

Clear Financial Advisors, LLC
INVESTMENT ADVISORY CONTRACT



Clear*i*investments

The undersigned ("Client"), being duly authorized, has established an Account/Relationship (the "Account"), and hereby agrees to engage Clear Financial Advisors, LLC ("IA") on the following terms and conditions.

I. Appointment of Clear Financial Advisors, LLC

The Client hereby appoints IA as investment adviser for the Account. IA shall supervise and direct the investments of and for the Account, subject to the objectives, limitations and restrictions of Client. Client agrees to promptly notify IA in writing of any changes to its investment policy, and any changes to the restrictions or limitations applicable to the Account, and to provide IA with prior written notice of any changes in the identity of persons authorized to act on behalf of the Client with respect to the Account.

II. Services by IA.

By execution of this Agreement, IA hereby accepts the appointment as investment adviser for the Account and agrees from and after the effective date, as referred to in the Schedule of Fees attached hereto as Exhibit I,

- (a) to supervise and direct the investments of the Account in accordance with the investment objectives of Client, as communicated hereafter to IA from time to time;
- (b) to appraise and review, at least quarterly during the period of this Agreement investments of the Account, as initially accepted by IA, together with all additions, substitutions and alterations thereto; and
- (c) to render to Client at least quarterly a written statement of the investments of the Account. This statement will come directly from a Custodian. It is understood and agreed that IA, in the maintenance of records for its own purposes, or in making such records or the information contained therein available to Client or any other person at the direction of Client, does not assume

responsibility for the accuracy of information furnished by Client or any other person, firm or corporation.

III. Procedure.

All transactions authorized by this Agreement shall be consummated by payment to or delivery by Client or Custodian. IA will have no custody, (except for the authorized deduction of client fees), of client funds and/or securities; and all funds/securities will be delivered between Client and Custodian only. The Custodian at the time this Agreement is executed is identified in the attached Exhibit II. If the identity of the Client's Custodian changes, the Client will provide IA with prompt, written notice of the change. Client hereby authorizes IA to receive from the Custodian a copy of any Custody Agreement in effect at any time with respect to the Account. Clients may choose to either have account debited directly from Custodian (if possible) or to have a bill sent from IA directly to client. If the client chooses to be billed directly by the Custodian, IA would have constructive custody over that account and must have written authorization from the client to do so, must send an invoice directly to the client explaining each fee debit, and must have a custodian who sends at least a quarterly statement showing all debits.

IV. Service to Other Clients.

It is understood that IA performs investment advisory services for various clients. Client agrees that IA may give advice and take action in the performance of its duties with respect to any of its other clients which may differ with the advice given or action taken with respect to the Account, so long as it is the IA's policy, to the extent practical, to allocate investment opportunities to the Account over a period of time on a fair and equitable basis relative to other clients. Nothing in this Agreement shall be deemed to confer upon IA any obligation to acquire for the Account a position in any security

which IA, its principals or employees may acquire for its or their own accounts or for the account of any other client, if in the sole and absolute discretion of IA it is not for any reason practical or desirable to acquire a position in such security for the Account.

V. Client Accounts.

Client has or will open(ed) an account with TD Ameritrade (the "Custodian") for the execution of securities transactions and custodial services. Client understands that by instructing IA to execute all transactions on behalf of the Account through the Custodian, Client may not necessarily obtain commission rates and execution as favorable as possible.

Identification of Authorized Firm Persons

Robert Paul Schmansky at Clear Financial Advisors, LLC are authorized to act on behalf of Client with respect to the Account. Client will provide Clear Financial Advisors, LLC with prior written notice of any changes in the persons at IA so authorized.

VI. Proxies.

IA will not be required to take any action or render any advice with respect to the voting of proxies solicited by or with respect to the issuers of securities in which assets of the Account may be invested from time to time except as may be directed by the Client and except as may be otherwise required by law.

VII. Fees.

The compensation of IA for its services rendered hereunder shall be calculated in accordance with the Schedule of Fees attached hereto as Exhibit I. Client shall be given thirty (30) days' prior written notice of any increase in fees. IA will not be compensated on the basis of a share of capital gains upon or capital appreciation of the funds or any portion of the funds of the client.

The custodian of the account will be advised in writing of the limitation on the adviser's access to the account. This requirement will be satisfied by furnishing to the custodian a copy of the authorization or agreement.

The custodian will provide the client, not less than quarterly, a statement indicating all amounts disbursed from the account including, separately, the amount of advisory fees paid. This may be contained in the custodian's regular periodic report to the client.

The client is able to terminate the written billing authorization or agreement required by this release at any time.

 (initial) IA is authorized to withdraw fees directly from client accounts.

The compensation of IA for its services rendered hereunder shall be calculated in accordance with the Schedule of Fees attached hereto as Exhibit I. Client shall be given thirty (30) days' prior written notice of any increase in fees, and the fee increase will be reflected in an amended contract authorized by the client in writing.

VIII. Valuation.

In computing the market value of any investment of the Account, each security listed on any national securities exchange or otherwise subject to current last-sale reporting shall be valued at the value reported on the statement that clients receive from the custodian. Such securities which are not traded nor subject to last-sale reporting shall be valued at the latest available bid price reflected by quotations furnished to IA by such sources as it may deem appropriate. Any other security shall be valued in such manner as shall be determined in good faith by IA to reflect its fair market value.

