

# CLEARVIEW WEALTH MANAGEMENT

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[www.clearviewwealthmgmt.com](http://www.clearviewwealthmgmt.com)

## Firm Brochure

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(Part 2A Form ADV)

**Revised**  
**03/31/2016**

This brochure provides information about the qualifications and business practices of Clearview Wealth Management. If you have any questions about the contents of this brochure, please contact us at (704) 837-4317, or by email at [clearview@cvwmgmt.com](mailto:clearview@cvwmgmt.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 Clearview Wealth Management also is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

## Material Changes

SherClar Inc. DBA Clearview Wealth Management has made no material changes since the last revision date of 21 September 2015.

## Table of Contents

<b>Material Changes</b> .....	<b>2</b>
<b>Advisory Business</b> .....	<b>4</b>
Firm Overview .....	4
Assets Under Management.....	4
<b>Fees and Compensation</b> .....	<b>4</b>
Fee Schedule .....	4
Custodial and Broker-Dealer Fees.....	5
Nuveen Investment Fees .....	5
<b>Performance-Based Fees and Side-By-Side Management</b> .....	<b>5</b>
Pay for Performance.....	5
<b>Types of Clients</b> .....	<b>6</b>
Description .....	6
<b>Methods of Analysis, Investment Strategies and Risk of Loss</b> .....	<b>6</b>
Getting to Know Our Clients.....	6
Planning & Investments .....	6
Asset Allocation and Risk .....	6
<b>Disciplinary Information</b> .....	<b>7</b>
Legal and Disciplinary .....	7
<b>Other Financial Industry Activities and Affiliations</b> .....	<b>7</b>
Affiliations .....	7
<b>Code of Ethics, Participation or Interest in Client Transactions and Personal Trading</b> .....	<b>7</b>
Ethics Program .....	7
Principles.....	7
Standards of Business Conduct .....	7
Client and Personal Trading Provisions .....	8
<b>Brokerage Practices</b> .....	<b>8</b>
Selecting Custodians .....	8
National Advisors Trust Company Affiliation .....	9
Trade Aggregation.....	9
Broker-Dealers .....	9
Complimentary Research Material and “Soft Dollars” .....	9

<b>Review of Accounts</b> .....	<b>10</b>
Portfolio and Financial Plan Reviews .....	10
Dual Oversight .....	10
Account Statements.....	10
<b>Client Referrals and Compensation</b> .....	<b>10</b>
Referral Programs .....	10
<b>Custody</b> .....	<b>10</b>
SEC “Custody” Definition .....	10
Statements .....	11
<b>Investment Discretion</b> .....	<b>11</b>
Discretionary Authorities .....	11
<b>Voting Client Securities</b> .....	<b>11</b>
Proxy Voting .....	11
<b>Financial Information</b> .....	<b>11</b>
Firm Financials.....	11
<b>Requirements for State Registered Advisors</b> .....	<b>11</b>
Executive Officers and Management .....	11
Other Business Activities .....	12
<b>Brochure Supplement (Part 2B of Form ADV)</b> .....	<b>13</b>
Professional Certifications .....	14
Supervised Persons.....	14
William Eric Clark, CFP® .....	14
Cheryl Sherrard, CFP® .....	15
Treven Ayers, CFP® .....	15

## Advisory Business

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### Firm Overview

SherClar, Inc. DBA Clearview Wealth Management, a privately owned North Carolina corporation, is dedicated to comprehensive wealth management for our clients and their families. The firm's owner is Eric Clark. The firm has a singular focus: to provide individualized financial planning and investment management solutions to our clients.

These are delivered by a multidisciplinary team that includes a Financial Advisor and an Investment Manager. Portfolios are constructed to mirror our clients' goals and tolerance for risk. They are fully diversified using a mix of cash, fixed income and hybrid/alternative investments along with domestic and international equities. Limited types of investments are used and include publically traded stocks, mutual funds, exchanged traded funds and bonds. Outside managers, such as Nuveen Investments, are used periodically based on client needs. Portfolios can also be constructed in a socially responsible manner to reflect a client's values.

