CLEARVIEW WEALTH MANAGEMENT

SherClar, Inc. doing business as (DBA) Clearview Wealth Management
6836 Carnegie Blvd. • Suite 200 • Charlotte, NC 28211
(704) 837-4317 • clearview@cvwmgmt.com

www.clearviewwealthmgmt.com

Firm Brochure

(Part 2A Form ADV)

Revised
09/14/2026

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. 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.

Material Changes

Since the last revision date of March 16, 2026, SherClar Inc. d/b/a Clearview Wealth Management, there have been no material changes.

Table of Contents

Material Changes **2**

Advisory Business **4**

Firm Overview 4

Assets Under Management 4

Fiduciary Standard of Conduct 4

Fees and Compensation **5**

Fee Schedule 5

Custodial and Broker-Dealer Fees 5

Nuveen Asset Management (A TIAA Company) Investment Fees 6

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

Pay for Performance 6

Types of Clients and Custodians **6**

Description 6

Methods of Analysis, Investment Strategies and Risk of Loss **6**

Getting to Know Our Clients 6

Planning & Investments 6

Asset Allocation and Risk 7

Disciplinary Information **7**

Legal and Disciplinary 7

Other Financial Industry Activities and Affiliations **7**

Affiliations 7

Code of Ethics, Participation or Interest in Client Transactions and Personal Trading **7**

Ethics Program 7

Principles 7

Standards of Business Conduct 8

Client and Personal Trading Provisions 8

Brokerage Practices **9**

Selecting Custodians 9

National Advisors Trust Company Affiliation 9

Trade Aggregation 9

Broker-Dealers 10

Complimentary Research Material and "Soft Dollars" 10
Review of Accounts **10**
Portfolio and Financial Plan Reviews 10
Dual Oversight 10
Account Statements 10
Client Referrals and Compensation **11**
Referral Programs 11
Custody **11**
SEC "Custody" Definition 11
Statements 11
Investment Discretion **11**
Discretionary Authorities 11
Voting Client Securities **11**
Proxy Voting 11
Financial Information **12**
Firm Financials 12
Firm Management and Other Business Activities **12**
Executive Officers and Management 12
Other Business Activities 12
Brochure Supplement (Part 2B Form ADV) **13**
Professional Certifications 14
Supervised Persons 14
William Eric Clark, CFP® 14
Cheryl Sherrard, CFP® 15
Treven Ayers, CFP® 15

Advisory Business

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 majority owner is Eric Clark. The firm has a singular focus: to provide individualized financial planning and investment management solutions to our clients.

Services 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. The portfolios are diversified using a mix of cash, fixed income, hybrid/alternative investments along with U.S. (domestic) and international equities. Limited types of investments are used and include publicly traded stocks, mutual funds, exchanged traded funds and individual bonds. Outside managers, such as Nuveen Asset Management (A TIAA Company), are occasionally used based on client needs. Clients may also request portfolios using environmental, social and governance (ESG) parameters to reflect personal values in those areas.

In addition to investment management, we offer comprehensive financial planning. Our areas of expertise include retirement planning, education saving strategies, tax, risk management (insurance) and estate planning. We believe financial planning is an ongoing endeavor that should proactively address financial goals and impactful changes that occur during a clients' lifetime. This includes collaborating with our client's legal and tax professionals and utilizing the trust administration services of National Advisors Trust Company and our other custodians, Charles Schwab & Co. and Fidelity Investments. This financial planning work, done in conjunction with our investment management, does not result in additional fees.

Clearview Wealth Management periodically produces newsletters and conducts educational seminars for clients and other financial professionals. These are produced and conducted for educational purposes only and do not have a fee or result in any other form of compensation to Clearview Wealth Management.

Assets under Management

As of 31 December 2025, Clearview Wealth Management managed approximately $182,360,000 across 144 client relationships. All assets are managed on a discretionary basis. All assets are held directly by our custodians, Charles Schwab & Co. (Schwab), Fidelity Investments (Fidelity) and National Advisors Trust Company (NATC). These assets are held in regular brokerage (taxable) and IRA (tax-deferred) accounts.

