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

Terrance Murphy, CFP[®], AIF[®]

February 1, 2017



This brochure supplement provides information about Terrance Murphy that supplements the Total Clarity Wealth Management, Inc. Form ADV Part 2A Brochure. Please contact Terry at (630) 762-9352 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 Terry is available on the SEC's website at www.adviserinfo.sec.gov. The searchable CRD number for Terrance Murphy is 2191779.

EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Item 2

Terry Murphy

Year of Birth: 1962

Education:

Name of School	Years Attended	Year Graduated	Degree	Major
State University of New York	1986 to 1990	1990	BS	Political Science and History

Business Background:

Name of Employer	Type of Business	Title	Period of Employment
Total Clarity Wealth Management, Inc.	Advisory and Financial Planning	President & Advisory Representative	07/2006 to Present 04/2007 to Present
Wall Street Financial Advisors, Inc.	Financial Services	President	11/2000 to Present
Cetera Advisor Networks	Broker/Dealer	Registered Principal, Registered Representative & Advisory Representative	11/2000 to Present
TNT-BS, LLC	Pizzeria	Owner	04/2016 to Present
Met Life and Met Life Securities	Broker/Dealer and Insurance Company	Registered Representative & Insurance Agent	03/1991 to 10/2000

Securities Registrations held: Series 6, Series 7, Series 63, Series 65, Series 24, Series 4

Designations:

Terry maintains the designation of CFP® (Certified Financial Planner). The CFP® certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold a CFP® certification. The designation is obtained by completing the following requirements: 1) An advanced college-level course of study addressing financial planning subject areas. These include insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning and estate planning. The independent advisory representative must have a Bachelor's Degree from a regionally accredited United States college or university (or a foreign university equivalent). 2) Pass the comprehensive CFP® certification examination. It includes case studies and client scenarios designed to test one's ability to correctly diagnose

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financial planning issues and apply one's knowledge of financial planning to real world circumstances. Ongoing continuing education is required; 30 hours every two years, including 2 hours on the *Code of Ethics* and *Standards of Professional Conduct*. 3) Complete at least 3 years of full-time financial planning-related experience. 4) Agree to be bound by the CFP® Board's *Standards of Professional Conduct*, to maintain competence and keep up with developments in the financial planning field. The *Standards* require that CFP® professionals provide financial planning services at a fiduciary standard of care, agreeing to always work in the best interests of their clients.

Terry also maintains the designation of AIF® (Accredited Investment Fiduciary). This designation is obtained by completing a web-based or Capstone Program and a final certification exam. There is no prerequisite. The designation requires 6 hours of continuing education every year.

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 President and as an Advisory Representative for Total Clarity Wealth Management, Inc. (hereinafter referred to as "Total Clarity"), Terry is 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 Terry. Cetera Advisor Networks and Total Clarity are not affiliated. As an independent contractor of Cetera Advisor Networks, Terry spends approximately 25% of his time offering securities products on a commission or fee basis with Cetera Advisor Networks.

Terry may recommend clients implement recommendations through Cetera Advisor Networks. If clients implement investment recommendations through Cetera Advisor Networks, Terry 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, Terry 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, Terry is subject to oversight by Cetera Advisor Networks over all his securities activities and certain outside business activities. Such oversight includes the review of Terry's securities business to ensure he considers the client's best interests.

Additionally, Terry is a licensed insurance agent. You are not obligated to purchase insurance or securities products through Terry. 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

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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 Terry.

Terry is a minority 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 10% of his time and the amount of income is 10% or less 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

Item 5

Terry 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, Terry will earn commissions. The amount of commissions paid by Cetera Advisor Networks to Terry 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. Terry 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 Terry 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 Terry 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 Terry's recommendations based on your financial situation, you should discuss these recommendations with another financial professional.

SUPERVISION

Item 6

Terry is the President, the Designee to the Chief Compliance Officer, and an Advisory Representative of Total Clarity. Supervision of Terry's investment advisory services is conducted by Jeanne Tackett, Vice President of Operations and Chief Compliance Officer at Total Clarity. Jeanne can 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

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Terry, to oversee communications with the public, and to review personal trading activities of Terry, 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 Terry Murphy. 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.