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

**Matthew Fountain, CFP®**

**December 21, 2023**



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

**Additional information about Matthew is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov). The searchable CRD number for Matthew Fountain is 3004010.**

## Item 2 Educational Background and Business Experience

**Matthew John Fountain, CFP®**

*Year of Birth:* 1971

### *Education:*

Name of School	Years Attended	Year Graduated	Degree	Major
Michigan State University	9/1990 – 6/1993	1993	BS	Political Science

### *Business Background:*

Name of Employer	Type of Business	Title	Period of Employment
Total Clarity Wealth Management, Inc.	Advisory and Financial Planning	Financial Planner	12/2023 – Present
LPL Financial LLC	Broker/Dealer	Registered Representative	09/2015 - Present
Capital Point Financial Group, Ltd.	Advisory and Financial Planning	Investment Adviser Representative	04/2016 – 12/2023

**Securities Registrations held: Series 7, 9 & 10 and 52**

*Certifications:* **CFP**

### **CERTIFIED FINANCIAL PLANNER™ Professional**

I am certified for financial planning services in the United States by Certified Financial Planner Board of Standards, Inc. ("CFP Board"). Therefore, I may refer to myself as a CERTIFIED FINANCIAL PLANNER™ professional or a CFP® professional, and I may use these and CFP Board's other certification marks (the "CFP Board Certification Marks"). The CFP® certification is voluntary. No federal or state law or regulation requires financial planners to hold the CFP® certification. You may find more information about the CFP® certification at [www.cfp.net](http://www.cfp.net).

CFP® professionals have met CFP Board's high standards for education, examination, experience, and ethics. To become a CFP® professional, an individual must fulfill the following requirements:

**Education** – Earn a bachelor's degree or higher from an accredited college or university and complete CFP Board-approved coursework at a college or university through a CFP Board Registered Program. The coursework covers the financial planning subject areas CFP Board has determined are necessary for the competent and professional delivery of financial planning services, as well as a comprehensive financial plan development capstone course. A candidate may satisfy some of the coursework requirement through other qualifying credentials.

**Examination** – Pass the comprehensive CFP® Certification Examination. The examination is designed to assess an individual's ability to integrate and apply a broad base of financial planning knowledge in the context of real-life financial planning situations.

**Experience** – Complete 6,000 hours of professional experience related to the personal financial planning process, or 4,000 hours of apprenticeship experience that meets additional requirements.

**Ethics** – Satisfy the *Fitness Standards for Candidates for CFP® Certification and Former CFP® Professionals Seeking Reinstatement* and agree to be bound by CFP Board's Code of Ethics and Standards of Conduct ("Code and Standards"), which sets forth the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements to remain certified and maintain the right to continue to use the CFP Board Certification Marks:

**Ethics** – Commit to complying with CFP Board's *Code and Standards*. This includes a commitment to CFP Board, as part of the certification, to act as a fiduciary, and therefore, act in the best interests of the client, at all times when providing financial advice and financial planning. CFP Board may sanction a CFP® professional who does not abide by this commitment, but CFP Board does not guarantee a CFP® professional's services. A client who seeks a similar commitment should obtain a written engagement that includes a fiduciary obligation to the client.

**Continuing Education** – Complete 30 hours of continuing education every two years to maintain competence, demonstrate specified levels of knowledge, skills, and abilities, and keep up with developments in financial planning. Two of the hours must address the Code and Standards.

### 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

In addition to serving as a Financial Planner for Total Clarity Wealth Management, Inc. (hereinafter referred to as "Total Clarity"), Matthew is a Registered Representative of LPL Financial (LPL), registered Broker/Dealer, member FINRA/SIPC. Clients are under no obligation to purchase or sell securities through Matthew. LPL and Total Clarity are not affiliated companies. As an independent contractor of LPL, Matthew spends approximately 5 hours per month of his time offering securities products on a commission basis with LPL.

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

Additionally, Matthew is a licensed insurance agent. You are not obligated to purchase insurance or securities products through Matthew. However, if you implement insurance recommendations through him, he will receive commissions. The insurance business comprises approximately of 2 hours per month of his time.

The amount of income he 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 Matthew. 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).

## **Item 5 Additional Compensation**

Matthew does not receive an economic benefit (i.e., sales awards and other prizes) from a nonclient for providing advisory services.

In his role as a Registered Representative of LPL, Matthew will earn commissions. The amount of commissions paid by LPL to Matthew will fluctuate based on his overall production. To mitigate these conflicts of interest, this disclosure has been provided to you. If you have any concerns about the appropriateness of Matthew's recommendations based on your financial situation, you should discuss these recommendations with another financial professional.

## **Item 6 Supervision**

Matthew is a Financial Planner of Total Clarity. Supervision of Matthew's investment advisory services is conducted by Jeanne Tackett, Vice President of Operations and Chief Compliance Officer at Total Clarity. Jeanne can be reached at 630-762-9252.