

Introduction

Our firm, St. Clair Advisors, LLC, is an investment advisor registered with the Securities and Exchange Commission. We feel that it is important for you to understand how advisory and brokerage services and fees differ in order to determine which type of account is right for you. There are free and simple tools available to research firms and financial professionals at www.investor.gov/CRS, which also provides educational materials about investment advisers, broker-dealers, and investing.

What investment services and advice can you provide me?

We are a registered investment advisor that offers integrated wealth management services to higher net worth individuals. Our service offerings include investment advisory services, financial planning and consulting and tax planning and/or tax compliance for high net worth multi-generational families, business owners and corporate executives. During the process of determining if you should establish a relationship with our firm, we will meet with you to understand your current financial situation, existing resources, goals, and risk tolerance. Based on what we learn we will help you identify what services you may need.

When our investment advisory services are part of the selected services, we recommend a portfolio of investments implemented by us which may include investments selected by specific unaffiliated managers. The resulting portfolio is continuously monitored and reviewed at least annually and, if necessary, rebalanced to meet your changing needs, goals and objectives. As part of an investment advisory relationship with us, you authorize us to buy and sell investments in your account and employ unaffiliated investment managers, where appropriate, to manage portions of your portfolio without securing your approval in advance (“full discretion”). Any limitations will be described in our signed advisory agreement. We will have discretion until the advisory agreement is terminated by you or our firm. We do not restrict our advice to limited types of products or investments.

Our minimum account size for our investment advisory services is \$5 million. We may aggregate the accounts of family members to meet this minimum.

Financial planning and consulting and tax planning/tax compliance services are usually included in our holistic wealth planning offering. However, these services may be offered without investment advisory services for a flat or hourly fee. We will not monitor your investments if you engage our firm only to provide these services.

Additional information about our advisory services is located in Item 4 of our Firm Brochure, which is available online at <https://adviserinfo.sec.gov/firm/summary/155064>.

Ask your St. Clair Financial Advisor:

- ? Given my financial situation, should I choose an investment advisory service? Why or why not?
- ? How will you choose investments to recommend to me?
- ? What is your relevant experience, including your licenses, education and other qualifications? What do those qualifications mean?

What fees will I pay?

When you establish a relationship with us, we generally charge an asset-based fee for our services. It is paid quarterly, in advance, and is calculated as a percentage of the assets in your account, subject to negotiation. In some instances, we may charge you a fixed fee retainer based on the scope and scale of the services delivered. Our firm’s fees will be automatically deducted from your account, which will reduce the value of your account. In some cases, our firm will agree to send you invoices for payment rather than automatically deduct our firm’s fees from your advisory account.

You will also pay fees to other service providers when you use our investment advisory services. There will be charges imposed by unaffiliated managers engaged by us at our discretion to manage a portion of the assets in your account.

The broker-dealer that holds your assets may charge you a transaction fee when securities are bought and sold on your behalf. The broker-dealer's transaction fees are in addition to our firm's fees. Some investments, such as mutual funds, index funds, exchange traded funds and private investments charge additional fees that will reduce the value of your investments over time. We do not receive any compensation from these unaffiliated managers or other investments selected for your account.

You will pay fees and costs whether you make or lose money on your investments. Fees and costs will reduce any amount of money you make on your investments over time. Please make sure you understand what fees and costs you are paying.

Ask your St. Clair Financial Advisor:

- ? Help me understand how these fees and costs may affect my investments. If I give you \$10,000 to invest, how much will go to fees and costs and how much will be invested for me?

Additional information about our fees is located in Item 5 of our Firm Brochure, which is available online at <https://adviserinfo.sec.gov/firm/summary/155064>

What are your legal obligations to me when acting as my investment adviser? How else does your firm make money and what conflicts of interest do you have?

When we act as your investment advisor, we have to act in your best interest and not put our interest ahead of yours. At the same time, the way we make money creates some conflicts with your interests. For example, the more assets you have in your account, the more you will pay us. We therefore have an incentive to increase the assets in your advisory account in order to increase our fees. You should understand and ask us about these conflicts because they can affect the investment advice we provide you.

Ask your St. Clair Financial Advisor:

- ? How might your conflicts of interest affect me, and how will you address them?

How do your financial professionals make money?

Our professionals are paid salaries and may receive annual bonuses based upon the profitability of the firm and performance of their job responsibilities.

Do you or your financial professionals have legal or disciplinary history?

No. Visit <https://www.investor.gov/crs> for a free and simple search tool to research St. Clair Advisors and our financial professionals. For more information, see <https://adviserinfo.sec.gov/firm/summary/155064>

Additional information

You can find additional information about our firm's wealth management services by visiting our website at www.saintclairllc.com. You may also contact our firm at (216) 925-5670 to request a copy of this relationship summary and other up-to-date information.

Ask your St. Clair Financial Advisor:

- ? Who is my primary contact person?
- ? Is he or she a representative of an investment advisor or a broker-dealer?
- ? Who can I talk to if I have concerns about how this person is treating me?