



ClarionAdvisors, Inc.

TRUSTED ADVICE, PERSONALLY DELIVERED

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FORM ADV PART 2A BROCHURE

This brochure provides information about the qualifications and business practices of Clarion Advisors, Inc. If you have any questions about the contents of this brochure, please contact us at 530.889.0200 or Admin@ClarionAdvisors.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.

Additional information about Clarion Advisors, Inc. is also available on the SEC's website at www.adviserinfo.sec.gov. The IARD/CRD number for Clarion Advisors, Inc. is 131081.

Clarion Advisors, Inc. is a Registered Investment Advisor. Registration with the United States Securities and Exchange Commission or any state securities authority does not imply a certain level of skill or training.

ITEM 2
MATERIAL CHANGES

There are no material changes in this brochure from the last annual updating amendment on 02/16/2022 of Clarion Advisors, Inc. Material changes relate to Clarion Advisors, Inc.'s policies, practices or conflicts of interests.

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ITEM 4
ADVISORY BUSINESS

A. Description of our business - Clarion Advisors, Inc. ("Clarion Advisors, Inc.") has been a Registered Investment Advisor in California since 2004. It is wholly owned by Marshall Goins.

B. Description of advisory services we offer - Clarion Advisors, Inc. has always been a firm specializing in financial planning and managing client portfolios.

Financial planning includes tax planning, insurance planning, retirement planning and estate planning. Financial planning services may include consultations and/or written financial plans, which analyze your financial situation and makes appropriate recommendations for strategies and methods of implementation of the strategies.

NOTE: A conflict exists between the interests of the investment advisor and the interests of the clients and; the client is under no obligation to act upon the investment advisor's recommendations and; if the client elects to act upon any of the recommendations, the client is under no obligation to affect the transaction through the investment advisor.

When managing client portfolios, we will take into consideration clients' personal financial situation, which includes employment status, cash reserves, other sources of income, retirement account values, current age, anticipated retirement date, as well as their personal tolerance for risk and volatility. With this information, we will assist clients with developing an appropriate investment strategy. We will monitor and adjust the client portfolios in accordance with the agreed upon investment strategy.

If you want to invest in what are being called "alternative investments" such as commodities, managed futures, private equity, currency or hedge funds, we will help you select and monitor other money managers investing in alternative investments. We have chosen the other money managers based on their relative costs, skills, reputation, dependability and compatibility with our clients and NOT upon any financial arrangement between Clarion Advisors, Inc., and other money managers. (Please refer to Item 11-D)

As it pertains to retirement plan consulting, we will evaluate the Client's financial condition and risk tolerance in order to tailor its securities recommendations to meet the Client's investment objectives and individual needs. It is the responsibility of the Client to implement our financial plan recommendations. Clients should take measures to ensure that recommendations are executed in a timely fashion and should review their account(s) to ensure that changes were entered properly.

NOTE: All material conflicts of interest under CCR Section 260.238 (k) are disclosed regarding the investment advisor, its representatives or any of its employees, which could be reasonably expected to impair the rendering of unbiased and objective advice.

C. If, or how we tailor our advisory services to your individual needs - All of our clients are different, so we tailor our services to meet your needs by consultations to discover your individual hopes, goals and dreams. Then we analyze your current investments and make suggestions how to meet your individual hopes, goals and dreams. Of course, you may impose restrictions on investing in certain securities or types of securities. It is your portfolio, after all. (Please refer to Item 16.)

D. Wrap fee programs - Clarion Advisors, Inc. does not participate in wrap-fee programs.

Amount of assets we manage - As of December 2022, Clarion Advisors, Inc. managed approximately \$ 67,586,000.00 on a discretionary basis and \$ 0.00 on a non-discretionary basis. This does not include any funds with other money managers.

ITEM 5
FEES & COMPENSATION

A. How we are compensated - In regard to financial planning and consulting services, Clients are charged an hourly or fixed fee. Fees are negotiable and are based on the complexity of the plan or project and the range of services provided. Clients are charged fixed fees for written financial plans; the fee includes the initial year's fees. Half the negotiable fee is due up front and the balance is due upon presentation of the plan. Annual retainer fees for subsequent years are basically half of the first year's fees and range from \$750.00 to \$2,500.00 and are paid quarterly, at the start of each quarter. Clients are charged an hourly fee for consulting services. The hourly fee typically does not exceed \$250.00 and is paid after the services have been performed.

As an investment advisor we manage clients' accounts for a percentage of the assets under management. The negotiable annual fee ranges from 0.5% to 1.5%, depending on the size and complexity of the client's account. The fee is paid monthly, at the end of each month. Fees are due on the first day of the calendar month and are based on the account's average daily balance of the prior month, or the account balance at the end of the month. The method used is determined by the Custodian. Fees are prorated for accounts opened or closed during the month.

