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Clarity Northwest Wealth Management, LLC

www.claritynorthwest.com

The Principal Office and Place of Business for
Clarity Northwest Wealth Management, LLC is a Private Residence.
Please contact us by phone to make an appointment.

206-258-5305

Form ADV Part 2A
Firm Brochure
February 24, 2021

This Brochure provides information about the qualifications and business practices of Clarity Northwest Wealth Management, LLC (“Clarity Northwest” or “the firm”). If you have any questions about the contents of this Brochure, please contact Elizabeth F. Weil, Principal, at 206-258-5305 or lisa@claritynorthwest.com.

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.

Clarity Northwest is a registered investment adviser. Registration of an Investment Adviser does not imply any particular level of training or skill. Advisers will typically provide both oral and written communications (including but also beyond this Firm Brochure) and, taken all together, these should help you assess their qualifications and determine if you would like to hire them.

Additional information about Clarity Northwest also is available on the SEC’s website at www.adviserinfo.sec.gov. You can search this site by a unique identifying number, known as a CRD number. The CRD number for Clarity Northwest is 168938.

Item 2 - Material Changes

Clarity Northwest filed its annual amendment on February 23rd, 2021 at which time this Brochure was materially amended to reflect an increase in the firm's fees from \$250 per hour to \$280 per hour. This amendment, filed on February 24th, 2021, includes further details regarding Clarity Northwest's invoice and payment procedures. Please refer to Item 5 on page 2 to learn more.

A copy of this Brochure may be requested at any time free of charge by contacting Elizabeth F. (Lisa) Weil, Principal, at 206-258-5305.

Additional information about Clarity Northwest is also available via the SEC's web site www.adviserinfo.sec.gov. The SEC's web site also provides information about any persons affiliated with Clarity Northwest who are registered, or are required to be registered, as investment adviser representatives of Clarity Northwest.

Please note: Throughout this document, Clarity Northwest shall also be referred as the "firm," "our," "we" or "us." These terms are utilized for the reader's ease of use while reviewing the brochure and are not meant to imply the firm is larger than it actually may be at the time of publication.

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Item 4 – Advisory Business

Clarity Northwest Wealth Management, LLC, doing business as Clarity Northwest, was organized in 2013 in the state of Washington, and is solely owned by Elizabeth F. Weil.

Clarity Northwest provides Fee-Only Financial Planning Services on an hourly basis. Fee-Only means the firm accepts no commissions, referrals, or finder's fees. The firm subscribes to the fiduciary standard which means we're committed to act in the utmost good faith, performing our services in a manner believed to be in clients' best interests.

Financial Planning Services

Financial Planning Services may be broad-based or more narrowly focused depending on each client's needs and wishes. When services focus only on certain areas of client interest, the client must understand that their overall financial situation or needs may not be fully addressed due to the limitations they have established.

To deliver our services, Clarity Northwest gathers information through questionnaires and worksheets completed by the client along with in-depth personal interviews. The information gathered includes data that reflect the client's goals, current financial condition, attitudes towards risk, and future plans. Related documents and information supplied by the client are carefully reviewed. A written report is prepared which includes recommendations to address the client's stated goals and objectives. Recommendations are not limited to any specific product or service offered by a broker dealer or insurance company.

The type of report and recommendations provided to clients will vary depending on the services requested. In general, a financial plan may address any or all of the following areas of concern:

CURRENT FINANCIAL CONDITION: Analysis of the client's current financial resources and obligations, with recommendations as to how to improve the client's overall financial standing.

CASH FLOW ANALYSIS: Analysis of the client's current and future cash flows, including debt, with recommendations as to how to improve the client's overall financial standing.

DEBT MANAGEMENT: Strategies and recommendations for reducing and/or eliminating debt.

GOAL FUNDING: Strategies and recommendations to reach specific financial goals.

EDUCATION PLANNING: Analysis and review of college savings strategies, state pre-paid and other tax advantaged savings plans, as well as other financial aid resources.

RETIREMENT PLANNING: Analysis of current and alternative strategies to help the client achieve specific retirement goals.

INVESTMENTS: Analysis of current and alternative investments and costs, examining potential long-term effects, recommending appropriate options, allocations, and/or other adjustments.