Fiduciary Standard of Conduct

Clearview Wealth Management maintains an affiliation with The National Association of Personal Financial Advisors (NAPFA) and is considered a Fee-Only financial advisor. As such, Clearview Wealth Management and its advisors must abide by fiduciary and compensation guidelines set by NAPFA including acting in our client's best interest.

Clearview Wealth Management is compensated solely by the client with neither the advisor nor any related party receiving compensation that is contingent on the purchase or sale of a financial product. Neither Clearview Wealth Management nor its associates may receive commissions, rebates, awards, finder's fees, bonuses or other forms of compensation from outside parties because of implementing an individual's planning or investment recommendations. These include "Fee-offset" arrangements, 12b-1 fees, insurance rebates or renewals and wrap fee arrangements which are examples of prohibited compensation.

Because Clearview Wealth Management provides investment advice regarding retirement plan accounts or individual retirement accounts (IRA), we are fiduciaries within the meaning of Title I of the Employee Retirement Income Security Act and/or the Internal Revenue Code, as applicable, which are laws governing retirement accounts. The asset under management pricing model can sometimes create conflicts of interest so we operate under a special rule that requires us to act in ways outlined below in our primary responsibilities to our clients.

In practice, Clearview Wealth Management believes it has five primary responsibilities to our clients. They are:

1. to follow policies and procedures designed to put client interests first;
2. not to put our financial interest ahead of the client; act with utmost good faith;
3. provide full and fair disclosure of all material facts;
4. to give prudent, reasonably priced advice and not mislead clients;
5. provide basic information around, and clearly disclose, all conflicts of interest.

Fees and Compensation

Fee Schedule

The compensation for our services shall be calculated and paid in accordance with the following Fee Schedules for 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 fees are based on a percentage of the market value of assets under management and are considered a "tiered AUM" fee. Our tiered AUM fee is outlined in the schedule shown below:

Client

Minimum Annual Fee	*$5,000*	
-- 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 Associates

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 are billed in advance. Inflows and outflows of assets during the calendar quarter will be prorated based on the number of days the assets are 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.

Each quarter, we prepare an invoice for services and make it available to clients for review prior to billing. 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 cash balances to sufficient levels for the automatic deduction of fees.

Custodial and Broker-Dealer Fees

Any fees or expenses charged by a custodian, broker/dealer, separate account manager, mutual fund or exchange traded fund (ETF) are in addition to fees charged by Clearview Wealth Management. The custodians that maintain our clients' accounts generally do not charge separate fees for custody services. Instead, they are generally compensated through trade commissions or direct fee arrangements with the investment and mutual fund companies on their trading platforms. Schwab, Fidelity and NATC are relied on to execute a majority of all trades in our clients' accounts. We do not make a practice of using brokers or vendors other than the three listed previously. We have concluded this practice helps facilitate our duty to achieve "best execution" for our client trades and custody services. If on the rare occasion a client seeks a service or investment that our custodians do not provide, and an outside broker or vendor is required, the outside broker or vendor may charge additional fees. Our custodians may also charge a "primary broker" or "trade away" fee if and when Clearview Wealth Management executes a trade with an outside broker-dealer or vendor. These primary broker or trade-away fees are in addition to commissions or other compensation the client may pay the executing broker-dealer or vendor.

Nuveen Asset Management (A TIAA Company) Investment Fees

For clients that can meet a $250,000 account minimum in the context of their overall asset allocation strategy, we may partner with Nuveen Asset Management, a TIAA company, for the management of individual municipal, corporate, government agency and US Treasury bonds. This separate account arrangement, using Charles Schwab and Fidelity Investments as custodians, is monitored by the Chief Investment Officer and Investment Committee. This ensures Nuveen Asset Management complies with the firm's investment parameters for quality and length of bond maturity. Nuveen Asset Management is a separate investment company and is in no way affiliated with Clearview Wealth Management. Clients enter into a separate contractual agreement with Nuveen Asset Management that is in addition to the Clearview Wealth Management investment advisory contract. Management fees charged by Nuveen Asset Management are in addition to those charged by Clearview Wealth Management.

