



525 Tyler Road, Suite T  
St. Charles, IL 60174  
Phone: (630) 762-9352  
Fax: (630) 587-9170  
[www.totalclaritywealth.com](http://www.totalclaritywealth.com)

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

**Operating as  
PreActive Investments**

**Nicole A. Piton, CFP®**

**August 10, 2020**



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

**Additional information about Nicole is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov). The searchable CRD number for Nicole A. Piton is 7173370**

**Nicole A. Piton  
PreActive Investments  
Phone: 630-549-0376  
Branch Phone: 630-762-9352  
Fax: 630-587-9170  
525 Tyler Road, Suite T  
St. Charles, IL 60174**

## Item 2 EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

**Nicole A. Piton, CFP**

*Year of Birth:* 1981

### Education:

Name of School	Years Attended	Year Graduated	Degree	Major
University of Illinois Urbana-Champaign	2001 to 2004	2004	BA	Finance, Minor in Computer Science

### Business Background:

Name of Employer	Type of Business	Title	Period of Employment
Total Clarity Wealth Management, Inc.	Advisory and Financial Planning	Advisory Representative	05/2020 to Present
PreActive Investments	Financial Services	Wealth Advisor	10/2017 to Present
Healthy Pet Care Market Co.	Pet Market	Owner/President	05/2004 to Present

### **Securities Registrations held: Series 65 exam**

### *Certifications: CFP*

**The CERTIFIED FINANCIAL PLANNER™, CFP®** and federally registered CFP® (with flame design) marks (collectively, the "CFP® marks") are professional certification marks granted in the United States by Certified Financial Planner Board of Standards, Inc. ("CFP Board").

The CFP® certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP® certification. It is recognized in the United States and a number of other countries for its (1) high standard of professional education; (2) stringent code of conduct and standards of practice; and (3) ethical requirements that govern professional engagements with clients. Currently, more than 71,000 individuals have obtained CFP® certification in the United States.

To attain the right to use the CFP® marks, an individual must satisfactorily fulfill the following requirements:

- Education - Complete an advanced college-level course of study addressing the financial planning subject areas that CFP Board's studies have determined as necessary for the competent and professional delivery of financial planning services, and attain a Bachelor's Degree from a regionally accredited United States college or university (or its equivalent from a foreign university). CFP Board's financial planning subject areas include insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning;
- Examination - Pass the comprehensive CFP® Certification Examination. The examination 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;
- Experience - Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year); and
- Ethics - Agree to be bound by CFP Board's *Standards of Professional Conduct*, a set of

documents outlining the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements in order to maintain the right to continue to use the CFP® marks:

- Continuing Education - Complete 30 hours of continuing education hours every two years, including two hours on the *Code of Ethics* and other parts of the *Standards of Professional Conduct*, to maintain competence and keep up with developments in the financial planning field; and
- Ethics - Renew an agreement to be bound by the *Standards of Professional Conduct*. The *Standards* prominently require that CFP® professionals provide financial planning services at a fiduciary standard of care. This means CFP® professionals must provide financial planning services in the best interests of their clients.

CFP® professionals who fail to comply with the above standards and requirements may be subject to CFP Board's enforcement process, which could result in suspension or permanent revocation of their CFP® certification.

### **Item 3 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 DISCIPLINARY EVENTS.

### **Item 4 OTHER BUSINESS ACTIVITIES**

For securities, insurance business, and outside business purposes, Nicole uses the name of PreActive Investments.

Nicole is the Owner/President of Healthy Pet Care Market Co., a retail pet store. This business comprises approximately 10% or less of her time and the amount of income is 20% or less of her total income.

Additionally, Nicole is separately licensed as an independent insurance agent. You are not obligated to purchase insurance products through Nicole. However, if you implement insurance recommendations through her, she will receive commissions. The insurance business comprises approximately less than 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 Nicole.

### **Item 5 ADDITIONAL COMPENSATION**

Nicole does not receive an economic benefit (i.e., sales awards and other prizes) from a non-client for providing advisory services. Refer to the *Other Business Activities* section above for disclosures on Nicole's receipt of additional compensation as a result of her other business activities.

Also, refer to the *Fees and Compensation, Client Referrals and Other Compensation, and Other Financial Industry Activities and Affiliations* section(s) of Total Clarity Wealth Management, Inc.'s firm brochure for additional disclosures on this topic.

## **Item 6 SUPERVISION**

Nicole 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 Nicole, to oversee communications with the public, and to review personal trading activities of Nicole as well as in any account over which she has direct beneficial interest.

## **Item 7 REQUIREMENTS FOR STATE REGISTERED ADVISERS**

Total Clarity is not a State Registered Adviser.