

Item 1: Cover Page

ClearMind Capital LLC

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Form ADV Part 2A – Firm Brochure

Dated: August 5, 2026

This Brochure provides information about the qualifications and business practices of ClearMind Capital LLC. If you have any questions about the contents of this Brochure, please contact us at 614-254-5501. 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.

ClearMind Capital LLC is a registered investment adviser. Registration does not imply a certain level of skill or training.

Additional information about ClearMind Capital LLC also is available on the SEC's website at www.adviserinfo.sec.gov, which can be found using the firm's identification number, 334362.

Item 2: Material Changes

This Brochure has been updated to reflect material changes to ClearMind Capital LLC's advisory business. In the future, any material changes made during the year will be reported here.

- The firm has updated their business address.
- ClearMind Capital has expanded its advisory service offerings to include Workplace Retirement Plan Advisory Services. CMC now provides retirement plan governance consulting, investment menu oversight, fee analysis, plan design consulting, and participant education to employers sponsoring 401(k) and other defined contribution plans. A full description of these services and the applicable fee schedule is included in Items 4 and 5 of this brochure.
- ClearMind Capital has added Austin Wolfe as an Investment Adviser Representative and Director of Retirement Plan Services. Mr. Wolfe will be involved in the delivery of retirement plan advisory services. A brochure supplement (ADV Part 2B) for Mr. Wolfe has been created and is included with this brochure.
- ClearMind Capital has added Joe Anderson as an Investment Adviser Representative and Director of Defined Contribution Plans. Mr. Anderson will be involved in the delivery of retirement plan advisory services. A brochure supplement (ADV Part 2B) for Mr. Anderson has been created and is included with this brochure.
- During 2026, ClearMind Capital revised the fee schedule applicable to its Workplace Retirement Plan Advisory Services, including updates to the asset-based fee schedule and service tier overlay structure. The revised fee schedule is described in Item 5 of this brochure.

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Item 4: Advisory Business

Description of Advisory Firm

ClearMind Capital LLC is an Investment Adviser principally located in the state of Ohio. We are a limited liability company founded in December 2024. ClearMind Capital LLC became registered January 17, 2025. Nicholas George is the principal owner and Chief Compliance Officer ("CCO").

As used in this brochure, the words "CMC", "we", "our firm", "Advisor" and "us" refer to ClearMind Capital LLC and the words "you", "your" and "Client" refer to you as either a client or prospective client of our firm.

Types of Advisory Services

CMC is a fee-only firm, meaning the only compensation we receive is from our Clients for our services. From time to time, CMC recommends third-party professionals such as attorneys, accountants, tax advisors, insurance agents, or other financial professionals. Clients are never obligated to utilize any third-party professional we recommend. CMC is not affiliated with nor does CMC receive any compensation from third-party professionals we may recommend.

Investment Management Services

Our firm provides continuous advice to a Client regarding the investment of Client funds based on the individual needs of the Client. Through personal discussions in which goals and objectives based on a Client's particular circumstances are established, we develop a Client's personal investment policy or an investment plan with an asset allocation target and create and manage a portfolio based on that policy and allocation targets. We will also review and discuss a Client's prior investment history, as well as family composition and background. Account supervision is guided by the stated objectives of the Client (e.g., maximum capital appreciation, growth, income, or growth, and income), as well as risk tolerance and tax considerations.

We primarily advise our Clients regarding investments in stocks, bonds, mutual funds, ETFs, U.S. government and municipal securities, and cash and cash equivalents. We may also provide advice regarding investments held in Client's portfolio at the inception of our advisory relationship and/or other investment types not listed above, at the Client's request.

When we provide investment management services, Clients grant us limited authority to buy and sell securities on a discretionary basis. More information on our trading authority is explained in Item 16 of this Brochure. Clients may impose reasonable restrictions in writing on investing in certain securities, types of securities, or industry sectors.

When appropriate, we utilize the services of third-party investment advisers ("Outside Managers") to assist with the management of Client accounts. We assist Clients in completing the Outside Managers' investor profile questionnaire, selecting an appropriate asset allocation model, interacting with the Outside Managers and conducting an ongoing review of the Outside Managers' investment offerings and investment selection. Our review process and analysis of Outside Managers is further discussed in Item 8 of this Brochure. Additionally, we will meet with the Client on a periodic basis to discuss changes in their personal or financial situation, suitability, and any new or revised restrictions to be applied to the account.

Financial Planning Services

Financial planning involves an 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 affect and are affected by the entire financial and life situation of the Client. Clients purchasing this service will receive a written report, providing the Client with a detailed financial plan designed to help achieve the Client's stated financial goals and objectives.

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

- **Business Planning:** We provide consulting services for Clients who currently operate their own business, are considering starting a business, or are planning for an exit from their current business. Under this type of engagement, we work with you to assess your current situation, identify your objectives, and develop a plan aimed at achieving your goals.
- **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 or the best way to contribute to children and grandchildren (if appropriate).
- **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. 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.
- **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 (e.g., 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.

- **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 the 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.

ClearMind Capital LLC ("CMC") provides financial planning and investment advisory services to individuals and families. Advisory services are offered through clearly defined engagement types, as described below. Clients may engage CMC for one or more of these services pursuant to a written agreement.

Ongoing Financial Planning (Advice-Only). CMC offers ongoing financial planning services provided on a non-discretionary basis without investment management. This engagement is designed

for Clients seeking a long-term advisory relationship focused on financial planning and decision support, without delegating management of investment assets to CMC.

Under this arrangement, CMC works collaboratively with Clients on an ongoing basis to develop, monitor, and update a comprehensive financial plan tailored to the Client's goals, circumstances, and objectives. Services may include retirement planning, cash flow and savings analysis, investment guidance, tax planning coordination, risk management review, estate planning coordination, and other planning topics as appropriate.

Clients engaging CMC for ongoing financial planning without investment management retain responsibility for implementing any investment or planning recommendations, unless otherwise agreed in writing.

Ongoing Investment Management and Financial Planning. CMC offers ongoing investment management services provided on a discretionary basis. As part of this engagement, CMC also provides ongoing financial planning services designed to support and adapt the Client's financial plan as circumstances, goals, and objectives evolve.

This service involves working one-on-one with a financial planner ("planner") over an extended period of time. Through this ongoing arrangement, Clients are expected to collaborate with the planner to develop and assist in the implementation of their financial plan (the "plan"). The planner will monitor the plan, recommend any appropriate changes and ensure the plan is up-to-date as the Client's situation, goals, and objectives evolve.

Upon engaging the firm for financial planning, CMC is responsible for obtaining and analyzing all necessary qualitative and quantitative information from the Client that is essential to understanding the Client's personal and financial circumstances; helping the Client identify, select, and prioritize certain financial goals while understanding the effect that pursuing one goal may have on other potential goals; assessing the Client's current course of action and alternative courses of action to identify required changes that provide the best opportunity for the client to meet their financial goals; developing & presenting financial planning recommendations based on the aforementioned actions while including all information that was required to be considered in preparing the recommendations; and ongoing monitoring of the Client's progress toward the goals and objectives that the recommendations are based around. These components all require in-depth communication with the Client in order for the planner to establish a financial plan and implementation strategy that provides the Client with the most appropriate options in pursuing their established goals and objectives.

