CLEAR ADVISORS

FORM ADV

PART 2A

FIRM BROCHURE

Clear Advisors LLC

Brochure dated July 2, 2026

FILER
Clear Advisors LLC

JURISDICTION
State of Maryland

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FORM ADV PART 2A

FIRM BROCHURE · CLEAR ADVISORS LLC · BROCHURE DATED JULY 2, 2026

Item 1 – Cover Page

Firm Name	Clear Advisors LLC
Address	348 Hemsley Drive, Queenstown, Maryland 21658
Phone	443-295-9371
Email	info@clearadvisors.finance
Website	clearadvisors.finance

This brochure provides information about the qualifications and business practices of Clear Advisors LLC ("Clear Advisors" or the "Adviser"). If you have any questions about the contents of this brochure, please contact us at the number or email listed above.

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 Clear Advisors LLC is available on the SEC's website at www.adviserinfo.sec.gov.

Registration as an investment adviser does not imply a certain level of skill or training.

Item 2 – Material Changes

This is the initial brochure for Clear Advisors LLC.

Pursuant to SEC rules, we will ensure that you receive this summary of any material changes to this and subsequent Brochures within 120 days of the close of our business' fiscal year. We may further provide other ongoing disclosure information about material changes as necessary. We will further provide you with a new Brochure as necessary based on changes or new information, at any time, without charge.

Currently, our complete Brochure may be requested by contacting us at the phone number and email listed above. The SEC's website also provides information about any persons affiliated with Clear Advisors who are registered, or are required to be registered, as investment adviser representatives of Clear Advisors

Summary of material changes: No material changes to report.

Item 3 – Table of Contents

Item 4 – Advisory Business

Clear Advisors LLC is a fee-only investment adviser registered in the State of Maryland. The firm is owned and operated by Alexandros Seebachan.

Clear Advisors provides ongoing financial planning and discretionary investment management services to individuals and families. The firm does not guarantee any specific financial outcome or result.

Advice is tailored to each client's individual financial situation, goals, time horizon, and risk tolerance based on information provided by the client.

Clients are not required to place all assets under the firm's management.

Financial Planning Services

Financial planning services are provided through structured service tiers:

Core Planning

- One proactive financial review annually
- One on-demand meeting annually
- Ongoing financial guidance through phone and email communication, provided on an as-needed basis
- Access to financial planning software

Full Planning

- Two proactive financial reviews annually
- Up to two on-demand meetings annually
- Ongoing financial guidance through phone and email communication, provided on an as-needed basis
- Access to financial planning software

Financial planning may include advice related to:

- Retirement planning
- Tax planning (not tax preparation)
- Investment allocation
- Cash flow and savings strategies
- Insurance review and risk management analysis
- Estate planning coordination (non-legal advice)

On-demand meetings are designed for specific financial planning topics or life events and are subject to Adviser availability and reasonable scheduling limitations. The firm does not sell insurance products and does not receive commissions related to insurance recommendations.

The firm may provide advice on accounts not directly managed by the firm. Clients are responsible for implementing recommendations for such accounts unless they engage the firm for Investment Management services.

Accounts that are not under Investment Management are not monitored by the firm on an ongoing basis.

Service Availability and Limitations

Ongoing guidance is intended to support clients with financial planning decisions and questions as they arise throughout the advisory relationship.

On-demand meetings are designed for specific financial planning topics or life events and are subject to Adviser availability and reasonable scheduling limitations. On-demand meetings can be client requested or advisor recommended.

Services do not include unlimited meetings, continuous monitoring of non-managed accounts, or ongoing implementation services unless the client engages the firm for Investment Management services.

Investment Management Services

Investment Management services are provided on a discretionary basis.

This means the firm has authority to buy and sell securities in client accounts without obtaining prior approval for each transaction. Discretionary authority applies only to clients who engage the firm for Investment Management services.

Investment Management services are provided on an ongoing basis, and client accounts are monitored as part of this service.

Services include:

- Portfolio construction using diversified ETFs and mutual funds
- Asset allocation and rebalancing
- periodic review of asset allocation, portfolio drift, and changes in client circumstances.
- Tax-aware investment implementation
- Asset location strategies
- Retirement income and withdrawal strategy implementation

The firm utilizes diversified ETFs and mutual funds and does not invest in individual securities.

