

Financial Clarity Partners, LLC

Peachtree Corners, Georgia

Mailing Address:

5600 Spalding Drive, Unit 922594

Peachtree Corners, Georgia 30010

Form ADV Part 2A – Firm Brochure

678-626-7526

Website: www.financialclaritypartners.com

Dated March 24, 2020

This Brochure provides information about the qualifications and business practices of Financial Clarity Partners, LLC, “FCP”. If you have any questions about the contents of this Brochure, please contact us at 678-626-7526. 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.

Financial Clarity Partners, LLC is registered as an Investment Adviser with the State of Georgia. Registration of an Investment Adviser does not imply any level of skill or training.

Additional information about FCP is available on the SEC’s website at www.adviserinfo.sec.gov which can be found using the firm’s identification number 178528.

Item 2: Material Changes

Since FCP's last annual filing, January 14, 2019, the following material changes have been made.

- Updated item 10: Other Financial Industry Activities and Affiliations and Item 19: Requirements for State-Registered Advisors to describe Mark R. Sinderson's activities with SmartPath Advisors, LLC, a registered investment advisor
- Updated Item 4: Advisory Business and Item 5: Fees and Compensation to reflect the fact that Investment management services are no longer offered.

From time to time, we may amend this Disclosure Brochure to reflect changes in our business practices, changes in regulations and routine annual updates as required by the securities regulators. This complete Disclosure Brochure or a Summary of Material Changes shall be provided to each Client annually and if a material change occurs in the business practices of FCP.

At any time, you may view the current Disclosure Brochure on-line at the SEC's Investment Adviser Public Disclosure website at <http://www.adviserinfo.sec.gov> by searching for our firm name or by our CRD number 178528.

You may also request a copy of this Disclosure Brochure at any time, by contacting us at (678) 626-7526.

Item 3: Table of Contents

Contents

Item 1: Cover Page	1
Item 2: Material Changes	2
Item 3: Table of Contents	3
Item 4: Advisory Business	4
Item 5: Fees and Compensation	9
Item 6: Performance-Based Fees and Side-By-Side Management	11
Item 7: Types of Clients	11
Item 8: Methods of Analysis, Investment Strategies and Risk of Loss	11
Item 9: Disciplinary Information	14
Item 10: Other Financial Industry Activities and Affiliations	14
Item 11: Code of Ethics, Participation or Interest in Client Transactions and Personal Trading	15
Item 12: Brokerage Practices	17
Item 13: Review of Accounts	18
Item 14: Client Referrals and Other Compensation	19
Item 15: Custody	20
Item 16: Investment Discretion	20
Item 17: Voting Client Securities	20
Item 18: Financial Information	21
Item 19: Requirements for State-Registered Advisers	22
Form ADV Part 2B-Brochure Supplement	25

Item 4: Advisory Business

Description of Advisory Firm

Financial Clarity Partners, LLC was organized in the State of Georgia in 2012. Advisory services began in June 2015. Financial Clarity Partners, LLC is registered as an Investment Adviser with the State of Georgia. Mark R. Sinderson, CFP® is the principal owner of FCP. FCP does not manage assets on a discretionary basis.

Types of Advisory Services

FCP provides fee-only financial planning to individuals and families. We collaboratively work with our clients to strategically develop and deploy each client's financial resources in support of their desired life.

Comprehensive Financial Planning

This service involves working one-on-one with a planner over an extended period of time. By paying an initial planning fee and monthly retainer, clients get continuous access to a planner who will work with them to design their plan. The planner will monitor the plan, recommend any changes and ensure the plan is up to date.

Upon desiring a comprehensive plan, a client will be taken through establishing their goals and values around money. They will be required to provide information to help complete the following areas of analysis: net worth, cash flow, insurance, credit scores/reports, employee benefit, retirement planning, insurance, investments, college planning and estate planning.

Once the client's information is reviewed, their plan will be built and analyzed, and then the findings, analysis and potential changes to their current situation will be reviewed with the client. Clients subscribing to this service will receive a written or an electronic report, providing the client with a detailed financial plan designed to achieve his or her stated financial goals and objectives. If a follow up meeting is required, we will meet at the client's convenience.

The plan and the client's financial situation and goals will be monitored throughout the year and follow-up phone calls and emails will be made to the client to confirm that any agreed upon action steps have been carried out. On at least an annual basis, there will be a full review of this plan to ensure its accuracy and ongoing appropriateness. Any needed updates will be implemented at that

time.

