

Item 1: Cover Page



Form ADV Part 2A Investment Adviser Brochure February 2017

This brochure provides information about the qualifications and business practices of Paraklete® Financial, Inc. If you have any questions about the contents of this brochure, please contact Thomas N. Tillery, Vice President and Chief Compliance Officer at 678-290-3930, ext. 103 or ttillery@parakletefinancial.com. The information in this brochure has not been approved or verified by the United States Securities and Exchange Commission or by any state securities authority. Registration as an investment advisor does not imply a certain level of skill or training.

Additional information about Paraklete® Financial, Inc. is also available on the SEC's website at www.adviserinfo.sec.gov. You may search this site using a unique identifying number, known as a CRD number, Paraklete® Financial, Inc.'s CRD Number is 142323.

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Item 2: Summary of Material Changes

Annual Update

In this Item of Paraklete® Financial, Inc.'s (Paraklete® or the Firm) Form ADV 2, the Firm is required to discuss any material changes that have been made to Form ADV since the last Annual Amendment, dated March 11, 2016.

Material Changes since the Last Update

Since the last ADV Annual Amendment filing, there are no material changes to report.

Full Brochure Available

Paraklete®'s Form ADV may be requested at any time, without charge by contacting Thomas N. Tillery, Vice President and Chief Compliance Officer at 678-290-3930 or ttillery@parakletefinancial.com.

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Item 4: Advisory Business

Firm Description and Types of Advisory Services

Paraklete® Financial, Inc. (Paraklete®) was founded with one very important underlying mission – to eliminate the burden of economic mismanagement by facilitating financial stewardship.

Paraklete® is the Koine Greek word for Advocate. Its primary meaning was "one who is called to someone's aid, as a helper or counselor." It is also the term for Holy Spirit in the New Testament. The word has a rich history and has been transliterated for use in many other languages; Arabic and Hebrew are two examples.

By acting as a "Paraklete" for our clients, we help them navigate the maze of financial decisions that are presented to them on a daily basis. Our advocacy reduces the "financial mistakes" which lead to the "economic mismanagement" of resources. Our advocacy also increases our clients' greatest asset, available time. Having more time enriches the quality of life for both our clients and their families.

Paraklete® is unique in that it is a true fee-only integrated financial planning firm; **there are no products sold and no assets managed.** Our primary focus is to financially educate our clients. They are then empowered with the knowledge they need to make correct choices regarding their individual financial situations. Paraklete® coordinates the activities of a client's investment, legal, tax and insurance advisers to develop an overall integrated plan.

Paraklete® is marketed exclusively through a network of select professionals (CPAs, attorneys, bankers and financial advisers).

Paraklete® was founded in 2006, and is principally owned by Susan M. Tillery, CPA/PFS, CFP®, President/CEO and Thomas N. Tillery, CFP®, AEP®, Vice President/CCO. Together, Susan and Tom have over 60 years of experience in integrated financial planning, asset protection, estate planning, risk management, investments, philanthropy, and retirement and tax planning.

Financial Planning

We may prepare a written financial plan for our clients. Our financial planning services may involve consultation, analysis, and recommendations in the six areas of financial planning, which include (1) financial situation; (2) income taxes; (3) insurance; (4) investments; (5) retirement planning; and (6) estate planning.

In order to determine a suitable course of action for an individual client, we will perform a review of the variables that are presented. This review may include, but would not necessarily be limited to, investment objectives, consideration of your overall financial condition, income and tax status, personal and business assets, risk profile, and other factors unique to your particular circumstances.

We will review your present financial situation and issue a written analysis and report of recommendations in accordance with your goals and objectives. This service may include an initial consultation and subsequent follow-up visits. The services provided in this regard may include but would not be limited to the following:

- Prepare an annual net worth statement;
- Create a cash flow statement;
- Review current investments and make recommendations thereon;
- Review client's most recent tax returns and provide tax planning advice or tax preparation services;
- Review client's life insurance and disability insurance and make recommendations thereon;
- Review client's estate plan and make recommendations thereon;
- Complete a retirement analysis; and
- Provide education planning advice.

Tailored Relationships

To the fullest extent possible, we endeavor to tailor our advisory services to meet the specific needs of each and every client. In order to determine a suitable course of action for an individual client, we review our clients' financial circumstances and other factors that may influence the investment recommendations we may make from time to time. Such review may include, but would not necessarily be limited to, investment objectives, consideration of a client's overall financial condition, income and tax status, personal and business assets, risk profile, and other factors.

