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

# **Christopher Vivian**

**April 1, 2019** 



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

Additional information about Chris is available on the SEC's website at www.adviserinfo.sec.gov. The searchable CRD number for Christopher Vivian is 5929586.

### EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

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Chris Vivian Year of Birth: 1974

## Education:

Name of School	Years Attended	Year	Degree	Major
		Graduated		
Sauk Valley College	1993 to 1995			Business
				Management
Loras College	1995 to 1997	1997	BS	Business
_				Management

# **Business Background:**

Name of Employer	Type of Business	Title	Period of
			Employment
Total Clarity	Advisory and	Advisory Representative	09/2011 to Present
Wealth	Financial Planning		
Management, Inc.			
LPL Financial	Broker/Dealer	Registered Representative	10/2018 to Present
Cetera Advisor	Broker/Dealer	Registered Representative	09/2011 to 10/2018
Networks			
Wall Street	Financial Services	Assistant Advisor	03/2015 to Present
Financial Advisors			
Prime Pay	Business Service	Senior Account Executive	2010 to 2011
InVentiv Health	Pharmaceutical	Pharmaceutical Sales	2005-2009
Lawson Products	Maintenance	District Sales Agent	2002-2005
	Hardware		
Hub Group	Logistics	Installation Coordinator	2001-2002
Pfizer	Pharmaceutical mfg.	Corporate Business	1997-2001
Pharmaceutical		Account Analyst	

Securities Registrations held: Series 7, Series 66

#### **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 DISCIPINARY EVENTS.

#### OTHER BUSINESS ACTIVITES

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In addition to serving as an Advisory Representative for Total Clarity Wealth Management, Inc. (hereinafter referred to as "Total Clarity"), Chris 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 Chris. LPL and Total Clarity are not affiliated companies. As an independent contractor of LPL, Chris spends approximately 40% of his time offering securities products on a commission basis with LPL.

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

Additionally, Chris is a licensed insurance agent. You are not obligated to purchase insurance or securities products through Chris. However, if you implement insurance recommendations through him, he will receive commissions. The insurance business comprises approximately 5% 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 Chris.

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: <a href="https://www.totalclaritywealth.com">www.totalclaritywealth.com</a>. Important details of conflicts of interest are found throughout the form ADV Part 2A or Total Clarity Wrap Brochure.

#### ADDITIONAL COMPENSATION

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Chris does not receive an economic benefit (i.e., sales awards and other prizes) from a non-client for providing advisory services.

#### Total Clarity Wealth Management, Inc.

In his role as a Registered Representative of LPL, Chris will earn commissions. The amount of commissions paid by LPL to Chris will fluctuate based on his overall production.

In connection with the transition of Chris Vivian's association as a registered representative of LPL Financial, Chris 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 his tenure with LPL Financial. The amount of the loan paid to Chris 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 Chris remaining affiliated with LPL. This is a conflict of interest for Chris 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 Chris's recommendations based on your financial situation, you should discuss these recommendations with another financial professional.

SUPERVISION Item 6

Chris Vivian is an Advisory Representative of Total Clarity. Supervision and oversight of his 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 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 Chris, and to review personal trading activities of Chris, as well as in any account over which he 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 Chris Vivian. Because he 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

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Total Clarity is not a State Registered Adviser.