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

**Wayne Pover, CFP<sup>®</sup>**

**March 30, 2015**



**This brochure supplement provides information about Wayne Pover that supplements the Total Clarity Wealth Management, Inc. Form ADV Part 2A Brochure. Please contact Wayne at (630) 485-5944, 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 Wayne is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov). The searchable CRD number for Wayne Pover is 3129761.**

Wayne Pover, CFP<sup>®</sup>  
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Phone: 630-485-5907  
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**EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE**

**Item 2**

**Wayne Pover**

*Year of Birth:* 1965

Education:

Name of School	Years Attended	Year Graduated	Degree	Major
University of Iowa	1984-1988	1988	BS	Finance

Business Background:

Name of Employer	Type of Business	Title	Period of Employment
Total Clarity Wealth Management, Inc.	Advisory and Financial Planning	Advisory Representative	11/1/11 to Present
Cetera Advisor Networks	Broker/Dealer	Registered Representative Advisory Representative	1998 to Present
Criterion Wealth Advisors	Financial Services	Financial Advisor	9/11 To present

**Securities Registrations held: Series 7, Series 66**

**Designations:** Wayne 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, administered in 10 hours over a 2-day period. It includes case studies and client scenarios designed to test one’s ability to correctly diagnose 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*,

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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.

**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”), Wayne is a Registered Representative and Advisory Representative of Cetera Advisor Networks LLC, a SEC registered investment adviser and registered Broker/Dealer, member FINRA/SIPC. Clients are under no obligation to purchase or sell securities through Wayne. Cetera Advisor Networks and Total Clarity are not affiliated. As an independent contractor of Cetera Advisor Networks, Wayne spends approximately 60% of his time offering securities products on a commission or fee basis with Cetera Advisor Networks.

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

Additionally, Wayne is a licensed insurance agent. You are not obligated to purchase insurance or securities products through Wayne. However, if you implement insurance recommendations through him, he will receive commissions. The insurance business comprises approximately 10% 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 Wayne.

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Wayne also provides CPA Services; this accounts for approximately 10% of his time. You are not obligated to purchase CPA services through Wayne.

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**

Wayne 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, Wayne will earn commissions. The amount of commissions paid by Cetera Advisor Networks to Wayne will fluctuate based on his overall production.

**SUPERVISION**

**Item 6**

Wayne is Advisory Representative 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 Wayne, to oversee communications with the public, and to review personal trading activities of Wayne, 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 Wayne Pover. 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.