Clarity Financial, LLC

Customer Relationship Summary (Form CRS)

March 19, 2026

Introduction

Clarity Financial, LLC, d/b/a RIA Advisors is registered with the Securities and Exchange Commission (SEC) as an investment advisor. We are an investment advisor and provide advisory accounts and services. This document gives you a summary of the types of services we provide and how you pay. Brokerage and investment advisory services and fees differ, and it is important for the retail investor to understand the differences. Free and simple tools are available for you to research firms and financial professionals at www.investor.gov/CRS, a website maintained by the SEC. These tools can also provide you with educational materials about broker-dealers, investment advisors, and investing.

What investment services and advice can you provide me?

We offer investment advisory services and advice on a regular basis to retail investors. Our services include discussing your investment goals, designing with you a strategy to achieve your investment goals, and the on-going monitoring of your account. We will generally contact you periodically regarding your investment portfolio. Other advisory services we provide include financial planning, subadviser services, and retirement plan services.

We provide our advisory services on a discretionary and non-discretionary basis. Our discretionary authority is generally granted at the outset of our advisory relationship in our client agreement to select the identity and amount of securities to be bought or sold during your advisory relationship with us. With respect to our non-discretionary services, you should be aware that you make the ultimate decision regarding your investment holdings, including the purchase and or sale of those investments. Our investment advice generally covers equities, debt, options, futures, and mutual funds. Other firms could provide advice on a wider range of choices, some of which might have lower cost. We generally require that clients have a minimum of $15,000 in investment assets to open an account with us, however, we may waive the minimum in our sole discretion.

Additional Information

For additional information, please see our Form ADV, Part 2A brochure, Items 4 & 7, our Items 4.A. & 5 of our Form ADV Part 2A and Part 1 or on our website: http:riaadvisors.com. You can also contact us at 281-501-1791.

Conversation Starter: - Ask your financial professional -

- ***Given my financial situation, should I choose an investment advisory service? Why or why not?***
- ***How will you choose investments to recommend to me?***
- ***What is your relevant experience, including your licenses, education, and other qualifications? What do these qualifications mean?***

What fees will I pay?

Principal Fees and Costs

Retail investors will incur the fees described below for investment advisory services, which are negotiated between you the client, and your financial advisor. The principal fees for our investment advisory services are: (i) Asset-based fees, which are an on-going fee, and based upon a percentage of the assets managed by us; and (ii) Fixed fees for financial planning and general investment consulting services.

Our fees vary and are negotiable. The amount you pay will depend, for example, on the services you receive and the amount of assets in your account. Additionally, the amount paid to us and your financial professional generally does not vary based on the type of investments we select on your behalf. The asset-based fee reduces the value of your account and will be deducted from your account.

The more assets you have in the advisory account, including cash, the more you will pay us. We therefore have an incentive to increase the assets in your account in order to increase our fees. You pay our fee quarterly even if you do not buy or sell your investment assets.

Other Fees and Costs

You will also pay transaction fees on non-wrap programs, and other third-party costs and expenses incurred in in management of your assets. These costs include charges imposed by custodians, and others, such as custodial

fees, deferred sales charges, wire transfer and electronic fund fees, and other fees and taxes on custodial brokerage accounts and securities transactions. Some investments (such as mutual funds and variable annuities) impose additional fees that will reduce the value of your investment over time.

Additional Information

You will pay fees and costs whether you make or lose money on your investments. Fees and costs will reduce any amount of money you make on your investments over time. Please make sure you understand what fees and costs you are paying.

See our Form ADV, Part 2A brochure, Items 5 and 12. as applicable and other applicable documents for additional information regarding our fees and costs.

Conversation Starter: Ask your financial professional and start a conversation about the impact of fees and costs on investments -

- ***Help me understand how these fees and costs might affect my investments. If I give you $10,000 to invest, how much will go to fees and costs, and how much will be invested for me?***

What are your legal obligations to me when acting as my investment advisor?

When we act as your investment advisor, *we have to act in your best interest and not put our interests ahead of yours. At the same time, the way we make money creates some conflicts with your interests. You should understand and ask us about these conflicts because they can affect the investment advice that we provide you. Here are some examples to help you understand what this means:*

- Our financial professionals can receive commissions and therefore have an incentive to recommend products that provide them or us additional compensation over those that do not.
- Your custodian provides services to us, including research, execution, brokerage, custody and access to mutual funds and other investments. Additionally, other services provided assist us in managing and administering clients' accounts. These services are provided based in part on the assets held at the respective custodians, and as such, creates an incentive for us to direct clients to their custodial platforms.

Additional Information

For more detailed information about our conflicts of interest, see our Form ADV, Part 2A brochure, Item 12 and 14, and Part 1.

Conversation Starter: Ask your financial professional -

- **How might your conflicts of interest affect me, and how will you address them?**

How do your financial professionals make money?

Your financial professional earns compensation based upon a portion of the revenue we earn from you for providing you with those advisory services. As a result, your financial professional may have a financial incentive not to reduce fees. Additionally, your financial professionals are compensated based on factors such as the amount of client assets they service, the time and complexity required to meet a client's needs, and the sale of insurance products. This gives your financial professional an incentive to encourage you to increase the size of your investment account and to maintain your investment account with us or recommend certain products or services offered by our affiliates.

Do you or your financial professionals have legal or disciplinary history?

No for our firm. Yes for our financial professionals. Please see www.investor.gov/CRS for a free and simple search tool to research the background and experience of us and our financial professionals.

Conversation Starter: Ask your financial professional- **As a financial professional, do you have any disciplinary history? For what type of conduct?**

Additional Information

For additional information regarding our services, or if you would like additional, up-to-date information or a copy of this disclosure, contact Connie Mack by phone at 281-501-1791, or by email at connie@riaadvisors.com.

Conversation Starter: Ask your financial professional -

- ***Who is my primary contact person? Is he or she a representative of an investment-advisor or a broker-dealer? Who can I talk to if I have concerns about how this person is treating me?***

Exhibit A

Material Changes

2/13/2026 - Revised our answer, ***Do you or your financial professionals have legal or disciplinary history?***