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Total Clarity Vision Account

WRAP FEE BROCHURE

March 30, 2020



This brochure provides clients with information about the qualifications and business practices of Total Clarity Wealth Management, Inc. and the Total Clarity Vision Wrap Program that should be considered before becoming a client. If you have any questions about the contents of this Brochure, please contact us at (630) 762-9352 and/or info@totalclaritywealth.com. The information in this Brochure has not been approved or verified by the United States Securities and Exchange Commission or by any state securities authority.

Additional information about Total Clarity Wealth Management, Inc. is also available on the SEC's website at www.adviserinfo.sec.gov. The searchable IARD/CRD number for Total Clarity Wealth Management, Inc. is 142728.

Any reference to Total Clarity Wealth Management, Inc. as a registered investment adviser or its related persons as registered Advisory Representatives does not imply a certain level of skill or training.

Item 2 MATERIAL CHANGES

At least annually, this section will discuss only specific material changes that are made to the Total Clarity Wealth Management, Inc. brochure and brochure supplements and provide you with a summary of such changes. Additionally, reference to the date of the last annual update to the brochure and brochure supplements will be provided.

Since our last annual updating amendment dated March 30, 2019, we have the following material changes:

- We disclosed our policy regarding standing letters of authorization
- We added disclosures about trade errors; class action lawsuits and IRA rollovers

A copy of our updated brochure and brochure supplements may be requested by contacting us at (630) 762-9352 and/or info@totalclaritywealth.com. These documents are available to you free of charge and are also available on our website at www.totalclaritywealth.com.

Additional information about Total Clarity Wealth Management, Inc. is also available via the SEC's website www.adviserinfo.sec.gov. Our IARD number is 142728. The SEC's website also provides information about any persons affiliated with Total Clarity Wealth Management, Inc. who are registered, or are required to be registered, as Advisory Representatives of Total Clarity Wealth Management, Inc.

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Item 4 SERVICES, FEES & COMPENSATION

INTRODUCTION

Total Clarity Wealth Management, Inc. is an investment adviser registered with the Securities and Exchange Commission. Total Clarity Wealth Management offers advice regarding mutual funds and stocks as well as other products such as: variable annuities, bonds, options, government securities, certificates of deposit, Unit Investment Trusts (UITs), Exchange Traded Funds (ETFs) and 529 College Savings Plans. Total Clarity Wealth Management utilizes the clearing and custody services of TD Ameritrade Institutional, a division of TD Ameritrade Inc., member FINRA/SIPC ("TD Ameritrade"), an unaffiliated SEC-registered broker-dealer. Total Clarity has also entered into a relationship to offer you brokerage and custodial services through LPL Financial (LPL) an unaffiliated SEC registered Broker-dealer and Member FINRA/SIPC.

In its capacity as a registered investment adviser, Total Clarity Wealth Management offers various advisory services as further disclosed in its Part 2A Brochure. The programs offered include a wrap fee program entitled the "*Total Clarity Vision Account*". The *Vision* account "wraps" all of the transaction charges in with the advisory fee, versus having each transaction charge billed directly to the client's account.

Advisory Services

The wrap fee program offers clients a fee-based account for which the client will pay a quarterly fee for portfolio review and on-going asset management services and brokerage services. Clients will maintain an account that will contain one or more of the following: stocks, bonds, options (such as covered calls and long puts), government securities, Exchange Traded Funds (ETFs), Unit Investment Trusts (UITs), and certain types and classes of variable annuities and mutual funds. Some accounts also hold Alternative Investments such as Real Estate Investment Trusts (REITs), Business Development Companies (BDCs), and private equities, as a courtesy to the client. These products are not part of the Wrap Fee Program and therefore advisory fees will not be charged on these holdings, but a commission will be paid to the Advisory Representative at the time of purchase. Transaction or holding costs for Alternative Investment products are not covered within the wrap fee agreement.

The *Total Clarity Vision Account* program offers clients portfolio review and asset management services on a discretionary basis. Discretionary asset management services allow the Advisory Representative to make buys, sells and exchanges within the account as the Advisory Representative deems appropriate, without obtaining the client's prior consent to the transaction(s). Discretion approval is given when the client signs the TD Ameritrade or LPL Financial Account Application. By signing the Account Application, the client provides the Advisory Representative with discretionary approval for their account, he will determine the securities to be purchased and sold in the account and will alter the securities holdings from time to time, without prior consultation with the client. Unless otherwise expressly requested by the client, Total Clarity will manage the account and will make changes to the allocation as deemed appropriate by the firm and the Advisory Representative. The client can discuss with the Advisory Representative their desire to be notified of any recommendations before buying or selling any securities in their account, but in order to trade at our custodians, the Advisory Representative must be given discretion on all accounts. All clients will be sent, by the custodian of their account, either by mail or electronically, confirmations of any trades done in their account. If a client decides they no longer want discretion granted, it will result in the closing of the account.

Depending on the client's specific goals, objectives and market circumstances, we will generally hold positions in an account for a long term, even more than a year, or, depending on market conditions, we will actively trade some securities held in an account for periods of 30 days or less. Advisory Representatives will be reasonably available to the client to provide advice, make recommendations and execute transactions.

Advisory Representatives will gather information on the client's financial history, goals, objectives and financial concerns and assist the client in developing an asset allocation strategy. The client will establish an account with TD Ameritrade or LPL Financial. Based on the client's investment objectives, risk tolerance and financial situation, the Advisory Representative will provide the level of services requested by the client (i.e. asset management on a continuous and ongoing basis or portfolio review services). Some Total Clarity Advisory Representatives manage portfolio models, and other of our advisors customize the holdings within each account according to the client's financial history, status and risk tolerance. One of the tools available for use by our Advisory Representatives are portfolio models provided by a third party through TD Ameritrade at no charge to Total Clarity or the client, although the third party could benefit from internal expenses charged by the holdings. Your Advisory Representative can use these models as a guide in managing your account, but he is responsible to make all decisions and complete all trades himself. No other party outside of Total Clarity will have the ability to trade assets within your account. Therefore, strategies will vary between clients having the same Advisory Representative, as well as for clients with different Advisory Representatives.