Financial Planning

We provide financial planning services on topics to include retirement planning, risk management, college savings, cash flow, debt management, work benefits, and estate and incapacity planning.

Financial planning is a comprehensive evaluation of a client's current and future financial state by using currently known variables to predict future cash flows, asset values and withdrawal plans. The key defining aspect of financial planning is that through the financial planning process, all questions, information and analysis will be considered as they impact and are impacted by the entire financial and life situation of the client. Clients purchasing this service will receive a written or an electronic report, providing the client with a detailed financial plan designed to achieve his or her stated financial goals and objectives.

In general, the financial plan will address any or all of the following areas of concern. The client and advisor will work together to select the specific areas to cover. These areas may include, but are not limited to, the following:

- **Retirement Planning:** Our retirement planning services typically include projections of your likelihood of achieving your financial goals, typically focusing on financial independence as the primary objective. For situations where projections show less than the desired results, we may make recommendations, including those that may impact the original projections by adjusting certain variables (i.e., working longer, saving more, spending less, taking more risk with investments).

If you are near retirement or already retired, advice may be given on appropriate distribution strategies to minimize the likelihood of running out of money or having to adversely alter spending during your retirement years.

- **Cash Flow and Debt Management:** We will conduct a review of your income and expenses to determine your current surplus or deficit along with advice on prioritizing how any surplus should be used or how to reduce expenses if they exceed your income. Advice may also be provided on which debts to pay off first based on factors such as the interest rate of the debt and any income tax ramifications. We may also recommend what we believe to be an appropriate cash reserve that should be considered for emergencies and other financial goals, along with a review of accounts (such as money market funds) for such reserves, plus strategies to save desired amounts.

- **College Savings:** Includes projecting the amount that will be needed to achieve college or other post-secondary education funding goals, along with advice on ways for you to save the desired amount. Recommendations as to savings strategies are included, and, if needed, we will review your financial picture as it relates to eligibility for financial aid.
- **Employee Benefits Optimization:** We will provide review and analysis as to whether you, as an employee, are taking the maximum advantage possible of your employee benefits. If you are a business owner, we will consider and/or recommend the various benefit programs that can be structured to meet both business and personal retirement goals.
- **Estate Planning:** This usually includes an analysis of your exposure to estate taxes and your current estate plan, which may include whether you have a will, powers of attorney, trusts and other related documents. Our advice also typically includes ways for you to minimize or avoid future estate taxes by implementing appropriate estate planning strategies such as the use of applicable trusts.

We always recommend that you consult with a qualified attorney when you initiate, update, or complete estate planning activities. We may provide you with contact information for attorneys who specialize in estate planning when you wish to hire an attorney for such purposes. There will be no compensation paid to or received from an attorney contact provided by FCP. From time-to-time, we will participate in meetings or phone calls between you and your attorney with your approval or request.

- **Financial Goals:** We will help clients identify financial goals and develop a plan to reach them. We will identify what you plan to accomplish, what resources you will need to make it happen, how much time you will need to reach the goal, and how much you should budget for your goal.
- **Insurance:** Review of existing policies to ensure proper coverage for life, health, disability, long-term care, liability, home and automobile.
- **Investment Analysis:** This may involve developing an asset allocation strategy to meet clients' financial goals and risk tolerance, providing information on investment vehicles and strategies, reviewing employee stock options, as well as assisting you in establishing your own investment account at a selected broker/dealer or custodian. The strategies and types of investments we may recommend are further discussed in Item 8 of this brochure.
- **Risk Management:** A risk management review includes an analysis of your exposure to major risks that could have a significant adverse impact on your financial picture, such as premature

death, disability, property and casualty losses, or the need for long-term care planning. Advice may be provided on ways to minimize such risks and about weighing the costs of purchasing insurance versus the benefits of doing so and, likewise, the potential cost of not purchasing insurance (“self-insuring”).

- **Tax Planning Strategies:** Advice may include ways to minimize current and future income taxes as a part of your overall financial planning picture. For example, we may make recommendations on which type of account(s) or specific investments should be owned based in part on their “tax efficiency,” with consideration that there is always a possibility of future changes to federal, state or local tax laws and rates that may impact your situation.

We recommend that you consult with a qualified tax professional before initiating any tax planning strategy, and we may provide you with contact information for accountants or attorneys who specialize in this area if you wish to hire someone for such purposes. We will participate in meetings or phone calls between you and your tax professional with your approval.

