



## New Online Planning Solution and Virtual Guidance for All Retirement Investors

*Clear.Investments provides independent recommendations for all of a savers investment accounts.*

**Livonia, Mich., March 19, 2015** – In the face of segmented investment and financial planning advice from retirement plan providers, financial advisors, and insurance agents, investors are often confused with what is the best way to invest for their very personal financial goals.

Clear Financial Advisors, a nationally recognized fee-only financial advisor, is proud to launch Clear.Investments to solve the problem of conflicted and segmented financial advice.

“People are searching for holistic advice,” said Clear Financial Advisors founder Robert Schmansky, CFP®. “They know most of the advice they receive is conflicted, not considering their plan, and may not represent trade-offs they would make had they had a way to measure the risks involved in their investing choices.”

Clear.Investments is an online software service that solves several issues that investors have when determining how their investments are geared toward their specific goals. Our online portal starts with an individual’s goals and explains the trade-offs between taking risk, saving more, working longer, or otherwise needing to adjust their current investing plan or future goals.

Alongside automated and constantly updated planning and investment guidance, Clear.Investments gives investors access to a virtual advisor who will provide detailed guidance over the plan. One area often overlooked by most savers is what accounts they should save to and the ongoing structure of their investment accounts.

“It is common knowledge that many 401(k), 403(b), and other employer-based plans often have high costs that impact future portfolio growth. This is just one area to consider when choosing where to save. The opportunity cost of saving to an employer plan without sufficient investment classes can also have a material impact on the success of a financial plan. Also important is some consideration of future taxation of pensions and savings in the current accounts an investor contributes to.”

Clear.Investments operates based on the philosophy and guidance that Clear Financial Advisors offers to our holistic and as-needed client engagements. Clients will receive ongoing recommendations as well as email support from a financial advisor.

**About Clear Financial Advisors:** Clear Financial Advisors is a registered investment advisor located in Livonia, Michigan, and serving clients nationwide. We are an award winning financial advisory firm, regularly quoted in national media, with memberships in NAPFA, Garrett Planning Network, and the Financial Planning Association.

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