Advisory Representatives will contact clients at least annually, or at the client's request, to discuss the *Total Clarity Vision Account* investment portfolio and to update the client's financial information when any changes have occurred. Clients are able request more frequent reviews and set thresholds for triggering events that would cause a review to take place. Generally, Advisory Representatives will recommend changes to clients' portfolios based on many factors including: shifts in the economy, changes in the management and/or structure of a mutual fund or company in which clients' assets are invested, to rebalance the portfolio and market shifts and/or corrections.

Generally, the Advisory Representative who solicited the client will conduct the annual review. Clients are advised they should notify their Advisory Representative promptly of any changes to their goals, objectives or financial situation. Failure of the client to notify the Advisory Representative of any such changes could result in investment recommendations that do not match the client's needs.

IRA Rollover Considerations

As part of our investment advisory services to you, we may recommend that you withdraw the assets from your employer's retirement plan and roll the assets over to an individual retirement account ("IRA") that we will manage on your behalf. If you elect to roll the assets to an IRA that is subject to our management, we will charge you an asset based fee as set forth in the agreement you executed with our firm. This practice presents a conflict of interest because persons providing investment advice on our behalf have an incentive to recommend a rollover to you for the purpose of generating fee based compensation rather than solely based on your needs. You are under no obligation, contractually or otherwise, to complete the rollover. Moreover, if you do complete the rollover, you are under no obligation to have the assets in an IRA managed by our firm.

Many employers permit former employees to keep their retirement assets in their company plan. Also, current employees can sometimes move assets out of their company plan before they retire or change jobs. In determining whether to complete the rollover to an IRA, and to the extent the following options are available, you should consider the costs and benefits of:

1. Leaving the funds in your employer's (former employer's) plan.
2. Moving the funds to a new employer's retirement plan.

3. Cashing out and taking a taxable distribution from the plan.
4. Rolling the funds into an IRA rollover account.

Each of these options has advantages and disadvantages and before making a change we encourage you to speak with your CPA and/or tax attorney.

If you are considering rolling over your retirement funds to an IRA for us to manage here are a few points to consider before you do so:

1. Determine whether the investment options in your employer's retirement plan address your needs or whether you might want to consider other types of investments.
 1. Employer retirement plans generally have a more limited investment menu than IRAs.
 2. Employer retirement plans may have unique investment options not available to the public such as employer securities, or previously closed funds.
2. Your current plan may have lower fees than our fees.
 1. If you are interested in investing only in mutual funds, you should understand the cost structure of the share classes available in your employer's retirement plan and how the costs of those share classes compare with those available in an IRA.
 2. You should understand the various products and services you might take advantage of at an IRA provider and the potential costs of those products and services.
3. Our strategy may have higher risk than the option(s) provided to you in your plan.
4. Your current plan may also offer financial advice.
5. If you keep your assets titled in a 401k or retirement account, you could potentially delay your required minimum distribution beyond age 72.
6. Your 401k may offer more liability protection than a rollover IRA; each state may vary. Generally, federal law protects assets in qualified plans from creditors. Since 2005, IRA assets have been generally protected from creditors in bankruptcies. However, there can be some exceptions to the general rules so you should consult with an attorney if you are concerned about protecting your retirement plan assets from creditors.
7. You may be able to take out a loan on your 401k, but not from an IRA.
8. IRA assets can be accessed any time; however, distributions are subject to ordinary income tax and may also be subject to a 10% early distribution penalty unless they qualify for an exception such as disability, higher education expenses or the purchase of a home.
9. If you own company stock in your plan, you may be able to liquidate those shares at a lower capital gains tax rate.
10. Your plan may allow you to hire us as the manager and keep the assets titled in the plan name.

It is important that you understand the differences between these types of accounts and to decide whether a rollover is best for you. Prior to proceeding, if you have questions contact your investment adviser representative, or call our main number as listed on the cover page of this brochure.

Advisory Fees

Opening an Account (initial fees): The initial pro-rated fee is charged in arrears and is based on the inflow of cash and assets and the proportion of the number of days remaining in the quarter on the date these assets were delivered into the account. Initial advisory fees will be collected directly from the account, provided the client has given Total Clarity Wealth Management written authorization to do so.

An Established Account (ongoing fees): Ongoing fees will be charged quarterly, in advance - based on the value of the account on the last day of the previous quarter. Fees are charged to and collected directly from the advisory account early in the quarter. Clients will be provided with a fee invoice that identifies:

1. The value of the account on the last day of the previous quarter (from which the advisory fee is calculated)
2. The quarterly advisory fee to be charged to the account(s)
3. The accounts(s) from which the fee will be deducted

If the account does not contain sufficient funds to pay the quarterly advisory fee, Total Clarity Wealth Management has limited authority to sell or redeem securities within the advisory account in a sufficient amount to pay the fee. The client can reimburse the account for advisory fees paid to Total Clarity Wealth Management, with the exception of an IRA account.

Clients can make additions to or withdrawals from the account, provided the account continues to meet minimum account size requirements. Advisory fees will be adjusted each quarter for any inflows and outflows of cash and holdings over or equal to \$10,000 in a single day. No fee adjustments will be made for appreciation or depreciation of the account during a quarter.