In conjunction with investment management, we offer comprehensive financial planning, and our areas of expertise include retirement, education savings, tax, risk management (insurance) and estate planning. We believe financial planning is an ongoing need and that it should proactively address the financial and family-related changes that occur during the lifetimes of our clients. This financial planning work is done as part of the total relationship and does not result in additional fees. As an extension of estate planning, we assist our clients with generational wealth transfer by working in partnership with their estate planning attorney and by leveraging our relationship with National Advisors Trust Company.

Clearview Wealth Management will also periodically produce newsletters and conduct educational seminars for clients and other financial services professionals. These are produced and conducted for educational purposes only and do not have a fee.

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### Assets under Management

As of 31 December 2015, Clearview Wealth Management managed approximately \$69,000,000 across 80 individual client relationships. All assets are managed on a discretionary basis. All assets are held directly by our custodians, Charles Schwab & Co., Fidelity Investments and National Advisors Trust Company.

These assets are in accounts which include taxable brokerage accounts and IRA accounts. Some assets are also held in accounts with Nuveen Investments who assist us with the management of individual bonds.

## Fees and Compensation

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### Fee Schedule

The compensation for our services shall be calculated and paid in accordance with the following Fee Schedules for clients, children and grandchildren of clients and family members of our associates. Our fees are non-negotiable. We may amend these fees from time to time after giving our clients thirty (30) days written notice. Our management fee is based on a percentage of the market value of assets under management according to the schedule shown below:

<b>Client</b>		
<i>Minimum Annual Fee</i>	\$2,500	
-- On balances up to	\$1,000,000	1.0% Annually
-- On balances from	\$1,000,000 to \$1,500,000	.75% Annually
-- On balances over	\$1,500,000	.50% Annually

### **Immediate Family Members of CWM Employees**

*Minimum Annual Fee*

*N/A*

-- On balances up to	\$1,000,000	.75% Annually
-- On balances from	\$1,000,000 to \$1,500,000	.50% Annually
-- On balances over	\$1,500,000	.30% Annually

Ongoing investment management fees are based on account values at the end of each calendar quarter and billed in advance. Inflows and outflows of assets during the calendar quarter will be prorated based on the number of days the assets were under our management. Amounts equal to or less than \$10,000 will be exempt from this proration. At the beginning or the end of a relationship, management fees will be prorated based on the number of days the account(s)/assets were under our management.

We make a bill available every quarter for our clients to review. Our fee is automatically deducted from the cash balance of the clients' accounts. If necessary, small portions of investment securities may be sold to bring the cash balance to the level required for the automatic deduction of fees.

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### **Custodial and Broker-Dealer Fees**

Our fees are in addition to any trading fees charged by a broker/dealer, the custodian or separate account managers as well as mutual fund expenses. The custodians that maintain our clients' accounts generally do not charge separate fees for custody services but are compensated by commissions or fees on trades they execute. We generally do not make a practice of using outside brokers or vendors, but on the rare occasion a client seeks a service that our custodians cannot provide and an outside broker or vendor is required, there may be additional fees associated. Our custodians may charge a flat dollar amount as a "prime broker" or charge a "trade away" fee for each trade that Clearview Wealth Management executes through an outside broker-dealer. These fees are in addition to the commissions or other compensation the client pays the executing broker-dealer. In order to minimize these trading costs, we have our custodians execute a majority of trades for clients' accounts. We have determined that having our current custodians execute a majority of our trades is consistent with our duty to seek "best execution" of clients' trades.

