CLARK ASSET MANAGEMENT, LLC

FORM 13F-HR
(Form 13F Holdings Report)

Filed 04/28/25 for the Period Ending 09/30/23

Address	3 ASPEN LANE
	STRATHAM, NH, 03885
Telephone	703-969-9070
CIK	0002062026
Fiscal Year	12/31

UNITED STATES SECURITIES AND EXCHANGE COMMISSION

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FORM 13F

FORM 13F COVER PAGE

Report for the Calendar Year or Quarter Ended: 09-30-2023

Check here if Amendment: ☐ Amendment Number: ______

This Amendment (Check only one.): ☐ is a restatement.
☐ adds new holdings entries.

Institutional Investment Manager Filing this Report:

Name: Clark Asset Management, LLC

Address: 3 ASPEN LANE
STRATHAM NH 03885

Form 13F File Number: 028-25478

CRD Number (if applicable): 000284480

SEC File Number (if applicable): 801-120465

The institutional investment manager filing this report and the person by whom it is signed hereby represent that the person signing the report is authorized to submit it, that all information contained herein is true, correct and complete, and that it is understood that all required items, statements, schedules, lists, and tables, are considered integral parts of this form.

Person Signing this Report on Behalf of Reporting Manager:

Name: Jim Cullen

Title: Filing Agent

Phone: 401-466-6010

Signature, Place, and Date of Signing:

Jim Cullen	East Providence, RHODE ISLAND	04-28-2025
[Signature]	[City, State]	[Date]

Do you wish to provide information pursuant to Special Instruction 5? ☐ Yes ☒ No

Report Type (Check only one.):

☒ 13F HOLDINGS REPORT. (Check here if all holdings of this reporting manager are reported in this report.)

☐ 13F NOTICE. (Check here if no holdings reported are in this report, and all holdings are reported by other reporting manager(s).)

☐ 13F COMBINATION REPORT. (Check here if a portion of the holdings for this reporting manager are reported in this report and a portion are reported by other reporting manager(s).)

Form 13F Summary Page

Report Summary:

Number of Other Included Managers:	0
Form 13F Information table Entry Total:	75
Form 13F Information table Value Total:	232,445,255
	(round to nearest dollar)

List of Other Included Managers:

Provide a numbered list of the name(s) and Form 13F number(s) of all institutional investement managers with respect to which this report is filed, other than the manager filing this report.