Ongoing financial planning services are commonly provided in conjunction with discretionary investment management services, though Clients may engage CMC for financial planning without investment management, as agreed upon in writing.

Integrative Wealth Planning (Initial Comprehensive Engagement). CMC offers an initial comprehensive financial planning engagement referred to as Integrative Wealth Planning. This engagement is designed to provide Clients with a deeper and more structured planning experience intended to establish a strong foundation for an ongoing advisory relationship.

Integrative Wealth Planning is typically delivered over a defined period of time, generally twelve (12) months, and incorporates a comprehensive financial planning process alongside a values-based and behavioral approach to decision-making. In addition to traditional financial planning topics, this

engagement emphasizes aligning financial decisions with the Client's priorities, life goals, and long-term intentions.

Services provided under Integrative Wealth Planning may include retirement planning, cash flow analysis, investment analysis, tax planning coordination, risk management review, estate planning coordination, scenario modeling, and ongoing planning discussions focused on financial behaviors, trade-offs, and decision clarity. These discussions are intended to support informed financial decision-making and greater confidence in implementing and sustaining the Client's plan.

Investment management services may be included or offered separately under a separate agreement, depending on the Client's needs and the terms of the engagement. Upon completion of the Integrative Wealth Planning engagement, Clients may choose to continue their relationship with CMC through ongoing financial planning services, with or without investment management.

Workplace Retirement Plan Advisory Services (ClearMind Capital – Workplace Retirement). ClearMind Capital LLC provides retirement plan advisory services to employers sponsoring 401(k) and other defined contribution plans through its ClearMind Capital — Workplace Retirement division. These services are designed to support plan sponsors in fulfilling their fiduciary obligations under the Employee Retirement Income Security Act of 1974 ("ERISA") through a structured, consistent, and documented governance process.

Nature of Advisory Services. CMC's retirement plan advisory services are consulting and advisory in nature. CMC provides plan sponsors and their fiduciary committees with analysis, monitoring reports, recommendations, and governance support. These services do not include recordkeeping, plan administration, preparation of plan documents, payroll processing, or the filing of tax returns. CMC works alongside the plan's existing recordkeeper, third-party administrator ("TPA"), and ERISA counsel — it does not replace those providers.

Services provided may include:

- Plan governance support, including oversight process design, governance calendars, committee meeting preparation, and documentation of plan review decisions.
- Investment menu oversight, including periodic evaluation of the plan's investment lineup, performance and fee comparisons, QDIA review, share class analysis, watchlist monitoring, and identification of potential lineup improvements.
- Fee oversight, including review of recordkeeping, investment, and administrative fees against market benchmarks to assess reasonableness under ERISA.
- Plan design consulting, including review of participation metrics, automatic enrollment and escalation features, employer contribution structures, vesting schedules, and applicable SECURE 2.0 Act provisions.
- Vendor evaluation, including assessment of recordkeeper capabilities, costs, and service levels, and assistance with request-for-proposal (RFP) processes where appropriate.
- Participant education, including group and virtual sessions covering retirement planning fundamentals, contribution strategies, and investment concepts; these services are general and

informational in nature and do not constitute individualized investment advice to plan participants.

ERISA Fiduciary Role — General Advisory Services and ERISA §3(38) Investment Management.

Default Role — Retirement Plan Advisor and Governance Consultant. ClearMind Capital ("CMC") primarily provides non-discretionary retirement plan advisory, governance consulting, investment monitoring, plan design consulting, fee benchmarking, vendor evaluation, and participant education services to employer-sponsored retirement plans. Under its standard service model, CMC serves as an advisor to the plan sponsor and fiduciary committee. CMC provides analysis, reporting, observations, and recommendations designed to support the plan sponsor's fiduciary oversight process. The plan sponsor and/or fiduciary committee retains sole authority and responsibility for all plan-related decisions, including investment selection, investment replacement, service provider engagement, and plan design decisions. CMC's standard advisory services do not include discretionary authority over plan assets or the plan's investment lineup.

Optional Role — ERISA §3(38) Investment Manager. Upon mutual written agreement and as expressly documented in the applicable advisory services agreement, CMC may agree to serve as an ERISA §3(38) Investment Manager. In this capacity, CMC assumes discretionary authority to select, monitor, replace, and manage the plan's designated investment options in accordance with the terms of the engagement. To the extent permitted under ERISA, fiduciary responsibility for those delegated investment decisions is transferred from the plan sponsor to CMC. CMC will only accept a §3(38) appointment when it determines that it has the resources, systems, and operational capacity necessary to fulfill the responsibilities associated with discretionary investment management. The scope of services, fiduciary responsibilities, and fees associated with any §3(38) engagement will be separately disclosed and documented in writing.

Participant Education — Non-Fiduciary

Participant education services provided by CMC consist of general financial and retirement-plan education intended to help participants better understand the features and benefits of their employer-sponsored retirement plan. Education topics may include retirement savings concepts, investment fundamentals, asset allocation principles, and plan-specific features. CMC does not provide individualized investment advice or recommendations to plan participants under its retirement plan advisory engagements unless a separate advisory relationship has been established directly with the participant pursuant to a separate written agreement.

Service Tiers. Retirement plan advisory services are structured across three service tiers — Core, Enhanced, and Strategic — which vary in meeting frequency and engagement level. All tiers receive the same core advisory deliverables. The applicable tier is disclosed in the plan's advisory services agreement.

Conflicts of Interest. CMC is a fee-only firm and receives no compensation from recordkeepers, fund companies, or other plan service providers. CMC's sole compensation for retirement plan advisory services is the advisory fee paid by the plan sponsor as described in Item 5.

Supervision. Nicholas George, Owner and CCO, is responsible for supervising all retirement plan advisory activities of the firm.

Client Tailored Services and Client Imposed Restrictions

We tailor the delivery of our services to meet the individual needs of our Clients. We consult with Clients initially and on an ongoing basis, through the duration of their engagement with us, to determine risk tolerance, time horizon and other factors that may impact the Clients' investment and/or planning needs.

Clients are able to specify, within reason, any restrictions they would like to place as it pertains to individual securities and/or sectors that will be traded in their account. All such requests must be provided to CMC in writing. CMC will notify Clients if they are unable to accommodate any requests.

Wrap Fee Programs

We do not participate in wrap fee programs.

Assets Under Management

As of December 31, 2025, CMC has \$13,909,314 in discretionary and \$0 in non-discretionary assets under management.

Item 5: Fees and Compensation

Please note, unless a Client has received this brochure at least 48 hours prior to signing an Advisory Contract, the Advisory Contract may be terminated by the Client within five (5) business days of signing the Advisory Contract without penalty or incurring any fees.