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### **Nuveen Investments Fee**

For clients that meet the \$250,000 account minimum, we may partner with Nuveen Investments on a case-by-case basis for management of municipal, corporate, government agency and US Treasury bonds. This separate account arrangement is monitored by the investment team to ensure Nuveen Investments is complying with our firm's established parameters for bond quality and length of maturity. Nuveen Investments is a separate investment company and is in no way affiliated with Clearview Wealth Management except to provide bonds for those clients that meet the \$250,000 account minimum. Clients enter into a separate contractual arrangement with Nuveen Investments which is in addition to the Clearview Wealth Management investment advisory contract. Management fees charged by Nuveen Investments are separate and in addition to those charged by Clearview Wealth Management.

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### **Performance-Based Fees and Side-By-Side Management**

#### **Pay for Performance**

Clearview Wealth Management does not have performance-based account arrangements. Not using performance incentives allows us to give more unbiased advice: we do not favor one client account over another, nor do we assume more risk than a client wishes to take.

## **Types of Clients and Custodians**

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### **Description**

Our services are offered to individual clients only. We do not provide services to institutions or pension funds and we do not administer any 401(k) plans. We offer trust administration services for individuals through National Advisors Trust Company. Basic custodial services are provided through either Charles Schwab & Co. or Fidelity Investments because of their focus on individuals. Our firm does not have any dollar minimums for maintaining a relationship. However, clients that seem to benefit the most from our services typically have assets, earned income or a combination of both in excess of \$250,000. In our opinion, this level of assets, income or combination of both, seems to result in clients receiving a level of financial planning and investment services commensurate with the charges assessed under the schedule of fees.

## **Methods of Analysis, Investment Strategies and Risk of Loss**

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### **Getting to Know Our Clients**

Clearview Wealth Management gets to know our clients and their tolerance for risk before formulating investment advice. We begin this process by asking clients to complete a risk tolerance questionnaire. The risk tolerance questionnaire helps us evaluate our clients' knowledge of investments and how market risk affects the value of investments, as well as how risk can lead to losses.

The risk tolerance questionnaire is reviewed with the client by their financial advisor and investment manager prior to developing an investment strategy or making investment recommendations. This discussion provides everyone involved with the opportunity to ask questions and address them thoroughly. This dialogue around risk, the markets and the possibility of loss assists the investment manager in developing an asset allocation strategy he or she feels accurately mirrors the client's tolerance for risk.

### **Planning & Investments**

Although a client's risk tolerance is the primary driver in developing the appropriate asset allocation and investment strategy, we try to validate the investment strategy through the financial planning we do for our clients. For example, the retirement planning illustrations we provide make assumptions around portfolio returns. The returns and subsequent portfolio growth shown in the retirement planning illustrations often demonstrate to our clients that higher rates of return and the higher associated risk are not always necessary to achieve their longer-term retirement goals. Integrating their investment return forecast into their financial planning helps our clients better understand how over time, a portfolio can sometimes grow sufficiently with less risk and less potential for loss and still meet their objectives.

### **Asset Allocation and Risk**

Clearview Wealth Management employs an investment strategy based on a diversified investment portfolio. We use five primary asset classes: cash, fixed income (bonds), hybrid/alternative investments, domestic equities and international equities. Within each asset class, we diversify further by considering factors such as, but not limited to, sector, size of the company and geographic location. Maintaining a fully diversified portfolio at all times is intended to mitigate risk through investing in different areas of the market. We do not try and "time" market swings. We believe this strategy is effective for avoiding significant or unusual risks and dampens volatility and potential for loss. We do not engage in frequent trading and prefer to buy securities we believe represent a good value with potential for appreciation over a long period of time.

All investment programs have certain risks. Our investment approach of using multiple asset classes combined with using other decision criteria such as sectors, company size and geographic location, reduces the risk associated with primarily recommending a particular type of security or asset class. However, as with all investments, clients face risks including the following: loss of principal risk, interest-rate risk, market risk, inflation risk, currency risk and reinvestment risk.

