CRPC® of Amesbury, Massachusetts.

We do not provide legal advice and encourage you to consult with an attorney or other professional for drafting or legal advice. While the company has an interest in an income tax preparation service that is operated separately, you do not have to use this service and you should seek competent accounting or tax advice from a professional of your choosing.

The majority of our time is involved in managing investment accounts (30%), supervising investment accounts (5%), providing investment advice on a periodic schedule (15%), furnishing financial planning advice to clients not involving securities or investments (30%) and income tax preparation services to clients (20%).

Advisory Services for Individuals:

Financial Planning Overview:

We offer a range of advisory services. We offer comprehensive and modular advisory services to individuals that can include help with cash management (including budgeting, paying off debt and managing credit), risk management (i.e. insurance needs and planning), investment planning (such as investment advice, supervisory services, and/or portfolio reviews), tax preparation, retirement planning, estate planning and/or special situations such as college funding, divorce planning, stock option strategies, evaluation of mortgage, real estate and investment options and financial education programs. Services can be on-going or limited in time and scope. Planning services are tailored to your specific needs. Advice may be provided in written reports or other electronic or telephonic communications with you.

Before we begin a planning or consulting assignment, we will complete an appropriate written agreement with you outlining the scope of the project, the role and responsibilities for you and CLEAR VIEW and compensation due to us.

The time it takes to complete a project will vary by client. Typically, we will present you with a plan within 90 days of the date of our service agreement provided that you have supplied us with needed information.

Comprehensive Planning

You may hire us to complete a comprehensive financial plan. Such a plan will incorporate information gathered through personal interviews and includes your current financial status, future goals and attitudes toward risk. In general the plan may include the following topics or areas of concern:

- Optimizing cash flow to efficiently meet savings and debt repayment goals
- Overall investment planning including personal risk assessment and recommending a corresponding asset allocation
- Evaluation of insurance needs with appropriate product or strategy recommendations
- Estate planning tools and tactics
- Retirement goal planning or sustainable withdrawal strategies

Comprehensive plans include at least one scheduled check-up during the year. You may also call or email throughout the year for help with clarifying questions or about implementation.

Financial planning recommendations are not limited to any specific product or service offered by a broker dealer or insurance company. Implementation of any recommendations is solely at your discretion.

Modular Plans:

You may choose this option if you want to focus on two or more specific areas for advice and do not want a comprehensive plan.

The topic areas that you may choose include:

- Cash and debt management
- Budgeting
- Investments and Asset Allocation
- Insurance and Risk Management
- Estate Planning
- Education Planning
- Retirement Planning and Income Strategies

This plan option provides you with a limited amount of time with an adviser throughout the year in person, on the phone or by email. You will also be provided with financial education and resources to help you implement recommended actions on your own.

Annual Review & Advisory Program:

If you choose this program, we will provide an update to your comprehensive or modular plan, two additional semi-annual check-ups with an additional block or time for in-person consultation at a preferred hourly rate plus email or phone support during the year on questions about related issues and implementation.

Limited Scope Plans:

If you need detailed evaluation, research or recommendations on a specific financial issue, you may want a limited scope plan that is tailored to a single-issue. This option is ideally suited for consulting on preparing a budget or financial aid application, choosing employer-sponsored benefits or evaluating mortgage options or retirement benefits.

Special Service Areas:

We offer clients help in special areas, namely Divorce Financial Planning, College Funding Strategies and Senior Assistance.

Divorce Financial Planning: We will assist you and your chosen legal counsel in evaluating asset settlement options, valuing pension benefits and the division of property and investment accounts as well as alimony and spousal support options.

We make every effort to evaluate your personal assets, determine your spouse's assets, and analyze the value of shared assets, such as your house and securities. This type of analysis will include the tax impact of property settlement options and recommendations.

College Funding Strategies: We will advise you about your options to fund education for your children or grandchildren. We will help you determine the funds needed and advise on ways that may improve your ability to obtain merit- and needs-based aid through various tax, income and asset strategies.