Fees are based solely on account balance(s) and are not based on a share of capital gains upon or capital appreciation of, the funds or any portion of the funds. Fees are in accordance with the following blended fee schedule:

Account Size	Maximum Annual Fee
\$0 to \$50,000	2.75%
Next \$50,001 to \$100,000	2.75%
Next \$100,001 to \$250,000	2.75%
Next \$250,001 to \$500,000	2.50%
Next \$500,001 to \$1,000,000	2.00%
Next \$1,000,001 to \$2,500,000	1.75%
Next \$2,500,001 to \$5,000,000	1.75%
Next \$5,000,001 and above	1.75%

Your Advisory Representative will negotiate your specific fee with you, based on the fee schedule outlined above. We make exceptions to our general fee schedule under certain circumstances (e.g., responsibilities involved, accounts or groups of accounts which are expected to have significant capital additions in the future, anticipated future earning capacity, related accounts, account composition, pre-existing client, account retention, pro bono activities, etc.). In such cases, lower fees or different payment arrangements can be negotiated with each client separately and will be described in your Vision Account Agreement. Fees vary from client-to-client and are detailed on the Total Clarity Vision Account Agreement you will sign; however, fees will not exceed the schedule shown above. Therefore, your Advisory Representative will charge more or less than another Advisory Representative.

The fee schedule is a graduated schedule. More than one fee rate will apply to the account if the total account value is \$50,001 or more at the time of valuation for the purposes of the fee calculation. Total Clarity retains a portion of the advisory fees equal to 0.04% of the account value at the end of each quarter to cover administrative costs. In certain situations, a portion of the net advisory fee will be paid to the Advisory Representative's supervisor and/or branch manager. LPL Financial will receive an

annual oversight fee of 0.05% times the value of each account held at TD Ameritrade for supervision and back office administration. This fee is pulled from the advisory fee before the remainder of the fee is paid to your Advisory Representative and is only assessed to Representatives who are also Registered Representatives with LPL. The remainder of the fee is paid to your Advisory Representative. Total Clarity is allowed to change the above fee schedule upon 30-days prior written notice to you.

At the discretion of the Advisory Representative, all accounts from one household are added together to obtain a higher total of account values for fee calculations. In this way, your annual asset management fee will then be lower if a breakpoint is reached, since it is based on an aggregate value of all accounts within your household, than if the fee for each account was calculated independently of the other accounts. This practice varies by Advisory Representative, so you could pay more or less for management services depending on the Advisory Representative with whom you work.

Closing an Account (refund of fees): Since fees are billed in advance, Total Clarity will refund to the client a portion of the final fee which was collected from the advisory account(s). Details regarding final fee calculations and refunds can be found on page 9 under "Termination of a Total Clarity Vision Account."

Costs Associated with a Wrap Fee Account

The *Total Clarity Vision Account* program at times will cost the client more or less than if the client purchased services separately. Costs that affect the services if obtained separately or that the client is able to control if services are purchased separately include trading costs and the asset management fee. Additionally, clients are advised that a wrap fee account, as compared with a traditional commission based account, will be more costly to the client during periods when trading activity is less. Consequently, clients find that maintaining the wrap fee account can result in a higher annual cost. During periods when trading activity is heavier, such as when the account is first opened and during periods of increased market movements, wrap fee accounts will result in lower annual costs than a brokerage account.

Additional Fees & Transaction Charges

In addition to the advisory fee, you will also pay fees for custodial services, account maintenance fees, taxes, and other fees associated with maintaining the account. For all qualified accounts held at LPL Financial, a \$40 annual IRA maintenance will be charged. Total Clarity and its Advisory Representatives do not control or share in any portion of such fees. Clients are advised that some Advisory Representatives choose to cover some or all of these costs for their clients; however, this is up to the discretion of each Advisory Representative. If these costs are covered by the Advisory Representative they are refunded back at the end of each quarter to the account from which the management fees are pulled.

Furthermore, the client will pay fees to the mutual fund company from which they were purchased. Such fees are compensation to the fund manager and are not shared with Total Clarity Wealth Management. Total Clarity offers a wide range of mutual funds

At both LPL and TD Ameritrade Institutional Advisory share classes (share classes that do not pay 12b-1 fees) of mutual funds are typically charged a higher transaction fee for purchases and sells of these products. However, these funds have lower expenses and therefore should result in being a lower cost to the customer, but this varies for each fund. LPL offers some of these advisory share class mutual funds and TD Ameritrade offers some Exchange Traded Funds (ETFs) with no transaction fees which results in a conflict of interest for your Advisory Representative to purchase these specific funds to save himself the transaction fee for a Vision Account. TD Ameritrade charges no transaction fees for ETFs and exchange traded equities and a standard, non-discounted fee for OTC equities.

Although clients do not pay a transaction charge for transactions in Vision accounts, clients should be aware that your Advisory Representative would cover these charges. The transaction charges paid by your Advisory Representative vary based on the type of security (ex. mutual fund, equity, or ETF) and for mutual funds the charge is based on whether or not the mutual fund pays 12b-1s fees and/or recordkeeping fees to the custodian. Transaction charges paid by your Advisory Representative for mutual funds range from \$0 - \$26.50/ transaction which, therefore, results in a conflict of interest since the Advisory Representative would consider this cost when deciding which securities to select and how frequently to place transactions in a Vision account. Mutual fund A share classes typically will have a lower or no transaction charge, so to help mitigate the conflict of interest in selecting a share class and since 12b-1s fees for accounts held at TD Ameritrade or LPL can not be refunded, Total Clarity as a general policy has Advisory Representatives use only non-12b-1 paying share classes, unless clients are better served with another share class.

LPL Financial also charges a foreign Transaction Tax on foreign equity security purchases where the underlying non-US securities are from French or Italian issuers. This tax is levied by the French or Italian governments and is used to offset the tax incurred by LPL Financial as a result of executing the transaction on your behalf.

LPL Financial and TD Ameritrade will also charge a fee when purchasing Alternative Investments within Total Clarity accounts as well as an annual holding fee of \$50 per Alternative Investment. These fees will not be refunded back to the account since these holdings are not part of the wrap fee program and are not included in billing calculations. Total Clarity receives no portion of any of the above fees.