## Disciplinary Information

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### Legal and Disciplinary

Neither Clearview Wealth Management nor its owner or associates has ever been the subject of any legal or disciplinary events material to our business.

## Other Financial Industry Activities and Affiliations

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### Affiliations

Neither Clearview Wealth Management nor its owner or associates is actively engaged in any outside investment-related business or occupation. We do, however, have a shareholder interest in National Advisors Trust Company (see Brokerage Practices).

## Code of Ethics, Participation or Interest in Client Transactions and Personal Trading

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### Ethics

Clearview Wealth Management maintains and monitors ethical standards to ensure transparency and fairness in our business practices. These standards are assessed regularly to ensure they address changing processes and procedures associated with managing our clients' financial planning and investment needs. Our ethical principles, business standards and procedures are presented to our associates annually and on an as-needed basis to address staffing and/or procedural changes that may occur during the course of a year. Failure on the part of our associates to adhere to these principles and business standards can result in dismissal from our firm. We will provide a copy of our code of ethics to any client or prospective client upon request.

### Principles

*Principle of Fiduciary Duty* – Associates will act in utmost good faith in a manner they reasonably believe to be in the best interest of the client.

*Principle of Integrity* – Associates will place the interests of clients first and will not take inappropriate advantage of their positions or the knowledge derived from having access to nonpublic information about our clients. All personal securities transactions will be conducted in a manner consistent with our firm's policy to avoid any conflict of interest or any abuse of an associate's position of trust and responsibility.

*Principle of Confidentiality* – Information concerning the identity of security holdings and financial circumstances of each client will remain confidential. This information will be provided to associates on a "need to know" basis or as authorized by our clients.

*Principle of Objectivity* – Associates will exercise objectivity in all financial planning and investment management decisions. This includes disclosing anything that may exist in our financial business, property or even personal interests and relationships that may impair our ability to offer objective advice, to make objective recommendations or to provide services objectively.

*Principle of Professionalism* – Associates will engage in fair and honorable business practices. Associates will behave with dignity and courtesy when interacting with clients.

### Standards of Business Conduct

*Compliance with Laws and Regulations* – Our associates must comply with applicable federal and state securities laws. Our associates are not permitted to defraud or mislead a client in any manner, including making a statement that omits material facts. Our associates may not engage in any act, practice or course of conduct which operates or would operate as a fraud or deceit upon a client. Our associates may not engage in any manipulative practice

with respect to a client or engage in any manipulative practice with respect to securities, including price manipulation.

*Conflicts of Interest* – We have an affirmative duty of care, loyalty, honesty and good faith to act in the best interests of our clients. Compliance with this duty is achieved by avoiding conflicts of interest and by fully disclosing all material facts concerning any conflict of interest that arises with respect to any client.

*Conflicts Among Clients Interests* – Conflicts of interest may arise when the firm or its associates has reason to favor the interest of the firm or the interests of one client over another client. The Code of Ethics prohibits inappropriate favoritism of this type, and the existence of such favoritism would constitute a breach of fiduciary duty.

*Marketing and Promotional Materials* – Our associates must submit materials prepared for client seminars, outside marketing efforts and newsletters to the Chief Compliance Officer prior to their use.

*Confidentiality* – All information concerning the identity of security holdings and the financial circumstances of our clients is confidential. Our associates are prohibited to misuse client information. Procedures, physical and electronic safeguards are in place to provide reasonable protection and to limit access to advisors' securities recommendations and clients' securities holdings and transactions. Procedures are in place to provide instruction to our associates if they come in contact with material nonpublic information. This begins with immediately notifying the Chief Compliance Officer upon receipt of material nonpublic information.

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## **Client and Personal Trading Provisions**

*Competing With Client Trades* – Because our associates sometimes buy and sell the same securities in their personal accounts that we recommend for clients, it is our policy to perform client trades before associate trades. We have monitoring in place to ensure compliance with this policy.