Bundled Services Disclosure

Clients who engage the firm for Investment Management services receive ongoing financial planning services as part of the engagement. The monthly fee for Investment Management reflects both investment management and financial planning services.

Assets Under Management

As of July 2, 2026, Clear Advisors has $0 in discretionary and $0 in non-discretionary assets under management.

Item 5 – Fees and Compensation

Fee Schedule

Clear Advisors charges flat monthly fees, in advance, as outlined below:

Service	Fee
Core Planning	**$125 per month**
Full Planning	**$250 per month**
Investment Management	**$540 per month**

Fees are fixed and are not based on the value of client assets under management.

Fees are negotiable.

Billing Method

All advisory fees are billed through AdvicePay using ACH or debit/credit card payment methods authorized by the client.

Refunds and Termination

Clients may terminate the advisory relationship with written notice 30 calendar days in advance. Upon termination, the fee will be prorated based upon the number of days in which services were provided during the billing period. Clients may request a refund in writing.

Additional Costs

Clients may incur additional costs, including:

- Custodian fees
- Transaction charges
- ETF or mutual fund expense ratios
- Third-party professional fees (e.g., CPA or attorney)

Clear Advisors does not receive compensation from these third parties.

No Commissions

Clear Advisors is a fee-only firm and does not receive commissions or product-based compensation.

Conflicts of Interest

The firm is compensated through flat monthly fees, which creates certain conflicts of interest, including:

- An incentive to retain clients in ongoing advisory relationships due to its recurring fee structure
- An incentive to recommend Investment Management services, which have higher associated fees than planning-only services

These conflicts are mitigated through the firm's fiduciary obligation to act in the best interest of clients and through transparent, fixed pricing.

Item 6 – Performance-Based Fees

Clear Advisors does not charge performance-based fees.

Item 7 – Types of Clients

Clear Advisors provides services to individuals and families, including high net worth individuals.

The firm does not impose a minimum account size or net worth requirement.

Item 8 – Methods of Analysis, Investment Strategies, and Risk of Loss

Methods of Analysis

Below is a brief description of our methods of analysis and primary investment strategies.

Methods of Analysis

Fundamental analysis involves analyzing individual companies and their industry groups, such as a company's financial statements, details regarding the company's product line, the experience, and expertise of the company's management, and the outlook for the company's industry. The resulting data is used to measure the true value of the company's stock compared to the current market value. The risk of fundamental analysis is that the information obtained may be incorrect and the analysis may not provide an accurate estimate of earnings, which may be the basis for a stock's value. If securities prices adjust rapidly to new information, utilizing fundamental analysis may not result in favorable performance.

Investment Strategies

Long-term/Short-term purchases - We purchase securities with the intent of holding them in the Client's account for a year or longer. We employ this strategy when we believe the securities are undervalued and/or we want exposure to a particular asset class over a market cycle.

A risk in a long-term purchase strategy is that by holding the security for an extended period, we may not take advantage of short-term gains that could otherwise be profitable to a client. Moreover, if our macroeconomic or company-specific predictions are incorrect, a security may decline sharply in value before we make the decision to sell.

Material Risks Involved

All investing strategies we offer involve risk and may result in a loss of your original investment which you should be prepared to bear. Many of these risks apply equally to stocks, bonds, commodities, and any other investment or security. Material risks associated with our investment strategies are listed below.

Financial Planning Assumptions Risk: Financial plans and projections are inherently forward-looking and rely heavily on a variety of underlying assumptions, including estimated rates of return, market volatility, inflation, tax rates, life expectancy, and historical economic data. These assumptions are utilized for illustrative purposes and do not represent a guarantee of future performance or specific outcomes. Because actual economic conditions, market events, and personal client circumstances will inevitably vary from the baseline assumptions used, a client's actual financial results may differ materially from the projections in their financial plan.

Market Risk: Market risk involves the possibility that an investment's current market value will fall because of a general market decline, reducing the value of the investment regardless of the operational success of the issuer's operations or its financial condition.