In making investment recommendations on behalf of a client, we will rely on a data gathering document or other questionnaire, which would be completed based on information provided by a client.

Our clients are free to impose any restrictions or other conditions with regard to how we provide our advisory services. If we agree to such restrictions and/or conditions, please be advised that restrictions and guidelines that you impose on our investment management functions may affect the composition and performance of custom portfolios (as a result, performance of custom portfolios within the same investment objective may differ and you should not expect that the performance of a custom portfolio will be identical to any other individual's portfolio performance) as well as any recommendations provided to you.

Fiduciary Statement

Paraklete® and our employees are fiduciaries who must take into consideration the best interests of our clients. Paraklete® will act with competence, dignity, integrity, and in an ethical manner, when dealing with clients. Paraklete® will use reasonable care and exercise independent professional judgement when conducting investment analysis, promoting our services, and engaging in other professional activities.

As a fiduciary, Paraklete® has the obligation to deal fairly with our clients. Paraklete® has the following responsibilities when working with a client:

- To render impartial advice;
- To make appropriate recommendations based on the client's needs, financial circumstances and investment objectives;
- To exercise a high degree of care and diligence to ensure that information is presented in an accurate manner and not in a way to mislead;
- To have reasonable basis, information, and understanding of the facts in order to provide appropriate recommendations and representations;
- Disclose any material conflict of interest in writing; and
- Treat clients fairly and equitably.

Wrap Fee Programs

Paraklete® does not participate in a Wrap Fee Program.

Client Assets

Paraklete® does not manage client assets.

Item 5: Fees and Compensation

Compensation – Financial Planning

Financial Planning fees will be charged as follows:

Annual, flat/fixed fees

Our annual fee (flat/fixed) for our financial planning services ranges from \$6,000 to \$150,000.

Paraklete® collects annual fees in three (3) separate installments.

- The first installment is calculated as 50% of the total annual fee. (Note that 50% of the financial planning services are provided within 90 calendar days.) The initial payment is due upon a client's engagement of Paraklete® and an invoice is sent to the client with their copy of the engagement letter.
- The second installment is calculated as 25% of the total annual fee. Paraklete® will issue an invoice for the second installment 90 calendar days after the client's initial engagement of Paraklete®.
- The third installment is calculated as 25% of the total annual fee. Paraklete® will issue an invoice for the third installment 210 calendar days after the client's initial engagement of Paraklete®.

After the first 12 months, the annual fee is reassessed and ranges from \$2,000 to \$150,000, which will be invoiced in advance on a quarterly basis.

Non-annual, flat/fixed fees

Our non-annual, flat/fixed fees are calculated based on a pre-determined hourly rate and the anticipated number of hours associated with the work to be performed. Hourly fee rates will vary from project to project, however, the standard hourly fee range spans from \$150 to \$650. We require 50% of the total non-annual, flat/fixed fee up front and the balance upon project completion. (Note that most non-annual, flat/fixed fee engagements are completed within 90 calendar days.)

Engagement Terms

In the event a client terminates the engagement within 7 calendar days of having signed the engagement letter, the client will be entitled to a prorated refund, equal to (83/90% of the *initial installment).

After the first 7 calendar days, the entire first installment is deemed earned and therefore, non-refundable to the client, and no further installments will be due. If the client terminates the engagement after the 90th calendar day but before the 210th calendar day, Paraklete® will deem any previously collected fees as earned and will not issue a refund to the client. Further, any uninvoiced, uncollected fees will not be pursued by Paraklete®.

Other Compensation

Neither Paraklete® nor any of its supervised persons (employees) accept compensation for the sale of securities.

General Information on Compensation and Other Fees

Specific fee arrangements will be set forth in your engagement letter with us. All fees are due within two (2) weeks of the date of delivery of the invoice to the client.

In certain circumstances, fees are negotiable depending on the time involved, complexity of the engagement, special skills needed to solve problems, the application of experience and knowledge of the client's situation.

In addition to our fees, you may be charged other fees by parties independent from us as part of the implementation of your financial plan. Investment management fees may be charged by investment managers. Brokerage fees/commissions charged to you for securities trade executions may be billed to you by the broker-dealer or custodian of record for your account, not us. Any such fees are exclusive of, and in addition to our compensation. You will be solely and directly responsible for all fees, including fees other than those we may bill directly to you.

