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MAY 02 2019

Department of
Business Oversight**FRANCHISE DISCLOSURE DOCUMENT**

ClearFP Franchising, LLC, an Oregon limited liability company
Three Centerpointe Dr., Suite 160
Lake Oswego, OR 97035
Telephone: (503) 579-1000
Email: tclairmont@clearfp.com
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The offering is for a professional investment and financial planning service branded CLEAR FINANCIAL PARTNERS® specializing in strategic growth, retirement, insurance and related products and services.

The total investment necessary to begin operation of this franchise ranges from \$15,100 to \$61,600. This includes \$3,000 to \$5,000 that must be paid to franchisor or an affiliate.

This disclosure document summarizes certain provisions of your franchise agreement and other information in plain English. Read this disclosure document and all accompanying agreements carefully. You must receive this disclosure document at least 14 calendar-days before you sign a binding agreement with, or make payment to, the franchisor or an affiliate in connection with the proposed franchise sale. **No governmental agency has verified the information contained in this document.**

You may wish to receive your disclosure document in electronic form or another format that is more convenient for you. To discuss the availability of disclosures in different formats, contact ClearFP Franchising, LLC at 3 Centerpointe Dr., Suite 160, Lake Oswego, OR 97035 or (503) 579-1000.

The terms of your contract will govern your franchise relationship. Do not rely on the disclosure document alone to understand your contract. Read all of your contract carefully. Show your contract and this disclosure document to an advisor, such as a lawyer or an accountant.

Buying a franchise is a complex investment. The information in this disclosure document can help you make up your mind. More information on franchising, such as "*A Consumer's Guide to Buying a Franchise*," which can help you understand how to use this disclosure document, is available from the Federal Trade Commission (FTC). You can contact the FTC at 1-877-FTC-HELP or by writing to the FTC at 600 Pennsylvania Avenue, NW, Washington D.C. 20580. You can also visit the FTC's home page at www.ftc.gov for additional information on franchising. There may also be laws on franchising in your state. Ask your state agencies about them.

DATE OF ISSUANCE: April 9, 2019

STATE COVER PAGE

Your state may have a franchise law that requires a franchisor to register or file with a state franchise administrator before offering or selling in your state. REGISTRATION OF THIS FRANCHISE BY A STATE DOES NOT MEAN THAT THE STATE RECOMMENDS THE FRANCHISE OR HAS VERIFIED THE INFORMATION IN THIS DISCLOSURE DOCUMENT.

Call the state franchise administrator listed in Exhibit E for information about the franchisor, or about franchising in your state.

MANY FRANCHISE AGREEMENTS DO NOT ALLOW YOU TO RENEW UNCONDITIONALLY AFTER THE INITIAL TERM EXPIRES. YOU MAY HAVE TO SIGN A NEW AGREEMENT WITH DIFFERENT TERMS AND CONDITIONS TO CONTINUE TO OPERATE YOUR BUSINESS. BEFORE YOU BUY, CONSIDER WHAT RIGHTS YOU HAVE TO RENEW YOUR FRANCHISE, IF ANY, AND WHAT TERMS YOU MIGHT HAVE TO ACCEPT TO RENEW.

Please consider the following RISK FACTORS before you buy this franchise:

1. THE FRANCHISE AGREEMENT REQUIRES YOU TO RESOLVE DISPUTES WITH US BY ARBITRATION ONLY IN PORTLAND, OREGON. OUT OF STATE ARBITRATION MAY FORCE YOU TO ACCEPT A LESS FAVORABLE SETTLEMENT FOR DISPUTES. IT MAY ALSO COST YOU MORE TO ARBITRATE WITH US IN OREGON THAN IN YOUR OWN STATE.
2. THE FRANCHISE AGREEMENT STATES THAT OREGON LAW GOVERNS THE AGREEMENT, AND THIS LAW MAY NOT PROVIDE THE SAME PROTECTIONS AND BENEFITS AS LOCAL LAW. YOU MAY WANT TO COMPARE THESE LAWS.
3. THIS FRANCHISOR IS IN THE EARLY STAGES OF DEVELOPMENT AND HAS LIMITED EXPERIENCE WITH FRANCHISING. THEREFORE, THIS FRANCHISE OPPORTUNITY PRESENTS MORE RISK THAN THAT OF A COMPANY WITH A LONGER OPERATING HISTORY.
4. THE FRANCHISEE WILL BE REQUIRED TO MAKE AN ESTIMATED INITIAL INVESTMENT RANGING FROM \$15,100 TO \$61,600. THESE AMOUNTS MAY EXCEED THE FRANCHISOR'S STOCKHOLDERS EQUITY, WHICH WAS \$8,889 AS OF MARCH 31, 2019.
5. THERE MAY BE OTHER RISKS CONCERNING THIS FRANCHISE.

We may use the services of one or more referral sources to refer potential franchisees. A referral source acts for us, not you and does not offer or sell the franchise. We would pay this person a fee for referring you to us. You should be sure to do your own investigation of the franchise.

State Effective Dates **are listed in the table on the next page.**

State Effective Dates

This franchise offering is under review or on file in the states listed, and effective as of the dates shown, in the table below. In states that do not provide effective dates, where this franchise may be offered in accordance with applicable state law, the effective date is the date of issuance of this disclosure document.

California	Effective Oct. 3, 2018 to April 22, 2019, Application for Renewal Pending
Illinois	Effective Nov. 26, 2018 to April 30, 2019, Application for Renewal Pending
New York	Effective Feb. 14, 2019 to April 30, 2019, Application for Renewal Pending
North Dakota	Effective Nov. 5, 2018 to Nov. 30, 2019
Texas	On File
Washington	Effective Feb. 6, 2019 to Feb. 6, 2020

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