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**Brochure Form ADV Part 2B  
Brochure Supplement**

**Brian T. Ahern, CMFC, CRPC, AWMA**

**January 1, 2018**



**This brochure supplement provides information about Brian Ahern that supplements the Total Clarity Wealth Management, Inc. Form ADV Part 2A Brochure. Please contact Brian at (630) 778-3994, if you would like to receive Total Clarity's Form ADV Part 2A Brochure or if you have any questions about the contents of this supplement.**

**Additional information about Brian is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov). The searchable CRD number for Brian T. Ahern is 2521163.**

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**EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE**

**Item 2**

**Brian Ahern**

*Year of Birth:* 1970

Education:

Name of School	Years Attended	Year Graduated	Degree	Major
Illinois State University	1988-1992	1992	B.S.	Marketing & Economics

Business Background:

Name of Employer	Type of Business	Title	Period of Employment
Total Clarity Wealth Management, Inc.	Advisory and Financial Planning	Advisory Representative	10/2010 to Present
Cetera Advisor Networks	Broker/Dealer	Registered Representative	8/1997 to Present

**Securities Registrations held: Series 7, Series 63, Series 65**

**Designations:** Brian holds and maintains three professional designations: Chartered Mutual Fund Counselor (CMFC), Chartered Retirement Planning Counselor (CRPC), and Accredited Wealth Management Advisor (AWMA).

The Chartered Mutual Fund Counselor (CMFC) designation is obtained by completing 9 self-study modules, requiring 72 - 90 hours and a final exam. There are no prerequisites. This designation requires 16 hours of continuing education every 2 years.

The designation of Chartered Retirement Planning Counselor (CRPC) requires completion of an online instructor-led or self study course and a final exam. There are no prerequisites, but 16 hours of continuing education is required every 2 years.

Lastly, he holds the designation of Accredited Wealth Management Advisor (AWMA), requiring the completion of 15 self study modules, which entails 120 – 150 hours of study and a final exam. There is no prerequisite for the AWMA designation. 16 hours of continuing education every 2 years is necessary to maintain the designation.

**DISCIPLINARY INFORMATION**

**Item 3**

If your advisor had any reportable legal or disciplinary events during the past ten years, they will be described below:

YOUR ADVISOR DOES NOT HAVE ANY REPORTABLE LEGAL OR DISCIPLINARY EVENTS.

**OTHER BUSINESS ACTIVITIES**

**Item 4**

In addition to serving as an Advisory Representative for Total Clarity Wealth Management, Inc. (hereinafter referred to as "Total Clarity"), Brian is a Registered Representative of Cetera Advisor Networks, a registered Broker/Dealer, member FINRA/SIPC. Clients are under no obligation to purchase or sell securities through Brian. Cetera Advisor Networks and Total Clarity are not affiliated. As an independent contractor of Cetera Advisor Networks, Brian spends approximately 25% of his time offering securities products on a commission basis with Cetera Advisor Networks.

Brian may recommend clients implement recommendations through Cetera Advisor Networks. If clients implement investment recommendations through Cetera Advisor Networks, Brian may receive a commission. Additionally, as further disclosed in Total Clarity's Form ADV Part 2A Brochure under the Brokerage Practices section, Brian may receive trail compensation for investments directed through Cetera Advisor Networks. Therefore, there may be a conflict of interest to cause a client to direct certain securities business through Cetera Advisor Networks.

As a Registered Representative of Cetera Advisor Networks, Brian is subject to oversight by Cetera Advisor Networks over all his securities activities and certain outside business activities. Such oversight includes the review of Brian's securities business to ensure he considers the client's best interests.

Additionally, Brian is a licensed insurance agent. You are not obligated to purchase insurance or securities products through Brian. However, if you implement insurance recommendations through him, he will receive commissions. The insurance business comprises approximately 5% of his time. The amount of income he receives from insurance business will fluctuate depending on the amount of sales. There may be other insurance products and services available through other insurance professionals at a lower cost than those products available through Brian.

For additional information, refer to the section entitled Brokerage Practices (Item 12) in Total Clarity's Form ADV Part 2A Brochure, which is available on our website:  
[www.totalclaritywealth.com](http://www.totalclaritywealth.com).

**ADDITIONAL COMPENSATION**

**Item 5**

Brian does not receive an economic benefit (i.e., sales awards and other prizes) from a non-client for providing advisory services.

In his role as a Registered Representative of Cetera Advisor Networks, Brian will earn commissions. The amount of commissions paid by Cetera Advisor Networks to Brian will fluctuate based on his overall production.

Cetera Financial Group refers to the network of independent retail broker-dealers encompassing Cetera Advisor Networks and others. Brian entered into a promissory note with Cetera Financial Group, Inc. to receive an initial loan amount and an additional loan amount on or about March 31, 2016 provided he has generated commissions, compensation, or fees from the sale of any product that flows through Cetera Advisor Networks, LLC that satisfies the thresholds set by Cetera Financial Group, Inc. Additionally, provided Brian achieves the production thresholds established for each year ending 2019, Cetera Financial Group, Inc. will award a bonus equal to the loan payment each year up to 100%. There is a conflict of interest for Brian to generate (i.e., sell products) and direct business through Cetera Advisor Networks, LLC.

To mitigate these conflicts of interest, this disclosure has been provided to you. If you have any concerns about the appropriateness of Brian's recommendations based on your financial situation, you should discuss these recommendations with another financial professional.

**SUPERVISION**

**Item 6**

Brian is an Advisory Representative of Total Clarity. Supervision and oversight of his activities conducted through Total Clarity is provided by Jeanne Tackett, Vice President of Operations and Chief Compliance Officer (CCO). Terry Murphy, President, is the CCO Designee in Jeanne's absence. Jeanne Tackett and Terry Murphy can be contacted at (630) 762-9352.

The CCO or Designee reviews transactions conducted in clients' accounts. Additionally, all account information required to establish an account for a client must flow through the CCO or Designee. Total Clarity has procedures in place to be aware of any outside business activities engaged in or by Brian, to oversee communications with the public, and to review personal trading activities of Brian as well as in any account over which he has direct or indirect beneficial interest.

As stated in Total Clarity's Form ADV Part 2A Brochure and as indicated above, Cetera Advisor Networks will also oversee the securities business of Brian Ahern. Because he is a dually registered representative of Cetera Advisor Networks and Total Clarity, Cetera Advisor Networks has certain supervisory and administrative duties pursuant to the requirements of Conduct Rule 3040. Such review does not include the provision of investment advisory services to the clients of Total Clarity.

**REQUIREMENTS FOR STATE REGISTERED ADVISERS**

**Item 7**

Total Clarity is not a State Registered Adviser.