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

**Operating as
Beyond Wealth Management**

Kathleen Panek-Rickerson

July 1, 2020



This brochure supplement provides information about Kathleen Panek-Rickerson that supplements the Total Clarity Wealth Management, Inc. Form ADV Part 2A Brochure. Please contact Kathleen 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 Kathleen is available on the SEC's website at www.adviserinfo.sec.gov. The searchable CRD number for Kathleen Panek-Rickerson is 7021062.

**Kathleen Panek-Rickerson
Beyond Wealth Management
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St. Charles, IL 60174
Phone: 630-762-9352
Fax: 630-587-9170**

Item 2 EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Kathleen Panek-Rickerson

Year of Birth: 1970

Education:

Name of School	Years Attended	Year Graduated	Degree	Major
Benedictine University	8/2008 to 8/2010			Business Teacher Education
Illinois State University	8/1990 to 8/1992	1992	BS	Marketing
Moraine Valley Community College	8/1988 to 5/1990	1990	AA	Associates of Arts

Business Background:

Name of Employer	Type of Business	Title	Period of Employment
Total Clarity Wealth Management, Inc. Operating as Beyond Wealth Management	Advisory and Financial Planning	Investment Adviser Representative	06/2020 to Present
LPL Financial LLC	Broker/Dealer	Registered Representative	01/2020 to Present
BabySnApps	Photography Phone App	Owner/Developer	01/2013 to Present
Walnut Street Realty	Realtor	Managing Broker Realtor	7/2008 to Present
ConnecTech Solutions, Inc.	IT Consulting	CEO	10/1996 to 9/2019
LPL Financial LLC	Broker/Dealer	Non Licensed Associate	10/2018 to 9/2019
School District 303	Education	Substitute Business Education Teacher	8/2010 to 5/2019

Securities Registrations held: Series 7, 66 exams

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 and outside business purposes, Kathleen uses the name of Beyond Wealth Management.

In addition to serving as an Advisory Representative for Total Clarity Wealth Management, Inc. (hereinafter referred to as "Total Clarity"), Kathleen is a Registered Representative of LPL Financial (LPL) a SEC registered investment adviser and a registered Broker/Dealer, member FINRA/SIPC. Clients are under no obligation to purchase or sell securities through Kathleen. LPL and Total Clarity are not affiliated. As an independent contractor of LPL, Kathleen spends approximately 40% of her time offering securities products on a commission or fee basis with LPL.

Kathleen may recommend clients implement recommendations through LPL. If clients implement investment recommendations through LPL, Kathleen 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, Kathleen may receive trail compensation for investments directed through LPL. Therefore, there may be a conflict of interest to cause a client to direct certain securities business through LPL.

As a Registered Representative of LPL, Kathleen is subject to oversight by LPL over all her securities activities and certain outside business activities. Such oversight includes the review of Kathleen's securities business to ensure she considers the client's best interests.

Kathleen is also a Managing Broker of Walnut Street Realty and may earn compensation for providing real estate services. Such compensation is separate and in addition to any fees earned for providing advisory services. If your need or request the services of a real estate professional, we may refer you to Kathleen; however, you are under no obligation to engage Kathleen for real estate services.

Item 5 ADDITIONAL COMPENSATION

Kathleen 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 LPL, Kathleen will earn commissions. The amount of commissions paid by LPL to Kathleen will fluctuate based on her overall production.

To mitigate these conflicts of interest, this disclosure has been provided to you. If you have any concerns about the appropriateness of Kathleen's recommendations based on your financial situation, you should discuss these recommendations with another financial professional.

Item 6 SUPERVISION

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

As stated in Total Clarity's Form ADV Part 2A Brochure and as indicated above, LPL will also oversee the securities business of Kathleen Panek-Rickerson. Because she is a dually registered representative of LPL and Total Clarity, LPL 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.

Item 7 REQUIREMENTS FOR STATE REGISTERED ADVISERS

Total Clarity is not a State Registered Adviser.