TAX PLANNING: Analysis and review of appropriate tax planning options and strategies.

RISK ANALYSIS: Review of current coverages and exposures in the areas of auto, home, health, disability, life, and long-term care.

For more in-depth tax, insurance, and/or estate planning issues, Clarity Northwest may also recommend clients seek the advice of a qualified accountant, insurance agent, and/or attorney. The firm will consult and communicate with these outside professionals on client matters only with the client's written authorization.

Please note that the services Clarity Northwest provides do not include the implementation of our recommendations. While we will assist where possible, implementation of Financial Planning recommendations is the client's responsibility and at the client's discretion.

Clients are also encouraged to review their plan on a regular basis, whether there are changes in their own financial situation, goals, needs, investment objectives, or changes in the broader economic climate.

Educational Presentations & Workshops

In addition to Financial Planning Services, Clarity Northwest may also offer educational presentations, classes, and / or workshops on general planning topics. Clarity Northwest offers these presentations to schools and the general public, as well as to public and private companies, customizing presentations intended for specific employee groups. Topics may include but are not limited to: fundamentals of financial literacy, credit and debt, life planning, planning issues for women, saving for retirement, the nuts and bolts of stock awards and/or options, how to navigate sudden wealth, etc. All presentations are meant to be general and educational in nature and do not include personal recommendations or individualized advice.

Item 5 - Fees and Compensation

Clarity Northwest is a Fee-Only firm. Clarity Northwest does not sell products for compensation, such as stocks, bonds, mutual funds, annuities, insurance, limited partnerships, or other commissioned products. No finder's fees or commissions in any form are accepted.

Financial Planning Fees

Clarity Northwest charges \$280 per hour (effective February 23, 2021.) The total cost of an engagement is determined based on the nature and complexity of the engagement, the number of financial planning analysis areas requested by the client, the range and depth of the client's questions, the amount of hours to complete the engagement, and the different reports to be produced. The length of time it takes to provide a written report and recommendations will depend on each client's personal situation.

For each prospective Financial Planning client, Clarity Northwest provides an estimate for the total cost of the engagement, specifying the requested scope of services and deliverables. All fees are agreed upon prior to entering into a contract with the client. In certain circumstances, Clarity Northwest's fees may be negotiable. One-half of the anticipated project cost is due upon project commencement. And while Clarity Northwest may request a retainer upon completion of the firm's initial fact-finding session with the client, advance payment will never exceed \$500 for work that will not be completed within six months. The remaining balance for a project is due upon completion. In all instances, Clarity Northwest will send the client a written invoice including, the fee, the formula used to calculate the fee, the fee calculation itself, and the time period covered by the fee. Clarity Northwest will send this information to the client concurrent with the request for payment. Prompt payment is always appreciated. A late charge of 1.0% per month will be charged upon any balance unpaid within one month of the invoice date.

Clarity Northwest's Financial Planning Services agreement may be canceled at any time, by either party, for any reason upon receipt of 48 hours written notice. In either case, upon termination of any account or project, any prepaid or unearned fees will be promptly refunded.

Clients also have the right to terminate an agreement without penalty within five business days after entering into the agreement if the client has not received Clarity Northwest's ADV Part 2 within 48 hours of signing the client agreement.

Educational Presentations & Workshops

Fees for educational presentations, classes, and/or workshops offered to the general public may range from \$50 to \$1,000 per person per event. The fee charged will depend upon the length of time for the class or workshop, the topic/s to be covered, the level of depth per topic, the location of the class or workshop, and the total number of attendees. Fees for presentations delivered to employees of public or private companies may be negotiable but will typically be a fixed amount comprised of the time required to prepare the material, to engage with the sponsor, as well as -- depending on the location of the event -- the time and expenses involved in travel. For each presentation (or series of presentations,) attendees or sponsors will receive an advisory contract with the agreed upon fee or fees clearly noted.

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

Clarity Northwest does not charge any performance-based fees (fees based on a share of capital gains on or capital appreciation of the assets of a client). All fees are calculated as described above and are not charged on the basis of income or capital gains or capital appreciation of the funds or any portion of the funds of an advisory client.