"Senior Helper" Senior Assistance: Through this program we can assist seniors and caregivers by evaluating health care options or government benefits and prepare plans to help protect estates through various gifting strategies, estate planning tools and insurance options.

Advisor-on-Call Retainer Program:

You may choose to reserve a block of time with an adviser to discuss by phone or email any financial topic or question that you may have throughout the year. Throughout the year you will also have complimentary access to financial education programs and resources that we may arrange for clients. This program can be reserved in increments of two-hour blocks. The service can be combined to supplement any other planning service or be a stand-alone option.

Other Personal Financial Consulting:

We also provide consulting services to consumers in response to specific questions asked through a website platform.

Advisory Services for Organizations and Business Entities:

Your organization can engage us to provide financial education group workshops to employees, members or group participants. These programs are also designed to be compliant with certain Department of Labor "safe harbor" provisions.

An additional option can be added to provide a block of time to meet with non-owner and non-management employees to review their personal situation and provide specific recommendations and action items.

Client Responsibilities and Options for Financial Planning Services:

You are not required to engage the services of any professional we may recommend. You retain absolute discretion over implementation of any recommendations and you are free to accept, reject or ignore any advice we may provide.

In order for us to provide you with appropriate advice, you need to provide us with accurate and complete information as may be needed such as accurate income, asset and tax documentation. You will also need to identify your investment objectives, risk

tolerance, any investment restriction(s) or material changes that may impact your income or tax status. From time to time, this information may need to be updated.

Investment Services:

We offer a range of ongoing and periodic investment advisory services that may be tailored to your needs and any specific investment restrictions you request.

Active with Discretion – The MarketFlex Investment Program

You may choose us to provide ongoing active management that includes monitoring, rebalancing and trading services to implement a program that meets the guidelines you provide us in your Investment Policy Statement (IPS). For these programs we will charge you an asset management fee (see Discretionary Investment Advisory Services).

Periodic Advice: The iMonitor Program

You may want guidance and recommendations on a periodic basis. We will help you assess your risk tolerance, determine an appropriate asset allocation and provide you with certain rebalancing or trading recommendations for you to implement. This may be used for help with your qualified plans.

Recommendations for the Active Investor – The Money Tools DIY Investment Service:

If you want to handle all trading and rebalancing and need investment ideas, we will provide you with recommendations on a regular basis on mutual funds and Exchange Traded Funds to use in your portfolio. If you accept the recommendations, you will be responsible for implementing them.

Assets Managed

As of December 31, 2011, we managed approximately \$481,307 in ten accounts for six households on a discretionary basis. We managed approximately \$1,363,509 in assets on a non-discretionary basis.

Item 5 Fees and Compensation

Fees for Financial Planning and Non-Investment Related Consulting:

All fees are negotiable. Planning fees may be based on an hourly rate ranging from \$100 to \$300 per hour, retainer or fixed fee. Fees are dependent on the scope of the project and complexity of your asset, income and tax situation. After we have had an opportunity to review your situation, the complexity of what you need addressed and the time involved, we will provide you with a proposed fee structure.

Planning Agreement

If you agree, then we will complete a Financial Planning Service Agreement and collect a deposit that will be applied to the total balance. As outlined in the Agreement, we will collect a portion of the balance at other predetermined points during the engagement or as work is completed.

We will not ask you to prepay more than \$500 six months in advance.

Terminating an Agreement:

Service agreements may be terminated by either you or us by providing a written notice.

You have the right to cancel an agreement with us within five (5) business days of the effective date of the agreement and you will not owe us any fee for services and your deposit will be returned.

If you cancel the agreement after this time but before a data gathering review meeting or conference call, we may waive the balance of any fee due to us.

If you cancel the agreement after the first five (5) business days, you may owe us for the time and expense we may have incurred but this will not exceed the original proposed amount. If we present you with an invoice, you agree to pay this invoice within ten (10) business days of receipt.

Method of Payment:

Fees may be paid by check or major credit card or other electronic remittance service.

