

525 Tyler Rd. Suite T St. Charles, IL 60174 Phone: 630-762-9352 Fax: 630-587-9170 www.totalclaritywealth.com

Brochure Form ADV Part 2B Brochure Supplement

**Christopher Vivian** 

March 30, 2015



This brochure supplement provides information about Christopher Vivian that supplements the Total Clarity Wealth Management, Inc. Form ADV Part 2A Brochure. Please contact Chris at (630) 762-9352 if you would like to receive a copy of Total Clarity's Form ADV Part 2A Brochure or if you have any questions about the contents of this supplement.

Additional information about Chris is available on the SEC's website at <u>www.adviserinfo.sec.gov</u>. The searchable CRD number for Christopher Vivian is 5929586.

# EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE Item 2

# Chris Vivian

Year of Birth: 1974

#### Education:

Name of School	Years Attended	Year	Degree	Major
		Graduated		
Sauk Valley College	1993 to 1995			Business
				Management
Loras College	1995 to 1997	1997	BS	Business
_				Management

# Business Background:

Name of Employer	Type of Business	Title	Period of
T + 1 C1	A 1 · 1		Employment
Total Clarity	Advisory and	Advisory Representative	09/2011 to Present
Wealth	Financial Planning		
Management, Inc.			
Cetera Advisor	Broker/Dealer	Registered Representative	09/2011 to Present
Networks			
Wall Street	Financial Services	Assistant Advisor	03/2015 to Present
Financial Advisors			
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Prime Pay	Business Service	Senior Account Executive	2010 to 2011
	D1 (* 1		2005 2000
InVentiv Health	Pharmaceutical	Pharmaceutical Sales	2005-2009
Lawson Products	Maintenance	District Sales Agent	2002-2005
Lawson Troducts	Hardware	District Sales Agent	2002-2003
Hub Group	Logistics	Installation Coordinator	2001-2002
	Logistics		2001-2002
Pfizer	Pharmaceutical Mfg	Corporate Business	1997-2001
Pharmaceutical		Account Analyst	

Securities Registrations held: Series 7, Series 66

### **DISCIPLINARY INFORMATION**

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 DISCIPINARY EVENTS.

# **OTHER BUSINESS ACTIVITES**

In addition to serving as an Advisory Representative for Total Clarity Wealth Management, Inc. (hereinafter referred to as "Total Clarity"), Chris 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 Chris. Cetera Advisor Networks and Total Clarity are not affiliated. As an independent contractor of Cetera Advisor Networks, Chris spends approximately 50% of his time offering securities products on a commission basis with Cetera Advisor Networks.

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

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

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: <u>www.totalclaritywealth.com</u>.

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# **ADDITIONAL COMPENSATION**

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

# **SUPERVISION**

Chris 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 Chris, to oversee communications with the public, and to review personal trading activities of Chris, 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 Chris Vivian. 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**

Total Clarity is not a State Registered Adviser.

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