NONE

FORM 13F INFORMATION TABLE

COLUMN 1	COLUMN 2	COLUMN 3		COLUMN 4	COLUMN 5			COLUMN 6	COLUMN 7	COLUMN 8		
NAME OF ISSUER	TITLE OF CLASS	CUSIP	FIGI	VALUE (round to nearest dollar)	SHRS OR PRN AMT	SH / PRN	PUT / CALL	INVESTMENT DISCRETION	OTHER MANAGER	VOTING AUTHORITY		
										SOLE	SHARED	NONE
AMAZON COM INC	COM	023135106	-	1,860,294	14,634	SH	-	SOLE	0	0	0	14,634
APPLE INC	COM	037833100	-	13,826,860	80,760	SH	-	SOLE	0	0	0	80,760
CADENCE DESIGN SYSTEM INC	COM	127387108	-	678,533	2,896	SH	-	SOLE	0	0	0	2,896
CISCO SYS INC	COM	17275R102	-	224,125	4,169	SH	-	SOLE	0	0	0	4,169
DNP SELECT INCOME FD INC	COM	23325P104	-	169,589	17,814	SH	-	SOLE	0	0	0	17,814
DIMENSIONAL ETF TRUST	US EQUITY MARKET	25434V401	-	877,461	18,850	SH	-	SOLE	0	0	0	18,850
DIMENSIONAL ETF TRUST	US SMALL CAP ETF	25434V500	-	617,790	11,770	SH	-	SOLE	0	0	0	11,770
DIMENSIONAL ETF TRUST	US TARGETED VLU	25434V609	-	560,540	12,268	SH	-	SOLE	0	0	0	12,268
DIMENSIONAL ETF TRUST	US CORE EQUITY 2	25434V708	-	916,369	34,976	SH	-	SOLE	0	0	0	34,976
DIMENSIONAL ETF TRUST	US MKTWIDE VALUE	25434V724	-	534,216	15,703	SH	-	SOLE	0	0	0	15,703
DIMENSIONAL ETF TRUST	INTL CORE EQUITY	25434V799	-	302,756	12,966	SH	-	SOLE	0	0	0	12,966
DIMENSIONAL ETF TRUST	INTERNATNAL VAL	25434V807	-	395,909	12,137	SH	-	SOLE	0	0	0	12,137
DIMENSIONAL ETF TRUST	WORLD EX US CORE	25434V880	-	2,602,266	115,554	SH	-	SOLE	0	0	0	115,554
META PLATFORMS INC	CL A	30303M102	-	359,351	1,197	SH	-	SOLE	0	0	0	1,197
FIRST SEACOAST BANCORP INC	COM	33631F104	-	73,800	10,000	SH	-	SOLE	0	0	0	10,000
FIRST TR EXCHANGE-TRADED FD	FIRST TR ENH NEW	33739Q408	-	293,475	4,939	SH	-	SOLE	0	0	0	4,939
GENERAL MTRS CO	COM	37045V100	-	574,074	17,412	SH	-	SOLE	0	0	0	17,412
HOME DEPOT INC	COM	437076102	-	426,952	1,413	SH	-	SOLE	0	0	0	1,413
INVESCO EXCH TRADED FD TR II	S&P500 LOW VOL	46138E354	-	732,412	12,458	SH	-	SOLE	0	0	0	12,458
INVESCO EXCH TRD SLF IDX FD	BULETSHS 2031 CP	46138J429	-	351,786	23,068	SH	-	SOLE	0	0	0	23,068
INVESCO EXCH TRD SLF IDX FD	INVSC 30 MUNI BD	46138J445	-	205,593	9,842	SH	-	SOLE	0	0	0	9,842
INVESCO EXCH TRD SLF IDX FD	INVSCO 30 CORP	46138J460	-	423,622	27,190	SH	-	SOLE	0	0	0	27,190
INVESCO EXCH TRD SLF IDX FD	BULSHS 2029 MUNI	46138J478	-	212,840	9,622	SH	-	SOLE	0	0	0	9,622
INVESCO EXCH TRD SLF IDX FD	BULSHS 2028 MUNI	46138J486	-	221,216	9,819	SH	-	SOLE	0	0	0	9,819
INVESCO EXCH TRD SLF IDX FD	BULSHS 2027 MUNI	46138J494	-	230,131	10,056	SH	-	SOLE	0	0	0	10,056
INVESCO EXCH TRD SLF IDX FD	BULSHS 2025 MUNI	46138J528	-	419,943	17,494	SH	-	SOLE	0	0	0	17,494
INVESCO EXCH TRD SLF IDX FD	BULETSHS 2029	46138J577	-	867,623	49,508	SH	-	SOLE	0	0	0	49,508
INVESCO EXCH TRD SLF IDX FD	INVSCO BLSH 28	46138J643	-	2,260,681	116,741	SH	-	SOLE	0	0	0	116,741
INVESCO EXCH TRD SLF IDX FD	BULSHS 2027 CB	46138J783	-	3,040,144	162,271	SH	-	SOLE	0	0	0	162,271
INVESCO EXCH TRD SLF IDX FD	BULSHS 2026 CB	46138J791	-	3,966,522	211,150	SH	-	SOLE	0	0	0	211,150
INVESCO EXCH TRD SLF IDX FD	BULSHS 2025 CB	46138J825	-	4,071,308	202,452	SH	-	SOLE	0	0	0	202,452
INVESCO EXCH TRD SLF IDX FD	BULLETSHS 2032	46139W858	-	266,783	13,917	SH	-	SOLE	0	0	0	13,917
ISHARES TR	CORE S&P500 ETF	464287200	-	1,476,380	3,438	SH	-	SOLE	0	0	0	3,438
ISHARES TR	MSCI EMG MKT ETF	464287234	-	214,845	5,661	SH	-	SOLE	0	0	0	5,661
ISHARES TR	CORE S&P MCP ETF	464287507	-	314,661	1,262	SH	-	SOLE	0	0	0	1,262
ISHARES TR	CORE S&P SCP ETF	464287804	-	460,896	4,886	SH	-	SOLE	0	0	0	4,886
ISHARES TR	CALIF MUN BD ETF	464288356	-	1,420,561	25,904	SH	-	SOLE	0	0	0	25,904
ISHARES TR	SHORT TREAS BD	464288679	-	216,095	1,956	SH	-	SOLE	0	0	0	1,956
ISHARES TR	CORE MSCI TOTAL	46432F834	-	797,087	13,287	SH	-	SOLE	0	0	0	13,287
JOHNSON & JOHNSON	COM	478160104	-	311,226	1,998	SH	-	SOLE	0	0	0	1,998
MASTERCARD INCORPORATED	CL A	57636Q104	-	6,370,984	16,092	SH	-	SOLE	0	0	0	16,092
MICROSOFT CORP	COM	594918104	-	2,232,984	7,072	SH	-	SOLE	0	0	0	7,072