Item 7 – Types of Clients

Clarity Northwest provides Financial Planning Services to individuals, couples, families, trusts, estates, and charitable organizations that need to plan for their financial future and wish professional direction. The firm has no minimum net worth or other investment requirements for its clients.

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

Methods of Analysis

When clients engage Clarity Northwest to provide investment advice, we focus first on getting a clear picture of the client's financial situation, including the client's needs and goals, and an estimate of their current and future resources. Additionally, in order to develop an appropriate asset allocation for clients, Clarity Northwest considers each client's, willingness, ability, and need to take risk. As part of this, Clarity Northwest may use questionnaires and/or Monte Carlo simulations to assess the client's tolerance for risk. Weighing all these different inputs, the firm then makes asset allocation and investment recommendations designed, in the firm's best judgment, to strike a balance between meeting the client's overall goals, and minimizing exposure to market risk.

A Monte Carlo simulation is a standard statistical approach for dealing with uncertainty and, as with any method used to make projections into the future, there are several risks associated with this method. This may result in the client not being able to achieve their financial goals.

The risks associated with Monte Carlo simulations include:

- The risk that expected future cash flows will not match those used in the analysis
- The risk that future rates of return will fall short of estimates used in the simulation
- The risk that inflation will exceed the estimates used in the simulation
- For taxable clients, the risk that tax rates will be higher than assumed in the analysis
- The risk that a “normal” statistical distribution may not apply

Investment Strategy

Clarity Northwest's approach to investments is based on long-term investment strategies incorporating the principles of Modern Portfolio Theory. This approach is based on long established research showing that markets are efficient over longer periods of time and that investors' long-term returns are determined principally by asset allocation decisions (i.e. the appropriate allocation of assets across diverse investment categories, i.e. stocks vs. bonds, domestic vs. international stocks, large cap vs. small cap stocks, etc.), rather than market timing or stock picking.

Research indicates that the majority of professional active managers consistently underperform their benchmark. Research also indicates that individual investors commonly underperform standard market indices and benchmarks as they succumb to the temptation of boom and bust cycles. Given this, Clarity Northwest strives to provide clients with both an investment plan and a discipline to help clients achieve reasonably comparable benchmark returns.

Once an appropriate asset allocation has been determined for the client, the firm builds recommendations for a diversified portfolio with the goal of providing the client with broad exposure to targeted asset classes.

Portfolios are constructed using broadly-traded, open end mutual funds and/or ETF's. Clarity Northwest generally believes that passive funds are the most appropriate choice for investors as they offer greater precision in overall portfolio design while minimizing the risks of performance chasing and style drift. In certain circumstances however, the firm may still recommend actively managed funds due to legacy positions or in instances where the client's options are more constrained.

Through proper asset allocation and a strong focus on keeping costs and turnover low, Clarity Northwest tries to ensure that more of the client's money actually works for the client. Additionally, where practical and appropriate, in order to minimize taxes, the firm may try to help clients optimize the location of assets, considering both taxable and tax deferred accounts. The firm's goal is to help clients achieve a cost effective, tax efficient portfolio that helps the client address their short and long term goals.

Clarity Northwest's investment approach is designed to not require continual monitoring or constant adjustment of the client's holdings. The firm however does believe that it's helpful to review a financial plan annually to revisit the client's goals, review changes to cash flow or anticipated spending, assess tax projections, review beneficiaries and/or insurance coverage, review legislative changes and possible related effects on the client's plan, or review any other issues that may affect the plan. Regular reviews also help maintain the desired balance of risk and return in the portfolio and ensure the portfolio is continuing to meet the client's objectives and that individual investments remain appropriate. Clients may re-engage Clarity Northwest as needed for these financial check-ups and/or other ongoing questions. It is the client's responsibility to initiate these follow-on engagements.

Risk of Loss

Risk and reward are inextricably linked and Clarity Northwest's investment approach acknowledges that all investments involve risk -- and the potential loss of principal. This is the risk that the value of securities (mutual funds, ETFs, individual stocks, and bonds), when sold or otherwise disposed of, may be less than the price paid for the securities. Even when the value of securities sold is greater than the price paid, there is the risk that the appreciation will be less than inflation. In other words, the purchasing power of the proceeds may be less than the purchasing power of the original investment.

