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

David J. Hubbard

March 1, 2016



This brochure supplement provides information about David Hubbard that supplements the Total Clarity Wealth Management, Inc. Form ADV Part 2A Brochure. Please contact Dave Hubbard at (815) 459-4550 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 Dave Hubbard is available on the SEC's website at www.adviserinfo.sec.gov. The searchable CRD number for David J. Hubbard is 1122248.

David J. Hubbard
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Crystal Lake, IL 60014
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EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Item 2

Dave Hubbard

Year of Birth: 1960

Education:

Name of School	Years Attended	Year Graduated	Degree	Major
Northern Illinois University	1980 – 1981			
United States Military Academy	1978 - 1980			

Business Background:

Name of Business	Type of Business	Title	Period of Employment
Total Clarity Wealth Management, Inc.	Advisory and Financial Planning	Majority Owner, Chairman of Board of Directors & Advisory Representative	06/2015 to Present
Cetera Advisor Networks	Broker/Dealer	Regional Director, Registered Principal, Registered Representative & Advisory Representative	03/1990 to Present
Exemplar Financial Network	Financial Services	Owner, Registered Representative, Advisory Representative	03/2011 to Present
Financial Framing Accounting & Tax Services	Firm employs qualified accountants to perform work for clients	Vic-President & Secretary – Administrative Only	11/2013 to Present
McHenry County Economic Dev. Commissions	Not for Profit to Assist Economic Development	Treasurer	2/2014 to Present
Exemplar Advisor Services	Advisory and Financial Planning	Owner, President, Registered Representative & Advisory Representative	03/2015 to Present
Exemplar Accounting & Tax, Inc.	Firm employs qualified accountants to perform work for Exemplar clients	Owner, President	11/2011 to Present

Total Clarity Wealth Management, Inc.

Next Step	Coaching/Consulting for Financial Advisors	Owner, Coach, Instructor	01/2014 to Present
Exemplar Financial Institutions	Consulting to Banks/Credit Unions	Owner, Consultant	01/2015 to Present

Securities Registrations held: Series 7, 63, 65, 24

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 majority ownership, and as an Advisory Representative for Total Clarity Wealth Management, Inc. (hereinafter referred to as "Total Clarity"), Dave is a Regional Director a Registered Principal, a Registered Representative and an Advisory Representative of Cetera Advisor Networks, a SEC registered investment adviser and registered Broker/Dealer, member FINRA/SIPC. Clients are under no obligation to purchase or sell securities through Dave. Cetera Advisor Networks and Total Clarity are not affiliated. As an independent contractor of Cetera Advisor Networks, Dave spends approximately 40% of his time offering securities products on a commission or fee basis with Cetera Advisor Networks.

Dave may recommend clients implement recommendations through Cetera Advisor Networks. If clients implement investment recommendations through Cetera Advisor Networks, Dave may receive a commission or an advisory fee. Additionally, as further disclosed in Total Clarity's Form ADV Part 2A Brochure under the Brokerage Practices section, Dave 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, Dave is subject to oversight by Cetera Advisor Networks over all his securities activities and certain outside business activities. Such oversight includes the review of Dave's securities business to ensure he considers the client's best interests.

Additionally, Dave is a licensed insurance agent. You are not obligated to purchase insurance or securities products through Dave. However, if you implement insurance recommendations through him, he will receive commissions. The insurance business comprises approximately 5% or less 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 Dave.

Total Clarity Wealth Management, Inc.

Dave is the majority owner of Exemplar Advisor Services, a company which recruits, trains, supports and supervises the activities of advisory representatives of Cetera Advisor Networks. This business comprises approximately 40% of his time and the amount of income is 40% or less of his total income.

Dave is the majority owner of Exemplar Accounting and Tax, Inc., which employs, qualified accountants to perform work for individuals and businesses. This business comprises approximately 10% of his time, and the amount of income is 10% or less of his total of his income. Dave is the majority owner of The Next Step, a consulting firm which provides business coaching to assist Cetera financial advisors in developing and managing their financial advisory practices. This business comprises 5% of his time and the amount of income is 5% of his total income.

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.

ADDITIONAL COMPENSATION

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Dave 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 Regional Director and Registered Representative of Cetera Advisor Networks, Dave will earn commissions. The amount of commissions paid by Cetera Advisor Networks to Dave will fluctuate based on his overall production.

SUPERVISION

Item 6

Dave is the majority owner and an Advisory Representative of Total Clarity. Supervision of Dave's investment advisory services is conducted by Jeanne Tackett, Vice President of Operations and Chief Compliance Officer (CCO) at Total Clarity. Terry Murphy, President, is the CCO Designee in Jeanne's absence. Jeanne Tackett and Terry Murphy may be reached at 630-762-9252.

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 Dave, to oversee communications with the public, and to review personal trading activities of Dave, 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 oversee the securities business of Dave Hubbard. 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 registered with the SEC and therefore is not a state registered advisor.