Alternative Investments

Transaction charges and annual holding fees for alternative investments such as REITs, Business Development Companies (BDCs), and private equities will be charged to the account, as they are being held in the account as a courtesy to the client, and are not considered part of the Wrap Fee Program. Your Advisory Representative will receive commissions through LPL for the purchase of Alternative Investments that are held in the account

Variable Annuities

For variable annuities held within Total Clarity accounts, there is no sales charge that is paid to your Advisory Representative upon purchase of the annuity. All expenses or charges, such as mortality & expense charges and fees for any riders related to the variable annuity are pulled directly from the variable annuity. These fees typically vary between 0.30% and 1.50% annually and are pulled quarterly or annually depending on your contract and are in addition to the advisory fee. Total Clarity receives no portion of these amounts. Please see your Variable Annuity contract for a list of these fees. Variable products are complex products with higher internal expenses compared to other securities products and are therefore more expensive.

Commissions & Sales Charges:

Advisory Representatives of Total Clarity are also Registered Representatives of LPL Financial, a registered Broker/Dealer, member of the FINRA (Financial Industry Regulatory Authority) and SIPC (Securities Investor Protection Corporation). Load and certain no-load mutual funds pay annual distribution charges, sometimes referred to as 12b-1 fees. 12b-1 fees come from fund assets, therefore, indirectly from your assets. Since neither TD Ameritrade nor LPL Financial refund 12b-1s into Total Clarity accounts, it is recommended that mutual fund share classes that pay 12b-1s not be held in Total Clarity accounts at either of these custodians unless there is no comparable non 12b-1 paying share class available.

Your Advisory Representative will receive commissions through LPL for the purchase of Alternative Investments that are held in the account. Alternative investments typically pay a higher commission than other securities products. Therefore, there is an incentive to recommend alternative investments over other securities products. This is a conflict of interest. Further, total compensation received by advisory representatives including commissions and advisory fees on the other holdings in the account could approach or exceed 3% which is considered excessive by industry standards. To mitigate this conflict of interest you are informed of these conflicts.

Total Clarity receives no portion of the above mentioned 12b-1 fees or commissions from Alternative Investments

You are able to purchase the securities recommended by Total Clarity directly or through other brokers or agents not affiliated with Total Clarity for a similar or lower cost.

Termination of a Total Clarity Vision Account

In the event an account is closed, the advisory fee will be calculated based on the value of the account on the date the fees were assessed, and the termination date (the date the assets were transferred out of the account). The fee charged will be a pro-rata portion of the advisory fee for the quarter up to the date assets are transferred out of the account (termination date). This is equal to (the number of days the account was open) / (number of days in the quarter) multiplied by the fee for the full quarter. Any refund due will be calculated based on the fee previously paid for the quarter minus the pro-rata fee described above. Refunds will be credited to the account from which the management fees were pulled or a check will be mailed to the client's address of record.

The Vision Account Agreement can be terminated by either party upon receipt of a written notice of termination. Termination by a Client is effective upon receipt of the notice by Total Clarity unless a specific date is requested in the notice. You may terminate the agreement without penalty within 5 days of signing the account agreement. If you terminate an account(s) within the first calendar year after opening the account(s), you will be charged a \$200 administrative fee which will be deducted from any refund of fees. This fee can be waived at Total Clarity's sole discretion. This fee is not charged on accounts that are closed due to a transfer of the assets to another Total Clarity account. This fee will be paid in the same manner as the Asset-Based Fee or an invoice will be sent to the client if the assets are no longer in the account. After one calendar year, if an account is terminated, Total Clarity will refund any advisory fees charged in advance based on a pro-rata calculation, as described above.

Upon termination, early redemption fees or similar fees for mutual funds or other products held in the account will be applicable as described in the fund's prospectus. Some broker-dealers will not accept certain assets that are held in your account. Total Clarity will use reasonable efforts to follow your instructions regarding the disposition of the assets in your account to the extent permitted by law and policies of the firm. Please Note: Total Clarity will discontinue billing after the date specified in the termination notice even if the assets are still in the account, but Total Clarity and our Advisory Representatives have no fiduciary responsibilities for the account, once the Total Clarity Agreement has been terminated.

Conflicts of Interest

Advisory Representatives recommending clients participate in the *Total Clarity Vision Account* program will receive compensation as a result of a client's participation in the program. The amount of compensation paid to Total Clarity Wealth Management and the Advisory Representative could be more than what Total Clarity and the Advisory Representative would have received if the client participated in other programs available through another broker/dealer or paid separately for

investment advice, brokerage and other services. Clients are advised that Advisory Representatives have a financial incentive to recommend the wrap fee program (i.e., *Total Clarity Vision Account*) over other programs or services.

LPL covers costs for certain trainings and conferences, including travel, accommodations, and conference fees, based on production. You are advised there is an incentive for Total Clarity and your Advisory Representative to recommend LPL over other Broker/Dealers based on the products and services that they will receive rather than your best interest.

These products and services are provided to Total Clarity as part of its overall relationship with LPL Financial and TD Ameritrade. While as a fiduciary Total Clarity endeavors to act in its clients' best interests, the receipt of these benefits creates a conflict of interest because Total Clarity's recommendation that clients custody at one of these custodians is based in part on the benefit Total Clarity received from these services and products and not solely on the nature, cost or quality of custody or brokerage services provided by LPL or TD Ameritrade. Total Clarity's receipt of some of these benefits is based on the amount of advisory assets custodied at each of these platforms.

Total Clarity and Advisory Representatives buy and sell securities for themselves that are also recommended and bought or sold for Clients. Total Clarity Wealth Management, its officers, employees and Advisory Representatives are directed to not trade ahead of clients or trade in such a way as to obtain a better price for themselves than for clients.