How we are paid depends on the type of advisory services we perform. Below is a brief description of our fees, however, you should review your executed Advisory Contract for more detailed information regarding the exact fees you will be paying. No increase to the agreed-upon advisory fees outlined in the Advisory Contract shall occur without prior Client consent.

Investment Management Services

The fee is based on a percentage of assets under management and is negotiable. CMC may impose a minimum annual advisory fee for certain Clients. The minimum fee, if applicable, is disclosed in the Client's advisory agreement. In cases where the asset-based advisory fee does not meet the minimum fee, CMC may invoice the Client for the difference.

The annualized fees for investment management services are based on the following fee schedule:

Assets Under Management	Annual Advisory Fee
First \$1,000,000	1.25%
\$1,000,001 - \$2,000,000	1.00%
\$2,000,001 - \$5,000,000	0.75%
\$5,000,001 and Above	0.35%

The annual advisory fee is paid monthly in advance based on the value of Client's account(s) as of the last business day of the preceding month. The advisory fee is calculated using a blended tier schedule. For example, for assets under management of \$2,000,000, a Client would pay 1.25% on the first \$1,000,000 and 1.00% on the remaining balance. The formula for the monthly fee is determined by the following calculation: $((\$1,000,000 \times 1.25\%) + (\$1,000,000 \times 1.00\%)) \div 12$.

In determining the advisory fee, we may allow accounts of members of the same household to be aggregated. CMC relies on the valuation as provided by Client's custodian in determining assets under management. Our advisory fee is prorated for any partial billing periods occurring during the engagement, including the initial and terminating billing periods. Adjustments will be made for deposits and withdrawals during the billing period.

In certain cases, CMC may negotiate fees with Clients. As a result, some Clients may pay fees that differ from those set forth above, including Clients who engaged CMC under prior fee schedules.

If CMC utilizes an Outside Manager, the above fee schedule does not include the Outside Manager's fee. The Outside Manager will debit the Client's account for both the Outside Manager's fee, and CMC's advisory fee, and will remit CMC's fee to CMC. The Outside Manager's advisory fees, billing schedule, and payment

procedures are set forth in their separate written disclosure documents, advisory agreements, and/or the account opening documents of your account Custodian. At no point will the combined fee charged to the Client exceed 2% of assets under management.

Ongoing Financial Planning (Advice-Only)

CMC charges a recurring fixed fee for ongoing financial planning services provided without investment management. Fees are paid monthly in advance and generally range from \$100 to \$1,200 per month, depending on factors such as the scope of services, complexity of the Client's financial situation, estimated time and resources required, and the overall advisory relationship. Fees are negotiable, and the final agreed-upon fee is disclosed in the Client's advisory agreement.

CMC does not require prepayment of \$500 or more, more than six (6) months in advance of rendering advisory services.

Integrative Wealth Planning (Initial Comprehensive Engagement)

Integrative Wealth Planning is billed on a fixed-fee basis. Fees typically range from \$3,000 to \$10,000, depending on the scope of services, complexity of the Client's financial situation, and the time and resources required to provide services. Fees are negotiable and disclosed in the Client's written advisory agreement. Fees may be paid in advance or over the course of the engagement, as agreed upon in writing.

Clients engaging CMC for Integrative Wealth Planning may elect to engage CMC for investment management services under a separate advisory agreement, subject to the firm's investment management fee schedule.

At no time will CMC require prepayment of \$500 or more, more than six (6) months in advance of rendering advisory services.

Workplace Retirement Plan Advisory Services

CMC charges an asset-based advisory fee for retirement plan advisory services. Fees are calculated using a progressive (marginal) tier structure, meaning each rate applies only to the portion of plan assets within that asset tier. The annual base advisory fee schedule is as follows:

Plan Assets	Annual Advisory Fee
First \$1,000,000	0.85%
\$1,000,001 - \$3,000,000	0.65%
\$3,000,001 - \$7,500,000	0.50%
\$7,500,001 - \$15,000,000	0.35%
\$15,000,001 - \$25,000,000	0.25%
\$25,000,001 and above	0.15%

Note: This fee schedule applies to retirement plan advisory services only and is calculated on blended basis.

How the fee is calculated: the blended rate is applied progressively to each portion of plan assets within its respective tier.

For example, a plan with \$4,000,000 in total assets would be charged as follows:

0.85% on the first \$1,000,000 = \$8,500 0.65% on the next \$2,000,000 = \$13,000 0.50% on the remaining \$1,000,000 = \$5,000 Total annual fee = \$26,500, or \$6,625 per quarter.

As a second example, a plan with \$1,500,000 in total assets would be charged as follows:

0.85% on the first \$1,000,000 = \$8,500 0.65% on the next \$500,000 = \$3,250 Total annual fee = \$11,750, or \$2,937.50 per quarter.

Service Tier Overlay. In addition to the base advisory fee above, a service tier overlay may apply depending on the plan's assets and the level of engagement selected. Overlay fees apply only to the first \$10,000,000 of plan assets, regardless of total plan size.

- **Launch (plan assets under \$500,000):** No ongoing overlay. A one-time fee of \$5,000 is due at the end of the first calendar quarter following execution of the Client Services Agreement, in addition to the base advisory fee.
- **Core (plan assets \$500,000 and above):** No overlay; base fee applies.
- **Enhanced (plan assets \$500,000 and above):** Additional 0.25% overlay on the first \$10,000,000 of plan assets.

Example: A plan with \$4,000,000 in assets electing Enhanced would pay the base advisory fee of \$26,500 plus an overlay fee of \$10,000 ($0.25\% \times \$4,000,000$), for a total annual fee of \$36,500.

Billing. Fees are billed quarterly in arrears based on plan assets as of the last business day of the preceding quarter, unless otherwise agreed in writing. The applicable fee, tier, and billing schedule are disclosed in the plan's advisory services agreement.

Minimum Fees. CMC may impose a minimum annual advisory fee for certain retirement plan engagements. The minimum fee, if applicable, is disclosed in the plan's advisory services agreement.

Negotiability. All fees are negotiable. Certain plans may pay fees that differ from the schedule above, including plans engaged under prior fee arrangements.

Fee Payment

For Investment Management services, we deduct our advisory fee from one or more account(s) held at an unaffiliated third-party custodian, as directed by the Client. Please refer to Item 15 of this Brochure regarding our policy on direct fee deduction. Clients may also pay by electronic funds transfer (EFT) or check. We use an independent third party payment processor in which the Client can securely input their payment information to pay their fee. We do not have access to the Client's banking or credit information at any time. The Client will be provided with their own secure portal in order to make payments.

When an Outside Manager is used, the Outside Manager will debit the Client's account for both the Outside Manager's fee, and CMC's advisory fee.