*Insider Trading* – All associates must adhere to our policies and procedures regarding insider trading. Associates are prohibited from trading, either personally or on behalf of others, while in possession of material nonpublic information. All associates are prohibited from communicating material nonpublic information to others.

*Initial Public Offerings (IPOs) & Limited or Private Offerings* – Participation in initial, limited or private offerings is rare but is sometimes made available through our custodians. Our associates are required to discuss with the Chief Investment Officer and Chief Compliance Officer, any intent to participate in transactions of this nature, whether personally or on behalf of a client. The effort to “pre-clear” provides an opportunity to identify any conflicts of interest and to determine if it is in the best interest of the clients.

*Short Term Trading* – We generally discourage our associates' engaging in short-term trading activities. Any desire to do so by an associate is discussed on a case-by-case basis; in these discussions, our goal is to understand why an associate wishes to perform short term trades and to reinforce the fact that both the use of nonpublic information and the act of placing themselves in a more favorable position than a client are prohibited and will result in termination.

## **Brokerage Practices**

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### **Selecting Custodians**

Clearview Wealth Management does not maintain custody of the assets that we manage or advise on behalf of our clients (see Custody section for further information). Clients' assets must be maintained in an account at a “qualified custodian,” which is generally a broker, a bank or a trust company. We use Charles Schwab & Co, Fidelity Investments and National Advisors Trust Company (NATC) to serve as custodians for our clients. We are independently owned and operated and are not affiliated with Schwab or Fidelity. We do have an ownership interest in NATC (see National Advisors Trust Company Affiliation section, below). Schwab, Fidelity and NATC will hold clients' assets in a brokerage account and will buy and sell securities only when Clearview Wealth Management or the client instructs them to.

We choose to work with Schwab, Fidelity and National Advisors Trust versus other custodians because of the benefits they provide to our clients. We weigh such criteria as the custodian's reputation, financial strength, past exhibited service levels, the breadth of available investment products and the ability to efficiently execute trades in client accounts. We also pay close attention to the expenses paid by our clients to the custodians in return for general account service. We periodically evaluate our custodians against others to compare costs and benefits to ensure our clients are receiving service levels commensurate with the fees charged by their custodian.

We will recommend to a client one of the three custodians based on their individual circumstances, but each client will ultimately decide which custodian they prefer. As part of our assessment, we consider whether the client already has a relationship with one of the custodians and we often elect to continue that existing relationship if the client is happy with the service they are receiving. Clients will open their account(s) with the custodian by filling out the applicable paperwork that we prepare for their review and signature. If a client does not wish to place their assets with one of our custodians, then we cannot manage those assets because we do not have arrangements with any other custodians to provide trading and service.

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#### **National Advisors Trust Company Affiliation**

Eric Clark is a shareholder of National Advisors Holdings, Inc. (NAH), a Delaware corporation organized in August of 1998. He holds a minority interest, in aggregate, of the stock of NAH. In 2001, NAH formed a federal trust company called National Advisors Trust Company (NATC). NATC is a privately-owned company started by and for Registered Independent Advisors so that shareholding advisors could offer trust administration services to their clients at competitive prices. NAH and NATC are chartered and regulated by the Office of the Comptroller of the Currency, a bureau of the U.S. Treasury Department. NATC provides trust administration and other custodial services to clients of investment advisory firms, like us, across the United States. Clearview Wealth Management refers clients who are in need of trust services to NATC. We do not receive direct compensation for these referrals.

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#### **Trade Aggregation**

As a general practice, Clearview Wealth Management does not aggregate trades for our clients. Trading is done on an account-by-account basis in the context of the client's rebalancing and individual portfolio needs. From time to time we will sell an investment in aggregate if we believe there is a risk of significant loss. We do not buy investments in aggregate but rather try to buy investments within price ranges we feel represent a good value for our clients' portfolios. Because of our relationships with Charles Schwab, Fidelity Investments and National Advisors Trust Company, we believe our clients receive very favorable pricing for their trades. Because of this pricing, we do not believe any cost reduction associated with aggregate trading offsets the benefit of trading on an account-by-account basis.