Interest Rate Risk: Bond (fixed income) prices generally fall when interest rates rise, and the value may fall below par value or the principal investment. The opposite is also generally true: bond prices generally rise when interest rates fall. In general, fixed income securities with longer maturities are more sensitive to these price changes. Most other investments are also sensitive to the level and direction of interest rates.

Inflation: Inflation may erode the buying power of your investment portfolio, even if the dollar value of your investments remains the same.

Retirement Income Risk: Portfolios constructed to provide funding for retirement liquidation or ongoing lifestyle distributions face unique risks. These include longevity risk (the risk that a Client outlives their financial resources) and sequence of returns risk (the risk that severe market downturns occur early in the distribution phase, permanently depleting the portfolio's principal). While we structure long-term strategies to mitigate these threats, there is no guarantee that a portfolio will generate sufficient capital appreciation or income to cover a Client's lifetime retirement expenses. Actual retirement outcomes depend heavily on market performance, inflation, the timing and volume of withdrawals, and total investment duration.

Tax Law Risk: Investments and investment strategies are highly dependent on federal, state, and local tax laws, which are subject to frequent change, judicial review, and retroactive modification. Changes to tax codes, corporate tax rates, or the tax treatment of capital gains and dividends can materially alter the tax-efficiency of our long-term strategies, diminish the performance and after-tax returns of Client portfolios, or negatively impact the underlying companies in which we invest. We do not provide formal tax advice, and Clients are encouraged to consult with an independent tax professional regarding the impact of tax law changes on their accounts.

Risks Associated with Securities

Apart from the general risks outlined above which apply to all types of investments, specific securities may have other risks.

Bank Obligations including bonds and certificates of deposit may be vulnerable to setbacks or panics in the banking industry. Banks and other financial institutions are greatly affected by interest rates and may be adversely affected by downturns in the U.S. and foreign economies or changes in banking regulations.

Corporate Bonds are debt securities to borrow money. Generally, issuers pay investors periodic interest and repay the amount borrowed either periodically during the life of the security and/or at maturity. Alternatively, investors can purchase other debt securities, such as zero coupon bonds, which do not pay current interest, but rather are priced at a discount from their face values and their values accrete over time to face value at maturity. The market prices of debt securities fluctuate depending on factors such as interest rates, credit quality, and maturity. In general, market prices of debt securities decline when interest rates rise and increase when interest rates fall. The longer the time to a bond’s maturity, the greater its interest rate risk.

Exchange Traded Funds prices may vary significantly from the Net Asset Value due to market conditions. Certain Exchange Traded Funds may not track underlying benchmarks as expected. ETFs are also subject to the following risks: (i) an ETF’s shares may trade at a market price that is above (premium) or below (discount) their net asset value and an ETF purchased at a premium may ultimately be sold at a discount; (ii) trading of an ETF’s shares may be halted if the listing exchange’s officials deem such action appropriate, the shares are delisted from the exchange, or the activation of market-wide “circuit breakers” (which are tied to large decreases in stock prices) halts stock trading generally. The Adviser has no control over the risks taken by the underlying funds in which the Clients invest.

Fee-Based Annuity Risk. Annuities are insurance products designed for long-term investing. Their performance can approximate that of equities and fixed income. Common inherent risks in annuities include (i) the risk the insurer will become insolvent (credit risk), (ii) the risk that inflation will be higher than the annuity’s guaranteed rate (purchasing power risk), (iii) the risk that funds will be tied up for years with little ability to access them (liquidity risk), and (iv) the risk that surrender penalties will create losses if funds are withdrawn early (surrender risk). Clients should also be aware that certain riders purchased with a variable annuity can limit the investment options and the ability to manage sub-accounts. Due to the long-term nature of variable products, paying an advisory fee over the life of the variable annuity or variable life insurance product may be more costly than purchasing a commission based variable annuity product. The annuities’ prospectus should include information important to your decision to invest, including fees and charges, risks, death benefits, living benefits, and variable annuity income options. There are fees and charges unique to variable annuity products that are charged outside of your investment advisory fee.