For Financial Planning services, fees are paid by electronic funds transfer (EFT) or check. We use an independent third party payment processor in which the Client can securely input their banking information and pay their fee. We do not have access to the Client's banking information at any time. The Client will be provided with their own secure portal in order to make payments.

For workplace retirement plan advisory services, CMC's advisory fee is deducted directly from plan assets by the plan's recordkeeper and remitted to CMC. Prior to any fee deduction, the plan sponsor must authorize this arrangement in writing as part of the plan's advisory services agreement. Fee deductions will appear on participant account statements and plan-level reports produced by the recordkeeper. CMC relies on the recordkeeper to process fee deductions accurately based on the fee schedule disclosed in the advisory services agreement. Plan sponsors are responsible for reviewing recordkeeper statements to verify the accuracy of fees deducted. Consistent with ERISA §408(b)(2), CMC will provide the plan sponsor with a written disclosure of all services to be rendered and all compensation to be received prior to or upon entering into the advisory services agreement.

CMC's retirement plan advisory fee is separate from and in addition to any fees charged by the plan's recordkeeper, third-party administrator, investment managers, or ERISA counsel. CMC does not receive any portion of these third-party fees. The plan sponsor is responsible for all such costs. The combined total of all fees — including CMC's advisory fee, recordkeeping fees, and investment expenses — should be reviewed by the plan sponsor to assess the overall reasonableness of plan costs under ERISA.

Other Types of Fees and Expenses

Our fees are exclusive of brokerage commissions, transaction fees, and other related costs and expenses which 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 custodians for Client's transactions and determining the reasonableness of their compensation (e.g., commissions).

Clients may incur fees from third-party professionals such as accountants and attorneys that CMC may recommend, upon Client request. Such fees are separate and distinct from CMC's advisory fees.

Terminations and Refunds

For Investment Management services, the Advisory Contract may be terminated with written notice 15 calendar days in advance. Upon termination of the Advisory Contract, a prorated refund will be provided to the Client.

For Ongoing Financial Planning (Advice-Only) services, the Advisory Contract may be terminated with written notice 15 calendar days in advance. Upon termination, fees will be prorated based upon the number of days remaining in the billing period and any unearned fees will be refunded to the Client.

For Integrative Wealth Planning services, Integrative Wealth Planning engagements may be terminated by either party with written notice. If fees have been paid in advance, any unearned portion of the fee will be refunded to the Client based on the services provided through the date of termination, as outlined in the Client's advisory agreement.

For Workplace Retirement Plan Advisory Services, either party may terminate the retirement plan advisory services agreement with 30 days' written notice. Upon termination, fees will be prorated based on the number of days services were rendered during the final billing period, and any unearned fees prepaid by the plan sponsor will be refunded.

Sale of Securities or Other Investment Products

Advisor and its supervised persons 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 and do not engage in side-by-side management.

Item 7: Types of Clients

We provide financial planning and investment management services to individuals and high net-worth individuals. CMC also provides retirement plan advisory services to employers sponsoring 401(k) and other defined contribution plans.

CMC does not impose a minimum account size requirement to open or maintain an investment management account; however, certain services may be subject to minimum advisory fees as disclosed in Item 5.

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

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.

Modern Portfolio Theory (MPT)

The underlying principles of MPT are:

- Investors are risk averse. The only acceptable risk is that which is adequately compensated by an expected return. Risk and investment return are related and an increase in risk requires an increased expected return.
- Markets are efficient. The same market information is available to all investors at the same time. The market prices every security fairly based upon this equal availability of information.
- The design of the portfolio as a whole is more important than the selection of any particular security. The appropriate allocation of capital among asset classes will have far more influence on long-term portfolio performance than the selection of individual securities.
- Investing for the long-term (preferably longer than ten years) becomes critical to investment success because it allows the long-term characteristics of the asset classes to surface.
- Increasing diversification of the portfolio with lower correlated asset class positions can decrease portfolio risk. Correlation is the statistical term for the extent to which two asset classes move in tandem or opposition to one another.

Mutual Fund and/or ETF Analysis: We look at the experience and track record of the manager of the mutual fund or ETF in an attempt to determine if that manager has demonstrated an ability to invest over a period of time and in different economic conditions. We also look at the underlying assets in a mutual fund or ETF in an attempt to determine if there is significant overlap in the underlying investments held in other funds in the Client's portfolio. In addition, we monitor the funds or ETFs in an attempt to determine if they are continuing to follow their stated investment strategy.

A risk of mutual fund and/or ETF analysis is that, as in all securities investments, past performance does not guarantee future results. A manager who has been successful may not be able to replicate that success in the future. In addition, as we do not control the underlying investments in a fund or ETF, managers of different funds held by the client may purchase the same security, increasing the risk to the client if that security were to fall in value. There is also a risk that a manager may deviate from the stated investment mandate or strategy of the fund or ETF, which could make the fund or ETF less suitable for the Client's portfolio.

Use of Outside Managers: We may refer Clients to Third Party Investment Advisers or advisory programs ("Outside Managers"). Our analysis of Outside Managers involves the examination of the experience, expertise, investment philosophies, and past performance of the Outside Managers in an attempt to determine if that Outside Manager has demonstrated an ability to invest over a period of time and in different

economic conditions. We monitor the Outside Manager's underlying holdings, strategies, concentrations, and leverage as part of our overall periodic risk assessment. Additionally, as part of our due diligence process, we survey the Outside Manager's compliance and business enterprise risks. A risk of investing with an Outside Manager who has been successful in the past is that they may not be able to replicate that success in the future. In addition, we do not control the underlying investments in an Outside Manager's portfolio. There is also a risk that an Outside Manager may deviate from the stated investment mandate or strategy of the portfolio, making it a less suitable investment for our Clients. Moreover, as we do not control the Outside Manager's daily business and compliance operations, we may be unaware of the lack of internal controls necessary to prevent business, regulatory or reputational deficiencies.

Workplace retirement plan advisory services utilize an investment evaluation methodology focused on assessing the plan's investment lineup on a periodic basis. Evaluation factors include performance relative to appropriate benchmarks and peer groups across multiple time frames, risk-adjusted return characteristics, expense ratios relative to peer funds and available share classes, investment manager stability and organizational changes, and overall lineup construction relative to participant demographics and plan design. Investments that exhibit sustained underperformance, high fees relative to peers, or material strategy or organizational concerns may be placed on a watchlist for further review and potential replacement. This process is documented as part of the plan's governance record and is further described in the Investment Policy Statement where applicable.

Investment Strategies

Asset Allocation

In implementing our Clients' investment strategy, we begin by attempting to identify an appropriate ratio of equities, fixed income, and cash (i.e. "asset allocation") suitable to the Client's investment goals and risk tolerance.

A risk of asset allocation is that the Client may not participate in sharp increases in a particular security, industry or market sector. Another risk is that the ratio of equities, fixed income, and cash will change over time due to stock and market movements and, if not corrected, will no longer be appropriate for the Client's goals. We attempt to closely monitor our asset allocation models and make changes periodically to keep in line with the target risk tolerance model.