Performance-Based Fees and Side-By-Side Management

Pay for Performance

Clearview Wealth Management does not use or have performance-based account arrangements. We believe avoiding incentive performance-based arrangements allows us to give the most unbiased advice. We do not favor one client account over another. We also do not implement a higher risk allocation strategy than what is defined and agreed to in the client's Investment Policy Statement to achieve higher returns for compensation.

.

Types of Clients and Custodians

Description

Our services are offered to individual clients only. We do not provide services to institutions or pension funds, nor do we administer or advise on 401(k) plans for a fee. We offer trust administration services for individuals through National Advisors Trust Company (NATC). Custodial services are provided through either Charles Schwab & Co., Fidelity Investments or NATC. Our firm does not have any required dollar minimums for maintaining a relationship. However, clients seem to benefit most from our services when they have assets, earned income or a combination of both that equals or exceeds $500,000. We think this combination of assets and/or income results 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

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, how market risk affects the value of investments and how risk can lead to loss.

The risk tolerance questionnaire is reviewed with the client by their financial advisor and if necessary, the firm's investment manager prior to developing an investment strategy or making investment recommendations. This review and discussion provide everyone involved, with the opportunity to ask questions and address them thoroughly. The dialogue around risk, the markets and the potential for loss assists the investment manager and financial advisor to develop an asset allocation strategy he or she feels accurately mirrors the client's tolerance for risk and supports the client's long-range financial goals.

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 with financial planning 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 may 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 financial planning with their projected investment return forecast helps clients to better understand how over time, a portfolio can sometimes grow sufficiently with less risk and less potential for loss, while still meeting their objectives.

Asset Allocation and Risk

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

All investment strategies have certain risks. We think our investment approach of using multiple asset classes and other decision criteria such as industry sector, company size and geographic location, reduces risk compared with a more focused, less diversified strategy. However, with all investments, clients face multiple risks which may include loss of principal risk, interest-rate risk, market risk, inflation risk, geographical risk, currency risk and reinvestment risk.

Disciplinary Information

Legal and Disciplinary

Clearview Wealth Management, its owners or associates have never been, nor are they currently under, the subject of any legal or disciplinary events material to our business.

Other Financial Industry Activities and Affiliations

Affiliations

Clearview Wealth Management, its owners and associates are not 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

Ethics Program

Clearview Wealth Management maintains ethical standards to ensure transparency and fairness in our business practices. These standards are assessed regularly to ensure they meet the regulatory and procedural requirements associated with overseeing 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, regulatory and/or procedural changes. Failure on the part of our associates to adhere to these principles and standards can potentially result in dismissal from our firm. We will provide a copy of our code of ethics to any client or prospective client upon request. Clearview Wealth Management believes our ethics and business standards help us to meet our fiduciary responsibilities and to always strive to act in the best interest of our clients.

Principles

Principle of Fiduciary Duty – Associates will act in utmost good faith and 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. They will not take inappropriate advantage of their positions or the knowledge they derive 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 prohibited from defrauding or misleading a client in any manner, including making statements that omit 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 from misusing client information. Procedures as well as 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 also in place to provide instruction to our associates if they encounter material nonpublic information. This begins with immediately notifying the Chief Compliance Officer upon receipt of material nonpublic information.

Client and Personal Trading Provisions

Competing with Client Trades – Because our associates sometime buy and sell the same securities in their personal accounts that we recommend for clients, it is our policy to perform client trades before or at the same time as 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 from 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 communicate that 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

Selecting Custodians

Clearview Wealth Management does not have custody of the assets we manage or advise our clients which custodian to use (see Custody section for further information). Client assets must be maintained in accounts at a "qualified custodian," which is generally a broker, a bank or a trust company. Charles Schwab & Co, Fidelity Investments and National Advisors Trust Company (NATC) serve as qualified 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 hold client assets in brokerage accounts preparing and making statements available to our clients. They also execute securities transactions only when Clearview Wealth Management or the client instructs them to do so.

