

Form ADV Part 2B – Investment Adviser Brochure Supplement



Form ADV Part 2B Investment Adviser Brochure Supplement

1230 Valley Reserve Drive NW
Kennesaw, GA 30152-4846
Phone: (678) 290-3930
Fax: (678) 290-3901
www.parakletefinancial.com

Supervisor's Name:

Thomas N. Tillery
Susan M. Tillery

Supervisor of:

Susan M. Tillery

July 19, 2023

This Brochure Supplement provides information about the Firm's ("we," "us," "our") employees that supplements our Brochure. You should have received a copy of that Brochure. Please contact Thomas N. Tillery, Vice President and Chief Compliance Officer at (678) 290-3930 or ttillery@parakletefinancial.com if you did not receive our Brochure or if you have any questions about the contents of this Supplement.

Additional information about our employee(s) referenced above 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 employee.

Item 2: 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

Born 1958

CRD #: 2619678

Business Background:

Paraklete® Financial, Inc.

2007 to Present

President and Chief Executive Officer

Formal Education after High School:

University of Georgia

Master of Accountancy

University of Georgia

Bachelor of Business Administration in Accounting

Professional Designations:

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

Accredited Estate Planner (AEP®) (Distinguished)

Professional Certifications

Our Supervised Persons maintain professional designations, which required the following minimum requirements:

Certified Public Accountant (CPA)

Issued By

State Boards of Accountancy

Candidate must meet the following requirements:

Prerequisites

- 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

Education Requirements	At minimum, a college education (typically 150 credit hours with at least a baccalaureate degree and a concentration in accounting)
Exam Type	Uniform CPA Examination
Continuing Education 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

Personal Financial Specialist (PFS)

Issued By	American Institute of Certified Public Accountants (AICPA) Candidate must meet the following requirements: <ul style="list-style-type: none"> • Must hold an unrevoked CPA license; • Fulfill 3,000 hours of personal financial planning business experience;
Prerequisites	<ul style="list-style-type: none"> • 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
Education Requirements	Must meet minimum education requirements for CPA.
Exam Type	PFS Exam
Continuing Education Requirements	Completion of 60 hours of financial planning continuing professional education credits every three years

Accredited Estate Planner® (AEP®)

Issued By	National Association of Estate Planners & Councils Candidate must meet <u>all</u> of the following requirements: <ul style="list-style-type: none"> • Must be an attorney (JD), accountant (CPA), insurance professional and financial planner (CLU/ChFC, CFP) or trust officer (CTFA)
Prerequisites	<ul style="list-style-type: none"> • Must be in good standing with their professional organization and not be subject to disciplinary investigation • Must have a minimum of 5 years' experience in estate planning in one or more of the prerequisite professions
Education Requirements	<p>Candidate must complete the following:</p> <ul style="list-style-type: none"> • 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' experience as an estate planner
Exam 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 Requirements	30 hours every 24 months, including 15 hours in estate planning. Re-certification required annually
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Item 3: Disciplinary Information

Neither Paraklete® nor any Supervised Persons have been involved in any criminal or civil actions, administrative proceedings, self-regulatory organization (SRO) proceedings, or any other hearings or formal adjudications, therefore we have no disciplinary disclosures.

Item 4: Other Business Activities

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

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.

Item 5: Additional Compensation

No Supervised Person receives any economic benefit outside of regular compensation.

Item 6: Supervision

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

Susan M. Tillery will adhere to the firm's code of ethics and follow applicable rules and regulations.

Item 7: Requirements for State Registered Advisers

Neither Paraklete® nor any supervised persons have been involved in any activities resulting in a disciplinary disclosure, liable in an arbitration claim, civil, self-regulatory organization or administrative proceeding.

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

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Supervisor's Name:

Susan M. Tillery
Thomas N. Tillery

Supervisor of:

Thomas N. Tillery

July 19, 2023

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Supervised Persons

Thomas N. Tillery

Born 1958

CRD #: 1776600

Business Background:

Paraklete® Financial, Inc.

2006 to Present

Vice President and Chief Compliance Officer

Formal Education after High School:

The American College

Master of Science in Financial Services

The Southern Baptist Theological Seminary

Master of Arts in Christian Education

Columbus State University

Bachelor of Arts in English Literature

Professional Designations:

Certified Financial Planner (CFP®)

Accredited Estate Planner (AEP®) (Distinguished)

Chartered Financial Consultant (ChFC®)

Professional Certifications

Our Supervised Persons maintain professional designations, which required the following minimum requirements:

CERTIFIED FINANCIAL PLANNER™ (CFP®)

Issued By

Certified Financial Planner Board of Standards, Inc.