Passive and Active Investment Management

We may choose investment vehicles that are considered passive, active, or a combination of both styles.

Passive investing involves building portfolios that are composed of various distinct asset classes. The asset classes are weighted in a manner to achieve a desired relationship between correlation, risk and return. Funds that passively capture the returns of the desired asset classes are placed in the portfolio.

Active investing involves a single manager or managers who employ some method, strategy or technique to construct a portfolio that is intended to generate returns that are greater than the broader market or a designated benchmark. Actively managed funds are also designed to reduce volatility and risk.

We may engage in both passive and active investing in Client's portfolio. However, we strive to construct portfolios of funds and individual securities that we believe will have the greatest probability for achieving our Clients' personal financial goals with the least amount of volatility and risk rather than attempt to outperform

an arbitrary index or benchmark.

Specific investment selections are based on a number of factors that we evaluate in order to select, what we believe to be, the highest quality funds or individual securities for our Clients. These factors include but are not limited to underlying holdings of funds, percentage weighting of holdings within funds, liquidity, tax efficiency, bid/ask spreads, and other smart/strategic beta factors. These factors may or may not result in the lowest cost ETFs and mutual funds available when utilizing funds in a Client's portfolio, but we strive to keep internal fund expenses as low as possible.

These methods of analysis and investment strategies are primarily utilized for Clients engaging CMC for discretionary investment management services. Clients receiving financial planning services without investment management may receive investment guidance and recommendations; however, CMC does not implement or monitor investments for such Clients unless otherwise agreed in writing.

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.

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.

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.

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 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.

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).

Item 9: Disciplinary Information

Criminal or Civil Actions

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

Administrative Enforcement Proceedings

CMC and its management persons have not been involved in any administrative enforcement proceedings.

Self-Regulatory Organization Enforcement Proceedings

CMC and its management persons have not been involved in any self-regulatory organization (SRO) proceedings.

Item 10: Other Financial Industry Activities and Affiliations

Broker-Dealer Affiliation

Neither CMC or its management persons is registered, or have an application pending to register, as a broker-dealer or a registered representative of a broker-dealer.

Other Affiliations

Neither CMC or its management persons is registered, or have an application pending to register, as a futures commission merchant, commodity pool operator, commodity trading advisor, or an associated person of the foregoing entities.

In connection with its retirement plan advisory services, CMC maintains relationships with retirement plan recordkeepers and other service providers. CMC does not receive any compensation, referral fees, or other economic benefits from recordkeepers or other plan service providers in connection with its retirement plan advisory engagements. Any benefits made available to CMC by virtue of its institutional relationships — such as access to technology platforms or reporting tools — are disclosed to clients upon request. CMC recommends service providers based solely on the plan sponsor's interests and is not obligated to recommend any particular recordkeeper or platform.

Related Persons

Neither CMC or its management persons have any relationship or arrangement with any outside financial industry related parties.

Nicholas George is currently a licensed insurance agent, however, he/she no longer sells any insurance products, and is not affiliated with any insurance companies. Nicholas George will not sell any insurance products to clients or prospective clients of CMC.

Recommendations or Selections of Other Investment Advisers

CMC recommends Clients to Outside Managers to manage their accounts. In the event that we recommend an Outside Manager, we do not share in their advisory fee. Our fee is separate and in addition to their compensation (as noted in Item 5 of this brochure) In addition, Clients will receive a copy of the Outside Manager's Form ADV 2A, Firm Brochure, which also describes the Outside Manager's fee. You are not obligated, contractually or otherwise, to use the services of any Outside Manager we recommend. Moreover, CMC will only recommend an Outside Manager who is properly licensed or registered as an investment adviser.

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

As a fiduciary, our firm has 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.

When providing investment advice to retirement plans, CMC acknowledges its fiduciary obligations under both the Investment Advisers Act of 1940 and, where applicable, ERISA. All access persons are required to act in the best interests of plan participants and beneficiaries when providing services to retirement plan clients, consistent with ERISA's standards of prudence and loyalty.

Code of Ethics Description

This Code of Ethics does not attempt to identify all possible conflicts of interest, and compliance with each of its specific provisions will not shield our firm or its access persons from liability for misconduct that violates a fiduciary duty to our Clients. A summary of the Code of Ethics' Principles is outlined below.

- Integrity - Access persons shall offer and provide professional services with integrity.
- Objectivity - Access persons shall be objective in providing professional services to Clients.
- Competence - Access 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 - Access 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 - Access 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 - Access persons conduct in all matters shall reflect the credit of the profession.
- Diligence - Access 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 access persons, 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, principal transaction, among others.

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

Our firm, its access persons, and its related persons may purchase or sell securities that are also recommended to Clients. However, such transactions are subject to our Code of Ethics, which includes policies and procedures designed to prevent conflicts of interest and ensure that Client transactions receive priority over personal transactions.

Our firm prohibits access persons from trading securities in a manner that would disadvantage Clients and restricts trading in certain securities and time periods as necessary to prevent conflicts of interest.

Trading Securities At/Around the Same Time as Client's Securities

Our firm, its access persons, and its related persons do not trade the same securities at or around the same time the same securities are traded in Client accounts.

Item 12: Brokerage Practices

Factors Used to Select Custodians

In recommending custodians, we have an obligation to seek the “best execution” of transactions in Client accounts. The determinative factor in the analysis of best execution is not the lowest possible commission cost, but whether the transaction represents the best qualitative execution, taking into consideration the full range of the custodian’s services. The factors we consider when evaluating a custodian for best execution include, without limitation, the custodian’s:

- Combination of transaction execution services and asset custody services (generally without a separate fee for custody);
- Capability to execute, clear, and settle trades (buy and sell securities for your account);
- Capability to facilitate transfers and payments to and from accounts (wire transfers, check requests, bill payment, etc.);
- Breadth of available investment products (stocks, bonds, mutual funds, exchange-traded funds (ETFs), etc.);
- Availability of investment research and tools that assist us in making investment decisions;
- Quality of services;
- Competitiveness of the price of those services (commission rates, margin interest rates, other fees, etc.) and willingness to negotiate the prices;
- Reputation, financial strength, security and stability;
- Prior service to us and our clients.

With this in consideration, our firm recommends Altruist Financial LLC (“Altruist”), an independent and unaffiliated SEC registered broker-dealer firm and member of the Financial Industry Regulatory Authority (“FINRA”) and the Securities Investor Protection Corporation (“SIPC”).

Research and Other Soft-Dollar Benefits

We do not have any soft-dollar arrangements with custodians whereby soft-dollar credits, used to purchase products and services, are earned directly in proportion to the amount of commissions paid by a Client. However, as a result of being on their institutional platform, Altruist may provide us with certain services that may benefit us.