Fees for Discretionary Investment Advisory Services:

You may choose us to provide on-going management, monitoring and implementation of investment recommendations. These services require a written agreement as well.

For these services, we offer three options for payments: Tiered Asset Management Fee, Flat Rate or Flat Fee Bundle.

Tiered or Flat Rate Asset Management: Fees are paid monthly as a percentage of assets managed calculated on the ending balance for your account from the prior month. A pro rata daily rate may be used for accounts which have been open for only a portion of the prior month.

Your fee may be higher or lower from month to month if you deposit or withdraw money from your accounts or there are changes in your account balances because of market movements or the posting of interest and dividends.

Payment of Asset-Based Fees

Generally, when we establish your account we ask that you provide the custodian with written permission to remit to us our fee each month from funds in your account. We will send you and the custodian an invoice each month. Alternately, you may choose to pay these fees directly and we expect payment within ten (10) business days of receipt of our invoice.

Pro Ration of Account Fees

If you open or close an account within any given calendar month, we will charge the asset management fee on a pro rata daily basis for the time we are managing the account.

Tiered Asset Management Annual Fee Schedule

\$0 to \$20,000	Negotiated annual charge
\$20,001 to \$70,000	1.75%
\$70,001 to \$200,000	1.50%
\$200,001 to \$500,000	1.20%
\$500,001 to \$750,000	1.00%
\$750,001 to \$1,000,000	0.80%
\$1,000,001 to \$1,500,000	0.60%
\$1,500,001 to \$3,000,000	0.45%
Above \$3,000,000	Negotiable

The effective fee that applies to your portfolio is based on a blended rate applied to the total of all accounts in your household that we manage for you that fall within each dollar range listed above.

Flat Rate Asset Annual Fee Schedule

\$0 to \$3,000,000 0.60%

This option is offered in conjunction with a flat rate financial planning program.

These fee schedules list the maximum rates that a client may pay. Since fees are negotiable, some clients may pay us based on lower rates than those listed.

To cover certain administrative and reporting expenses, you may also pay a monthly maintenance fee of \$10 per account for any part of a month with a maximum expense per household of \$30. If this is applicable, it will be disclosed in your agreement.

Flat Rate Annual Fee Bundle

You may choose to have us provide a combination of services during the year at a negotiated flat rate with a minimum fee of \$1,200 per year. These services may

include financial planning services as described above as well as personal income tax preparation and investment services on a discretionary or non-discretionary basis.

We will provide you with a financial plan and advice throughout the year on one or more topics that you indicate in the planning agreement. We will also include the Advisor-on-Call program described above (see Item 4, page 6) so that you have access to advice on other financial matters throughout the year. You may also choose to include tax preparation services.

We will supervise and direct on a discretionary basis that portion of your investments that you delegate to us to manage for you in accordance with the Investment Policy Statement that you provide us.

And we will provide at your request periodic support, research, advice and recommendations for you to use at your discretion on that portion of your assets (including in-service qualified plans) which you may choose to implement on accounts held away with other Brokers or custodians.

We will provide this combination of services for a flat fee negotiated in advance. Your fee will be paid monthly and not vary regardless of the value of assets held in your accounts.

Fee Schedule for Investment Advisory Services for In-Service Qualified Plans

We generally offer a reduced management fee schedule for funds "held-away" in your company-sponsored plan or on other custodial platforms. This fee is negotiable and will be outlined in our agreement.

Other Costs and Fees

Our fees are exclusive of other fees that you may also incur such as brokerage commissions, transaction fees and related account expenses. Depending on the investment program and custodian, you may incur charges assessed by custodians, brokers, third party investment managers and other third parties. Mutual funds, exchange traded funds and annuities charge internal management fees and may also have deferred sales or redemption charges which are disclosed in their investment prospectus or contract. You are also responsible for any federal or state taxes incurred and owed.

NOTE: Most of the mutual funds that we may select do not charge a 'load' or commission. Some funds waive their 'load' fees because we are using the fund in a fee-based advisory program that we will implement for you. Some funds may have a nominal ticket charge or transaction charge as noted above.