Clients should note that similar advisory services may (or may not) be available from other registered investment advisers for similar or lower fees.

Item 6: Performance-Based Fees and Side-by-Side Management

Performance-Based Fees

Neither Paraklete® nor any of its Supervised Persons (employees) accepts performance-based fees (fees based on a share of capital gains on or capital appreciation of the assets of a client).

Paraklete® does not use a performance-based fee structure because of the potential conflict of interest. Performance-based compensation may create an incentive for the adviser to recommend an investment that may carry a higher degree of risk to the client.

Item 7: Types of Clients

Types of Clients

We will generally provide our services to individuals, high net worth individuals, trusts, estates, and business or corporate entities.

Item 8: Methods of Analysis, Investment Strategies and Risk of Loss

Methods of Analysis

Paraklete® provides advice on asset allocation and recommends other investment advisors for ongoing management. Paraklete® does not engage in the analysis of publicly-traded securities or recommend specific individual securities or fixed income instruments.

Investment Strategies

The investment strategy for a specific client is based upon the objectives stated by the client during consultations. The client may change these objectives at any time.

Paraklete® provides clients with research on various asset classes including common stocks, bonds, hedge funds, private equity, real estate and timberland. Paraklete®'s primary emphasis is on finding the best managers, regardless of asset class.

Paraklete® provides clients with asset allocation advice on mutual funds, separately managed accounts, limited partnerships and limited liability corporations.

Paraklete® does not engage in these investment strategies itself – clients may request an investment manager to assist in these strategies at Paraklete®'s suggestion.

Risk of Loss

Investing in securities involves risk of loss that clients should be prepared to bear, including:

- **Interest-rate Risk:** Fluctuations in interest rates may cause investment prices to fluctuate. For example, when interest rates rise, yields on existing bonds become less attractive, causing their market values to decline.
- **Market Risk:** The price of a security, bond, or mutual fund may drop in reaction to tangible and intangible events and conditions. This type of risk is caused by external factors independent of a security's particular underlying circumstances. For example, political, economic and social conditions may trigger market events.
- **Inflation Risk:** When any type of inflation is present, a dollar next year will not buy as much as a dollar today, because purchasing power is eroding at the rate of inflation.
- **Currency Risk:** Overseas investments are subject to fluctuations in the value of the dollar against the currency of the investment's originating country. This is also referred to as exchange rate risk.
- **Reinvestment Risk:** This is the risk that future proceeds from investments may have to be reinvested at a potentially lower rate of return (i.e. interest rate). This primarily relates to fixed income securities.
- **Business Risk:** These risks are associated with a particular industry or a particular company within an industry. For example, oil-drilling companies depend on finding oil and then refining it, a lengthy process, before they can generate a profit. They carry a higher risk of profitability than an electric company, which generates its income from a steady stream of customers who buy electricity no matter what the economic environment is like.
- **Liquidity Risk:** Liquidity is the ability to readily convert an investment into cash. Generally, assets are more liquid if many traders are interested in a standardized product. For example, Treasury Bills are highly liquid, while real estate properties are not.
- **Financial Risk:** Excessive borrowing to finance a business' operations increases the risk of profitability, because the company must meet the terms of its obligations in good times and bad. During periods of financial stress, the inability to meet loan obligations may result in bankruptcy and/or a declining market value.

Item 9: Disciplinary Information

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of Paraklete® or the integrity of Paraklete®'s management. Paraklete® has no information to disclose applicable to this Item.

Item 10: Other Financial Industry Activities and Affiliations

Financial Industry Activities

Paraklete® is not registered as a broker-dealer, and none of its management persons are registered representatives of a broker-dealer.

Neither Paraklete® nor any of its management persons is registered as (or associated with) a futures commissions merchant, commodity pool operator, or a commodity trading advisor.

Affiliations

Neither Paraklete® nor any of its management persons have a material relationship or arrangement with any related person or financial industry entities.

Other Investment Advisors

Paraklete® may recommend or select other investment advisors for its clients, but does not receive any compensation other than financial planning fees as described in Item 5.

Item 11: Code of Ethics, Participation or Interest in Client Transactions and Personal Trading

Code of Ethics

We take great pride in our commitment to serving our clients' needs and the integrity with which we conduct our business. In our recent history, the financial services industry has come under significant scrutiny, especially in the area of the inherent responsibility of financial professionals to behave in the best interests of their clients.