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 criteria such as the custodian's reputation, financial strength, past exhibited service levels, breadth of investment products and the ability to efficiently execute trades in client accounts. We also pay close attention to any expenses paid by our clients to the custodians in return for the general account service they (the client) receive. We periodically evaluate our custodians against others to compare costs and benefits to make sure clients receive services commensurate with the fees charged by their custodian.

We often recommend to clients which of the three custodians they should choose based on their unique circumstances. But each client ultimately decides which custodian they prefer to use. As part of our assessment, we consider whether the client already has a relationship with one of the custodians. If so, we often elect to continue that existing relationship if the client is happy with the service they are receiving. Clients open new account(s) or transfer existing accounts with the custodian by way of an application or other custodian 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 trade execution and account service.

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 (RIA) so a shareholding RIA 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 will sometimes refer clients who do not have but need a corporate (non-family member) trustee and trust services to NATC. We do not receive direct compensation for these referrals.

Trade Aggregation

As a general practice, Clearview Wealth Management does not aggregate or trade in blocks 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, on a firm-wide basis, we sell certain securities we believe may have reached their potential or that may provide some other benefit such as harvesting a tax loss. We do not buy investments in what is sometimes referred to as a *"block"* for subsequent allocation to client accounts. Instead, investments are bought in identified accounts at prices we think represent good value for the client. Given our relationship with Charles Schwab, Fidelity Investments and National Advisors Trust Company, we have concluded our clients receive very favorable pricing for their trades. Because of this pricing, we do not believe any slight cost reduction associated with aggregate, or block trading offsets the benefit of trading on an account-by-account basis.

Broker-Dealers

Given the competitive trading fees offered by our custodians, we do not typically make use of outside broker-dealers. On the rare occasion a client requires a service we cannot provide with our custodians, we may explore and permit another broker-dealer relationship. However, because of the added fees associated with such a relationship, we discourage the practice for almost all circumstances (see Fees & Compensation for further information on these costs).

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 are standard benefits in conjunction with our custodial relationship and are not provided in return for client referrals or transactions. Because we rely heavily on research and information from providers other than Schwab, Fidelity and National Advisors Trust, the complimentary data our custodians provide does not have significant bearing on decisions regarding which custodian we recommend a client to use.

Some investment managers receive "soft dollars." These are financial 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 or other third party. Clearview Wealth Management does not accept such incentives from our custodians, industry consultants or other service providers.

Review of Accounts

Portfolio and Financial Plan Reviews

Financial Advisors and the Chief Investment Officer review portfolios monthly, quarterly and/or annually. The frequency of these portfolio reviews 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 having attained certain levels of gains and losses or investment holdings exhibiting other concerns. Other factors that motivate a portfolio review include changes in clients' personal or family circumstances, concerns regarding investment suitability or unanticipated cash needs.

Individual investments such as stocks, mutual funds, ETFs and bonds are monitored regularly by the firm's Chief Investment Officer and investment committee. The investment committee is led by the firm's Chief Investment Officer. The Chief Compliance Officer and Director of Financial Planning also participate. Investment identification and research is performed by the Chief Investment Officer. Findings are discussed by the entire investment committee with final decisions falling to the Chief Investment Officer.

Financial advisors routinely monitor their assigned client portfolios quarterly and financial plans annually. Additional reviews by the financial advisors are sometimes 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 two additional examples of what might trigger a review.

Dual Oversight

Specific portfolio changes are made primarily by the Chief Investment Officer and reviewed by the financial advisors. This dual oversight by the Chief Investment Officer (making the recommendation) and by the financial advisors (reviewing the recommendation) helps ensure investment changes are consistent with client goals and expectations. Investment recommendations are executed (traded) by the Chief Investment Officer through our custodians, then independently confirmed by the financial advisor or client service associate.

Account Statements

Clearview Wealth Management outsources data reconciliation and statement preparation to Advyzon. Advyzon provides the data and templates the firm uses to prepare quarterly statements for clients. Clearview Wealth Management reviews these and makes them available for client viewing via a secure web-based portal. The quarterly statement shows each client account, its value, and the aggregate value of all accounts at the end of a specific quarter. The quarterly statement

does not show transaction activity. Transaction activity is detailed in monthly statements the client receives from their custodian (see Statements below for more information about custodian statements). Clearview Wealth Management mails quarterly or other investment holding statements periodically to clients who request them.

