

## Megan Clark's SmartVestor Disclosure

SmartVestor™ is an advertising and referral service for investment professionals operated by The Lampo Group, LLC d/b/a Ramsey Solutions® ("RS"). When you provide your contact information through the SmartVestor site, RS will introduce you to up to five (5) investment professionals ("Pros") that cover your geographic area, including Megan Clark ("Adviser") with BRIGHTER FINANCIAL CAPITAL MANAGEMENT, LLC. RS is a paid, non-client promoter of Pros. Adviser has entered into an agreement with RS under which Adviser pays RS compensation for participating in the SmartVestor program, resulting in a material conflict of interest. Due to the compensation received by RS, it has a financial incentive to introduce you to Pros, including an incentive to present certain Pros that offer their services on a national basis ("National Pros") more often than other National Pros that pay lower fees. Adviser compensates RS through a combination of fees, consisting of a one-time training fee of \$3000.00, a flat monthly membership fee of \$400, and a flat monthly territory fee of \$900 to advertise Adviser's services through SmartVestor and to receive client referrals from interested consumers who are located in Adviser's geographic area. The fees paid by Adviser to RS are paid irrespective of whether you become a client of Adviser and are not passed along to you. However, you should understand that all of the Pros that are available through SmartVestor pay RS fees to participate in the program. Further, the amount of compensation each Pro pays to RS will vary based on certain factors, including whether the Pros participate in training and choose to advertise in local or national markets.

It is up to you to interview Adviser and decide whether you want to hire them. If you decide to hire Adviser, you will enter into an agreement directly with Adviser to provide you with investment advisory services. RS is not affiliated with Adviser and neither RS nor any of its representatives are authorized to provide investment advice on behalf of Adviser or to act for or bind Adviser. RS introduces you to Pros that cover your geographic area based on your zip code. Neither RS nor its affiliates provide investment advice or recommendations as to the selection or retention of any Pro, nor does RS evaluate whether any particular Pro is appropriate for you based on your investment objectives, financial situation, investment needs, or other individual circumstances. No investment advisory agreement with Adviser will become effective until accepted by Adviser. RS does not warrant any services of Adviser or any SmartVestor Pro and makes no claim or promise of any result or success by retaining Adviser. Your use of SmartVestor, including the decision to retain the services of Adviser, is at your sole discretion and risk. Any services rendered by Adviser are solely that of the Adviser. The

contact links provided connect to third-party websites. RS and its affiliates are not responsible for the accuracy or reliability of any information contained on third-party websites. Adviser has completed Ramsey Pro Training and signed a Code of Conduct under which it has agreed to certain general investment principles, such as eliminating debt and investing for the longer-term, but RS does not monitor or control the investment advisory services Adviser provides.