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#### **Broker-Dealers**

Due to the favorable trading prices with our custodians we do not typically make use of broker-dealers. On the rare occasion that a client requires a service that we cannot provide with our normal custodians, we may permit a broker-dealer relationship, but because of the fees associated with such a relationship, we discourage the practice for almost all circumstances (see Fees & Compensation for further information on these costs).

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#### **Complimentary Research Materials and "Soft Dollars"**

Clearview Wealth Management receives complimentary economic data, electronic market quotations, performance measurement services and research information from Charles Schwab & Co., Inc., Fidelity Investments and National Advisors Trust Company. These benefits are standard in a relationship with these custodians and are not in return for client recommendations or transactions. Because we rely primarily on research and information providers other than Schwab, Fidelity and National Advisors Trust for investment research, the complimentary data our custodians provide does not have a significant bearing on the decision regarding which custodian we recommend for a client to use.

Some investment managers receive "soft dollars," which are incentives that do not come in the form of direct compensation. An example of soft dollars received by an investment manager might be free participation at an industry conference sponsored by the custodian. Clearview Wealth Management does not accept such incentives from our custodians.

## Review of Accounts

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### Portfolio and Financial Plan Reviews

The Financial Advisors and Chief Investment Officer review portfolios monthly, quarterly and/or annually. The frequency of this portfolio review is determined by such factors as client requests, how many individual stocks, exchange traded funds (ETFs) or mutual funds a portfolio holds, variances to target allocations defined by a client's risk profile, investment holdings that may have attained certain levels of gains or losses or investment holdings that may exhibit other concerns. Other factors that motivate a portfolio review include personal changes in clients' circumstances, concerns regarding investment suitability or unanticipated cash needs.

Individual investments such as stocks, mutual funds, ETFs and bonds are monitored continually by the firm's Chief Investment Officer and investment committee. The investment committee is comprised of the firm's Chief Investment Officer, Chief Compliance Officer and Financial Advisors. Research on investments is done by the Chief Investment Officer. Findings are discussed by the entire investment committee with the final decision-making responsibilities falling to Treven Ayers, the firm's Chief Investment Officer.

Financial advisors routinely monitor their assigned clients' portfolios on a quarterly basis and financial plans on an annual basis. Additional reviews by the financial advisors are often prompted by a specific client request or action such as an unanticipated deposit or withdrawal. Changes in personal circumstances, such as the loss of a spouse or a change in employment are just two examples of what might trigger a review.

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### Dual Oversight

Specific portfolio changes are made primarily by the Chief Investment Officer and communicated to the client by the financial advisors. This dual oversight by the Chief Investment Officer (making the recommendation) and by the financial advisors (reviewing and communicating the recommendation) helps ensure investment changes are consistent with client needs and expectations. Investment recommendations are executed through our independent custodians by a dedicated trader and then independently confirmed by the financial advisor for accuracy.

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### Account Statements

Clearview Wealth Management outsources data reconciliation and statement preparation to Schwab Performance Technologies (SPT), a subsidiary of Charles Schwab & Co. SPT prepares quarterly statements for clients on behalf of Clearview Wealth Management. Clearview Wealth Management makes them available for client viewing via a secure web based portal. This quarterly statement shows each account a client has and the value for all the accounts in aggregate as of the end of a specific quarter; it does not show transaction activity. Transaction activity is outlined in the monthly statements that the client receives directly from their custodian (see Statements below for more information about custodian statements). Clearview Wealth Management periodically mails quarterly or other investment holding statements to our clients who request them.

## Client Referrals and Compensation

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### Referral Programs

Clearview Wealth Management does not participate in any referral programs. We will occasionally refer a client to a third-party individual or firm that has particular knowledge of an area, but we receive no compensation for such referrals. We are grateful if and when someone refers a client to our firm, but we do not offer any compensation for such referrals.

