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

**Maria Wilson, CFP<sup>®</sup>, CRC<sup>®</sup>, AIF<sup>®</sup>,**

**December 16, 2016**



**This brochure supplement provides information about Maria Wilson that supplements the Total Clarity Wealth Management, Inc. Form ADV Part 2A Brochure. Please contact Maria at (630) 778-6260 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 Maria is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov). The searchable CRD number for Maria Wilson is 1191644.**

Maria Wilson, CFP<sup>®</sup>, CRC<sup>®</sup>, AIF<sup>®</sup>  
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**EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE**

**Item 2**

**Maria Wilson**

*Year of Birth:* 1946

Education:

Name of School	Years Attended	Year Graduated	Degree	Major
Lamar State College of Technology	1964-1967	1971	BA	English

Business Background:

Name of Employer	Type of Business	Title	Period of Employment
Total Clarity Wealth Management, Inc.	Advisory and Financial Planning	Advisory Representative	02/2012 to Present
Cetera Advisor Networks	Broker/Dealer	Registered Representative	08/1987 to Present

**Securities Registrations held: Series 7, 22, 63**

**Designations:** Maria maintains the designation of CFP<sup>®</sup> (Certified Financial Planner). The CFP<sup>®</sup> certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold a CFP<sup>®</sup> 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<sup>®</sup> certification examination. 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<sup>®</sup> Board’s *Standards of Professional Conduct*, to maintain competence and keep up with developments in the financial planning field. The *Standards* require that CFP<sup>®</sup> professionals provide financial planning services at a fiduciary standard of care, agreeing to always work in the best interests of their clients.

## Total Clarity Wealth Management, Inc.

Maria also maintains the designation of CRC<sup>®</sup> (Certified Retirement Counselor). This designation is obtained after successful completion of a four hour course on retirement planning, followed by a four hour exam. As a prerequisite, the advisory representative must have a bachelor's degree or equivalent with 2 years relevant professional experience (within the past 5 years) or a high school diploma or equivalent with 5 years relevant professional experience (within the past 7 years) and complete a background check. This designation requires 15 hours of Continuing Education each year, and Ethics Principles training every 2 years.

Maria additionally maintains the designation of AIF<sup>®</sup> (Accredited Investment Fiduciary). The AIF designation is obtained by completing a web-based or Capstone program on investment fiduciary standards and a final certification exam. There is no prerequisite. This 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 an Advisory Representative for Total Clarity Wealth Management, Inc. (hereinafter referred to as "Total Clarity"), Maria is a Registered Representative and Advisory Representative of Cetera Advisor Networks LLC, a registered Broker/Dealer, member FINRA/SIPC. Clients are under no obligation to purchase or sell securities through Maria. Cetera Advisor Networks and Total Clarity are not affiliated. As an independent contractor of Cetera Advisor Networks, Maria spends approximately 50% of her time offering securities products on a commission or fee basis with Cetera Advisor Networks.

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

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Additionally, Maria is a licensed insurance agent. You are not obligated to purchase insurance or securities products through Maria. However, if you implement insurance recommendations through her, she will receive commissions. The insurance business comprises approximately 5% of her time. The amount of income she 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 Maria.

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**

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

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

### **SUPERVISION**

### **Item 6**

Maria is an Advisory Representative of Total Clarity. Supervision and oversight of her 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 Maria, to oversee communications with the public, and to review personal trading activities of Maria as well as in any account over which she 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 Maria Wilson. Because she 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.