Workplace Financial Wellness

The employee financial wellness solution helps employers bring a comprehensive financial planning benefit to their employees. It is designed to help reduce employee financial stress, increase retention and productivity, and help employees get their financial house in order to benefit themselves and their families. The employee financial wellness program provides financial planning advice delivered by a CFP® Professional. We provide basic advice and a financial plan starting with an actionable budget, emergency savings, debt pay down and retirement contribution recommendations. The advice also includes longer-term financial planning goals like saving for a house, children’s education, insurance programs to manage risk, and estate planning review.

The employee financial wellness solution includes:

- Online portal
 - o Online portal to keep track of your finances including spending, income & assets
- Education
 - o Current Employee Benefits Review Meeting/Webinar
 - o Employee financial wellness resources
- Planning
 - o Initial information review & annual session with a CFP® Professional

Client Tailored Services and Client Imposed Restrictions

FCP offers the same suite of services to all of its clients. However, specific client financial plans and their implementation are dependent upon the client's suitability questionnaire and risk tolerance and preference questionnaire, which outlines each client's current situation (income, tax levels, and risk tolerance levels). This is used to construct a client specific plan to aid in the selection of a portfolio that matches restrictions, needs, and targets.

Wrap Fee Programs

We do not participate in wrap fee programs.

Item 5: Fees and Compensation

Please note, unless a client has received the firm's disclosure brochure at least 48 hours prior to signing the investment advisory contract, the investment advisory contract may be terminated by the client within five (5) business days of signing the contract without incurring any advisory fees and without penalty. How we are paid depends on the type of advisory service we are performing. Please review the fee and compensation information below.

Comprehensive Ongoing Financial Planning

Comprehensive Financial Planning consists of an upfront charge ranging from \$200.00 to \$1,500.00, dependent on the scope, complexity and needs of the client and an ongoing fee that is paid monthly, in advance, of between \$25.00 and \$200.00. The fee may be negotiable in certain cases. If the engagement is terminated within 48 hours of signing the client service agreement, no fees would be due and any unearned prepaid fees would be refunded. Should client terminate the engagement after this date, client is responsible and will be invoiced for any time charges incurred by FCP in the preparation of their plan. This service may be terminated with 30 days' written and/or email notice. Upon termination of any account, the fee will be prorated and any unearned fee will be refunded to the client. The client will be directly invoiced.

Flat Fee Financial Planning

Financial Planning will generally be offered on a fixed fee basis. Fixed fees will be determined on a case by case basis with the fee based on the complexity of the situation and the needs of the client. The fixed fee will be agreed upon in the client contract before the start of any work. The fixed fee can range between \$250 to \$4,000, dependent on the scope, complexity and needs of the client. The fee may be negotiable in certain cases at the discretion of the advisor. If the engagement is terminated within 48 hours of signing the client service agreement, no fees would be due and any unearned prepaid fees would be refunded. Should client terminate the engagement after this date, client is responsible and will be invoiced for any time charges incurred by FCP in the preparation of their plan. If a fixed fee program is chosen, the client can pay the full fee upfront, or half of the fee is due at the beginning of process and the remainder is due at completion of work. FCP may credit project engagement fees towards a comprehensive planning engagement within one (1) month of completion of the project

engagement. FCP will not bill an amount above \$500.00 more than 6 months in advance.

Hourly Financial Planning

Financial Planning is also offered on an hourly basis at a rate of \$200 per hour, billed in 30 minute increments, subject to a 1-hour minimum. Hourly or project engagements start at \$200 and are not negotiable. If an hourly financial planning program is chosen, the client may pay the full fee upfront, or pay half the fee at the beginning of the process with the remainder due at the completion of work. FCP may credit project engagement fees towards a comprehensive planning engagement within one (1) month of completion of the project engagement. FCP will not bill an amount above \$500 more than six (6) months in advance.

Workplace Financial Wellness

The workplace financial wellness program is customized to reflect the unique needs of each company. There is an initial program setup fee (paid by the employer) of between \$200 and \$1,500, and ongoing monthly per/employee fee of \$25-\$60. The ongoing monthly per/employee fee can be paid either by the employer or by the individual employees via payroll deduction or direct billing. This service may be terminated with 30 days' notice. Upon termination of any account, the fee will be prorated and any unearned fee will be refunded to the client.