In the area of retirement plan consulting, our fee and compensation is based on plan size and complexity of the client need. The fee is negotiated with the plan sponsor on behalf of plan participants and paid monthly from the plan.

If we help you select other money managers and we monitor them for you, the other money managers (registered or notice filed in California) pay us a portion of the fees generated by you. You do not directly pay for this service. (For an explanation of the other money managers' fee and services, please refer to their Form ADVs and other materials, available from us.)

Our Fee Schedule is as follows:

Administrative Fee \$ 75.00 per hour

- Preparatory Work for Other Advisors / Administrators, Planning Assistant,
- Special Research and Documentation

Account Set-up Fees - Includes Asset Allocation

IRAs	Less than \$250K	Ranges from \$250.00 to \$500.00
Taxable Acct	Ranges from \$250.00 to \$500.00
Transfers	\$100.00 for accounts under \$50,000
SIMPLE Plans	Up to 5 participants.....	Ranges from \$500.00 to \$1,000.00
Additional participants	\$100.00/each
PS/401k	Up to 10 participants	Ranges from \$1,000.00 to \$2,000.00
Individual K	Ranges from \$500.00 to \$1000.00

Negotiable Asset Management Fee Range (based on gross accumulated assets).....	0.5% to 1.50%			
Breakpoint percentage rate:	\$0 - 249,999	1.50%	\$500,000 - 999,999	1.00%
	\$250,000 – 499,999	1.25%	\$1,000,000 and above	Negotiable

* Service included with Assets under Management ** Discounted when bundled with investment advisory services
NOTE: Lower fees for comparable services may be available from other sources.

B. How our fees are paid - With your signed permission on a Limited Power of Attorney, we can have your custodian withdraw our fees for managing your account at the end of each month. Hourly fees are billed at the end of the month they were incurred. For written financial plans, half the fee is payable in advance, the balance is due upon presentation of the plan. (If you cancel, please see "D" below.)

C. Other types of fees - Our fees do not include transaction fees, brokerage commissions and other related costs and expenses, which you will pay. You may also pay fees charged by your custodian, mutual funds and other money managers, including: management fees, custodial fees, mutual fund fees, taxes and transfer fees. We do not receive a portion of any of these fees. Simply put, they are a necessary part of doing business in the securities industry. Please remember that by not charging securities sales commissions, we are keeping your out-of-pocket expenses as low as we possibly can. (Please refer to item 12.)

D. Do we charge in advance - No, we do not. Advisory fees are billed monthly in arrears. Upon termination of a contract, we calculate the number of days assets were under management in the prior month and deduct these fees only.

Clients are charged fixed fees for written financial plans; the fee includes the initial year's fees. Half the fee is due up front and the balance is due upon presentation of the plan. Should a client choose to terminate the financial planning process prior to the presentation of the final plan, we would calculate the number of hours spent on the project and bill according to our hourly rate.

E. Do we get compensated (commissions) for the sales of securities - No; no one at Clarion Advisors, Inc. accepts commissions or any other form of compensation for *selling* you securities or other investment products. No one at Clarion Advisors, Inc. has a securities license. However, we can and do earn insurance commissions.

ITEM 6
PERFORMANCE-BASED FEES AND SIDE-BY-SIDE MANAGEMENT

Inapplicable

ITEM 7
TYPES OF CLIENTS

Most of our clients are individuals; many are high net worth individuals. We also serve business corporations, and small pension clients. The Firm does not impose any requirements on the minimum account size for opening or maintaining an account.

ITEM 8

METHODS OF ANALYSIS, INVESTMENT STRATEGIES AND RISK OF LOSS

A. Our analysis & strategies - We use fundamental and/or technical analysis in our practice to assess current and future investments. Our main sources of information are financial newspapers & magazines, research materials prepared by others, annual reports, prospectuses, filings with the Securities and Exchange Commission and company press releases. Our investment strategy is investing for the long term.

We offer advice on the following types of investments:

Equity securities
Exchange-listed securities
Securities traded over-the-counter
Corporate debts securities (other than commercial paper)
Certificates of deposit
Municipal securities
Investment company securities
Mutual fund shares
United States government securities
Interest in partnerships investing in
Real estate
Oil and gas interests

YOU SHOULD BE AWARE THAT INVESTING IN SECURITIES INVOLVES RISK OF LOSS THAT YOU SHOULD BE PREPARED TO BEAR.

B. Material risks involved in our analysis or strategies - Although we spend a great deal of time researching various materials to guide us in our investing direction there are no guarantees. Investing in securities involves risk of loss that clients should be prepared to bear.