We have developed a Code of Ethics ("Code") as a means of memorializing our vision of appropriate and professional conduct in carrying out the business of providing investment advisory services. Our Code addresses issues such as the following:

- Standards of conduct and compliance with applicable laws, rules, and regulations
- Protection of material non-public information
- Conflicts of interest
- Employee disclosure and reporting of personal securities holdings and transactions
- IPO and private placement policy
- Reporting of violations of the Code
- Educating employees about the Code
- Enforcement of the Code

Each of our representatives has been furnished with a copy of our Code and has signed their names to a written acknowledgement attesting to their understanding of the Code and acceptance of its terms. Clients and prospective clients can obtain a copy of Paraklete®'s Code of Ethics by contacting Thomas N. Tillery at 678-290-3930.

Participation or Interest in Client Transactions

As described above, Paraklete® does not manage client assets. Paraklete® and its representatives do not recommend to clients, or buy or sell for client accounts, securities in which they have a material financial interest. In addition, Paraklete® will not affect any principal or agency cross securities transactions for client accounts.

Item 12: Brokerage Practices

Research and Other Soft Dollar Benefits

Soft dollar benefits are items such as research or other products or services (other than the typical execution and other brokerage services available to all other investment advisers) that an investment adviser may receive from a broker-dealer(s) or other party in connection with the client securities transactions are directed to that particular broker-dealer(s). **We do not participate in any soft dollar arrangements.**

Brokerage for Client Referrals

Paraklete® receives client referrals from financial institutions, such as broker-dealers and other investment advisers. For all referred clients, Paraklete® may recommend that the referring broker-dealer, investment adviser, or other institution, with which the client already had an established relationship, be utilized to effect any securities transactions that are a part of the financial plan prepared by Paraklete®. Paraklete® does not effect or arrange for the effecting of any such securities transactions for its clients.

In certain circumstances, firms like Paraklete® may receive client referrals as a result of recommending particular broker-dealers or other service providers. Paraklete®, however, does not participate in any formal arrangements wherein Paraklete® receives client referrals from any particular broker-dealer in return for selecting or recommending such broker-dealer.

Directed Brokerage

As described above, Paraklete® does not manage client assets, does not engage in specific securities trading activities on behalf of clients.

Trade Aggregation

Since Paraklete® does not manage assets, Paraklete® does not aggregate or block trades.

Item 13: Review of Accounts

Reviews

Paraklete® does not manage assets and therefore does not review clients' portfolios or accounts on an ongoing basis other than as part of the Firm's financial planning services. Following the delivery of the client's financial plan and/or investment policy statement, Paraklete® will follow up with the various parties involved (broker-dealers, investment advisers, attorneys, etc.) to ensure the complete implementation of the plan. Beyond that, there is no ongoing account review process that will be carried out by Paraklete®. Unless specifically engaged to do so, Paraklete® does not periodically review financial plans for inactive clients. In such cases, the anticipated reviewer will be Mr. Thomas N. Tillery, Vice President and Chief Compliance Officer. Ms. Susan M. Tillery, President / Chief Executive Officer, may serve as a secondary reviewer.

Reporting

Financial Planning clients receive reports as contracted for at the inception of the engagement.

Item 14: Client Referrals and Other Compensation

Other Compensation

Other than the compensation arrangements described above in Item 5, Paraklete® does not receive any compensation in connection with the investment advisory services provided to our clients.

Compensation – Client Referrals

Under certain circumstances, firms like ours may compensate other parties for having referred clients or potential investment advisory clients to them. These sorts of arrangements are generally referred to as “solicitor” arrangements. **We do not participate in any solicitor arrangements.**

Item 15: Custody

Paraklete® does not have custody of client assets.

As described in Item 13, financial planning clients receive reports as contracted for at the inception of the engagement. Clients are urged to carefully review reports that Paraklete® provides.

Item 16: Investment Discretion

Non-Discretionary Authority

Paraklete® does not accept discretionary authority to manage accounts.

Item 17: Voting Client Securities

Proxy Voting

Paraklete® does not have any authority to and does not vote proxies on behalf of clients. Clients retain the responsibility for receiving and voting proxies for securities maintained in their portfolios; clients receive these proxies directly from either custodians or transfer agents.

If requested, Paraklete® may provide advice to clients regarding proxy votes. If any conflict of interest exists, it will be disclosed to the client. Clients may contact Thomas N. Tillery at 678-290-3930 for information about proxy voting.