Other Types of Fees and Expenses

Our fees are exclusive of brokerage commissions, transaction fees, and other related costs and expenses that may be incurred by the client. Clients may incur certain charges imposed by custodians, brokers, and other third parties such as custodial fees, deferred sales charges, odd-lot differentials, transfer taxes, wire transfer and electronic fund fees, and other fees and taxes on brokerage accounts and securities transactions. Mutual fund and exchange traded funds also charge internal management fees, which are disclosed in a fund's prospectus. Such charges, fees and commissions are exclusive of and in addition to our fee, and we shall not receive any portion of these commissions, fees, and costs.

Item 12 further describes the factors that we consider in selecting or recommending broker-dealers for client's transactions and determining the reasonableness of their compensation (e.g., commissions).

We do not accept compensation for the sale of securities or other investment products including asset-based sales charges or service fees from the sale of mutual funds.

Item 6: Performance-Based Fees and Side-By-Side Management

We do not offer performance-based fees.

Item 7: Types of Clients

We provide financial planning services to individuals. We do not have a minimum account size requirement.

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

Methods of Analysis

FCP's methods of analysis include modern portfolio theory. Modern portfolio theory is a theory of investment that attempts to maximize portfolio expected return for a given amount of portfolio risk, or equivalently minimize risk for a given level of expected return, each by carefully choosing the proportions of various asset. Modern Portfolio Theory assumes that investors are risk averse, meaning that given two portfolios that offer the same expected return, investors will prefer the less risky one. Thus, an investor will take on increased risk only if compensated by higher expected returns. Conversely, an investor who wants higher expected returns must accept more risk. The exact trade-off will be the same for all investors, but different investors will evaluate the trade-off differently based on individual risk aversion characteristics. The implication is that a rational investor will not invest in a portfolio if a second portfolio exists with a more favorable risk-expected return profile – i.e., if for that level of risk an alternative portfolio exists which has better expected returns.

Material Risks Involved

FCP does not provide investment management; however, investment recommendations may be made

as part of the financial planning service. **Investing in securities involves a risk of loss that you, as a client, 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.

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.

Strategy Risk: The Adviser's investment strategies and/or investment techniques may not work as intended.

Small and Medium Cap Company Risk: Securities of companies with small and medium market capitalizations are often more volatile and less liquid than investments in larger companies. Small and medium cap companies may face a greater risk of business failure, which could increase the volatility of the client's portfolio.

Turnover Risk: At times, the strategy may have a portfolio turnover rate that is higher than other strategies. A high portfolio turnover would result in correspondingly greater brokerage commission expenses and may result in the distribution of additional capital gains for tax purposes. These factors may negatively affect the account's performance.

Limited markets: Certain securities may be less liquid (harder to sell or buy) and their prices may at times be more volatile than at other times. Under certain market conditions we may be unable to sell or liquidate investments at prices we consider reasonable or favorable, or find buyers at any price.

Concentration Risk: Certain investment strategies focus on particular asset-classes, industries, sectors or types of investment. From time to time these strategies may be subject to greater risks of adverse developments in such areas of focus than a strategy that is more broadly diversified across a wider variety of investments.

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.

Legal or Legislative Risk: Legislative changes or Court rulings may impact the value of investments, or the securities' claim on the issuer's assets and finances.

Inflation: Inflation may erode the buying-power of your investment portfolio, even if the dollar value

of your investments remains the same.

Risks Associated with Securities

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

Commercial Paper is, in most cases, an unsecured promissory note that is issued with a maturity of 270 days or less. Being unsecured the risk to the investor is that the issuer may default.

Common stocks may go up and down in price quite dramatically, and in the event of an issuer's bankruptcy or restructuring could lose all value. A slower-growth or recessionary economic environment could have an adverse effect on the price of all stocks.

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 such factors 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.

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.

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.

Options and other derivatives carry many unique risks, including time-sensitivity, and can result in the complete loss of principal. While covered call writing does provide a partial hedge to the stock against

which the call is written, the hedge is limited to the amount of cash flow received when writing the option. When selling covered calls, there is a risk the underlying position may be called away at a price lower than the current market price.

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.

Investment Companies Risk. 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). ETFs are also subject to the following risks: (i) an ETF's shares may trade at a market price that is above or below their net asset value; (ii) the ETF may employ an investment strategy that utilizes high leverage ratios; or (iii) trading of an ETF's shares may be halted if the listing exchange's officials deem such action appropriate, the shares are de-listed 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 clients invest.

Item 9: Disciplinary Information

Criminal or Civil Actions

FCP and its management have not been involved in any criminal or civil action.

