

Business Continuity Plan Summary for Clients

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

Contacting Us:

If, after a significant business disruption, Clients cannot contact us as usual at 630-762-9352, Clients should call our emergency number, 630-400-6006, or access our web site: www.totalclaritywealth.com. If those means are unavailable, Clients may contact our broker/dealer Financial Network Investment Corp. at 815-459-4550 (regional office) or 800-879-8100 (headquarters). Financial Network staff will give instructions as to how you may be given prompt access to funds and securities, enter orders, and process other trade-related, cash, and/or security transfer transactions.

Our 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 our employees and property. Next, we will make a financial and operational assessment to protect the firm's books and records, and enable our Clients to transact business. In short, our Business Continuity Plan is designed to assist our firm to resume its operations as quickly as possible, given the scope and severity of the significant business disruption. Our Business Continuity Plan addresses:

- data storage, back-up and recovery;
- all critical business systems;
- financial and operational assessments
- alternate communication process with our employees, Clients and regulators;
- alternate physical locations for our employees;
- impact of events on key business constituents (vendors, banks, etc.);
- regulatory reporting requirements ; and
- our ability to provide Clients with prompt access to their funds and securities if we are unable to continue our business operations.

Our clearing firm, Pershing, advises us in its own Business Continuity Plan, 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 Clients' 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 our firm, a single building housing our firm, the business district where our firm is located, 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, we will transfer our operations to one of our other nearby office locations and expect to recover and resume business within 24 hours. If a disruption is affecting our business district, city, or region, we will transfer our operations to a site outside of the affected area and recover and resume business within 24 hours. In either situation, we plan to continue our business, by transferring our operations to our broker/dealer Financial Network Investment Corp. if necessary. In this case we will notify Clients via our web site at: www.totalclaritywealth.com, or our Client emergency number, 630-762-9352 regarding how we can be contacted. If the significant business disruption is so severe that it prevents us from remaining in business, we assure Clients that they will have prompt access to their funds and securities.

Please Contact us at 630-762-9352 if you have questions regarding our Business Continuity Plan.