When investing in securities, clients should be prepared to bear the risk of losses. Unfortunately, the alternative, avoiding all investments and sitting on cash, also involves risk, the risk of lost purchasing power due to rising prices. This is every investor's dilemma.

The mutual funds and ETFs utilized by Clarity Northwest may include funds invested in domestic and international equities, real estate investment trusts (REITs), commodities, and corporate and government fixed income securities. Mutual funds and ETF's invested in equities may include large capitalization, medium capitalization, and small capitalization stocks. Mutual funds and ETF's invested in fixed income securities are subject to the same interest rate, inflation and credit risks associated with their underlying bond holdings.

The riskiest mutual funds Clarity Northwest uses in its investment plans include U.S. and International small capitalization and small capitalization value funds, emerging markets funds, and possibly commodity futures funds. Conservative, high quality, fixed income securities (bonds) have lower risk of loss of principal due to credit risk but may still face other risks. Interest rate risk refers to the risk that rising interest rates will cause the value of outstanding bonds to decline. Additionally, most bonds (with the exception of Treasury Inflation Protected Securities, or TIPS) present the risk of lost purchasing power if bond returns fail to keep pace with inflation. Both interest rate risk and the risk of lost purchasing power can be amplified by bonds with longer maturities.

Certain funds utilized by Clarity Northwest may contain international securities. Investing outside the United States involves additional risks, such as currency fluctuations, periods of illiquidity, and price volatility. These risks may be greater with investments in developing countries.

More information about the risks of any particular market sector can be reviewed in representative fund prospectuses.

Item 9 - Disciplinary Information

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to the client's evaluation of Clarity Northwest or the integrity of Clarity Northwest's management. Clarity Northwest has no disciplinary information to report.

Item 10 - Other Financial Industry Activities and Affiliations

The Garrett Planning Network

Clarity Northwest is a member of the Garrett Planning Network, an organization for Fee-Only financial planners that provides a professional community of skilled, like-minded advisors, a forum for sharing best practices, updates on industry and regulatory trends, as well as on-going education on a wide range of professional and technical topics. Clarity Northwest pays an annual membership fee to participate.

The National Association of Personal Financial Advisors (NAPFA)

Clarity Northwest is also a member of The National Association of Personal Financial Advisors, a professional association committed to providing education and support to over 3,000 Fee-Only financial advisors located all across the country. Clarity Northwest pays an annual membership fee to participate.

Item 11 - Code of Ethics

Clarity Northwest adheres to the Code of Ethics and Professional Responsibility adopted by the CFP® Board of Standards Inc., and the firm's Code of Ethics reflects this. The firm accepts the obligation not only to comply with the mandates and requirements of all applicable Federal and State laws and regulations, but also to take responsibility to act in a professional and ethical manner in all the firm's activities.

Clarity Northwest's Code of Ethics also outlines the firm's fiduciary duties and responsibilities to clients, and includes a commitment to protect the confidentiality of client information and a prohibition on the use of material non-public information.

The firm's Principal may, on occasion, personally buy/sell mutual funds and ETFs which the firm also recommends to clients. These transactions are in broadly traded investments where personal ownership is not likely to present a conflict of interest. Clarity Northwest will not recommend an investment to clients if the firm feels ownership of the investment would create a conflict of interest.

Clarity Northwest will provide a complete copy of its Code of Ethics to any client or prospective client upon request.

Item 12 - Brokerage Practices

Clarity Northwest is not affiliated with any bank, custodian, or brokerage firm and receives no compensation from any such organization.

Item 13 - Review of Accounts

Clarity Northwest does not provide continuous monitoring of its Financial Planning recommendations. We recommend clients review their Plan at least annually, and/or whenever there have been any material changes to their personal financial situation or the broader economic climate. Clarity Northwest is happy to work with clients if they choose to engage the firm for a review of their plan.

Item 14 - Client Referrals and Other Compensation

The only compensation Clarity Northwest receives is in the form of hourly fees paid directly by the firm's clients. Clarity Northwest does not receive any fees for client referrals.