Comparable Services

You may be able to obtain comparable services through alternative providers which may cost more or less. For instance, you may invest directly with a mutual fund family or through a broker dealer of your choice. If you do, you would not receive the services we provide which are designed, among other things, to assist you in determining which investments are most appropriate for your financial condition and objectives.

When we evaluate investments and alternatives for a client, fees are only one criterion we will use. We may decide to use an investment or course of action that may result in some of these costs being higher than alternatives. We may determine that potential results may justify the additional costs incurred because of the potential for lower risk, enhanced performance or other benefits that we feel may be in your best interests.

Other Compensation

We do not sell securities nor receive any incentive to recommend particular investment products or strategies. When deciding on a product, investment strategy, investment manager or course of action, we are focusing on your needs in the context of the information you provide to us.

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

We do not accept any performance-based fees from you or any other third party.

The firm's principal also does not accept any such performance-based fee arrangements.

A performance-based fee is based on a percentage share of capital gains or capital appreciation of the assets in your account. Such a fee arrangement may result in a conflict of interest since there may be an incentive to favor accounts for which such a performance-based fee was possible.

Since we do not offer such arrangements nor accept such performance-based fees, we are not exposed to this type of potential conflict of interest.

Item 7 Types of Clients

CLEAR VIEW makes available its full suite of advisory and investment management services to individuals, pension and profit sharing plans, trusts, estates or charitable organizations and corporations or other business entities.

We cater primarily to individuals and couples as well as divorced and widowed individuals in need of trusted guidance while going through life-changing transitions. Most individual clients range in age from 40 to 70.

We also strive to make our planning services accessible to those who are busy launching their careers or growing their families. So we offer a number of non-investment planning services that are conveniently accessible using contemporary technology and are reasonably priced.

We strive to work with a select group of individuals who include business owners, professionals, entrepreneurs, and pre-retirees and retirees from such diverse fields with an emphasis on education, engineering, law, manufacturing, marketing, medicine and allied health professions, nursing, real estate, and technology.

Conditions for Managing Accounts

There is no precondition requiring that we manage your investments when you choose any of our financial planning services.

We do not generally impose a minimum level of assets for opening or maintaining an investment advisory account.

While we do not set a minimum asset level on accounts, there may be a minimum fee which we will negotiate with you and disclose in the appropriate service agreements.

We strive to have mutually beneficial and respectful relationships with clients. Before we accept you as a client, all applications are reviewed by our management. Our decision to work with you will be based on a number of qualitative factors such as your legal capacity to engage us, your goals and objectives, the scope of your planning project or account size, the adequacy of the expected fees for the services you seek as well as your expectations and personality.

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

Approach to Investing

We believe that clients win by not losing so our emphasis is on managing risks in a client's portfolio using a combination of diversification, asset allocation (strategic and tactical) and management styles (active and passive) as well as available hedging strategies.

We will combine these elements to create an overall portfolio and strategy aligned with your investment policy statement and specific to your needs, time horizon, risk tolerance and risk capacity.

We practice strategic asset allocation (SAA) which is based on the general principles of Modern Portfolio Theory (MPT) to develop, monitor and manage a portfolio that balances risky assets (like equities) with less risky assets (like debt instruments).

We couple this with tactical buying and selling decisions based on market conditions and trends identified in the trading volume or valuations of individual securities over rolling time periods.

Our goal is to build globally diversified, tax-efficient portfolios that combine passive and active management investment styles.

We will build or use models developed by third-party investment managers that combine a core strategic allocation using individual securities, mutual funds, exchange traded funds (ETFs) or other low-cost investments that may be supplemented with tactical trading programs offered by other investment manager resources.

In selecting securities and investments, we generally have a preference for low cost options, whether actively or passively managed, except in cases where historical return or risk-adjusted measures warrant higher expenses.

We typically recommend professionally managed investment products like low-cost mutual funds (actively or passively managed) and exchange traded funds (ETFs). For the fixed income portion of a portfolio, we will use bond mutual funds but prefer to use individual bonds if a client has sufficient assets to make this a feasible option.