## Custody

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### SEC "Custody" Definition

According to new SEC regulations, investment advisers are deemed to have "custody" of client funds if certain conditions are met. Clearview Wealth Management may be technically considered to have "indirect custody" of accounts due to the fact that we are authorized to deduct funds from client accounts for management fee payment (see: Fees & Compensation). We do not have "direct custody" of any accounts that we manage.

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**Statements**

Our clients receive monthly statements directly from our independent custodians, Charles Schwab, Fidelity Investments and/or National Advisors Trust Company, for each of their accounts. All transaction activity, including the debiting of management fees, is reflected in these independent, third-party monthly statements. Clients are encouraged to review these statements carefully.

In addition to these monthly independent custodian statements, Clearview Wealth Management makes available, via a web based portal, a quarterly statement to our clients. This quarterly statement shows each account a client has and the value for all the accounts in aggregate as of the end of a specific quarter; it does not show transaction activity. Clients can compare this quarterly statement against the independent custodian quarter-end statements (March, June, September and December) to ensure the ending and holdings' values are the same.

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**Investment Discretion****Discretionary Authorities**

Clearview Wealth Management accepts discretionary authority to manage securities accounts on behalf of our clients. Clients enter into this agreement by signing a Limited Power of Attorney document or account application furnished by the third-party custodian that grants certain defined permissions to our firm. These permissions include authorization to initiate trades, authorization to deduct fee payments and authorization to request copies of statements. Occasionally, these permissions might also include authorization to make disbursements to banks, broker-dealers, investment companies or other financial institutions as well as authorization to make disbursements to the client. A client may revoke these authorizations at any time by contacting their custodian.

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**Voting Client Securities****Proxy Voting**

Clearview Wealth Management, unless instructed otherwise by the client, directs our custodians (Schwab, Fidelity and National Advisors Trust Company) to forward domestic company proxy material to Clearview Wealth Management. Proxy materials are reviewed and voted based on our fiduciary responsibility to our clients. We vote proxies for international companies and mutual funds. All voting is done electronically. We generally vote in a manner consistent with Board recommendations. However, because we vote proxies in a manner we believe to be in the best interest of our clients, we do vote against the advice of the company management on occasion.

If a client so wishes, they can choose to do their own proxy voting. All clients receive an annual disclosure reminding them of the option to vote for themselves as well as a summary of our proxy voting policies. Proxy records are maintained for a period of at least five years, and clients may request a copy of these policies and procedures, which may be updated periodically, or a record of how proxies were voted, at any time.

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**Financial Information****Firm Financials**

We are not required to furnish a balance sheet because we do not require prepayment of more than \$500 per client six months or more in advance. We have no financial conditions that we believe are reasonably likely to impair our ability to meet our contractual commitments.

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**Requirements for State-Registered Advisors****Executive Officers and Management**

Eric Clark serves as President and Chief Compliance Officer for the firm. Cheryl Sherrard is the firm's Secretary. Mrs. Sherrard also serves as the firm's Director of Financial Planning. Treven Ayers is the firm's Chief Investment Officer. Education and work experience on each can be found on subsequent pages in Part 2B Form ADV.

**Other Business Activities**

None of the associates employed by Clearview Wealth Management or its owner, Eric Clark, are engaged in any other outside business activities. See also “Other Financial Industry Activities and Affiliations” on page 6.

# Brochure Supplement Part 2B Form ADV

SherClar, Inc. doing business as (DBA) Clearview Wealth Management  
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## **Supervised Persons**

**Eric Clark, Cheryl Sherrard, Treven Ayers**

**03/31/2016**

This brochure supplement provides information about William Eric Clark, Cheryl J. Sherrard and Treven L. Ayers that supplements the Clearview Wealth Management brochure (Form ADV Part 2A). You should have received a copy of that brochure. Please contact Clearview Wealth Management if you did not receive the firm's brochure or if you have any questions about the content of this supplement.