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

Item 5 ACCOUNT REQUIREMENTS & TYPES OF CLIENTS

Minimum Account Size

Total Clarity requires a minimum amount of assets to be held in an account for the purpose of obtaining asset management services. A minimum deposit of \$10,000 (cash or securities) to a brokerage account is necessary in order to participate in investment advisory services.

However, under certain circumstances, Total Clarity waives the minimum investment size requirement and accepts clients with less than \$10,000. Such circumstances include but are not limited to, situations in which additional assets will soon be deposited; or when the client has other accounts with Total Clarity since the consolidation of these accounts for the purposes of quarterly fee calculations would bring the value of the accounts closer to a fee schedule breakpoint, or the client has expressed a desire to have all of their accounts in the same program and custodian.

Smaller accounts are defined as accounts holding less than \$25,000 in assets. Clients are advised that performance will be affected more in these accounts due to the difficulties with diversifying smaller accounts and risk controls being compromised. Performance of smaller accounts varies from the performance of accounts with more dollars invested because fluctuations in the market have a greater impact.

Total Clarity Wealth Management does not represent, warrant or imply that the services or methods of analyses used by Total Clarity can or will predict future results, successfully identify market tops or bottoms, or insulate clients from losses due to major market corrections or crashes. No guarantees can be offered that a client's goals or objectives will be achieved. Further, no promises or assumptions can be made that the advisory services offered by Total Clarity Wealth Management will provide a better return than other investment strategies.

Clients

Total Clarity generally offers the *Total Clarity Vision Account* program to individuals, non-ERISA retirement plans, trusts, estates, charitable organizations, corporations and other similar business entities.

Item 6 PERFORMANCE-BASED FEES

This section is not applicable to Total Clarity since Total Clarity does not charge performance based fees.

Item 7 TYPES OF CLIENTS

Total Clarity's services are geared toward individuals and high net worth individuals, trusts, estates, charitable organizations, corporations or other business entities.

The minimum investment required in the Total Clarity Asset Management Program is generally \$10,000 for investment advisory accounts. Accounts below these minimums will be accepted on an individual basis at our discretion. Such circumstances include, but are not limited to either additional assets will soon be deposited or the client has other accounts with Total Clarity. You should be aware that in smaller accounts, performance will suffer due to difficulties with diversification of assets and risk controls being compromised.

Item 8 METHODS OF ANALYSIS, INVESTMENT STRATEGIES AND RISK OF LOSS

8 A. Total Clarity's Advisory Representatives (IARs) act as portfolio managers for their advisory clients. In that role, they use various investment strategies to reach the Clients' goals and manage investment risk by conducting economic analyses and attempting to identify relevant market trends. Additionally, IARs conduct fundamental analyses, which generally involves assessing a company's or security's value based on factors such as sales, assets, cash flow, market position, expected growth, management, products and services, earnings, and financial structure.

As stated in Item 4 of the Total Clarity ADV 2A, IARs are independent contractors of Total Clarity and each IAR has their own method of analysis and philosophy of management. There is no one method or analysis that can predict future market events or will prevent loss. The experience and level of education of IARs varies and the type of management style varies. Therefore, investment performance and asset allocations will vary. Some IARs use software and investment analyzing tools that include projections of returns based on historical information and speculate future tax, educational expense, social security, etc. conditions, payments, and costs. These systems are a guideline only and cannot be relied upon to provide complete accuracy or assurances. Your account can also be based on a portfolio model provided through the custodian. These models have the ability to be modified by your Advisory Representative who can use the model for a portion of the account or for all of the account. These models are a guideline and are managed by a third party, but your Advisory Representative is the one who makes all decisions and trades. No third party model manager has access to your account or information and cannot make trades for your account. Internal costs for the holdings in these model portfolios could be higher than for other available mutual funds or ETFs.

Investment strategies are also used by IARs to strive to improve the performance and balance the risk of an account. Asset allocation is one of the strategies all Advisors use to attempt to optimize the risk and reward of your portfolio by investing among several asset classes. However, it cannot prevent or insulate a portfolio from market fluctuations or risk.

While not a standard analysis method used by our Advisors, some Advisors offer services that attempt to time security performance. This essentially means they try to purchase or sell immediately preceding an increase or decrease in a security's price. This type of investing can substantially increase the amount of your brokerage transaction costs due to a higher trading frequency. Also, many mutual funds or variable annuities prohibit excessive trading within their fund in a short period of time. Total Clarity monitors client accounts for excessive trading as well as to ensure investments are appropriate for each client.

8 B. It is important to understand that investing in securities involves risk of loss, including the possible loss of the principal money you are investing. Therefore, your participation in any of the management programs offered by Total Clarity requires you to be prepared to bear the risk of loss as well as the fluctuating performance of your accounts. The market values of investments are subject to fluctuations based on market conditions.

We do not represent, warrant or imply that the services or methods of analysis we use can or will predict future results, successfully identify market tops or bottoms or insulate you from losses due to major market corrections or crashes. Past performance is no indication of future performance. No guarantees can be offered that your goals or objectives will be achieved. Further, no promises or assumptions can be made that the advisory services offered by Total Clarity or our Advisory Representatives will provide a better return than other investment strategies.