Some of the investment vehicles that we may utilize include: No-load (no-commission) or load-waived (commission-waived) mutual funds, exchange traded funds (ETFs), stocks, bonds, Treasuries, bills, notes, certificates of deposit and money market accounts.

Methods of Analysis

We generally will utilize information resources made available to us through our brokerage arrangements which may include financial news resources, charting tools and mutual fund analysis tools provided by Lipper and Morningstar.

We will also use information from publicly available print and online media sources. We will utilize research materials available through professional trade organizations or offered by

investment managers in conference calls, trade shows, conference calls and presentations. We also subscribe to various informational websites offering commentary and analysis on news events as well as on Exchange Traded Funds, mutual funds and stocks.

We may utilize model portfolios or investment services offered by third-parties. We will review the methodology and risk-adjusted historical returns to determine if these services are appropriate for use with our clients.

ETFS:

In selecting an Exchange Traded Fund, we will consider the liquidity and trading volume of the ETF and/or its component parts. We will also seek out ETFs that offer low overall internal expenses and are tax efficient.

MUTUAL FUNDS:

In selecting a mutual fund, we will consider the following general screening criteria:

- Age of fund: Generally over 4 year history
- Expenses of fund: Generally in lower half compared to peers
- Longevity of Management Team: Generally prefer consistent management and will reconsider use if there is a significant change
- Risk-Adjusted Returns: Generally equal to or exceeding the fund's benchmark
- Rankings: Generally equal to or more than three stars as ranked by Lipper or Morningstar
- Risk Statistics: We will review both standard risk measures like standard deviation as well as measures focused on downside drawdowns. Preference will be given to funds that offer better overall measures of historical risk.

Investment Strategies & Risk Controls:

ETF and equity positions will be managed for risk using "trailing stop-loss" orders which effectively place a floor under each position that triggers a sale of some or all of the position if a lower limit is reached. This lower limit increases as the value of the underlying ETF or equity position increases so that gains that have been achieved can be locked in.

For mutual fund positions, we may monitor the underlying price and volume momentum of trading activity which may provide a signal to tactically sell or buy positions.

Risk of Loss

While diversification may help to lower a portfolio's overall volatility, investing in securities always involves risks that clients should be prepared to bear. Investments in equities or bonds are at risk of loss of principal. All such investments are not guaranteed.

Item 9 Disciplinary Information

As a registered investment adviser we are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of Clear View Wealth Advisors, LLC or the integrity of our management. Clear View Wealth Advisors, LLC has no information applicable to this Item.

Neither CLEAR VIEW nor its principal have ever been charged in a felony or convicted of or plead guilty or nolo contendere ("no contest") in any domestic or foreign jurisdiction to any felony.

Neither CLEAR VIEW nor its principal have ever been charged with a misdemeanor in a domestic or foreign jurisdiction involving investments or an investment-related business or for any fraud, false statements, omissions, wrongful taking of property, bribery, perjury, forgery, counterfeiting, extortion or conspiracy to commit any of these offenses.

There are no currently pending actions that may result in charges for any of these types of offenses. CLEAR VIEW and its principal are not the subject of any regulatory proceeding or investigation that could result in a 'yes' answer to such charges.

Neither CLEAR VIEW nor its principal have ever had authorization to do business denied, suspended, revoked or restricted by any foreign or domestic regulator such as the SEC, Commodity Futures Trading Commission (CFTC) or any state securities commission.

No federal, state or foreign securities regulator has ever charged or found CLEAR VIEW or its principal to have been involved in any deceptive trade practices or in violation of any investment-related statutes or regulations.

Item 10 Other Financial Industry Activities and Affiliations

Our primary business activity is acting as a financial adviser or investment manager for clients like you.

We do not actively engage in business as a:

- Registered representative of a broker-dealer
- Insurance broker or agent
- Bank or banker
- Real estate broker, dealer or agent
- Financial product salesperson

The firm has an ownership interest in an income tax preparation service. We believe that this service will require about 20% to 25% of our staff time during the year. Services are offered on a fee basis and you are not required to use these services in order to use our financial planning or investment services.