Additional information about our advisory associates is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

## Professional Certifications

Employees have earned certifications and credentials that we are required to explain in further detail.

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### **CERTIFIED FINANCIAL PLANNER™ (CFP®)**

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.

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, administered in 10 hours over a two-day period, 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, or the equivalent 6,000 hours, of financial planning-related experience that falls within one or more of the six primary elements of the personal financial planning process or by completing at least two years full-time, or the equivalent 4,000 hours, of "Apprenticeship Experience" focused exclusively on personal delivery of all the personal financial planning process to a client, with direct supervision by a CFP® professional; 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.

## Supervised Persons

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### **William Eric Clark, CFP®** – Owner, President

Eric, born in 1963 started Clearview Wealth Management in 2013. Prior to starting the firm, Eric was employed with Rinehart Wealth Management for 14 years where as a minority owner, he served as President, Chief Compliance Officer and Senior Financial Advisor. Prior to his tenure with Rinehart Wealth Management, Eric spent 13 years with Bank of America and its predecessors. During his tenure with Bank of America, his responsibilities included banking center management, process re-engineering, new product development, project management and consumer product marketing. A 1985 graduate of the University of Kentucky with a BS in Biology, Eric earned his Master’s in Business Administration from Wake Forest University’s Babcock School of Management in 1999. Eric is a Certified Financial Planner™ Certificant.

*Disciplinary Information:* None

*Other Business Activities:* None

*Additional Compensation:* None

*Supervision:* Eric's activities are supervised by Clearview Wealth Management's Corporate Secretary as well as outside business and legal advisors. Further information about our supervision can be found in the Review of Accounts section of our Form ADV, Part 2A.

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**Cheryl Sherrard, CFP®** – Director of Financial Planning & Financial Advisor

Cheryl joined Clearview Wealth Management in 2013. In addition to her role as Director of Financial Planning and Financial Advisor, she serves as the Corporate Secretary for Clearview Wealth Management. Prior to joining the firm, Cheryl was employed by Rinehart Wealth Management in 2003 as a Financial Planner and rose to serve as the firm's Director of Financial Planning and a Financial Advisor. Prior to joining Rinehart Wealth Management, Cheryl was employed with McGladrey & Pullen, LLP in Charlotte. While there, she specialized in gift taxation and provided support to the Wealth Management group in the area of financial planning. Cheryl, born in 1961, graduated from Mount Union College in Alliance, OH in 1982 with a double major in Mathematics and Computer Science. She attended the University of California, Berkeley and received a certificate in Personal Financial Planning in 1998. Cheryl is a Certified Financial Planner™ Certificiant.

*Disciplinary Information:* None

*Other Business Activities:* None

*Additional Compensation:* None.

*Supervision:* Cheryl's activities are supervised by Eric Clark, President. Further information about our supervision can be found in the Review of Accounts section of our Form ADV, Part 2A.

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**Treven Ayers, CFP®** – Chief Investment Officer

Treven joined the firm in 2013 as Chief Investment Officer. Prior to Clearview Wealth Management, Treven was employed with Rinehart Wealth Management in 1999 where he began as an Investment Analyst and served as Senior Portfolio Manager. Previous to Rinehart Wealth Management, Treven managed both individual and institutional portfolios for Professional Financial Services, Inc. in Reston, VA. Treven, born in 1968, received his Bachelor of Arts and Master of Arts degrees in Economics from the University of South Carolina. Treven is a Certified Financial Planner™ Certificiant.

*Disciplinary Information:* None

*Other Business Activities:* None

*Additional Compensation:* None

*Supervision:* Treven's activities are supervised by Eric Clark, President and by the Clearview Wealth Management Investment Committee. Further information about our supervision can be found in the Review of Accounts section of our Form ADV, Part 2A.