The table below describes some of the risks associated with most types of investing, followed by in 8 C, some investment products used in our advisory programs and have risks unique to that particular investment:

Management Risk	The services we offer involve your Advisor developing and implementing an investment strategy for you. A profitable investment strategy inherently involves making decisions about the future behavior of the securities markets as a whole as well as markets for individual securities. Because there is no available method to accurately predict future market behavior, there is no guarantee that any specific investment strategy will be successful.
Market Risk	This is the risk that the value of any security could go up or down at any time due to factors affecting securities markets in general or particular industries.
Interest Rate Risk	This risk affects fixed income securities which can decline in value because of an increase in interest rates; a bond or fund with a longer duration will be more sensitive to rate fluctuations.
Credit Risk	This is the risk that an investor could lose money if the issuer of a fixed income security is unable or unwilling to meet its financial obligations.
Concentrated	Certain investment strategies are concentrated in a specific sector or

Investment Strategy Risk	industry. Portfolios using this strategy are more likely to sharply increase or decrease in value with changes in the market. Concentrated strategies are more volatile because the risk associated with each company or sector represents a large percentage of your overall portfolio value.
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8 C. The following are types of investments and related risks that Total Clarity Advisors use in client portfolios:

Mutual Funds:	The risks with mutual funds include the costs and expenses within the fund that can impact performance, change of fund managers and/or the fund straying from its stated investment objective. Open ended mutual funds do not typically have a liquidity issue and the price does not fluctuate throughout the trading day. Interval funds are also used in Total Clarity accounts.
Interval Funds:	These are a type of mutual fund product that traditionally invests in real estate. Interval Funds have limited liquidity and could have periods of no liquidity. These funds will typically offer to repurchase (or buy back) a portion of shares from shareholders pursuant to restrictions noted in the prospectus. Such restrictions may be a limited buy back percentage, specific timeframes to make redemptions, applicable redemption fees or ability by the sponsor company to deny redemption requests, therefore, they are considered to have a higher risk and reduced liquidity. Mutual fund fees and interval fund fees are described in the fund's prospectus, which will be mailed or emailed directly to the client following any purchase of a mutual fund that is new to the client's account. In addition, a prospectus is available online at each mutual fund company's web site. At the client's request, Total Clarity will direct the client to the appropriate web page to access the prospectus.
Equity Securities	In general, prices of equity securities are more volatile than fixed income securities, and respond to a number of factors that can affect entire financial markets or industries.
Options:	Certain types of option trading are permitted in order to generate income or hedge a security; namely, the selling (writing) of covered call options or the purchasing of put options on a security. The use of options involves additional risks. The risks of covered call writing include the possibility for the market to rise sharply and the security could get called away. The risk of buying long puts is limited to the loss of the premium paid for the put if the option is not exercised or otherwise sold.
Exchange-Traded Funds (ETFs)	The shares of an ETF commonly represent an interest in a portfolio of securities that track an underlying benchmark or index. A leveraged ETF generally seeks to deliver multiples of the daily performance of the index or benchmark that it tracks. An inverse ETF generally seeks to deliver the opposite of the daily performance of the index or benchmark that it tracks. Inverse ETFs often are marketed as a way for investors to profit from, or at least hedge their exposure to, downward-moving markets. Some ETFs are both inverse and leveraged, meaning that they seek a return that is a multiple of the inverse performance of the underlying index. To accomplish

their objectives, leveraged and inverse ETFs use a range of investment strategies, including swaps, futures contracts and other derivative instruments.

ETFs (including leveraged, inverse, and leveraged inverse) trade on an auctionable market. Therefore, there is more price fluctuation with ETFs than with mutual funds since ETFs trade throughout the day, whereas mutual funds are priced once a day. Also, since most ETFs only mirror a market index, such as the S&P 500, they won't outperform the index. A significant amount of principal could be lost in these securities rapidly and tax laws could change and affect the tax treatment of this investment.

Traditional ETFs are generally not actively managed. This means that securities in the portfolio will not be purchased or sold in attempt to take advantage of changing market conditions. A traditional ETF continues to hold securities even though their market value and dividend yields have changed. An ETF generally carries the same investment risk as the portfolio of securities within the ETF. Securities in a portfolio can depreciate, and the ETF does not achieve its intended objective. In addition, each ETF is subject to specific risks that vary depending on each ETF's investment objectives and portfolio composition. Additionally, while premiums and discounts from net asset value ("NAV") are generally small among ETFs, there is a risk for severe dislocation from NAV.

The use of leverage in an investment portfolio can magnify any price movements, resulting in high volatility and significant loss of principal. ETFs do not track the underlying Index due to imperfect correlation between the ETF's portfolio securities and those in the underlying Index, rounding prices, changes to the underlying Index and regulatory requirements. This risk is heightened during times of increased market volatility or other unusual market conditions. Tracking error also results because the ETF incurs fees and expenses while the underlying Index does not.

Non-traditional ETFs, including leveraged and inverse ETFs, are not suitable for most investors. Non-traditional ETFs are trading vehicles in which daily rebalancing and market volatility have a significant impact on the realized return. The effects of mathematical compounding can grow significantly over time, leading to scenarios whereby performance over the long run can differ significantly from the performance (or inverse performance) of their underlying index or benchmark during the same period of time. Leveraged, inverse, and leveraged inverse ETFs are more volatile and riskier than traditional ETFs due to their exposure to leverage and derivatives, particularly total return swaps and futures. In addition, these instruments are typically designed to achieve their desired exposure on a daily (in a few cases, monthly) basis. Holding leveraged, inverse, and leveraged inverse ETFs for longer periods of time increases their risk due to the effects of compounding and the inherent difficulty in market timing. Non-traditional ETFs are volatile and not suitable for all investors. Positions in non-traditional ETFs should be monitored closely due to their volatile nature and inability to track the underlying index over an extended period of time. Non-traditional ETFs are not intended to be held long term. ETFs over a period longer than one day can differ significantly from their stated performance