While the principal of the firm holds a real estate sales and an insurance producer license, these licenses are inactive.

We are not affiliated with any other bank or other allied professional and we do not receive any compensation in the form of a finder's fee, referral fee or commission for referring you to someone.

We have a contractual affiliation with MyFinancialAdvice, Inc., a registered investment adviser operating a web platform (www.myfinancialadvice.com) to provide planning services to consumers using their platform.

In order to process securities business and record-keeping, we are affiliated with third-party brokerage and record-keeping services. These include Pershing Advisor Solutions, LLC, a division of BNY Mellon, Shareholders Service Group, Inc., and Folio Institutional a division of Foliofn Investments, Inc., member of FINRA/SIPC. We are not employed by or receive any form of compensation from these firms.

Item 11 Code of Ethics, Participation or Interest in *Client* Transactions and Personal Trading

Code of Ethics

We have adopted a Code of Ethic ("Code") that is occasionally amended. This Code is provided to each member of our staff and is available to you upon written request. It is based on the code of ethics promulgated by the Certified Financial Board of Standards.

The Code provides guidance on how our staff is expected to conduct themselves.

We expect our staff to conduct themselves with honesty and integrity and in compliance with all rules, laws and regulations of the state and federal agencies that may regulate us.

Our Code contains provisions preventing misuse of client accounts, transaction history and confidential information. Our Code includes the following:

- Fiduciary Standards
- Duty of Confidentiality
- Duty of Reporting and Investigating Suspected Wrongdoing
- Handling Gifts and Entertainment
- Outside Employment
- Insider Trading
- Personal Securities Transactions
- Required Reports and Certifications
- Sanctions
- Compliance Review
- Allowed Exceptions to the Code

Participation or Interest in Client Transactions

Our employees and their relatives may also be clients of the firm and may buy or sell securities that we may also recommend to you, including mutual funds and other widely-held publicly-traded securities.

We generally do not favor one client over another when making recommendations. We may take investment action for you or any other client contemporaneously subject to suitability and client objectives of each client account.

As noted in our Code of Ethics, we will handle purchases and sales in your account first before trading for a staff member unless it is related to mutual funds and certain widely-held securities where the trading will be incidental relative to the total outstanding value of the security and have a negligible impact on market price.

For other thinly-traded securities, you and your account will be provided with an opportunity to establish or decline taking a position at least one trading day before one of our employees may buy or sell that same security.

We do not act as a principal or agent in any investment that we may recommend to you. We do not lend to or borrow money from clients and will not participate as a co-investor with you as a client. We do not share in the gains or losses of your account.

As noted in our Code of Ethics, we enforce written policies reasonably designed to prevent the misuse of material non-public information by us, our employees or other persons related or affiliated with us or our staff.

We also use our best efforts to make sure that our employees do not use information about transactions in your account to profit at your expense by making trades in their own or other accounts that could affect the value of holdings in yours.

All staff members are required to report personal securities holdings and transactions to our Chief Compliance Officer for review on a regular basis.

Item 12 Brokerage Practices

Investment or Brokerage Practices:

Our general policies regarding the execution of client securities brokerage transactions is to utilize the trading authority you have granted us to issue instructions to your account's broker to buy, sell or trade any security in the account. You will receive confirmations from the brokerage service after transactions are implemented.

Generally, we recommend the use of one or more appropriate Custodians that will serve as the broker-dealer for your investment management assets.

In other cases you may choose to keep your investment assets with another Custodian or funds may be held with a qualified plan administrator. On such accounts that are "held away" from one of our brokerage service providers, we may not be able to issue instructions unless you have granted us permission that is accepted at the brokerage service. In these cases our ability to implement trading actions may be blocked or limited and you may need to convey trading instructions if you choose. On accounts that clear through one of our brokerage service providers, we will arrange for trades to be executed.