C. Do we recommend primarily a particular type of security - As mentioned earlier, we place client accounts in mutual funds, exchange traded funds, government securities, and general securities (stocks & bonds) none of which are customarily considered to involve significant or unusual risk. However, as noted above, investing in securities ALWAYS INVOLVES RISKS.

ITEM 9

DISCIPLINARY INFORMATION

A. Criminal or civil actions - Inapplicable

B. Administrative proceeding before The SEC or any other government agency - Inapplicable

C. Any self- regulatory organization (SRO) proceedings - Inapplicable

ITEM 10
OTHER FINANCIAL INDUSTRY ACTIVITIES AND AFFILIATIONS

A. Are we registered representatives of a securities broker/dealer - No, no one at Clarion Advisors, Inc. is a securities broker/dealer or a securities registered representative.

B. Are we a futures commission merchant, commodity pool operator or a commodity trading advisor - No, no one at Clarion Advisors, Inc. is a futures commission merchant, a commodity pool operator or a commodity trading advisor, or an associated person of the above-mentioned 3 entities.

C. Do we have any other financial relationships or arrangements that are material to our business - Yes. Marshall Goins is a licensed insurance agent in the State of California. He sells insurance products for sales commissions, but not variable products such as variable annuities. Accordingly, you should be aware that a conflict exists between your interests and our interests; and you are under no obligation to act upon any of our recommendations; and if you elect to act upon any of the recommendations, you are under no obligation to affect the insurance transactions through us.

D. Do we recommend other registered investment advisors and receive compensation - As noted in Item 4-B, on occasion, Clarion Advisors, Inc. may recommend other money managers (licensed or notice filed in California) to our clients. We choose other money managers based on their relative costs, skills, reputation, dependability and compatibility with our clients. There are no financial arrangements between Clarion Advisors, Inc., and other money managers we may recommend; other than a split of the fee that has been charged to a client. It is basically a referral fee. (Please refer to Item 11-D)

ITEM 11
CODE OF ETHICS, PARTICIPATION OR INTEREST IN
CLIENT TRANSACTIONS AND PERSONAL TRADING

A. Description of Our Code of Ethics - Our Code of Ethics establishes ideals for ethical conduct based upon fundamental principles of openness, integrity & trust. It ensures that we always put your interests first. We hold ourselves to high standards and diligence. Taken as a whole, our Code of Ethics is our promise to work hard in your interests, with complete confidentiality and honesty. We will immediately provide a copy of our Code of Ethics to any client or prospective client upon request.

B. Do we have any material financial interests in investments we recommend - We will not recommend an investment to you in which we have a material financial interest. We do not act as a principal and buy securities from, or sell securities to clients. We are not general partners in a partnership; therefore we will not solicit your investments for such. We are not investment advisors to any investment company; therefore we will not solicit your investments for such.

C. Do we invest in securities we recommend to you - Associated persons may own an interest in or buy or sell for their accounts the same securities, which may be purchased or sold in the accounts of advisory clients. Associated persons seek to ensure that they do not personally benefit from the short-term market effects of their recommendations to clients and their personal transactions are regularly monitored. Associated persons are aware of the rules regarding material non-public information and insider trading. Associated persons may also buy or sell specific securities for their accounts based on personal investment considerations, which the Advisor does not deem appropriate to buy or sell for clients.

Associated person's professional activities and personal investment activities must be consistent with our Code of Ethics and avoid any actual or potential conflict between the interests of clients/investors and those of the Advisor or the employee.

D. Do we buy or sell securities about the same time as you - No. In addition, we do not allow "front running" (buying or selling before you), or buying or selling securities contemporaneously with you. Since the fees other money managers we may recommend, vary somewhat, we cannot detail them here. When we recommend money managers we feel would be appropriate for you, their fees will be fully disclosed. However, their fees (which include our portion of the fee) will never exceed 2% per year. (Please refer to Item 10-D.)

ITEM 12
BROKERAGE PRACTICES

A. Describe the factors used in selecting a custodian for clients. We have selected custodians based on their:

- Costs
- Skills
- Reputation
- Dependability
- Compatibility with RIA firms

1. Soft dollars - We do not accept "soft dollars". This term is difficult to define, but a good example would be if a custodian offered us research or other benefits/incentives to place our clients with them.
2. Brokerage for client referrals - We do not participate in "brokerage for client referrals". We have not selected our custodians in exchange for client referrals, or custodial business.
3. Directed brokerage - We don't participate in "directed brokerage". This means we do not recommend, request or require that you direct us to execute transactions through a specified broker/dealer. If we did, we may be unable to achieve favorable execution of trades and it would cost you money.