Municipal Bonds are debt obligations generally issued to obtain funds for various public purposes, including the construction of public facilities. Municipal bonds pay a lower rate of return than most other types of bonds. However, because of a municipal bond’s tax-favored status, investors should compare the relative after-tax return to the after-tax return of other bonds, depending on the investor’s tax bracket. Investing in municipal bonds carries the same general risks as investing in bonds in general. Those risks include interest rate risk, reinvestment risk, inflation risk, market risk, call or redemption risk, credit risk, and liquidity and valuation risk.

Mutual Funds When a Client invests in open-end mutual funds or ETFs, the Client indirectly bears its proportionate share of any fees and expenses payable directly by those funds. Therefore, the Client will incur higher expenses, many of which may be duplicative. In addition, the Client's overall portfolio may be affected by losses of an underlying fund and the level of risk arising from the investment practices of an underlying fund (such as the use of derivatives).

U.S. Treasury Securities: We may invest in U.S. Treasury securities, which are considered low-risk, government-backed instruments. These include Treasury bills, notes, and bonds with varying maturities. Our analysis focuses on macroeconomic factors, interest rate trends, and economic conditions to determine the appropriate use of Treasury securities in a diversified portfolio. They are primarily used for capital preservation, income generation, and managing portfolio risk. While Treasury securities are low-risk, they are subject to interest rate risk, inflation risk, and reinvestment risk, which could impact returns.

Item 9 – Disciplinary Information

Clear Advisors LLC has no disciplinary events to disclose.

Item 10 – Other Financial Industry Activities and Affiliations

Clear Advisors LLC is an independent investment adviser.

The firm is not affiliated with any broker-dealer, insurance company, or investment product provider.

The firm does not receive compensation from any third party in connection with providing advisory services.

The firm maintains an educational online presence for informational and marketing purposes. This content is general in nature and does not constitute personalized investment advice.

Item 11 – Code of Ethics

Clear Advisors has adopted a Code of Ethics that sets forth standards of conduct designed to ensure that the firm and its personnel act in the best interest of clients.

The Code of Ethics addresses, among other things:

- Fiduciary duty to clients
- Personal trading by the Adviser
- Confidentiality of client information
- Compliance with applicable laws and regulations

As a single-person firm, all activities are conducted by the owner, who is responsible for adhering to and enforcing the Code of Ethics.

Clients may request a copy of the Code of Ethics by contacting the firm with the contact info in Item 1.

Item 12 – Brokerage Practices

Clear Advisors utilizes Charles Schwab as its primary qualified custodian for Investment Management accounts.

Clients engaging the firm for Investment Management services are generally required to maintain accounts with the recommended custodian.

The firm does not receive compensation, referral fees, or any economic benefit for recommending a particular custodian. Clear Advisors may have an incentive to select or recommend a broker-dealer based on our interest in receiving the research or other products or services, rather than on your clients' interest in receiving most favorable execution.

The firm seeks to recommend custodians based on factors such as:

- Cost
- Service quality
- Technology and reporting capabilities
- Overall suitability for client needs

The firm does not engage in soft dollar arrangements.

Generally, we combine multiple orders for shares of the same securities purchased for advisory accounts we manage (this practice is commonly referred to as “block trading”). We will then distribute a portion of the shares to participating accounts in a fair and equitable manner. The distribution of the shares purchased is typically proportionate to the size of the account, but it is not based on account performance or the amount or structure of management fees. Subject to our discretion, regarding particular circumstances and market conditions, when we combine orders, each participating account pays an average price per share for all transactions and pays a proportionate share of all transaction costs. Accounts owned by our firm or access persons may participate in block trading with your accounts; however, they will not be given preferential treatment.

Item 13 – Review of Accounts

The firm conducts account reviews as follows:

- Core Planning clients: at least annually
- Full Planning clients: at least semi-annually
- Investment Management clients: ongoing monitoring with periodic reviews

Investment Management accounts are monitored on an ongoing basis for alignment with client objectives and target allocations.

Reviews may also be triggered by:

- Changes in client financial circumstances
- Market conditions
- Client requests

Accounts that are not under Investment Management are not monitored on an ongoing basis.