Administrative Enforcement Proceedings

FCP and its management have not been involved in administrative enforcement proceedings.

Self-Regulatory Organization Enforcement Proceedings

FCP and its management have not been involved in legal or disciplinary events that are material to a client's or prospective client's evaluation of FCP or the integrity of its management.

Item 10: Other Financial Industry Activities and Affiliations

No FCP employee is registered, or has an application pending to register, as a broker-dealer or a registered representative of a broker-dealer.

No FCP employee is registered, or has an application pending to register, as a futures commission merchant, commodity pool operator or a commodity trading advisor.

FCP only receives compensation directly from clients. We do not receive compensation from any outside source. We do not have any conflicts of interest with any outside party. FCP is a fee-only financial planning firm.

In addition, Mark Sinderson is licensed as an investment adviser representative of SmartPath Advisors, LLC, a registered investment adviser. As such, Mr. Sinderson, in his separate capacity as an investment adviser representative, is able to provide advisory services apart from FCP, for which he will receive separate and customary compensation. FCP does not refer clients to SmartPath Advisors, LLC and SmartPath Advisors, LLC does not refer clients to FCP. Mr. Sinderson endeavors at all times to put the interest of FCP's clients first as part of the firm's fiduciary duty.

Item 11: Code of Ethics, Participation or Interest in Client Transactions and Personal Trading

As a fiduciary, our firm and its associates have a duty of utmost good faith to act solely in the best interests of each client. Our clients entrust us with their funds and personal information, which in turn places a high standard on our conduct and integrity. Our fiduciary duty is a core aspect of our Code of Ethics and represents the expected basis of all of our dealings. The firm also adheres to the Code of Ethics and Professional Responsibility adopted by the CFP® Board of Standards Inc., and accepts the obligation not only to comply with the mandates and requirements of all applicable laws and regulations but also to take responsibility to act in an ethical and professionally responsible manner in all professional services and activities.

Code of Ethics Description

This code does not attempt to identify all possible conflicts of interest, and literal compliance with each of its specific provisions will not shield associated persons from liability for personal trading or other conduct that violates a fiduciary duty to advisory clients. A summary of the Code of Ethics' Principles is

outlined below.

- Integrity - Associated persons shall offer and provide professional services with integrity.
- Objectivity - Associated persons shall be objective in providing professional services to clients.
- Competence - Associated persons shall provide services to clients competently and maintain the necessary knowledge and skill to continue to do so in those areas in which they are engaged.
- Fairness - Associated persons shall perform professional services in a manner that is fair and reasonable to clients, principals, partners, and employers, and shall disclose conflict(s) of interest in providing such services.
- Confidentiality - Associated persons shall not disclose confidential client information without the specific consent of the client unless in response to proper legal process, or as required by law.
- Professionalism - Associated persons' conduct in all matter shall reflect credit of the profession.
- Diligence - Associated persons shall act diligently in providing professional services.

We periodically review and amend our Code of Ethics to ensure that it remains current, and we require all firm access persons to attest to their understanding of and adherence to the Code of Ethics at least annually. Our firm will provide a copy of its Code of Ethics to any client or prospective client upon request.

Investment Recommendations Involving a Material Financial Interest and Conflicts of Interest

Neither our firm, its associates or any related person is authorized to recommend to a client, or effect a transaction for a client, involving any security in which our firm or a related person has a material financial interest, such as in the capacity as an underwriter, adviser to the issuer, etc.

Advisory Firm Purchase of Same Securities Recommended to Clients and Conflicts of Interest

Our firm and its "related persons" may buy or sell securities similar to, or different from, those we recommend to clients for their accounts. The securities previously mentioned are limited to open ended mutual funds. Our policy is designed to assure that the personal securities transactions, activities and interests of the employees of our firm will not interfere with (i) making decisions in the best interest of advisory clients and (ii) implementing such decisions while, at the same time, allowing

employees to invest for their own accounts. Nonetheless, because the Code of Ethics in some circumstances would permit employees to invest in the same securities as clients, there is a possibility that employees might benefit from market activity by a client in a security held by an employee. In an effort to reduce or eliminate certain conflicts of interest involving the firm or personal trading, our policy may require that we restrict or prohibit associates' transactions in specific reportable securities transactions. Any exceptions or trading pre-clearance must be approved by the firm principal in advance of the transaction in an account, and we maintain the required personal securities transaction records per regulation.