Brokerage for Client Referrals

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

CMC offers investment advisory services through the custodial platform offered by Altruist Financial LLC, an unaffiliated SEC-registered broker-dealer and FINRA/SIPC member (“Altruist”). CMC’s Clients establish brokerage accounts through Altruist. CMC maintains an institutional relationship with Altruist whereby Altruist provides certain benefits to CMC, including a fully digital account opening process, a variety of available investments, and integration with software tools that can benefit CMC and its Clients.

Clients Directing Which Broker/Dealer/Custodian to Use

Our firm requires Clients to establish accounts with Altruist in order to execute transactions. While Clients are not permitted to direct brokerage to another custodian, we believe that requiring the use of Altruist is in the best interest of Clients based on the factors described above, including execution quality, technology, service capabilities, and overall cost efficiency.

However, because Clients are required to use a single custodian, there may be circumstances in which CMC is unable to obtain execution prices or terms that are as favorable as those that might be available through other custodians. Despite this limitation, CMC believes that the overall services, execution, and benefits provided by Altruist are reasonable and appropriate for Clients.

Retirement plan advisory clients are not subject to this requirement. Plan sponsors engaged for workplace retirement plan advisory services maintain their existing recordkeeper relationships, and CMC does not require retirement plan clients to custody assets with any particular provider.

Aggregating (Block) Trading for Multiple Client Accounts

Aggregating orders, batch trading, or block trading is a process where trades for the same securities are purchased or sold for several clients at approximately the same time. We do not engage in block trading. It should be noted that implementing trades on a block or aggregate basis may be less expensive for client accounts; however, it is our trading policy to implement all client orders on an individual basis. Therefore, we do not aggregate or “block” client transactions. Considering the types of investments we hold in advisory client accounts, we do not believe clients are hindered in any way because we trade accounts individually. This is because we develop individualized investment strategies for clients and holdings will vary. Our strategies are primarily developed for the long-term and minor differences in price execution are not material to our overall investment strategy.

Outside Managers used by CMC may block Client trades at their discretion. Their specific practices are further discussed in their ADV Part 2A, Item 12.

Item 13: Review of Accounts

Periodic Reviews

Nicholas George, Owner and CCO, and Shane Duckworth, Partner and Wealth Advisor of CMC, will work with Clients to obtain current information regarding their assets and investment holdings and will review this information as part of our financial planning services. CMC does not routinely provide written performance or holdings reports to Investment Management Clients outside of those provided directly by the custodian. Clients who engage us for investment management services will have their account(s) reviewed regularly on a quarterly basis by Nicholas George, Owner and CCO, and/or Shane Duckworth, Partner and Wealth Advisor. The account(s) are reviewed with regards to the Client's investment objectives and risk tolerance levels.

Triggers of Reviews

Events that may trigger a special review would be unusual performance, addition or deletions of Client-imposed restrictions, excessive draw-down, volatility in performance, or buy and sell decisions from the firm, significant changes in a Client's personal, financial, or tax circumstances, or per Client's needs.

Review Reports

Clients will receive trade confirmations from the custodian(s) for each transaction in their accounts as well as monthly or quarterly statements and annual tax reporting statements from their custodian showing all activity in the accounts, such as receipt of dividends and interest.

CMC does not provide written performance or holdings reports to Investment Management Clients outside of what is provided directly by their custodian.

Workplace Retirement Plan Advisory Services

Retirement plan advisory accounts are reviewed through an annual governance cycle anchored by a comprehensive Annual Plan Review conducted each year during the September 15 through November 15 governance window. The Annual Plan Review covers plan demographics and benchmarking, investment lineup evaluation, fee analysis, plan design assessment, participant engagement, compliance and operational status, and advisor recommendations. The review produces a written Annual Plan Review Report which is presented to the plan's fiduciary committee during the Annual Governance Meeting.

For Enhanced and Strategic tier clients, CMC also conducts interim monitoring reviews during the year in addition to the Annual Plan Review. The frequency of interim reviews is determined by the service tier selected and is disclosed in the plan's advisory services agreement.

All review activities, meeting materials, and governance decisions are documented as part of the plan's fiduciary governance record. Plan sponsors do not receive written performance reports outside of those produced as part of the Annual Plan Review process and any interim monitoring reviews, unless otherwise agreed in writing.

Item 14: Client Referrals and Other Compensation

Compensation Received by ClearMind Capital LLC

CMC is a fee-only firm that is compensated solely by its Clients. CMC does not receive commissions or other sales-related compensation. Except as mentioned in Item 12 above, we do not receive any economic benefit, directly or indirectly, from any third party for advice rendered to our Clients.

Client Referrals from Solicitors

CMC does not, directly or indirectly, compensate any person who is not advisory personnel for Client referrals.

Item 15: Custody

CMC does not hold, directly or indirectly, Client funds or securities, or have any authority to obtain possession of them. All Client assets are held at a qualified custodian.

If CMC deducts its advisory fee from Client's account(s), the following safeguards will be applied:

- i. The Client will provide written authorization to CMC, permitting us to be paid directly from Client's accounts held by the custodian.
- ii. The custodian will send at least quarterly statements to the Client showing all disbursements from the accounts, including the amount of the advisory fee.

In jurisdictions where required, CMC will send an itemized invoice to the Client at the same time it instructs the custodian to debit the advisory fee. Itemization includes the formula used to calculate the fee, the amount of assets under management the fee is based on, and the time period covered by the fee.

We urge you to carefully review custodial statements and compare them to the account invoices or reports that we may provide to you and notify us of any discrepancies. Clients are responsible for verifying the accuracy of these fees as listed on the custodian's brokerage statement as the custodian does not assume this responsibility. Our invoices or reports may vary from custodial statements based on accounting procedures, reporting dates, or valuation methodologies of certain securities.

For retirement plan advisory clients, CMC's advisory fee is deducted from plan assets by the plan's recordkeeper as authorized in writing by the plan sponsor. The plan sponsor is responsible for reviewing recordkeeper statements to verify the accuracy of all fees deducted.

Item 16: Investment Discretion

For those Client accounts where we provide Investment Management Services, CMC has discretionary authority and limited power of attorney to determine the securities and the amount of securities to be bought or sold for a Client's account without having to obtain prior Client approval for each transaction. Investment discretion is explained to Clients in detail when an advisory relationship has commenced. At the start of the advisory relationship, the Client will execute a Limited Power of Attorney, which will grant our firm discretion over the account(s). Additionally, the discretionary relationship will be outlined in the Advisory Contract and signed by the Client. Clients may limit our discretion by requesting certain restrictions on investments. However, approval of such requests are at the firm's sole discretion.

If CMC has engaged an Outside Manager to assist with the management of Client's portfolio, CMC has the discretion to direct the Outside Manager to buy or sell securities for Client's portfolio without obtaining prior Client approval for each transaction.

Item 17: Voting Client Securities

We do not vote Client proxies. 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 has any questions 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

We have no financial commitment that impairs our ability to meet contractual and fiduciary commitments to our Clients, nor have we been the subject of any bankruptcy proceeding. We do not have custody of Client funds or securities, except as disclosed in Item 15 above, or require or solicit prepayment of more than \$500 in fees six months or more in advance.

