

Business Continuity Plan Summary for Clients

Total Clarity has in place a Business Continuity Plan which describes how we will respond to an event that causes a significant disruption to the business. Since the timing and impact of disruptions or disasters is unpredictable, we will be flexible in the way we respond to actual events as they occur. With that in mind, we are providing you with a summary of the current Business Continuity Plan.

Contacting Us:

If, after a significant business disruption, clients cannot contact us as usual at 630-762-9352, they should call the emergency number, 630-400-6006, or access our web site: www.totalclaritywealth.com. If those methods are unavailable, clients may contact Financial Network Investment Corporation at 815-459-4550 (regional office) or 800-879-8100 (headquarters). Financial Network staff will give instructions regarding accessing funds and securities, entering orders, and processing other trade-related, cash, and/or security transfer transactions.

Total Clarity's Business Continuity Plan:

Total Clarity has put a plan in place to help us quickly recover and resume business operations in the event of a significant business disruption. We will respond first by safeguarding employees and the property. Next, we will make a financial and operational assessment to protect the firm's books and records, and enable clients to transact business. In short, the Business Continuity Plan is designed to enable the firm to resume operations as quickly as possible, given the scope and severity of the significant business disruption. The Business Continuity Plan addresses:

- data storage, back-up and recovery;
- all critical business systems;
- financial and operational assessments;
- alternate communication process with employees, clients and primary vendors (custodian, broker/dealer);
- alternate physical locations for employees;
- impact of events on key business constituents (vendors, banks, etc.); and
- the ability to provide clients with prompt access to funds and securities if business operations are unable to continue.

Pershing, LLC a clearing firm, in its own Business Continuity Plan, states that in the event of a significant business disruption, its objective is to restore its operations to complete existing transactions and accept new transactions and payments within 24 hours. However, Total Clarity's client orders and requests for funds and securities could be delayed during this period.

Varying Disruptions:

Significant business disruptions can vary in their scope, affecting only this firm, a single building housing our business, the city where we are located, or an entire region. The severity of the disruption within each of these scenarios can also vary from minimal to severe. In the event of an internal disruption related only to Total Clarity or its property, operations will be transferred to one of our other nearby office locations and business will resume within 24 hours. If a disruption is affecting our city or region, we will transfer our operations to a site outside of the affected area and resume business within 24 hours. In either scenario, business will continue by transferring operations to Financial Network Investment Corporation if necessary. In this case we will notify clients via our web site at: www.totalclaritywealth.com, or via Total Clarity's client emergency number, 630-400-6006, regarding how we can be contacted. If the significant business disruption is so severe that it prevents us from remaining in business, clients are assured that they will have prompt access to their funds and securities through Financial Network Investment Corporation and/or Pershing, LLC.

Please contact Total Clarity at 630-762-9352 if you have questions regarding the Business Continuity Plan.