Item 12: Brokerage Practices

Factors Used to Select Custodians and/or Broker-Dealers

Financial Clarity Partners, LLC does not have any affiliation with Broker-Dealers. Specific custodian recommendations are made to clients based on their need for such services. We recommend custodians based on the reputation and services provided by the firm.

1. Research and Other Soft-Dollar Benefits

We currently receive soft dollar benefits by nature of our relationship with TD Ameritrade Institutional, Division of TD Ameritrade, Inc., member FINRA/SIPC.

2. Brokerage for Client Referrals

We receive no referrals from a broker-dealer or third party in exchange for using that broker-dealer or third party.

3. Clients Directing Which Broker/Dealer/Custodian to Use

As a fee only financial planner who does not offer ongoing investment management services, we do not have a concern over which broker-dealers a client may choose in order to implement our investment recommendations.

The Custodian and Brokers We May Use:

TD Ameritrade

FCP participates in the TD Ameritrade Institutional program. TD Ameritrade Institutional is a division of TD Ameritrade, Inc. ("TD Ameritrade"), member FINRA/SIPC. TD Ameritrade is an independent [and unaffiliated] SEC-registered broker-dealer. TD Ameritrade offers to independent investment Advisors

services, which include custody of securities, trade execution, clearance and settlement of transactions. Advisor receives some benefits from TD Ameritrade through its participation in the program. (Please see the disclosure under Item 14 below.)

Aggregating (Block) Trading for Multiple Client Accounts

FCP is not engaged in continuous investment supervisory services, nor do we have discretionary authority over accounts and, therefore, aggregating trades on behalf of client accounts will not be conducted. Since transactions are completed independently at a service provider of the client's choice, the client may potentially pay more for their transaction or experience wider price spreads than accounts where trades have been aggregated

Item 13: Review of Accounts

Periodic financial check-ups or reviews for Comprehensive Ongoing Financial Planning services will occur up to four times a year, but not less than annually. See Item 4 in this Form ADV Part 2 for more information.

Agreed upon, non-periodic reviews, may also take place throughout the year with respect to recommendation follow up and authorized communication with third party professionals such as estate attorneys. Clients may also initiate a non-periodic review when they anticipate or have experienced significant changes in their financial situation.

Mark Sinderson, Managing Member and COO of FCP, will conduct all reviews. Mark will work with clients to obtain current information regarding any changes to their situation including updated investment holdings since FCP does not continuously monitor investment accounts. The information will be reviewed and a modified plan with new or updated recommendations may result. Clients who have implemented investment recommendations on their own, or with assistance, should review the account statements provided by their custodian for accuracy and clarity on an ongoing basis.

The engagement for clients opting for Flat Fee and Hourly Financial Planning service is complete when all recommendations are provided. Clients wishing to review their current situation and update the recommendations in their plan must engage in a new retainer or hourly agreement. Clients who have implemented investment recommendations should review the account statements provided by their custodian for accuracy and clarity on an ongoing basis.

Item 14: Client Referrals and Other Compensation

Advisory Firm Payments For Client Referrals

We do not receive any economic benefit, directly or indirectly from any third party for advice rendered to our clients. Nor do we directly or indirectly compensate any person who is not advisory personnel for client referrals.

Other Compensation

TD Ameritrade

As disclosed under Item 12, above, FCP participates in TD Ameritrade's institutional customer program and FCP may recommend TD Ameritrade to Clients for custody and brokerage services. There is no direct link between FCP's participation in the program and the investment advice it gives to its Clients, although FCP receives economic benefits through its participation in the program that are typically not available to TD Ameritrade retail investors. These benefits include the following products and services (provided without cost or at a discount): receipt of duplicate Client statements and confirmations; research related products and tools; consulting services; access to a trading desk serving Advisor participants; access to block trading (which provides the ability to aggregate securities transactions for execution and then allocate the appropriate shares to Client accounts); the ability to have advisory fees deducted directly from Client accounts; access to an electronic communications network for Client order entry and account information; access to mutual funds with no transaction fees and to certain institutional money managers; and discounts on compliance, marketing, research, technology, and practice management products or services provided to Advisor by third party vendors. Some of the products and services made available by TD Ameritrade through the program may benefit FCP but may not benefit its Client accounts. These products or services may assist

FCP in managing and administering Client accounts, including accounts not maintained at TD Ameritrade. Other services made available by TD Ameritrade are intended to help Advisor manage and further develop its business enterprise. The benefits received by FCP or its personnel through participation in the program do not depend on the amount of brokerage transactions directed to TD Ameritrade. As part of its fiduciary duties to clients, FCP endeavors at all times to put the interests of its clients first. Clients should be aware, however, that the receipt of economic benefits by FCP or its related persons in and of itself creates a potential conflict of interest and may indirectly influence the Advisor's choice of TD Ameritrade for custody and brokerage services.