Client Referrals and Compensation

Referral Programs

Clearview Wealth Management does not participate in any referral programs. We will occasionally refer a client to a third-party or firm that has a specific or unique area of expertise, but we receive no compensation for such a referral. We appreciate it when someone refers a client to our firm, but we do not offer any compensation for such referrals.

Custody

SEC "Custody" Definition

According to SEC regulations, investment advisers are deemed to have "custody" of client funds if certain conditions are met. Under these guidelines, Clearview Wealth Management, technically may have "indirect custody" of accounts because we are authorized to deduct funds from client accounts for management fee payment (see Fees & Compensation). We do not have "direct custody" of the investments or cash we manage.

Statements

Our clients receive either by mail or electronically, monthly statements and immediate trade confirmations for each of their accounts directly from our independent custodians, Charles Schwab, Fidelity Investments and/or National Advisors Trust Company. All transaction activity, including the debit of management fees, is captured and shown in these independent, third-party monthly statements. Clients are encouraged to review these statements carefully.

In addition to the monthly custodian statements, Clearview Wealth Management makes available, via a web-based portal, a quarterly statement to our clients. This statement shows the value of each account the client has and the value of all their accounts in aggregate at 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 of March, June, September and December.

Investment Discretion

Discretionary Authorities

Clearview Wealth Management accepts discretionary authority to manage investment 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 authorizations to trade, deduct management fees and access historical account information. 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.

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 also 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, on occasion, we vote against the recommendation of company management.

If a client chooses, they can elect to vote their own proxies. All clients receive an annual disclosure reminding them of this option as well as a summary of our proxy voting policies. Proxy records are maintained for a period of at least five years. Clients may request a copy of these policies and procedures or a record of how proxies were voted at any time.

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 or more months in advance. We have no financial conditions that we believe will impair our ability to meet our contractual commitments.

Firm Management and Other Business Activities

Executive Officers and Management

Eric Clark serves as President and Chief Compliance Officer for the firm. Cheryl Sherrard is the firm's Secretary and 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 the Brochure Supplement, Part 2B Form ADV.

Other Business Activities

None of the associates employed by Clearview Wealth Management or its owners, Eric Clark and Cheryl Sherrard, are engaged in any other outside business activities. See also "Other Financial Industry Activities and Affiliations" on page 7.

Brochure Supplement
Part 2B Form ADV

SherClar, Inc. doing business as (DBA) Clearview Wealth Management
6836 Carnegie Blvd. • Suite 200 • Charlotte, NC 28211
(704) 837-4317 • clearview@cvwmgmt.com

www.clearviewwealthmgmt.com

Supervised Persons
Eric Clark, Cheryl Sherrard, Treven Ayers, Nathan Fierston

03/16/2026

This brochure supplement provides information about William Eric Clark, Cheryl J. Sherrard, Treven L. Ayers and Nate Fierston that supplements the Clearview Wealth Management firm brochure (Part 2A Form ADV). 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.

Professional Certifications

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

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 evaluate 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 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

William Eric Clark, CFP® – Owner (majority), President

Eric, born in 1963, started Clearview Wealth Management in 2013. Prior to launching the firm, Eric was employed with Rinehart Wealth Management for 14 years whereas 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, business process reengineering, 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: Cheryl Sherrard, Clearview Wealth Management's Corporate Secretary, oversees Eric's activities. Outside business and legal advisors also provide guidance. Further information about our supervision can be found in the Review of Accounts section of our Firm Brochure, Part 2A Form ADV.

Cheryl Sherrard, CFP® – Owner (non-majority), 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 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 completed a Master of Arts in Gerontology in 2020 from the University of North Carolina at Charlotte. Cheryl is a Certified Financial Planner™ Certificant.

Disciplinary Information: None

Other Business Activities: None

Additional Compensation: None.

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

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. Before 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™ Certificant.

Disciplinary Information: None

Other Business Activities: None

Additional Compensation: None

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