

A Client-Centered Approach: Total Clarity Wealth Management, Inc.

Client-centered service can be a cliché, but at Total Clarity it is a fundamental value. It is the foundation for developing relationships between our financial advisors and the individuals, families and businesses that they serve. The professionals at Total Clarity Wealth Management apply deep knowledge of a broad array of financial instruments to develop and implement a customized strategy for each client. The advisors excel at helping clients to understand their complete financial picture, developing a comprehensive strategy to help them reach their goals.

"The cornerstone of our practice has been to help clients stay focused on their goals throughout life's changes."
– Terry Murphy, CFP®, ChFC

Total Clarity Wealth Management is an independent, fee-based registered investment advisor founded in 2006. With offices in the Chicago area, the firm has a team of 14 advisors with a wide range of professional backgrounds. They have formed a close-knit group, collaborating and sharing their best ideas and practices. "Because we are an independent firm, we are not beholden to any one product



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or company," says Terry Murphy, CFP®, ChFC, president. "Our advisors have freedom to tailor investments to match our clients' unique situations."

Helping Real People With Real-Life Issues

"We talk to people about their real issues and concerns. We want to know their values, desires, fears and goals, getting a good understanding of the things they most care about," says Murphy. This is based on conversations about what matters in their lives, their families and their businesses.

The key to the planning process is to place the client at the center. Each client has unique concerns and circumstances. For example, parents are concerned about paying for college *and* planning for retirement; business owners will need a succession plan; retirees wonder about the best way to plan for transferring wealth to the

next generation. "Most people's issues change over time," says Murphy, "and the firm has to be flexible enough to work with those changes. We continue to stay with our clients through life's challenges, adjusting and managing their financial plan with customized solutions as they are needed going forward."

What does the plan look like? It may include estate and tax planning, addressing risk management issues, and managing a portfolio of investments, including mutual funds, stocks or ETFs. For some clients, alternative investments such as real estate investment trusts or private equities may be incorporated. For the client, at each stage of life, identifying the goal is crucial. Keeping track of indices and fretting over their movements isn't productive. "After all, it's not an index that is important to them, but their own personal circumstance that matters most," says Murphy. "Developing a relationship with our clients, helping them to stay focused on their goals and make sound financial decisions throughout life's changes has been the cornerstone of Total Clarity's growing advisory practice."

If this approach makes sense to you, please visit www.totalclaritywealth.com; email us at info@totalclaritywealth.com; or call the office nearest you:

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