



ClearFocus

Helping Clients **Focus** on What Matters Most

Your Accounts and Clear Focus, LLC.-Key Points about Account Protection

In the past few months and years, there have been several well publicized cases concerning investors and account protection.

At Clear Focus, LLC. we want to assure our clients that we don't take these concerns lightly, and want to explain our structure and the protections we have in place to our clients.

1. Clear Focus, LLC. does not hold clients cash or securities. Each client has an account with Pershing, LLC and/or the product sponsor through INVEST Financial Corporation, member FINRA, our broker dealer. Checks for deposit into an approved account will always be made out directly to the custody firm and NEVER to Clear Focus, LLC. or any individuals.
2. INVEST Financial Corporation (our broker dealer) has a "clearing firm" relationship with Pershing, LLC. Pershing provides trade execution, clearing and custody services for INVEST's brokerage accounts.
3. INVEST Financial Corporation and Pershing, LLC are subject to regulatory safeguards to help protect our clients.
4. INVEST Financial Corporation and Pershing, LLC are members of the Securities Investor Protection Corp. (SIPC). When a brokerage company is closed due to bankruptcy or other financial difficulties, SIPC steps in as quickly as possible and, within certain limits, works to return customers' cash, stock and other securities, and other customer property. For details regarding SIPC coverage, contact Clear Focus, LLC for an explanatory brochure.
5. We are diligent in our research and review of any "3rd party asset manager" or "money manager" that we recommend to our clients. If Clear Focus, LLC. recommends that a client participate in an account managed by a third-party adviser, that third party may make trades for the account but will not have direct access to our client's cash or securities. Our clients always directly own all assets held in separate accounts and assets are never mixed with other investors' assets. If Clear Focus, LLC. does recommend a client invest with a separate account manager, that manager has previously received a due diligence review by INVEST.
6. Clear Focus, LLC. takes very seriously our clients' need for account and information protection. At Clear Focus, LLC we are committed to maintaining the highest standards of integrity, honesty and professionalism. Each Clear Focus, LLC. client will receive periodic statements summarizing holdings and transactions with additional access to accounts through a secure portal.