The service providers we may use are reasonably expected to provide "best execution" of transactions. "Best execution" may not always mean the lowest trading cost. The decision to use a particular Custodian as broker-dealer is made in good faith and also based on a number of qualitative factors. In addition to providing services at competitive rates, we also consider the quality of execution, speed of execution, responsiveness, ability to execute, the value of any research services or value-added programs provided and client services.

Soft Dollar Benefits

By working with a particular Custodian or Broker-Dealer, we may receive certain benefits typically in the form of discounts for certain research services, tools and software for use in the practice. Such soft dollar benefits are not limited or assigned to any particular client but used to benefit all clients using our services.

Item 13 Review of Accounts

Reviews for Accounts

Financial Plans

We will review your financial plan depending on the schedule noted within the applicable service agreement. Generally, comprehensive and modular plans are reviewed at least once within the first year of engagement. Reviews in subsequent years as part of a periodic update service may incur a fee as noted in the Fee Schedule.

Reviews may be done more frequently at your request or as needed when changes occur in the markets or your personal circumstances.

These reviews will be completed by a CERTIFIED FINANCIAL PLANNER™ professional on our staff.

Investment Accounts

Generally, you will receive from the qualified custodian each month a printed statement. You may also arrange for secure online access to your account information through the custodian to see your account information more frequently.

You may choose to receive performance reports from us. If you do, we will provide you with printed performance reports at least on a quarterly basis after the end of each calendar quarter. We will arrange a time to review your account information with you in person or by phone at least quarterly or you can call to arrange a different schedule.

Your investment accounts are monitored regularly by a principal of the firm. Your account may be rebalanced if we determine that the account is outside the predetermined allocation targets for your account and risk profile. We may also make changes to the composition of investments based on our research from other resources we use to screen investments.

Item 14 *Client Referrals and Other Compensation*

We welcome referrals from satisfied clients and allied professionals.

We may offer on occasion nominal gifts such as meals, gift certificates, magazine subscriptions or donations to a qualified charity on someone's behalf as a way to tangibly express our gratitude.

We also subscribe to various online referral matching services where consumers may find a listing of our services or profile of the company and its principal. Some of these services are offered through professional trade groups such as Paladin Registry, the Financial Planning Association and the CFP Board of Standards, Inc.

We do not presently engage the services of any registered solicitors. We may work with Solicitors at some point. If you are referred to us by a Solicitor, we will disclose this to you and inform you if there is an impact on the cost of managing your account. Solicitors will be paid by us from a portion of our investment management or financial planning fee.

Any firm or person performing formal business development services for us in this capacity must comply with the requirements of the Investment Advisers Act Rule 204-3 and be registered with the Commonwealth of Massachusetts as an Investment Adviser Representative.

Solicitors may not make investment recommendations to clients on our behalf. Any solicitor will also be required to deliver our current Form ADV 2 and an appropriate Disclosure Statement and Solicitor Agreement that each prospective client will acknowledge.

The Disclosure Statement will contain the following information:

- The identity of the firm or person involved in the referral
- Any applicable relationship between us and the Solicitor
- Compensation to be received by the referring person or entity
- The amounts to be charged or incurred by the client over and above our Investment Management Fee, if applicable.

Other Compensation – Affiliation with MyFinancialAdvice.com (MFA)

We offer our services to consumers through an internet platform provided by Myfinancialadvice, Inc. (MFA), a registered investment adviser. MFA provides this service under the name MyFinancialAdvice.com.

The website of MFA can be found at <http://www.myfinancialadvice.com> (MFA website).

MFA maintains a list of Investment Advisers and other financial service providers (collectively referred to as consultants), including CLEAR VIEW, who have indicated an interest in providing services to consumers through the MFA website. MFA, through the MFA website, may provide the name of our firm to consumers who request advice or assistance in financial matters. Before any services are provided, we will enter into a written agreement with a consumer outlining the services and fees based on our standard planning rates noted above (See Item 5).

The total amount of the negotiated fee is paid by the consumer by credit card through the MFA website at the time we begin providing services.