**Exchange-Traded
Funds (ETFs)**
(continued)

	<p>objectives.</p> <p>Some ETFs are thinly traded which could impact the ability to sell shares quickly. Non-traditional ETFs and futures-linked ETFs enter into total return swaps with a counter party. If the counterparty becomes unable to deliver its share of the contract, it will default on the swap, therefore negatively affecting the value of the non-traditional ETFs.</p>
Structured Products:	<p>Used less frequently, structured products are securities derived from another asset such as a security or a basket of securities, an index, a commodity, a debt issuance, or a foreign currency. Structured products frequently limit the upside participation in the reference asset. Depending upon the underlying asset or product, there can be different risks associated with the product. An investor in a structured product never has a claim on the underlying investment. There may be little or no secondary market. Tax treatment may be different than other investments. Structured CDs that are insured by the FDIC are subject to applicable FDIC limits.</p>
Alternative Investments:	<p>Non-traded Real Estate Investment Trusts (REITs), non-traded Business Development Companies (BDC's), limited partnerships, and direct alternatives are subject to various risks such as limitations on liquidity (can take 30 days or more to liquidate), pricing mechanisms, and specific risk factors associated with the particular product, which for products associated with real estate, would include but not limited to, property devaluation based on adverse economic and real estate market conditions. Redemption can be at more or less than the original amount invested. As a result, they are not suitable for all investors. A prospectus that discloses all risks, fees and expenses, and risk factors, will be provided by your Advisor. Please read the prospectus carefully before investing. Investors considering Alternative Investments should understand that they are generally considered speculative in nature and involve a high degree of risk, particularly if concentrated within one industry. These risks are greater and substantially different than those associated with traditional equity or fixed income investments. The products are risky and for sophisticated investors only who meet qualified investor requirements. Further, these products are sold on a commission basis through a broker/dealer. Therefore, IARs will receive commissions and such commissions are higher than other securities products. This is a conflict of interest. To mitigate this conflict of interest we are informing you of this information and encourage you to read offering memorandums.</p>
Variable Annuities	<p>For variable annuities held within Total Clarity accounts, your variable annuity contract has exclusions, limitations, reductions of benefits and terms under which the contract will be continued in force or be discontinued. Be sure to discuss costs and the complete details of coverage with your Advisor. Guarantees of the annuity are backed by the financial strength of the underlying insurance company. Investment sub-account value will fluctuate with changes in market conditions. As stated above, variable products are complex products with higher costs. Further, variable products pay higher commissions than other securities products. This creates a</p>

	conflict of interest. To mitigate this conflict of interest we only allow advisory class Variable Annuities to be held in Total Clarity accounts. These variable annuities do not pay commissions to your Advisory Representative, but Variable Annuities purchased outside of your Total Clarity agreement through your Advisory Representative do pay higher commissions than other security products. This creates a conflict of interest for your IAR to sell you a Variable Annuity that is not part of your Total Clarity account. To mitigate this conflict of interest we encourage you to read the offering memorandum for any variable annuity you purchase and are informing you of this information.
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Item 9 ADDITIONAL INFORMATION

Disciplinary Information & other Financial Industry Activities & Affiliations

There is no reportable disciplinary information required for Total Clarity or its management persons that is material to your evaluation of Total Clarity, its business or its management persons.

Total Clarity does not have a related person who is a: broker/dealer or other similar type of broker or dealer; investment company or other pooled investment vehicle, other investment adviser,; futures commission merchant or commodity pool operator; banking or thrift institution; insurance company or agency; pension consultant; real estate broker or dealer; or sponsor or syndicator of a limited partnership. We do have an affiliated person who is a lawyer, and one who is a CPA. You are under no obligation to use these services. The three principal owners of Total Clarity also own an advisor services company which recruits, trains, supports and supervises representatives of LPL Financial. One of the principal owners is also an owner of an accounting and tax practice, Exemplar Accounting and Tax Advisors, Inc. (EATA). Advisory Representatives refer clients to EATA, which results in a conflict of interest, whereby an owner benefits from clients utilizing services of both companies. You are under no obligation to purchase accounting services through EATA.

Certain Advisory Representatives are Dually Registered with LPL Financial. LPL is independently owned and operated and is not affiliated with Total Clarity. Certain Advisory Representatives are dually registered as Advisory Representatives of Total Clarity and as Registered Representatives of LPL. You are under no obligation to purchase or sell securities through your Advisory Representative. However, if we develop a financial or retirement plan for you and you choose to implement the plan with our assistance, commissions will be earned in addition to any fees you paid for the other advisory services. Commissions could be higher or lower at LPL than at other broker/dealers. Advisory Representatives will have a conflict of interest in having you purchase securities and/or insurance related products through LPL in that the higher their production with LPL the greater the potential for obtaining a higher payout on commissions earned.

Under the rules and regulations of FINRA, LPL has an obligation to perform supervisory functions regarding certain activities engaged in by Advisory Representatives who are also Registered Representatives of LPL. Additionally, one of our Advisory Representatives is also an Advisory Representative with LPL. This is only allowed under limited exceptions. Due to these relationships with LPL, LPL Financial will have access to certain confidential information such as financial information, investment objectives, transactions and holdings, about Total Clarity's clients, even if the client does not establish an account through LPL. If you would like a copy of the LPL Financial Privacy Policy, please contact Total Clarity's Home office at 630-587-9843 LPL will receive a portion of our advisory fees from our clients' accounts that are held at TD Ameritrade Institutional. LPL, TD Ameritrade and Total Clarity are separate entities and are not affiliated.

Advisory Representatives are licensed with various insurance companies. This is a conflict of interest since your Total Clarity adviser will earn commissions if you purchase insurance products through them. You are under no obligation to purchase insurance products or services through your Advisory Representative.

Total Clarity does not recommend the services of a Third Party Manager.

Total Clarity attempts to mitigate the conflicts of interest relating to the receipt of commissions by providing you with these disclosures.

Code of Ethics

Total Clarity has a fiduciary duty to you to act in your best interest and always place your interests first and foremost. Total Clarity takes seriously its compliance and regulatory obligations and requires all staff to comply with such rules and regulations as well as our policies and procedures. We strive to handle your non-public information in such a way as to protect it from falling into the hands of anyone who has no business reason to know such information. We provide you with our Privacy Policy which details our procedures for handling your personal information.

