Total Clarity Wealth Management, Inc.



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Brochure Form ADV Part 2B Brochure Supplement

**Operating as Criterion Wealth Advisors** 

Thomas Castronovo, AIF®

April 5, 2022



This brochure supplement provides information about Tom Castronovo that supplements the Total Clarity Wealth Management, Inc. Form ADV Part 2A Brochure. Please contact Tom Castronovo (630) 485-5907, 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 Tom Castronovo is available on the SEC's website at <u>www.adviserinfo.sec.gov</u>. The searchable CRD number for Tom Castronovo is 1902648.

Thomas Castronovo Criterion Wealth Advisors Direct: (630) 485-5934 Phone: (630) 485-5907 201 Houston St., Suite 102 Batavia, IL 60510

# Item 2 EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

### Thomas Castronovo

Year of Birth: 1959

#### Education:

Name of School	Years Attended	Year Graduated	Degree	Major
Indiana University	8/1981-12/1982	1982	MBA	Finance & Marketing
Knox College	8/1977-5/1981	1981	BA	Economics

#### Business Background:

Name of Business	Type of Business	Title	Period of Employment
Total Clarity Wealth Management	Advisory and Financial Planning	Advisory Representative	1/1/2015 to Present
St. Francis High School	School	Substitute Teacher	9/1/2017 to Present
St. Francis High School	School	Coach	2/1/2017 to Present
Criterion Wealth Advisors	Financial Services	Financial Advisor	7/1/2011 to Present
Renaissance Properties Fox Valley LLC	Candy Store	Owner	1/1/2014 to 1/2022
LPL Financial	Broker-Dealer	Registered Representative	10/1/2018 to 9/1/20 20
Cetera Advisor Networks LLC	Broker-Dealer	Registered Representative	1/1/2013 to 10/1/18

#### Securities Registrations held: Series 7, Series 66

**Designations:** Tom Castronovo maintains the designation of AIF<sup>®</sup> (Accredited Investment Fiduciary). Accredited Investment Fiduciary® (AIF®) The AIF designation certifies that the recipient has specialized knowledge of fiduciary standards of care and their application to the investment management process. To receive the AIF designation, individuals must complete a training program, successfully pass a comprehensive, closed-book final examination under the supervision of a proctor and agree to abide by the AIF Code of Ethics. In order to maintain the AIF designation, the individual must annually renew their affirmation of the AIF Code of Ethics and complete six hours of continuing education credits. The certification is administered by the Center for Fiduciary Studies, LLC (a Fiduciary360 (fi360) company).

### Item 3 DISCIPLINARY INFORMATION

If your advisor had any reportable legal or disciplinary events during the past ten years, they will be listed below.

YOUR ADVISOR DOES NOT HAVE ANY REPORTABLE LEGAL OR DISCIPINARY EVENTS.

# Item 4 OTHER BUSINESS ACTIVITES

Tom is a coach/substitute teacher at St. Francis High School and a tennis instructor at the Naperville Tennis Club. Tom's duties as a coach/substitute teacher at St. Francis High School and tennis instructor at the Naperville Tennis Club do not create a conflict of interest to his provision of advisory services through Total Clarity Wealth Management, Inc. These businesses comprise approximately 10% or less of his time and 7% or less of his total income.

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

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: <u>www.totalclaritywealth.com</u>.

### Item 5 ADDITIONAL COMPENSATION

Tom does not receive an economic benefit (i.e., sales awards and other prizes) from a non-client for providing advisory services. Refer to the *Other Business Activities* section above for disclosures on Tom's receipt of additional compensation as a result of his other business activities.

Also, refer to the *Fees and Compensation*, *Client Referrals and Other Compensation, and Other Financial Industry Activities and Affiliations* section(s) of Total Clarity Wealth Management, Inc.'s firm brochure for additional disclosures on this topic.

### Item 6 SUPERVISION

Tom Castronovo is an Advisory Representative of Total Clarity. Supervision and oversight of the activities conducted through Total Clarity is conducted by Jeanne Tackett, Vice- President of Operations and Chief Compliance Officer and/or Terry Murphy, President and CCO Designee. Terry Murphy and Jeanne Tackett can be contacted at (630) 762-9352.

The CCO or designee reviews transactions conducted in clients' accounts. Additionally, all account information required to establish an account for a client must flow through the CCO or designee. Total Clarity has procedures in place to be aware of any outside business activities engaged in by Tom Castronovo, oversee communications with the public, and review personal trading activities of Tom as well as in any account over which he has direct beneficial interest.

# Item 7 REQUIREMENTS FOR STATE REGISTERED ADVISERS

Total Clarity is not a State Registered Adviser.