Item 14 – Client Referrals and Other Compensation

Clear Advisors does not compensate any person or entity for client referrals.

The firm does not receive any economic benefit from any third party for providing advisory services.

Item 15 – Custody

Clear Advisors does not take physical custody of client assets. Client assets are maintained with an independent qualified custodian. Clients receive account statements directly from the custodian at least quarterly and are encouraged to review those statements carefully. The firm may also provide reports or summaries to clients. Clients are encouraged to compare any reports provided by the firm to the statements received directly from the custodian.

Item 16 – Investment Discretion

Clear Advisors is granted discretionary authority to manage client accounts for Investment Management clients.

This authority allows the firm to:

- Buy and sell securities
- Rebalance portfolios
- Implement investment strategies
- Execute transactions without obtaining prior client approval

Discretionary authority is granted through a written agreement between the client and the firm.

This authority applies only to Investment Management clients and does not apply to financial planning-only engagements.

The firm manages client accounts in accordance with the client's investment objectives, risk tolerance, and financial circumstances.

Item 17 – Voting Client Securities

Clear Advisors does not vote proxies on behalf of clients.

Clients retain the responsibility for receiving and voting proxies for securities held in their accounts.

Clients may contact the firm with questions about proxy voting or corporate actions.

Item 18 – Financial Information

Clear Advisors does not require or solicit prepayment of fees in excess of $500 per client, six months or more in advance.

The firm has no financial condition that is reasonably likely to impair its ability to meet contractual commitments to clients.

The firm has not been the subject of a bankruptcy petition at any time.

FORM ADV

PART 2B

BROCHURE SUPPLEMENT

Alexandros Seebachan

Clear Advisors LLC

Brochure Supplement dated July 2, 2026

FILER
Clear Advisors LLC

JURISDICTION
State of Maryland

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FORM ADV PART 2B

BROCHURE SUPPLEMENT · ALEXANDROS SEEBACHAN · JULY 2, 2026

Item 1 – Cover Page

Name	Alexandros Seebachan
Firm	Clear Advisors LLC
Address	348 Hemsley Drive, Queenstown, Maryland 21658
Phone	443-295-9371
Email	info@clearadvisors.finance

This brochure supplement provides information about Alexandros Seebachan that supplements the Clear Advisors LLC firm brochure. You should have received a copy of that brochure. Please contact us if you did not receive it.

Additional information about Alexandros Seebachan is available at www.adviserinfo.sec.gov.

Item 2 – Educational Background and Business Experience

Name: Alexandros Seebachan

Year of Birth: 2004

Education

Salisbury University

Bachelor’s Degree in Finance
Minor in Accounting
Graduated: August 2024

Business Experience

Clear Advisors LLC
Owner and Financial Advisor
December 2025 – Present

1 North Wealth Services
Financial Advisor
April 2024 – April 2026

Financial Business Consultant
August 2023 – March 2024

Salisbury University
Supplemental Instructor
February 2022 – November 2023

Frame Bouquets
Business Owner
2017 – November 2022

Professional Designation

CERTIFIED FINANCIAL PLANNER™ ("CFP®")
Granted: May 2026
Issued by: CFP Board

The CFP® certification is granted by CFP Board to individuals who meet its education, examination, experience, and ethics requirements.

Item 3 – Disciplinary Information

Alexandros Seebachan has no disciplinary events to disclose.

Item 4 – Other Business Activities

Alexandros Seebachan maintains an educational online presence for informational and marketing purposes.

This activity:

- Does not involve the provision of personalized investment advice
- Does not generate compensation related to advisory services

Alexandros Seebachan does not engage in any other investment-related or financial industry activities.

Item 5 – Additional Compensation

Alexandros Seebachan does not receive any economic benefit from any person, company, or organization in connection with providing advisory services, other than the fees described in the firm's brochure.

Item 6 – Supervision

Alexandros Seebachan, as Chief Compliance Officer of Clear Advisors LLC, supervises the advisory activities of our firm. Alexandros Seebachan is bound by and will adhere to the firm's policies and procedures and Code of Ethics. Clients may contact Alexandros Seebachan at 443-295-9371.