Clarity Northwest is a member of the Garrett Planning Network, an organization that assists Fee-Only financial planning practices. Clarity Northwest pays an annual membership fee to the Garrett Planning Network but does not engage in any referral arrangements.

Item 15 – Custody

Clarity Northwest does not assume custody of client assets.

Item 16 – Investment Discretion

Clarity Northwest does not request, or assume discretionary authority to manage assets on behalf of clients.

Item 17 – Voting Client Securities

Clarity Northwest does not accept the authority to vote proxies on behalf of its clients.

Item 18 – Financial Information

Clarity Northwest has no financial commitment that impairs its ability to meet contractual and fiduciary commitments to clients, and has not been the subject of a bankruptcy proceeding.

Clarity Northwest does not accept prepayment of fees of more than \$500 per client, six or more months in advance.

Item 19 – Requirements for State-Registered Advisers

Please see Part 2B for information about the education, qualifications, and business background of Clarity Northwest's Principal. There is no other applicable information about Clarity Northwest's management to be reported here.

Item 1 – Cover Page



Elizabeth F. Weil

Clarity Northwest Wealth Management, LLC

(Ms. Weil's office is a private residence.)

206-258-5305

Form ADV Part 2B
Firm Brochure Supplement
February 24, 2021

This Brochure Supplement provides information about Elizabeth Weil and supplements the Clarity Northwest Wealth Management, LLC ("Clarity Northwest") Brochure. You should have received a copy of that Brochure. Please contact Elizabeth Weil if you did not receive Clarity Northwest Wealth Management, LLC's Brochure or if you have any questions about the contents of this supplement.

Additional information about Elizabeth Weil (CRD #5839168) is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2- Educational Background and Business Experience

ELIZABETH F. WEIL

BORN: 1959

EDUCATION & CREDENTIALS:

- CERTIFIED FINANCIAL PLANNER™ certificant
- Boston University, Certificate of Financial Planning Program, 2012
- Harvard Business School, MBA, 1989
- Wellesley College, B.A., Phi Beta Kappa, and Durant Scholar, 1981

BUSINESS BACKGROUND:

- Principal, Clarity Northwest Wealth Management, LLC, Jul-2013 to present
- Financial Advisor, D.A. Davidson, Aug-2010 to Jan-2011
- Independent Consultant, Market Strategy & Business Planning, Sept-1995 to June-2009
- Product Management, Microsoft Corporation, Aug-1989 to Feb-1994
- Systems Engineer, IBM, Jul-1983 to Aug-1987

BUSINESS EXPERIENCE:

Elizabeth Weil has over fourteen years' experience in various capacities in the business world working directly for companies such as IBM and Microsoft and then, separately, serving as an independent consultant to companies like Edmark, Visio, and Microsoft, and for non-profits like The Boyer Children's Clinic and Summer Search.

Early in her career Ms. Weil worked at IBM as a member of various corporate account teams, helping companies like Macy's, ADG, Dick's Sporting Goods, UPS, and Transamerica solve complex business problems through the use of powerful mainframe databases, query tools, and spreadsheet solutions. After obtaining her MBA at Harvard, she worked in a variety of roles at Microsoft, managing product teams, plans, and launches. After Microsoft, she worked independently helping companies and non-profits with market strategy and business planning. At the same time, she began managing private money. Over the years, she realized her passion was to work with individuals and families, helping them understand and address their financial questions. She worked as a volunteer conducting classes at a local high school for Junior Achievement and pursued a course of study through the Certificate of Financial Planning Program offered by Boston University. She passed the CFP® Board Exam in 2012. Her goal now is to take her personal years of experience in managing money, combine that with her formal training and business experience in strategy and planning -- and help clients to the best of her abilities.

Item 3- Disciplinary Information

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of each supervised person providing investment advice. There are no material facts of either a legal or disciplinary nature to disclose with regard to Ms. Weil.

Item 4- Other Business Activities

Ms. Weil does not engage in any other business activities.

Item 5- Additional Compensation

Ms. Weil is the owner of Clarity Northwest Wealth Management, LLC and receives compensation from clients' financial planning fees and from fees she charges to deliver educational presentations and workshops. Ms. Weil does not receive compensation from any third parties for providing investment advice to clients.