Item 18: Financial Information

Paraklete® has no financial commitment that impairs its ability to meet contractual and fiduciary commitments to clients, and has not been the subject of a bankruptcy proceeding.

Paraklete® is not required to provide a balance sheet; Paraklete® does not serve as a custodian for client funds or securities, and does not require prepayment of fees of both more than \$500 per client, and more than six months in advance.

Item 19: Requirements for State Registered Advisers

Management Background

See response to Form ADV Part 2B - Investment Adviser Brochure Supplement.

Other Business

Susan M. Tillery, President and Chief Executive Officer, and Thomas N. Tillery, Vice President and Chief Compliance Officer, are co-owners of Financial Planning Advocate, LLC. Financial Planning Advocate, LLC provides curriculum and classroom instruction for various financial planning designations, including, but not limited to, the CFP® and CPA/PFS programs. They spend no more than 10% of their time on this activity.

Performance-Based Fees

Neither Paraklete® nor any supervised persons are compensated by performance-based fees.

Disciplinary Disclosures

Neither Paraklete® nor any management persons have been involved in any activities resulting in a disciplinary disclosure.

Issuer of Securities

Neither Paraklete® nor any management persons have any relationships or arrangements with any issuer of securities.

Form ADV Part 2B – Investment Adviser Brochure Supplement



Form ADV Part 2B Investment Adviser Brochure Supplement

Supervisor: Susan M. Tillery

Supervisor of:
Patricia Steward
Thomas N. Tillery

February 2017

This brochure supplement provides information about the Firm's Supervised Persons that supplements the Paraklete® Financial, Inc.'s brochure. You should have received a copy of that brochure. Please contact Thomas N. Tillery, Vice President and Chief Compliance Officer if you did not receive Paraklete® Financial, Inc.'s brochure or if you have any questions about the contents of this supplement.

Additional information about the Firm's Supervised Persons is also available on the SEC's website at www.adviserinfo.sec.gov. You may search this site using a unique identifying number, known as a CRD number for each Supervised Person.

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Educational Background and Business Experience

Education and Business Background

Paraklete® requires that advisers in its employ have a bachelor's degree and further coursework demonstrating knowledge of financial planning and tax planning. Examples of acceptable coursework include: an MBA, a CFP®, a CFA, a ChFC, JD, CTFA, EA or CPA. Additionally, advisers must have work experience that demonstrates their aptitude for financial planning and investment management.

Supervised Persons

Susan M. Tillery

CRD # 2619678

Born 1958

Business Background:

Paraklete® Financial, Inc.
President / Chief Executive Officer

2007 – Present

Harris myCFO, Inc.
Principal

2004 – 2007

Formal Education after High School:

University of Georgia
MAcc

University of Georgia
BBA / Accounting

Professional Designations:

Certified Financial Planner (CFP®)
Certified Public Accountant/ Personal Financial Specialist (CPA/PFS)

Thomas N. Tillery

CRD #1776600

Born 1958

Business Background:

Paraklete® Financial, Inc.
Vice President / Chief Compliance Officer

2006 – Present

FINRA
Arbitrator

2006 – 2014

University of Georgia, Terry College of Business
Instructor

2006 – 2012

Ken Zahn, Inc.

2006 – 2009

Instructor

Formal Education after High School:

The American College
MS / Financial Services

The Southern Baptist Theological Seminary
MA / Christian Education

Columbus State University
BA / English Literature

Professional Designations:

Certified Financial Planner (CFP®)
Accredited Estate Planner (AEP®)

Patricia Steward

CRD #5769447

Born 1951

Business Background:

Paraklete® Financial, Inc.
Investment Adviser Representative

2010 – Present

Steward Ingram & Cooper, PLLC
CPA, Owner/Member

1987 – Present

Formal Education after High School:

University of North Carolina – Chapel Hill
Classes completed for CPA Certification

North Carolina State University
BS / Math Education

Professional Designations:

Certified Public Accountant/ Personal Financial Specialist (CPA/PFS)

Professional Certifications

Paraklete®'s supervised persons maintain professional designations, which required the following minimum requirements:

CFP® - Certified Financial Planner

Issued by: Certified Financial Planner Board of Standards, Inc.