In addition to providing advice directly to consumers, we may also provide advice to employees for firms through a negotiated arrangement with the employer where the employer agrees to pay or subsidize the fees for its employees. Under these arrangements, we may charge a negotiated fixed fee based on our standard hourly rates per an agreement with the employer.

Fees are collected by MFA and MFA pays us up to 75% of the total amount paid by the consumer. The actual percentage may depend on the type of services we provide and the amount of time we expect the service engagement to last. MFA may pay a portion of their share of the collected fee to third parties who sponsor the MFA website or that provide advertising space for MFA services or links to the MFA website. The balance of the fee is kept by MFA.

As a condition for receiving services through MFA, both the consumer and CLEAR VIEW agree not to contact each other or obtain services directly.

The fees that we charge consumers for services provided through MFA are the same as the fees that we charge our other clients.

Item 15 Custody

We do not take physical custody of your assets, securities or property.

While we do not take custody of your funds or securities, you may authorize the custodian in writing to remit to us our fees from your account for financial planning, investment management or account maintenance when we invoice you.

The custodian will send to you statements at least quarterly and usually monthly that will show the total amount of your funds as well as your security positions and transactions during the period. These statements will also show amounts disbursed including fees paid to us. You are encouraged to check the accuracy of these statements with the invoices we will send you since the custodian will not determine if our fee is calculated correctly.

Item 16 Investment Discretion

When you hire us to provide investment advisory services, you may choose to grant us the authority to trade any investment security or cash as we may determine is appropriate without the need to inform or consult with you ahead of time.

This authority is called "investment discretion." You may decide to limit or change this authority by letting us know in writing.

With investment discretion we have the flexibility to implement an investment program for you and make changes that we feel may be needed to rebalance or take advantage of market opportunities or trends. It also allows us to implement any defensive portfolio actions that may be needed as well.

We will use this authority to implement an investment program that meets the criteria of the investment policy statement (IPS) that you have provided to us and is consistent with your stated objectives, risk tolerance, risk capacity and time frame. We will also take into account any limitations or restrictions that you have provided to us in writing.

Alternatively, you may choose to limit our trading authority. In such a "non-discretionary" investment management program, we will only execute changes, purchases or sales after receiving your explicit permission for each and any action. We are not responsible for any losses which may occur because of a communication delay on your part.

Item 17 Voting *Client* Securities

Proxy Voting Policy

We do not vote proxies for securities that you may hold in your accounts. You are responsible for voting on proxies that you may receive from issuers of various securities owned by you or held in your accounts.

You may receive proxy solicitations from stock or bond issuers or mutual fund firms because of pending mergers, acquisitions, tender offers or bankruptcy proceedings for example.

We will instruct the custodian of your account to forward to you copies of all appropriate proxies and shareholder communications related to your holdings.

Item 18 Financial Information

As a registered investment adviser we are required to provide you with certain financial information or disclosures about our financial condition. Clear View Wealth Advisors, LLC has no financial commitment that impairs its ability to meet contractual and fiduciary commitments to clients, and has not been the subject of a bankruptcy proceeding.

All our company books and records are kept in good order and may be inspected by any regulatory authority.

We maintain an appropriate bond amount as required by Massachusetts statutes and regulations.

Item 19 Requirements for State-Registered Advisers

Massachusetts Disclosure Requirement . CLEAR VIEW is a federally registered investment adviser who notice files in Massachusetts. Accordingly, this CLEAR VIEW firm brochure contains the following notation:

For Massachusetts Residents: Massachusetts General Law ch. 110A, Section 203A(a) requires disclosure that information about the disciplinary history and the registration of said investment adviser and its associated person(s) may be obtained by contacting the Public Reference Branch of the Securities and Exchange Commission at (202) 942-8090 or at www.adviserinfo.sec.gov or the Massachusetts Securities Division at:

**COMMONWEALTH OF MASSACHUSETTS
SECRETARY OF THE COMMONWEALTH
SECURITIES DIVISION
ONE ASHBURTON PLACE, 17th Floor
BOSTON, MASSACHUSETTS 02108
TELEPHONE: (617) 727-3548**