

Given my financial situation, should I choose an investment advisory service? Why or why not?

You should choose an investment advisory service if you are not sure how to invest your money. We can provide guidance to help you invest your money and seek a return on investment over time. We focus on investors with long-term views, and are able to recommend investment vehicles specific to your financial situation. If you have a deep understanding of financial markets, have invested your own money before, and have time to conduct financial research, you may not need an advisory service.

How will you choose investments to recommend to me?

Among other factors, we will look at your age, income, net worth, personal risk tolerance, planned retirement age, and investment goals to determine what investments to recommend. For instance, if you are an older investor with low risk tolerance, a larger allocation to less volatile investments such as bonds may be suitable.

What is your relevant experience, including your licenses, education and other qualifications? What do these qualifications mean?

ClearUp is a start-up investment advisory service with a limited track record and qualifications. If you have a large amount of capital to invest, it is probably better for you to stick with an established player such as Vanguard or Fidelity. If you are a young investor with a long time horizon, our recommendations may be a good fit for a small portion of your investable assets.

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?

If you had \$10,000 to invest, you would need only to pay us \$500 to receive access to our model if you wanted our investment advice. We do not accept client funds or securities, so this fee would be separate from the \$10,000 you had to invest.

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

We may be encouraged to encourage you to purchase our software model even if your investable assets are insufficient to make a reasonable return on investment because the model is priced as a one-time fixed cost. To address this conflict of interest, our pre-screening questionnaire will prevent users below a certain net worth from purchasing our model because they have limited investable assets and may not receive much benefit from the model.

We may buy or sell the same securities as those we recommend to our clients in personal accounts. This may create a conflict of interest if a client's transactions can affect the price of the security and we may be encouraged to trade on those movements. To address this conflict, we do not allow

employees of ClearUp to transact in thinly traded, low-volume securities for thirty days after recommending it to a client other than regular, scheduled purchases or sales. High-volume securities in which price impact of client transactions is close to zero (i.e. Vanguard S&P 500 mutual fund, Apple common stock, etc.) are exempt from this restriction.

For more detailed information about conflicts of interest, view our brochure on our website at www.clearupthis.com

As a financial professional, do you have any disciplinary history? For what type of conduct? No

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?

Your primary contact person is Robert Love, CEO of ClearUp. He is a representative of an investment adviser. If you have concerns about how Robert is treating you, you may file a complaint with the SEC at www.sec.gov/oiea/Complaint.html.