Item 15: Custody

FCP does not accept custody of client funds

Item 16: Investment Discretion

We do not provide ongoing investment management services, and therefore do not exercise discretion. The client has the final decision on whether or not to proceed with an investment recommendation.

Item 17: Voting Client Securities

FCP does not provide ongoing investment management services and does not vote client securities. Therefore, Clients maintain exclusive responsibility for: (1) voting proxies, and (2) acting on corporate actions pertaining to the Client's investment assets. The Client shall instruct the Client's qualified custodian to forward to the Client copies of all proxies and shareholder communications relating to the Client's investment assets. If the client would like our opinion on a particular proxy vote, they may contact us at the number listed on the cover of this brochure.

In most cases, you will receive proxy materials directly from the account custodian. However, in the event we were to receive any written or electronic proxy materials, we would forward them directly to you by mail, unless you have authorized our firm to contact you by electronic mail, in which case, we would forward you any electronic solicitation to vote proxies.

Item 18: Financial Information

Registered Investment Advisers are required in this Item to provide you with certain financial information or disclosures about our financial condition. We have no financial commitment that impairs our ability to meet contractual and fiduciary commitments to clients, and we have not been the subject of a bankruptcy proceeding.

We do not have custody of client funds or securities or require or solicit prepayment of more than \$500 in fees per client six months in advance.

Item 19: Requirements for State-Registered Advisers

Mark R. Sinderson

Born: 1964

Educational Background

- 1987 – Bachelor of Science, Business, Colorado State University

Business Experience

- 08/2016 – Present, Financial Clarity Partners, LLC, Managing Member and CCO
- 05/2016 – 04/2017, Liberty Partners Capital Management, LLC, Investment Advisor Representative
- 10/2006 – 03/2016, Commonwealth Financial Network, Registered Representative
- 10/2006 – 05/2008, Cornerstone Financial Advisors, Investment Advisor Representative

Professional Designations, Licensing & Exams

CFP (Certified Financial Planner) ®: CFP® certificants must have a minimum of three years' workplace experience in financial planning and develop their theoretical and practical financial planning knowledge by completing a comprehensive course of study approved by CFP® Board. They must pass a comprehensive 2-day, 10-hour CFP® Certification Examination that tests their ability to apply financial planning knowledge in an integrated format. In addition, CFP® certificants must 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. As a final step to certification, CFP® practitioners agree to abide by a strict

code of professional conduct.

Other Business Activities

Mark R. Sinderson is a licensed insurance agent. From time to time, he will offer clients advice only on this activity. Financial Clarity Partners, LLC always acts in the best interest of the client and clients are in no way required to implement a plan through any representative of Financial Clarity Partners, LLC in such individual's capacity as an insurance agent.

As an employee, Mark R. Sinderson provides budgeting, debt management, and financial organization guidance to the coaching clients of SmartPath Financial, Inc. This activity accounts for approximately 10% of his time. Business address: 400 Plasters Ave NE #125, Atlanta, GA 30324.

In addition, Mark Sinderson is licensed as an investment adviser representative of SmartPath Advisors, LLC, a registered investment adviser. As such, Mr. Sinderson, in his separate capacity as an investment adviser representative, is able to provide advisory services apart from FCP, for which he will receive separate and customary compensation. FCP does not refer clients to SmartPath Advisors, LLC and SmartPath Advisors, LLC does not refer clients to FCP. Mr. Sinderson endeavors at all times to put the interest of FCP's clients first as part of the firm's fiduciary duty. This activity accounts for approximately 40% of his time.

Mr. Sinderson is also acting President of "Spare Time", a USBC sanctioned recreational bowling league. He receives no compensation for his activities in this role and all activities are outside of regular business hours.

Performance Based Fees

FCP is not compensated by performance-based fees.

Material Disciplinary Disclosures

No management person at Financial Clarity Partners, LLC has ever been involved in an arbitration claim of any kind or been found liable in a civil, self-regulatory organization, or administrative proceeding.

Material Relationships That Management Persons Have with Issuers of Securities

Financial Clarity Partners, LLC, nor Mark R. Sinderson, have any relationship or arrangement with issuers of securities.