B. Aggregating client accounts - We rarely have the opportunity to "aggregate" the purchase or sale of securities for clients, as we are not high frequency traders. This helps to hold down trading expenses for our clients. More importantly, our clients vary in age, portfolio size, and risk tolerance, so there is very little overlap in our client portfolios.

ITEM 13
REVIEW OF ACCOUNTS

A. Frequency & nature of reviews - Reviews are performed of all investment advisory accounts no less than quarterly. Accounts are reviewed for consistency with the investment strategy and performance among other things. Reviews may be triggered by changes in an account holder's personal, tax or financial status. Macroeconomic and company specific events may also trigger reviews. There is

currently no limit placed on the number of accounts that can be reviewed by the Advisors. Financial plans are reviewed only upon request.

B. Reviews on an other than periodic basis - A triggering event, such as a dramatic market move (in either direction), or retirement, will prompt a review of a client accounts to ascertain if we need to make appropriate repositioning moves.

C. Client reports - We do not prepare regular client *reports*. Your custodian will provide you with account statements, transaction confirmations, all applicable tax documents, required minimum distributions from qualified plans, as well as; proxy documents, including ballots and any communication from public companies.

ITEM 14
CLIENT REFERRALS AND OTHER COMPENSATION

A. Do we get economic benefits from a non-client for providing certain advice to you - No; in addition we do not accept sales awards or other prizes, such as trips.

B. Do we pay for client referrals - We do not pay for client referrals.

ITEM 15
CUSTODY

Inapplicable

ITEM 16
INVESTMENT DISCRETION

We manage your accounts on a discretionary basis. The Advisor will have complete discretion over the selection and amount of securities to be bought or sold without obtaining specific client consent. This authority is granted when the client signs our "Investment Advisory Agreement".

The Advisor will not have discretion over the selection of the broker to be used and the commission rates to be paid. Clients may specify which broker-dealer to use or the Advisor may make recommendations. Generally, these recommendations are based on the Advisor's perception of the breadth of services offered, and quality of execution. However, the client may pay commissions or fees that are higher or lower than those that may be obtained from elsewhere for similar services.

ITEM 17
VOTING CLIENT SECURITIES

A. Do we accept authority to vote client securities - No; we do not vote client securities

B. If we do not have that authority, disclose that fact - We do not have authority to vote client securities. Clients will receive their proxies or other solicitations directly from their custodian.

ITEM 18
FINANCIAL INFORMATION

A. Do we require prepayment of fees of more than \$500, 6 months in advance - No, we never charge more than \$500, 6 months in advance. Our fees are collected in arrears, never in advance.

B. If we require such prepayment, or have custody or discretion, is there any impairment for us to make a refund, if necessary - Since we have discretionary authority (but not custody) of your funds and/or securities, we are required to disclose any financial condition that is reasonably likely to impair our ability to meet our contractual commitments to you. At all times we maintain or exceed the minimum required balance sheet conditions as set forth by the State.

C. Bankruptcy - Marshall Goins or Clarion Advisors, Inc. has never filed for bankruptcy.

ITEM 19
REQUIREMENTS FOR STATE REGISTERED ADVISORS

Our education & business backgrounds

Marshall Goins was born in 1963. His education includes graduation from Santa Clara University with a degree in Engineering and Physics in 1989. Mr. Goins received and holds Securities Registrations Series 66 and 63 presently, and has previously held the Series 7 registration. In 2012, Marshall became an Investment Advisor Representative. He joined Clarion Advisors, Inc., in 2012. Marshall previously worked in the financial services industry as Regional Director for Cornerstone Real Estate Funds (2007 – 2011). Prior to that, Marshall worked in the Silicon Valley for several internet and tech companies. He was employed by Hewlett-Packard in various managerial capacities from 1982 until 1999 and finished his tech career working for Safeway.com building their first home shopping service in 2003. He is also an independent insurance agent, and has been since 2011. Marshall Goins has never had any legal or disciplinary events.

B. Any other business activities - Marshall Goins has other business activities: Marshall Goins sells insurance products for sales commissions. That profession takes up less than 2% of his work week.

C. Performance-based fees - Clarion Advisors, Inc. does not charge performance-based fees.

D-1. Arbitration - Marshall Goins has never been involved in *arbitration* of any kind.

D-2. Civil or administrative proceedings - Marshall Goins has never been found liable in a *civil, self-regulatory organization, or administrative proceeding* of any kind.

E. Relationship with issuer of securities - We do not have any relationships with issuers of securities

F: Supervision of Advisory Representatives - The Designated Supervisor shall;

- a) Insure that Advisory Representatives use approved formats for documents, correspondence and presentations.
- b) Periodically review reports and other materials that are given to clients.
- c) Periodically discuss potential client recommendations with Advisory Representatives prior to recommendations being presented to the client.