Item 6 - Supervision

Elizabeth Weil is the sole owner and officer of Clarity Northwest. There are no other officers or supervised persons at Clarity Northwest. As such, Elizabeth Weil is responsible for supervision of all advisory activities. Ms. Weil's telephone number is 206-258-5305.

Item 7- Requirements for State-Registered Advisers

State registered advisers are required to disclose all material facts regarding certain arbitration events, proceedings, or bankruptcy petitions. There is no material information to report or disclose in this regard.

The CFP® Certification

The CFP® certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP® certification. It is recognized in the United States and a number of other countries for its (1) high standard of professional education; (2) stringent code of conduct and standards of practice; and (3) ethical requirements that govern professional engagements with clients.

To attain the right to use the CFP® marks, an individual must satisfactorily fulfill the following requirements:

Education

Attain a Bachelor's Degree from a regionally accredited United States college or university (or its equivalent from a foreign university) and complete an advanced college-level course of study addressing the financial planning subject areas that CFP Board's studies have determined as necessary for the competent and professional delivery of financial planning services. CFP Board's financial planning subject areas include insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning.

Examination

Pass the comprehensive CFP® Certification Examination. This two day examination includes case studies and client scenarios designed to test one's ability to correctly diagnose financial planning issues and apply one's knowledge of financial planning to real world circumstances.

Experience

Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year); and

Ethics

Agree to be bound by CFP Board's *Standards of Professional Conduct*, a set of documents outlining the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements in order to maintain the right to continue to use the CFP® marks:

Continuing Education – Complete 30 hours of continuing education hours every two years, including two hours on the *Code of Ethics* and other parts of the *Standards of Professional Conduct*, to maintain competence and keep up with developments in the financial planning field; and

Ethics – Renew an agreement to be bound by the *Standards of Professional Conduct*. The Standards prominently require that CFP® professionals provide financial planning services at a fiduciary standard of care. This means CFP® professionals must provide financial planning services in the best interests of their clients.

CFP® professionals who fail to comply with the above standards and requirements may be subject to CFP Board’s enforcement process, which could result in suspension or permanent revocation of their CFP® certification.

The CERTIFIED FINANCIAL PLANNER™, CFP® and federally registered CFP (with flame design) marks (collectively, the “CFP® marks”) are professional certification marks granted in the United States by Certified Financial Planner Board of Standards, Inc. (“CFP Board”).



Clarity Northwest Wealth Management, LLC

Privacy Policy

Clarity Northwest Wealth Management, LLC is committed to client confidentiality and the protection of your privacy. The following information is provided, as required by law, to help you understand our privacy policy and how we will handle and maintain confidential personal information as we fulfill our obligations to protect your privacy. "Personal information" refers to the non-public financial information obtained by Clarity Northwest in connection with carrying out our services.

Information We Collect

Clarity Northwest collects personal information as part of our relationship with you, to provide client services and fulfill legal and regulatory requirements. The type of information Clarity Northwest collects may include:

- Information Clarity Northwest receives from you on various forms (such as profile information, your name, address, birth date, Social Security number, income, assets, etc.);
- Information you provide to Clarity Northwest directly regarding your personal finances or personal circumstances or which Clarity Northwest receives from brokerage statements or other materials and documents that you share or authorize Clarity Northwest to receive.

Information Disclosed In Administering Products and Services

Clarity Northwest will not disclose personal information about current or former clients to non-affiliated third parties except as permitted or required by law. Clarity Northwest does not sell any personal information about you to any third party. Clarity Northwest will not disclose personal information without your authorization, except as required or permitted by law.

Procedures to Protect Confidentiality and Security of Your Personal Information

Clarity Northwest has procedures in place that limit access to personal information to those employees who need to know such information in order to perform business services. In addition, Clarity Northwest maintains physical, electronic and procedural safeguards to guard your non-public personal information.

Clarity Northwest will update its policy and procedures when necessary to ensure that your privacy is maintained and that Clarity Northwest continues to conduct its business in a way that fulfills our commitment to you. If Clarity Northwest makes any material changes in its privacy policy, we will make that information available to our clients through our Web site and/or other communications.