

Business Continuity Plan Summary for Clients

Total Clarity has in place a Business Continuity Plan which describes how we will respond to an event that causes a significant disruption to the business. Since the timing and impact of disruptions or disasters is unpredictable, we will be flexible in the way we respond to actual events as they occur. With that in mind, we are providing you with a summary of the current Business Continuity Plan.

Contacting Us:

If, after a significant business disruption, clients cannot contact their adviser representative or our office as usual at 630-762-9352, they should call the emergency number, 630-220-7422, or access our web site: www.totalclaritywealth.com, for more information. If those methods are unavailable, clients may contact our regional office, Exemplar Advisor Services/LPL Financial at 815-459-4550. If your accounts are held with one of our custodians, you may contact them at the phone number below:

LPL Service Center 800-558-7567

TD Ameritrade: 800-431-3500

Charles Schwab: 800-435-4000

The phone number for your custodian can also be found on your account statements. The staff at any of these offices will give instructions regarding accessing funds and securities, entering orders, and processing other trade-related, cash, and/or security transfer transactions.

Total Clarity's Business Continuity Plan:

Total Clarity has put a plan in place to help us quickly recover and resume business operations in the event of a significant business disruption. We will respond first by safeguarding employees and the property. Next, we will make a financial and operational assessment to protect the firm's books and records, and enable clients to transact business. In short, the Business Continuity Plan is designed to enable the firm to resume operations as quickly as possible, given the scope and severity of the significant business disruption. The Business Continuity Plan addresses:

- all critical business systems, including data storage, back-up and recovery;
- financial and operational assessments;
- alternate communication process with employees, clients and primary vendors (custodian, broker/dealer);
- alternate physical locations for employees;
- the impact of events on key business constituents (vendors, banks, etc.);
- the ability to provide clients with prompt access to funds and securities if business operations are unable to continue;

Varying Disruptions:

Significant business disruptions can vary in their scope, affecting only this firm, a single building housing our business, the city where we are located, or an entire region. The severity of the disruption within each of these scenarios can also vary from minimal to severe. In the event of an internal disruption related only to Total Clarity or its property, operations will be transferred to one of our other nearby office locations or our employees will work remotely via a secure VPN and business will resume within 48 hours. If a disruption is affecting our city or region, we will transfer our operations to a site outside of the affected area and resume business within 48 hours. Lastly, in the case of a global event such as a pandemic, our plan is a multi-tiered action plan. As the disruption/threat becomes greater, a new phase will be triggered and we will assess our plans and determine the appropriate course of action. In either scenario, business will continue by transferring operations to our regional office, Exemplar Advisor Services if necessary. In this case we will notify clients via our web site at: www.totalclaritywealth.com, regarding how we can be contacted. Please be advised that while we have detailed plans in place, we cannot guarantee we will be able to recover as quickly as outlined above under all possible circumstances. Our recovery time objective may be negatively impacted by the unavailability of third parties and/or other circumstances beyond our control. If the significant business disruption is so severe that it prevents us from remaining in business, clients are assured that they will have prompt access to their funds and securities through LPL Financial, TD Ameritrade, or Charles Schwab and our advisors will move their licenses to LPL to continue to provide you with services.

Please contact Total Clarity at 630-762-9352 if you have questions regarding the Business Continuity Plan.

Advisors associated with Total Clarity Wealth Management, Inc. may be either (1) registered representatives with and securities offered through LPL Financial, Member FINRA/SIPC, and investment advisor representatives of Total Clarity Wealth Management, Inc.; or (2) solely investment advisor representatives of Total Clarity Wealth Management, Inc. and not affiliated with LPL Financial. Investment advice is offered through Total Clarity Wealth Management, Inc., a registered investment advisor and separate entity from LPL Financial.

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