IX. Representations by Client.

The execution and delivery of this Agreement by Client shall constitute the representations by Client that the terms hereof do not violate any obligation by which

Client is bound, whether arising by contract, operation of law or otherwise; that if Client is an entity other than a natural person (a) this Agreement has been duly authorized by appropriate action and is binding upon Client in accordance with its terms and (b) Client will deliver to IA such evidence of such authority as IA may reasonably require, whether by way of a certified corporate resolution or otherwise; (c) that if the Client is subject to the requirements of the Employee Retirement Income Security Act of 1974 as amended ("ERISA"), the Client has notified IA of such fact in writing, and the Client representatives who have executed this Agreement are "named fiduciaries" of the Client. Client will indemnify IA from any liability or expense resulting from a breach of Client's representations or from actions of plan fiduciaries of any ERISA plan other than IA. IA is responsible only for the Account and not for the diversification or prudent investment of any outside assets of the Client.

X. Representations by IA.

By execution of this Agreement, IA represents and confirms that it is registered as an investment advisor pursuant to the Michigan Uniform Securities Act.

XI. Termination.

This Agreement shall continue in effect until terminated by either party by giving to the other seven days' written notice; provided that the Client may at any time, upon delivery of written notice to IA, terminate the discretionary authority of IA. No assignment of the Agreement by IA shall be effective without the prior written consent of Client. Client may terminate the Agreement within five (5) business days of signing, without penalty, and with full refund.

XII. Bond.

If a bond is required in connection with an Account, Client agrees to obtain and maintain for the period of this Agreement the bond in the amount specified by ERISA or

other applicable law and agrees to include IA among those covered by such bond.

XIII. Notices.

All notices and other communications contemplated by this Agreement shall be deemed duly given if transmitted to IA at: 39111 Six Mile Road, Livonia, MI 48152, to the attention of its Managing Member, and to Client at the address appearing below, or at such other address or addresses as shall be specified, in each case, in a written notice similarly given.

XIV. Governing Law.

The validity of this Agreement and the rights and liabilities of the parties hereunder shall be determined in accordance with the laws of the State of Michigan and the Michigan Uniform Securities Act except to the extent preempted by ERISA.

XV. Exhibits.

The following Exhibits are attached, and are part of this Agreement:


Attached

Exhibit I - Schedule of Fees

Exhibit II - Identification of Custodian


XVI. Authority.

When necessary, IA shall authorize the payment of transaction costs from the Client's account. No commissions will be paid to IA or any IA affiliate.

 (initial) Except as otherwise set forth in this Agreement, Client authorizes IA to investigate, purchase, and sell on behalf of Client, various securities and investments. IA is authorized to execute purchases and sales of securities on Client's behalf without consulting Client regarding each sale or purchase.

(Discretionary Investment Management)

XVII. Receipt of Form ADV Part 2A/2B.

 (initial) Client acknowledges receipt of Part 2A/2B of Form ADV and CFA's Privacy Policy.

XVIII. *Assignment.*

No assignment of the contract may be made by the investment adviser without the written consent of the client.

XIX. *Confidential Relationship.*

All information and advice furnished by either party to the other shall be treated as confidential and shall not be disclosed to third parties except as required by law.

XX. *Title to Assets.*

Except to the extent Client has notified, or in the future notifies, IA in writing, Client represents that assets in the Account belong to Client free and clear of any lien or encumbrances.


XXI. *Minimum.*

There is an account minimum, \$16,667, which may be waived by the investment advisor, based on the needs of the client and the complexity of the situation.


XXII. *Market Conditions.*

Client acknowledges that IA's past performance and advice regarding the client's account cannot guarantee future results. **AS WITH ALL MARKET INVESTMENTS, CLIENT INVESTMENTS CAN APPRECIATE OR DEPRECIATE.** IA does not guarantee or warranty that services offered will result in profit.

XXIII. *Consent to electronic delivery.*

 (initial) Client consents to electronic receipt of future documents including annual regulatory disclosures. Client may always request paper copies of annual regulatory notices be mailed.

IN WITNESS THEREOF, the parties have executed this Agreement on the date stated below.

Client Name:	Clear Financial Advisors, LLC
	
Client Signature Date	Adviser Signature Date
Client Signature Date	

Client Street Address:			
City:		State:	
Zip:		Phone:	

Exhibit I

Fee Schedule

The following are the fees charged by Clear Financial Advisors, LLC for services provided:

Investment Management Services Fees

Total Assets Under Management	Annual Fee
Any level of assets	0.35%

These fees are negotiable. Fees are paid monthly in advance, and clients may terminate their contracts with seven days' written notice. Refunds are given on a prorated basis, based on the number of days remaining in a month at the point of termination. Fees that are collected in advance will be refunded based on the prorated amount of work completed up to the day of termination within the month terminated. The fee refunded will be the balance of the fees collected in advance minus the daily rate* times the number of days in the month up to and including the day of termination. (*The daily rate is calculated by dividing the monthly AUM fee by the number of days in the termination month). Clients may terminate their contracts without penalty, for full refund, within 5 business days of signing the advisory contract.

Advisory fees are withdrawn directly from the client's accounts with client written authorization.

Exhibit II

Identification of Custodian	
The Custodian for the Account is:	TD Ameritrade
Mailing Address:	P.O. Box 919094 San Diego, CA 92191-9094
Telephone:	800-431-3500

A copy of the Custody Agreement is not attached as part of this Exhibit II.