Item 19: Requirements for State-Registered Advisers

Principal Officers

Nicholas George serves as CMC's CCO and remains a principal of the firm. Shane Duckworth is also a principal and Partner and Wealth Advisor. Austin Wolfe serves as Director of Retirement Plan Services and is an Investment Adviser Representative of the firm. Joe Anderson serves as Director of Defined Contribution Plans and is an Investment Adviser Representative of the firm. Information about each individual's education, business background, and outside business activities can be found in their respective ADV Part 2B brochure supplements attached to this brochure.

Outside Business

All outside business information, if applicable, of CMC is disclosed in Item 10 of this Brochure.

Performance-Based Fees

Neither CMC, Nicholas George, Shane Duckworth, Austin Wolfe, nor Joe Anderson is compensated by performance-based fees.

Material Disciplinary Disclosures

No management person at CMC 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

CMC nor any management person of the firm, has any relationship or arrangement with issuers of securities.

Item 1: Cover Page

ClearMind Capital LLC

840 S Front St.
Columbus, OH 43206
614-254-5501

<https://www.clearmind-capital.com/>

Form ADV Part 2B – Brochure Supplement

Dated: August 5, 2026

For

Nicholas George

Owner and Chief Compliance Officer

This brochure supplement provides information about Nicholas George that supplements the ClearMind Capital LLC ("CMC") brochure. You should have received a copy of that brochure. Please contact Nicholas George if you did not receive CMC's brochure or if you have any questions about the contents of this supplement.

Additional information about Nicholas George is available on the SEC's website at www.adviserinfo.sec.gov which can be found using the identification number 7195246.

Item 2: Educational Background and Business Experience

Nicholas George

Born: 1994

Educational Background

- 2018 – BBA, Finance, Ohio University

Business Experience

- 12/2024 – Present, ClearMind Capital LLC, Owner and CCO
- 02/2022 – 12/2024, Northwestern Mutual,, Registered Representative
- 05/2021 – 01/2022, LPL Financial, Financial Advisor
- 10/2019 – 05/2021, Cetera Investment Services, Financial Advisor

Professional Designation(s)

CFP® (Certified Financial Planner®):

Nicholas George is certified for financial planning services in the United States by Certified Financial Planner Board of Standards, Inc. ("CFP Board"). Therefore, Nicholas George may refer to himself as a CERTIFIED FINANCIAL PLANNER™ professional or a CFP® professional, and Nicholas George may use these and CFP Board's other certification marks (the "CFP Board Certification Marks"). The CFP® certification is voluntary. No federal or state law or regulation requires financial planners to hold the CFP® certification. You may find more information about the CFP® certification at www.cfp.net.

CFP® professionals have met CFP Board's high standards for education, examination, experience, and ethics. To become a CFP® professional, an individual must fulfill the following requirements:

- Education – Earn a bachelor's degree or higher from an accredited college or university and complete CFP Board-approved coursework at a college or university through a CFP Board Registered Program. The coursework covers the financial planning subject areas CFP Board has determined are necessary for the competent and professional delivery of financial planning services, as well as a comprehensive financial plan development capstone course. A candidate may satisfy some of the coursework requirements through other qualifying credentials.
- Examination – Pass the comprehensive CFP® Certification Examination. The examination is designed to assess an individual's ability to integrate and apply a broad base of financial planning knowledge in the context of real-life financial planning situations.
- Experience – Complete 6,000 hours of professional experience related to the personal financial planning process, or 4,000 hours of apprenticeship experience that meets additional requirements.
- Ethics – Satisfy the Fitness Standards for Candidates for CFP® Certification and Former CFP® Professionals Seeking Reinstatement and agree to be bound by CFP Board's Code of Ethics and Standards of Conduct ("Code and Standards"), which sets forth the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements to remain certified and maintain the right to continue to use the CFP Board Certification Marks:

- **Ethics** – Commit to complying with CFP Board’s Code and Standards. This includes a commitment to CFP Board, as part of the certification, to act as a fiduciary, and therefore, act in the best interests of the client, at all times when providing financial advice and financial planning. CFP Board may sanction a CFP® professional who does not abide by this commitment, but CFP Board does not guarantee a CFP® professional's services. A client who seeks a similar commitment should obtain a written engagement that includes a fiduciary obligation to the client.
- **Continuing Education** – Complete 30 hours of continuing education every two years to maintain competence, demonstrate specified levels of knowledge, skills, and abilities, and keep up with developments in financial planning. Two of the hours must address the Code and Standards.

Chartered Financial Consultant (ChFC): This designation is issued by The American College and is granted to individuals who have at least three years of full-time business experience within the five years preceding the awarding of the designation. The candidate is required to take seven mandatory courses which include the following disciplines: financial, insurance, retirement and estate planning; income taxation, investments and application of financial planning; as well as two elective courses involving the application of the aforementioned disciplines. Each course has a final proctored exam and once issued, the individual is required to submit 30 hours of continuing education every two years.

Chartered Life Underwriter® (CLU®)

This designation is issued by The American College and is granted to individuals who have at least three years of full-time business experience within the five years preceding the awarding of the designation. The candidate is required to take a series of mandatory courses which include, for example, the following: insurance planning, life insurance law, fundamentals of estate planning, planning for business owners, income taxation, group benefits, planning for retirement needs, and investments. Each course has a final proctored exam and once issued, the individual is required to submit 30 hours of continuing education every two years.

Integrative Wealth Advisor® (IWA®)

A designation focused on aligning financial planning with life goals, values, and overall well-being—integrating money decisions with purpose, clarity, and intentional living. Helping clients align financial decisions with identity, values, and long-term vision. Drawing from ancient wisdom, modern psychology, and strategic coaching, they offer a human-centered alternative to traditional financial planning.

IWAs support clients in redefining success, clarifying priorities, and transforming money into a tool for meaningful living not just financial accumulation.

Item 3: Disciplinary Information

Nicholas George has never 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

Nicholas George is not involved in any outside business activities.

Item 5: Additional Compensation

Nicholas George does not receive commissions or other compensation from the sale of insurance products, securities, or other investment products nor from any person or company outside of ClearMind Capital LLC.

Item 6: Supervision

Nicholas George as Chief Compliance Officer of CMC, supervises the advisory activities of our firm. Nicholas George is bound by and will adhere to the firm's policies and procedures and Code of Ethics. Clients may contact Nicholas George at the phone number on this brochure supplement.

Item 7: Requirements for State Registered Advisers

Nicholas George has NOT been involved in an arbitration, civil proceeding, self-regulatory proceeding, administrative proceeding, or a bankruptcy petition.