Prerequisites/Experience Required: Candidate must meet the following requirements:

- A bachelor's degree (or higher) from an accredited college or university, and
- 3 years of full-time personal financial planning experience

Educational Requirements: Candidate must complete a CFP® board registered program, or hold one of the following:

- CPA
- ChFC
- Chartered Life Underwriter (CLU)
- CFA
- Ph.D. in business or economics
- Doctor of Business Administration
- Attorney's License

Examination Type: CFP® Certification Examination

Continuing Education/Experience Requirements: 30 hours every 2 years

CPA – Certified Public Accountant

Issued by: State Boards of Accountancy

Prerequisites/Experience Required: Candidate must meet the following requirements:

- Minimum experience levels (most states require at least one year of experience providing services that involve the use of accounting, attest, compilation, management advisory, financial advisory, tax or consulting skills, all of which must be achieved under the supervision of or verification by a CPA);
- Successful passing of the Uniform CPA Examination

Educational Requirements:

- At minimum, a college education (typically 150 credit hours with at least a baccalaureate degree and a concentration in accounting)

Examination Type: Uniform CPA Examination

Continuing Education/Experience Requirements: Completion of 40 hours of continuing professional education each year (or 80 hours over a two year period) in order to maintain a CPA license

PFS – Personal Financial Specialist

Issued by: American Institute of Certified Public Accountants (AICPA)

Prerequisites/Experience Required: Candidate must meet the following requirements:

- Must hold an unrevoked CPA license;
- Fulfill 3,000 hours of personal financial planning business experience;
- Complete 80 hours of personal financial planning continuing professional education credits;
- Pass a comprehensive financial planning exam (PFS Exam); and
- Be an active member of the AICPA

Educational Requirements: Must meet minimum education requirements for CPA

Examination Type: PFS Exam

Continuing Education/Experience Requirements: Completion of 60 hours of financial planning continuing professional education credits every three years

AEP® - Accredited Estate Planner

Issued by: National Association of Estate Planners & Councils

Prerequisites/Experience Required:

Candidate must meet all of the following requirements:

- Must be an attorney (JD), accountant (CPA), insurance professional and financial planner (CLU/ChFC, CFP®) or trust officer (CTFA)
- Must be in good standing with their professional organization and not be subject to disciplinary investigation
- Must have a minimum of 5 years of experience in estate planning in one or more of the prerequisite professions

Educational Requirements: Candidate must complete the following:

2 graduate level courses administered by The American College or from another accredited graduate program as part of a master's or doctoral degree unless applicant has 15 or more years of experience as an estate planner

Examination Type:

Final exam for each course. If self-study through The American College, must be taken at Pearson VUE testing centers, which are proctored.

Continuing Education/Experience Requirements

30 hours every 24 months, including 15 hours in estate planning. Re-certification required annually.

Disciplinary Information

Neither Paraklete® nor any Supervised Persons have been involved in any activities resulting in a disciplinary disclosure.

Other Business Activities

Disclosure on Outside Business Activities is provided in Form ADV Part 2A Item 10 – Other Financial Industry Activities and Affiliations above.

As disclosed in Form ADV Part 2A Item 5 – Fees and Compensation, neither Paraklete® nor any Supervised Persons receive commissions, bonuses or other compensation based on the sale of securities or other investment products.

Susan M. Tillery, President and Chief Executive Officer, and Thomas N. Tillery, Vice President and Chief Compliance Officer, are co-owners of Financial Planning Advocate, LLC. Financial Planning Advocate, LLC provides curriculum and classroom instruction for various financial planning designations, including, but not limited to, the CFP® and CPA/PFS programs. They spend no more than 10% of their time on this activity.

Patricia Steward is actively engaged in providing traditional accounting and tax services in her respective CPA firm (see above in Business Background).

Additional Compensation

No Supervised Person receives any economic benefit outside of regular salaries or bonuses related to amount of sales, client referrals or new accounts.

Supervision

Susan M. Tillery, President supervises all persons named in this Form ADV Part 2B Investment Adviser Brochure Supplement. Susan M. Tillery supervises these persons by holding regular staff, investment and other ad hoc meetings. In addition, Susan M. Tillery regularly reviews client reports and emails, as well as employees' personal securities transaction and holdings reports. Susan M. Tillery may be reached at 678-290-3930.

Requirements for State Registered Advisers

Neither Paraklete® nor any management persons have been involved in any activities resulting in a disciplinary disclosure.

Susan M. Tillery has been the subject of a bankruptcy petition. The bankruptcy petition was discharged in 1993.