

Form ADV Part 3: Relationship Summary

Clear Wave Wealth Management, LLC

Introduction

Clear Wave Wealth Management, LLC (“Clear Wave Wealth Management” or “we”) is registered with the U.S. Securities and Exchange Commission as an investment adviser. We provide investment advisory services that differ from those of broker-dealers, particularly in how we charge fees and structure our services. Understanding these differences is important before engaging our firm. Educational resources about working with investment advisers and broker-dealers are available at www.investor.gov/CRS.

What Investment Services and Advice Do We Provide?

Overview of Services: Our firm offers personalized investment advisory services tailored to individual investors’ financial goals.

Asset Management: We oversee and trade client accounts in line with each client’s goals. Accounts are monitored on an ongoing basis, with at least an annual review. We offer discretionary management, where we make investment decisions on your behalf, or non-discretionary management, which requires your approval before each trade. More details can be found in Item 16 of our Form ADV Part 2A.

Financial Planning & Consulting: We also create financial plans that address wealth preservation, income management, retirement and estate planning, and insurance needs. These services may be provided directly to individuals or through employer-sponsored programs. All recommendations are based on personal goals and objectives. See Item 4 of our Form ADV Part 2A for more detail.

Investment Menu: We recommend diversified portfolios based on client needs. Our investment universe is limited to the securities available through the client’s custodian or broker-dealer platform. We do not offer or recommend proprietary products.

Account Minimums: A minimum of \$1,000,000 is generally required for managed accounts, though household accounts may be aggregated to meet this threshold. For performance reporting on assets not managed by us, the minimum annual fee is \$1,000.

Conversation Starters: *Based on my financial situation, should I work with an investment adviser? Why or why not? How will you select investments for me? What is your background, including licenses, education, and experience? How do these qualifications benefit me?*

What Fees Will I Pay?

Primary Fees and Costs: Some clients may pay flat annual fees for specific advisory services, such as financial planning or consulting. Financial planning and consulting fees are negotiated separately. Retainer arrangements are billed in advance, and any outstanding fees are collected upon completion. Comprehensive counseling is charged as a flat annual fee, while employer-sponsored plans are paid for by the employer. Clear Wave may agree to provide its services on the basis or amount of assets under management. Asset-based fees are billed quarterly in arrears based on fair market value of the account as of the last business day of the current billing period. Because our fee increases with your account balance, we have an incentive to recommend adding assets. In addition, clients may pay transaction charges to their custodian or broker, as well as internal expenses for funds in which they invest.

Additional Information: Fees and expenses are incurred regardless of portfolio performance and will reduce overall returns. More detail can be found in Item 5 of our Form ADV Part 2A.

Conversation Starters: *How do fees and costs affect my investment returns? If I invest \$10,000, how much would go toward fees and how much would be invested?*

What Are Our Legal Obligations and Conflicts of Interest?

Our Standard of Conduct: As an SEC-registered adviser, we must act in your best interest and place your interests ahead of ours. Still, certain business practices create conflicts of interest. It's important to ask about these so you can understand how they may affect our recommendations.

Examples of conflicts include:

- Recommending custodians such as Fidelity, which provide our firm with technology and other resources. These benefits reduce our costs and create conflict. See Item 12 of Form ADV Part 2A.
- Managing both personal and client accounts, which may create potential conflicts. We have policies to address this. See Item 11 of Form ADV Part 2A.
- Earning a portion of fees from third-party managers we recommend.
- Our representatives may act as insurance agents, receiving commissions that provide additional compensation.

Conversation Starter: *How might these conflicts impact me, and how do you manage them?*

How Do Our Professionals Earn Compensation?

Our advisers earn a flat annual fee for non-discretionary services, such as financial planning or consulting or in some cases a percentage of assets under management for discretionary services. This structure may incentivize recommending discretionary accounts, but we mitigate this through compliance reviews to ensure recommendations align with your goals.

Do We Have Any Disciplinary History?

No. Our firm and financial professionals have no legal or disciplinary history. Visit www.investor.gov/CRS or <https://adviserinfo.sec.gov/firm/summary/338582> (CRD #338582) to confirm.

Conversation Starters: *Do you have any disciplinary history? If so, what type of conduct?*

Additional Information

For more details, visit www.clearwavewealthmanagement.com or the SEC's public disclosure site at <https://adviserinfo.sec.gov/firm/summary/338582> (CRD #338582). To request a copy of this relationship summary, contact us at (862) 200-9438 or team@clearwavewealthmanagement.com.

Conversation Starters: *Who will be my primary point of contact? If I have concerns about how I'm being treated, who can I talk to?*

Date of Form ADV Part 3: September 2, 2025