Item 1: Cover Page

ClearMind Capital LLC

840 S Front St
Columbus, OH 43206
614-254-5501

<https://www.clearmind-capital.com/>

Form ADV Part 2B – Brochure Supplement

Dated: August 5, 2026

For

Shane Duckworth

Partner and Wealth Advisor

This brochure supplement provides information about Shane Duckworth that supplements the ClearMind Capital LLC ("CMC") brochure. You should have received a copy of that brochure. Please contact Nicholas George if you did not receive CMC's brochure or if you have any questions about the contents of this supplement.

Additional information about Shane Duckworth is available on the SEC's website at www.adviserinfo.sec.gov which can be found using the identification number 7357204.

Item 2: Educational Background and Business Experience

Shane Duckworth

Born: 1992

Educational Background

- 2019 – B.S, Accounting & Finance, Ohio Dominican University

Business Experience

- 07/2025 – Present, ClearMind Capital LLC, Partner & Wealth Advisor
- 07/2015 – Present, Duckworth Enterprises and SC Wash & Tan, Manager
- 01/2022 – 07/2025, Northwestern Mutual, Registered Representative
- 03/2021 – 10/2021, JPMorgan Securities LLC, Sr Serv Investment Spec

Professional Designation(s)

Shane Duckworth does not hold any professional designations.

Item 3: Disciplinary Information

Shane Duckworth has never 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

In addition to his role with ClearMind Capital, Shane Duckworth serves as the manager of a family-owned business operating under the names Duckworth Enterprises and SC Wash and Tan, which manage laundromats and tanning salons located in Canal Winchester, Ohio. This activity is not investment-related. Shane assists with property management and maintenance responsibilities for approximately six hours per week, typically during evenings and weekends. These duties do not interfere with his responsibilities at ClearMind Capital, nor do they present any conflicts of interest.

Item 5: Additional Compensation

Shane Duckworth does not receive any economic benefit from any person, company, or organization, in exchange for providing Clients advisory services through CMC.

Item 6: Supervision

Shane Duckworth is supervised by Nicholas George, Chief Compliance Officer of ClearMind Capital. Nicholas George is responsible for overseeing Shane's advisory activities and ensuring adherence to the firm's policies, procedures, and Code of Ethics. Clients may contact Nicholas George at the phone number listed on this brochure supplement with any questions regarding Shane's advisory services.

Item 7: Requirements for State Registered Advisers

Shane Duckworth has NOT been involved in an arbitration, civil proceeding, self-regulatory proceeding, administrative proceeding, or a bankruptcy petition.

Item 1: Cover Page

ClearMind Capital LLC

840 S Front St
Columbus, OH 43206
614-254-5501

<https://www.clearmind-capital.com/>

Form ADV Part 2B – Brochure Supplement

Dated: August 5, 2026

For

Austin Wolfe

Director of Retirement Plan Services

This brochure supplement provides information about Austin Wolfe that supplements the ClearMind Capital LLC ("CMC") brochure. You should have received a copy of that brochure. Please contact Nicholas George if you did not receive CMC's brochure or if you have any questions about the contents of this supplement.

Additional information about Austin Wolfe is available on the SEC's website at www.adviserinfo.sec.gov which can be found using the identification number 8083108.

Item 2: Educational Background and Business Experience

Austin Wolfe

Born: 1995

Educational Background

- 2017 – B.S, Criminal Justice, Michigan State University

Business Experience

- 06/2026 – Present, ClearMind Capital LLC, Director of Retirement Plan Services
- 01/2018 – Present, U.S. Army
- 04/2025 – 06/2026, J.P Morgan Institutional Investments, Registered Representative

Professional Designation(s)

Austin Wolfe does not hold any professional designations.

Item 3: Disciplinary Information

Austin Wolfe has never 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

In addition to his role with ClearMind Capital, Austin Wolfe serves as an Army Reserve Officer for the U.S. Army. Located at 4185 Wright Ave, Wright-Patterson AFB, OH 45433. This activity is not investment-related. Austin serves 16 hours a month normally on weekends. These duties do not interfere with his responsibilities at ClearMind Capital, nor do they present any conflicts of interest.

Item 5: Additional Compensation

Austin Wolfe does not receive any economic benefit from any person, company, or organization, in exchange for providing Clients advisory services through CMC.

Item 6: Supervision

Austin Wolfe is supervised by Nicholas George, Chief Compliance Officer of ClearMind Capital. Nicholas George is responsible for overseeing Austin's advisory activities and ensuring adherence to the firm's policies, procedures, and Code of Ethics. Clients may contact Nicholas George at the phone number listed on this brochure supplement with any questions regarding Austin's advisory services.

Item 7: Requirements for State Registered Advisers

Austin Wolfe has NOT been involved in an arbitration, civil proceeding, self-regulatory proceeding, administrative proceeding, or a bankruptcy petition.

Item 1: Cover Page

ClearMind Capital LLC

840 S Front St
Columbus, OH 43206
614-254-5501

<https://www.clearmind-capital.com/>

Form ADV Part 2B – Brochure Supplement

Dated: August 5, 2026

For

Joe Anderson

Director of Defined Contribution Plans

This brochure supplement provides information about Joe Anderson that supplements the ClearMind Capital LLC ("CMC") brochure. You should have received a copy of that brochure. Please contact Nicholas George if you did not receive CMC's brochure or if you have any questions about the contents of this supplement.

Additional information about Joe Anderson is available on the SEC's website at www.adviserinfo.sec.gov which can be found using the identification number 7643999.

Item 2: Educational Background and Business Experience

Joe Anderson

Born: 1996

Educational Background

- 2018 – B.S. Sports Management, Ohio University

Business Experience

- 06/2026 – Present, ClearMind Capital LLC, Director of Defined Contribution Plans
- 09/2023 – 07/2026, J.P Morgan Institutional Investments, Internal Client Advisor
- 10/2022 – 09/2023, J.P Morgan Distribution Services, Shareholder Services
- 05/2022 – 10/2022, Homespire Mortgage, Recruiting Coordinator
- 02/2021 – 05/2022, Go Mortgage, Loan Officer
- 10/2019 – 02/2021, One-up Business Concepts, Assistant Manager
- 05/2018 – 09/2019, Unemployed

Professional Designation(s)

Joe Anderson does not hold any professional designations.

Item 3: Disciplinary Information

Joe Anderson has never 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

Joe Anderson is not involved in any outside business activities.

Item 5: Additional Compensation

Joe Anderson does not receive any economic benefit from any person, company, or organization, in exchange for providing Clients advisory services through CMC.

Item 6: Supervision

Joe Anderson is supervised by Nicholas George, Chief Compliance Officer of ClearMind Capital. Nicholas George is responsible for overseeing Joe's advisory activities and ensuring adherence to the firm's policies, procedures, and Code of Ethics. Clients may contact Nicholas George at the phone number listed on this brochure supplement with any questions regarding Joe's advisory services.

Item 7: Requirements for State Registered Advisers

Joe Anderson has NOT been involved in an arbitration, civil proceeding, self-regulatory proceeding, administrative proceeding, or a bankruptcy petition.