NETFLIX INC	COM	64110L106	-	224,672	595	SH	-	SOLE	0	0	0	595
NVIDIA CORPORATION	COM	67066G104	-	287,093	660	SH	-	SOLE	0	0	0	660
PROCTER AND GAMBLE CO	COM	742718109	-	305,983	2,098	SH	-	SOLE	0	0	0	2,098
SCHWAB STRATEGIC TR	US LCAP VA ETF	808524409	-	258,773	4,014	SH	-	SOLE	0	0	0	4,014
SCHWAB STRATEGIC TR	US DIVIDEND EQ	808524797	-	400,148	5,655	SH	-	SOLE	0	0	0	5,655
SCHWAB STRATEGIC TR	INTL EQTY ETF	808524805	-	731,484	21,540	SH	-	SOLE	0	0	0	21,540
SYNOPSYS INC	COM	871607107	-	231,321	504	SH	-	SOLE	0	0	0	504
TESLA INC	COM	88160R101	-	521,458	2,084	SH	-	SOLE	0	0	0	2,084
UNITED PARCEL SERVICE INC	CL B	911312106	-	219,153	1,406	SH	-	SOLE	0	0	0	1,406
VANGUARD SPECIALIZED FUNDS	DIV APP ETF	921908844	-	555,759	3,577	SH	-	SOLE	0	0	0	3,577
VANGUARD STAR FDS	VG TL INTL STK F	921909768	-	851,720	15,914	SH	-	SOLE	0	0	0	15,914
VANGUARD BD INDEX FDS	LONG TERM BOND	921937793	-	4,670,856	69,652	SH	-	SOLE	0	0	0	69,652
VANGUARD BD INDEX FDS	INTERMED TERM	921937819	-	6,504,812	89,957	SH	-	SOLE	0	0	0	89,957
VANGUARD BD INDEX FDS	SHORT TRM BOND	921937827	-	12,289,359	163,488	SH	-	SOLE	0	0	0	163,488
VANGUARD BD INDEX FDS	TOTAL BND MRKT	921937835	-	1,757,411	25,185	SH	-	SOLE	0	0	0	25,185
VANGUARD TAX-MANAGED FDS	VAN FTSE DEV MKT	921943858	-	29,923,140	684,427	SH	-	SOLE	0	0	0	684,427
VANGUARD CHARLOTTE FDS	TOTAL INT BD ETF	92203J407	-	12,479,987	260,924	SH	-	SOLE	0	0	0	260,924
VANGUARD INTL EQUITY INDEX F	ALLWRLD EX US	922042775	-	2,651,878	51,125	SH	-	SOLE	0	0	0	51,125
VANGUARD INTL EQUITY INDEX F	FTSE EMR MKT ETF	922042858	-	11,005,083	280,670	SH	-	SOLE	0	0	0	280,670
VANGUARD WORLD FD	CONSUM STP ETF	92204A207	-	241,124	1,320	SH	-	SOLE	0	0	0	1,320
VANGUARD WORLD FD	INF TECH ETF	92204A702	-	241,472	582	SH	-	SOLE	0	0	0	582
VANGUARD SCOTTSDALE FDS	SHRT TRM CORP BD	92206C409	-	428,463	5,701	SH	-	SOLE	0	0	0	5,701
VANGUARD SCOTTSDALE FDS	MTG-BKD SECS ETF	92206C771	-	5,326,834	121,673	SH	-	SOLE	0	0	0	121,673
VANGUARD SCOTTSDALE FDS	INT-TERM CORP	92206C870	-	232,575	3,061	SH	-	SOLE	0	0	0	3,061
VANGUARD MUN BD FDS	TAX EXEMPT BD	922907746	-	5,720,148	118,922	SH	-	SOLE	0	0	0	118,922
VANGUARD INDEX FDS	S&P 500 ETF SHS	922908363	-	834,369	2,125	SH	-	SOLE	0	0	0	2,125
VANGUARD INDEX FDS	SM CP VAL ETF	922908611	-	466,612	2,926	SH	-	SOLE	0	0	0	2,926
VANGUARD INDEX FDS	LARGE CAP ETF	922908637	-	1,144,786	5,850	SH	-	SOLE	0	0	0	5,850
VANGUARD INDEX FDS	GROWTH ETF	922908736	-	25,024,562	91,897	SH	-	SOLE	0	0	0	91,897
VANGUARD INDEX FDS	VALUE ETF	922908744	-	20,938,609	151,806	SH	-	SOLE	0	0	0	151,806
VANGUARD INDEX FDS	SMALL CP ETF	922908751	-	8,838,611	46,748	SH	-	SOLE	0	0	0	46,748
VANGUARD INDEX FDS	TOTAL STK MKT	922908769	-	11,541,196	54,335	SH	-	SOLE	0	0	0	54,335
VISA INC	COM CL A	92826C839	-	9,215,121	40,064	SH	-	SOLE	0	0	0	40,064