Additional Compensation

Mark R. Sinderson does not receive any economic benefit from any person, company, or organization, in exchange for providing clients advisory services through FCP.

Supervision

Mark R. Sinderson, as Managing Member and Chief Compliance Officer (“CCO”) of FCP, is responsible for supervision. He may be contacted at the phone number on this brochure supplement.

Requirements for State Registered Advisers

Mark R. Sinderson has NOT been involved in an arbitration, civil proceeding, self-regulatory proceeding, administrative proceeding, or a bankruptcy petition.

Financial Clarity Partners, LLC

Peachtree Corners, Georgia

Mailing Address:

5600 Spalding Drive, Unit 922594
Peachtree Corners, Georgia 30010

Dated March 24, 2020

678-626-7526

FORM ADV PART 2B – BROCHURE SUPPLEMENT

For

Mark R. Sinderson

Managing Member, and Chief Compliance Officer

This brochure supplement provides information about Mark R. Sinderson that supplements the Financial Clarity Partners, LLC (“FCP”) brochure. A copy of that brochure precedes this supplement. Please contact Mark R. Sinderson if the FCP brochure is not included with this supplement or if you have any questions about the contents of this supplement.

Additional information about Mark R. Sinderson is available on the SEC’s website at www.adviserinfo.sec.gov which can be found using the identification number 4499818.

Item 2: Educational Background and Business Experience

Mark R. Sinderson

Born: 1964

Educational Background

- 1987 – Bachelor of Science, Business, Colorado State University

Business Experience

- 08/2016 – Present, Financial Clarity Partners, LLC, Managing Member and CCO
- 05/2016 – 04/2017, Liberty Partners Capital Management, LLC, Investment Advisor Representative
- 10/2006 – 03/2016, Commonwealth Financial Network, Registered Representative
- 10/2006 – 05/2008, Cornerstone Financial Advisors, Investment Advisor Representative

Professional Designations, Licensing & Exams

CFP (Certified Financial Planner) ®: CFP® certificants must have a minimum of three years' workplace experience in financial planning and develop their theoretical and practical financial planning knowledge by completing a comprehensive course of study approved by CFP® Board. They must pass a comprehensive 2-day, 10-hour CFP® Certification Examination that tests their ability to apply financial planning knowledge in an integrated format. In addition, CFP® certificants must 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. As a final step to certification, CFP® practitioners agree to abide by a strict code of professional conduct.

Item 3: Disciplinary Information

No management person at Financial Clarity Partners, LLC has ever been involved in an arbitration claim of any kind or been found liable in a civil, self-regulatory organization, or administrative proceeding.

Item 4: Other Business Activities

Mark R. Sinderson is a licensed insurance agent. From time to time, he will offer clients advice only on this activity. Financial Clarity Partners, LLC always acts in the best interest of the client and clients are in no way required to implement a plan through any representative of Financial Clarity Partners, LLC in such individual's capacity as an insurance agent.

As an employee, Mark R. Sinderson provides budgeting, debt management, and financial organization guidance to the coaching clients of SmartPath Financial, Inc. This activity accounts for approximately 40% of his time. Business address: 400 Plasters Ave NE #125, Atlanta, GA 30324.

In addition, Mark Sinderson is licensed as an investment adviser representative of SmartPath Advisors, LLC, a registered investment adviser. As such, Mr. Sinderson, in his separate capacity as an investment adviser representative, is able to provide advisory services apart from FCP, for which he will receive separate and customary compensation. FCP does not refer clients to SmartPath Advisors, LLC and SmartPath Advisors, LLC does not refer clients to FCP. Mr. Sinderson endeavors at all times to put the interest of FCP's clients first as part of the firm's fiduciary duty.

Mr. Sinderson is also acting President of "Spare Time", a USBC sanctioned recreational bowling league. He receives no compensation for his activities in this role and all activities are outside of regular business hours.

Item 5: Additional Compensation

Mark R. Sinderson does not receive any economic benefit from any person, company, or organization, in exchange for providing clients advisory services through FCP.

Item 6: Supervision

Mark R. Sinderson, as Managing Member and Chief Compliance Officer of FCP, is responsible for supervision. He may be contacted at the phone number on this brochure supplement.

Item 7: Requirements for State Registered Advisers

Mark R. Sinderson has NOT been involved in an arbitration, civil proceeding, self-regulatory proceeding, administrative proceeding, or a bankruptcy petition.