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

**Janis S. Sleeter, MBA, CFP<sup>®</sup>, AIF<sup>®</sup>**

**April 1, 2019**



**This brochure supplement provides information about Janis Sleeter that supplements the Total Clarity Wealth Management, Inc. Form ADV Part 2A Brochure. Please contact Jan at (630) 368-6160 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 Jan is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov). The searchable CRD number for Janis S. Sleeter is 2546249.**

Janis S. Sleeter, MBA, CFP<sup>®</sup>, AIF<sup>®</sup>  
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**EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE**

**Item 2**

**Jan Sleeter**

*Year of Birth:* 1948

Education:

<b>Name of School</b>	<b>Years Attended</b>	<b>Year Graduated</b>	<b>Degree</b>	<b>Major</b>
Vanderbilt University	1966 to 1970	1970	BA	Mathematics
Karl Franzen University Medical School	1971 to 1973			
Northwestern University Kellogg School of Management	1975 to 1976	1976	MBA	Finance & Accounting
University of Illinois	1985	1985	CPA	Accounting

Business Background:

<b>Name of Employer</b>	<b>Type of Business</b>	<b>Title</b>	<b>Period of Employment</b>
Total Clarity Wealth Management, Inc.	Advisory and Financial Planning	Advisory Representative	04/2007 to Present
Heartland Capital Resources	Financial Services	Chairman	10/1992 to Present
LPL Financial	Broker/Dealer	Registered Representative	10/2018 to Present
Cetera Advisor Networks	Broker/Dealer	Registered Principal Registered Representative Advisory Representative	07/1998 to 10/2018
Allied Van Lines	Moving and Storage Company	Manager, Corporate Financial Services	05/1984 to 08/1992

**Securities Registrations held: Series 7, Series 63, Series 65, Series 24**

**Designations:** Jan Sleeter maintains the designation of CFP® (Certified Financial Planner). The CFP® certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold a CFP® 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,

## Total Clarity Wealth Management, Inc.

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® 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® Board's *Standards of Professional Conduct*, to maintain competence and keep up with developments in the financial planning field. The *Standards* require that CFP® professionals provide financial planning services at a fiduciary standard of care, agreeing to always work in the best interests of their clients.

Jan also earned and maintains the designation of AIF® (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"), Jan is a Registered Representative of LPL Financial (LPL) a registered Broker/Dealer, member FINRA/SIPC. Clients are under no obligation to purchase or sell securities through Jan. LPL and Total Clarity are not affiliated companies. As an independent contractor of LPL, Jan spends approximately 25% of her time offering securities products on a commission with LPL.

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

## Total Clarity Wealth Management, Inc.

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

Jan is the Chairman of and a Financial Consultant for Heartland Capital Resources, Inc., a business valuation company. This business comprises approximately 5% of Jan's time and the income fluctuates depending on the amount of business.

For additional information, refer to the section entitled Brokerage Practices (Item 12) as well as item 10, and 14 in Total Clarity's Form ADV Part 2A Brochure, which is available on our website: [www.totalclaritywealth.com](http://www.totalclaritywealth.com). Important details of conflicts of interest are found throughout the form ADV Part 2A or Total Clarity Wrap Brochure.

### **ADDITIONAL COMPENSATION**

#### **Item 5**

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

In connection with the transition of Jan Sleeter's association as a registered representative of LPL Financial, Jan received or will receive financial transition support from LPL Financial in the form of a 5 year forgivable loan that may be forgiven over time depending on the length of her tenure with LPL Financial. The amount of the loan paid to Jan represents a substantial payment and is intended to be used for a variety of purposes including offsetting account transfer fees, technology set-up fees, marketing and mailing costs, stationary and licensure transfer fees, staffing support and termination fees associated with moving accounts. Forgiveness of the loan, in whole or in part, is conditioned with Jan remaining affiliated with LPL. This is a conflict of interest for Jan to remain with LPL Financial and to select a broker/dealer based on this financial assistance.

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

### **SUPERVISION**

#### **Item 6**

Jan Sleeter 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.

Total Clarity Wealth Management, Inc.

Total Clarity has a supervisory program to oversee the advisory business. In addition it has compliance policies and procedures manual and code of ethics. Supervised persons must agree to comply and adhere to Total Clarity's code of ethics and policies and procedures. Total Clarity has procedures in place to be aware of any outside business activities engaged in or by Jan and to review personal trading activities of Jan, 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 Jan Sleeter. 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.

**REQUIREMENTS FOR STATE REGISTERED ADVISERS**

**Item 7**

Total Clarity is not a State Registered Adviser.