Total Clarity maintains a Code of Ethics for its Advisory Representatives, supervised persons and office staff. The Code of Ethics contains provisions for standards of business conduct in order to comply with federal securities laws, personal securities reporting requirements, pre-approval procedures for certain transactions, code violation reporting requirements, and safeguarding of material non-public information about your transactions. Our Code of Ethics establishes our firm's expectation for business conduct. A copy of our Code of Ethics will be provided to you upon request.

Neither Total Clarity nor its associated persons recommend buys or sells for client accounts any securities in which they have a material financial interest. Total Clarity and its associated persons buy or sell securities identical to those securities recommended to you. They will not put their interests before your interest. Total Clarity and any associated person are directed to not trade ahead of you or trade in such a way as to obtain a better price for themselves than for you or other clients.

Total Clarity is required to maintain a list of all securities holdings for its associated persons and develop procedures to supervise the trading activities of associated persons who have knowledge of your transactions and their related family accounts at least quarterly. Further, associated persons are prohibited from trading on non-public information or sharing such information.

You have the right to decline any investment recommendation. Total Clarity and its associated persons are required to conduct their securities and investment advisory business in accordance with all applicable Federal and State securities regulations.

Review of Accounts

As part of the *Total Clarity Vision Account* program, your accounts will be reviewed at least quarterly and you will be contacted not less than annually for a review meeting. You are advised that you must notify your Advisory Representative promptly of any changes to your financial goals, objectives or financial situation as such changes will require him to review the portfolio allocation and make recommendations for changes. Each Advisory Representative is responsible for ensuring timely reviews and suitable recommendations. The level of experience of Advisory Representatives will vary.

You will be provided statements at least quarterly directly from the custodian. These reports are provided from TD Ameritrade or from LPL Financial, depending on where your account is held. Additionally, you will receive confirmations of all transactions that occur within your account directly

from TD Ameritrade or from LPL. Total Clarity provides a report every quarter showing all holdings within each account, along with performance data for each account beginning either on 01/01/12, or from the date of its inception, if the account was opened after that time. This is due to a change of reporting systems to Morningstar Office.

You should compare the report you receive from Total Clarity with statements received from TD Ameritrade or from LPL. Should there be any discrepancy between reports, the account custodian's report will prevail.

Client Referrals & Other Compensation

Product vendors recommended by Total Clarity provide monetary and non-monetary assistance with client events in addition to providing educational tools and resources. Advisory Representatives do not select products as a result of any monetary or non-monetary assistance. Total Clarity's due diligence of a product does not take into consideration any assistance it receives. The suitability and quality of a product for our clients is of first and foremost importance.

Total Clarity does not directly or indirectly compensate any person who is not a supervised person of our firm for client referrals. Further, we do not receive an economic benefit from a non-client for providing investment advice or advisory services to you.

Lastly, we do not compensate any person or entity for referring client business to Total Clarity.

Custody

The account custodian will directly debit your account(s) for the payment of our advisory fees. This ability to deduct our advisory fees from your accounts causes our firm to exercise limited custody over your funds or securities. We do not have physical custody of any of your funds and/or securities. Your funds and securities will be held with a bank, broker-dealer, or other qualified custodian. You will receive account statements from the qualified custodian(s) holding your funds and securities at least quarterly. The account statements from the account custodian will indicate the amount of our advisory fees deducted from your account(s) each billing period. You should carefully review account statements for accuracy.

Standing Letter of Authorization

Our firm, or Advisory Representatives, may effect ACHs from client accounts to one or more third parties designated, in writing, by the client without obtaining written client consent for each separate, individual transaction, as long as the client has provided us with written authorization to do so. Such written authorization is known as a Standing Letter of Authorization. An adviser with authority to conduct such third party transfers has access to the client's assets, and therefore has custody of the client's assets in any related accounts.

However, we do not have to obtain a surprise annual audit, as we otherwise would be required to by reason of having custody, as long as the following criteria are met:

1. You provide a written, signed instruction to the qualified custodian that includes the third party's name and address or account number at a custodian;
2. You authorize us in writing to direct transfers to the third party either on a specified schedule or from time to time;
3. Your qualified custodian verifies your authorization (e.g., signature review) and provides a transfer of funds notice to you promptly after each transfer;
4. You can terminate or change the instruction;
5. We have no authority or ability to designate or change the identity of the third party, the

- address, or any other information about the third party;
6. We maintain records showing that the third party is not a related party to us nor located at the same address as us; and
 7. Your qualified custodian sends you, in writing, an initial notice confirming the instruction and an annual notice reconfirming the instruction.

Total Clarity complies with the conditions of the safe harbor provisions and is therefore exempt from the annual surprise exam requirement for Advisers that have custody.

Trade Errors

In the event a trading error occurs in your account, our policy is to restore your account to the position it should have been in had the trading error not occurred. Depending on the circumstances, corrective actions may include canceling the trade, adjusting an allocation, and/or reimbursing the account.

Class Action Lawsuits

We do not determine if securities held by you are the subject of a class action lawsuit or whether you are eligible to participate in class action settlements or litigation nor do we initiate or participate in litigation to recover damages on your behalf for injuries as a result of actions, misconduct, or negligence by issuers of securities held by you.

Financial Information

Total Clarity will not require you to prepay more than \$1,200 and six or more months in advance of receiving the advisory service; therefore, a balance sheet is not required to be attached. Total Clarity has limited discretionary authority over client accounts; however, that authority does not extend to the withdrawal of any client assets, with the exception of the deduction of Total Clarity's advisory fees from your accounts.

We are financially stable. There is no financial condition that is likely to impair our ability to meet our contractual commitment to you or any other client. Neither Total Clarity nor any of its Advisory Representatives has ever been the subject of a bankruptcy petition.

Item 10 REQUIREMENTS FOR STATE-REGISTERED ADVISERS

This section is not applicable to Total Clarity. Total Clarity is not state registered. Total Clarity is registered with the Securities and Exchange Commission.