Candidate must meet the following requirements:

Prerequisites

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

Education Requirements	<p>Candidate must complete a CFP®-board registered program, or hold one of the following:</p> <ul style="list-style-type: none"> • CPA • ChFC • Chartered Life Underwriter (CLU) • CFA • Ph.D. in business or economics • Doctor of Business Administration • Attorney's License
Exam Type	CFP® Certification Examination
Continuing Education Requirements	30 hours every 2 years

Accredited Estate Planner® (AEP®)

Issued By	National Association of Estate Planners & Councils
Prerequisites	<p>Candidate must meet <u>all</u> of the following requirements:</p> <ul style="list-style-type: none"> • 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' experience in estate planning in one or more of the prerequisite professions
Education Requirements	<p>Candidate must complete the following:</p> <ul style="list-style-type: none"> • 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' experience as an estate planner
Exam 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 Requirements	30 hours every 24 months, including 15 hours in estate planning. Re-certification required annually

Chartered Financial Consultant (ChFC)

Issued By	The American College
Prerequisites	<p>Candidate must meet the following requirements:</p> <ul style="list-style-type: none"> • 3 years of full-time business experience within the five years preceding the awarding of the designation
Education Requirements	6 core and 2 elective courses
Exam Type	Final proctored exam for each course
Continuing Education Requirements	30 CE credits every 2 years

Item 3: Disciplinary Information

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Item 4: Other Business Activities

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Item 5: Additional Compensation

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Item 6: Supervision

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Thomas N. Tillery will adhere to the firm's code of ethics and follow applicable rules and regulations.

Item 7: Requirements for State Registered Advisers

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Mr. Tillery has not been the subject of a bankruptcy petition.

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Scottsdale, Arizona
Phone: (919) 345-1038

www.parakletefinancial.com

Supervisor's Name:

Susan M. Tillery
Thomas N. Tillery

Supervisor of:

Patricia Steward

July 19, 2023

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Supervised Persons

Patricia Steward

Born 1951

CRD #: 5769447

Business Background:

Paraklete® Financial, Inc.

2010 to Present

Investment Adviser Representative

Steward Ingram & Cooper, PLLC (an accounting firm)

Principal

1987 to 2018

Certified Public Accountant

2018 to Present

Formal Education after High School:

University of North Carolina, Chapel Hill

Classes completed for CPA Certification

North Carolina State University

Bachelor of Science in Math Education

Professional Designations:

Certified Public Accountant (CPA)

Personal Financial Specialist (PFS)

Professional Certifications

Our Supervised Persons maintain professional designations, which required the following minimum requirements:

Certified Public Accountant (CPA)

Issued By

State Boards of Accountancy

Candidate must meet the following requirements:

Prerequisites

- 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

Education Requirements	At minimum, a college education (typically 150 credit hours with at least a baccalaureate degree and a concentration in accounting)
Exam Type	Uniform CPA Examination
Continuing Education 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

Personal Financial Specialist (PFS)

Issued By	American Institute of Certified Public Accountants (AICPA) Candidate must meet the following requirements: <ul style="list-style-type: none">• Must hold an unrevoked CPA license;• Fulfill 3,000 hours of personal financial planning business experience;
Prerequisites	<ul style="list-style-type: none">• 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
Education Requirements	Must meet minimum education requirements for CPA.
Exam Type	PFS Exam
Continuing Education Requirements	Completion of 60 hours of financial planning continuing professional education credits every three years

Item 3: Disciplinary Information

Neither Paraklete® nor any Supervised Persons have been involved in any criminal or civil actions, administrative proceedings, self-regulatory organization (SRO) proceedings, or any other hearings or formal adjudications, therefore we have no disciplinary disclosures.

Item 4: Other Business Activities

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

Item 5: Additional Compensation

No Supervised Person receives any economic benefit outside of regular compensation.

Item 6: Supervision

Susan M. Tillery, President, and Thomas N. Tillery, Vice President, and Chief Compliance Officer, supervise all persons named in this Form ADV Part 2B Investment Adviser Brochure Supplement. Susan M. Tillery and Thomas N. Tillery supervise these people by holding regular staff and other ad hoc meetings. In addition, Susan M. Tillery and Thomas N. Tillery regularly review client reports and emails, as well as employees' personal securities transaction and holdings reports. Susan M. Tillery and Thomas N. Tillery may be reached at (678) 290-3930.

Item 7: Requirements for State Registered Advisers

Neither Paraklete® nor any supervised persons have been involved in any activities resulting in a disciplinary disclosure, or liable in an arbitration claim, civil, self-regulatory organization, or administrative proceeding.

Ms. Steward has not been the subject of a bankruptcy petition.

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Phone: (678) 290-3930
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307 South Friendswood Drive
Suite B-2
Friendswood, TX 77546
Phone: (281) 993-4350

333 W. Hampden Avenue
Suite 1050
Englewood, CO 80110
Phone: (303) 980-5757

www.parakletefinancial.com

Supervisor's Name:

Susan M. Tillery
Thomas N. Tillery

Supervisor of:

Charles Wilson

September 20, 2023

This Brochure Supplement provides information about the Firm's ("we," "us," "our") employees that supplements our Brochure. You should have received a copy of that Brochure. Please contact Thomas N. Tillery, Vice President and Chief Compliance Officer at (678) 290-3930 or ttillery@parakletefinancial.com if you did not receive our Brochure or if you have any questions about the contents of this Supplement.

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Supervised Persons

Charlie S. Wilson

Born 1962

CRD #: 5985857

Business Background:

Paraklete® Financial, Inc.

2023 to Present

Investment Advisor Representative

Charles Wilson Inc. (formerly, Charles Wilson LLC)

2003 to Present

Owner

Formal Education after High School:

Baylor University

Masters of Taxation

Professional Designations:

Certified Public Accountant (CPA)

Personal Financial Specialist (PFS)

Professional Certifications

Our Supervised Persons maintain professional designations, which required the following minimum requirements:

Certified Public Accountant (CPA)

Issued By

State Boards of Accountancy

Candidate must meet the following requirements:

Prerequisites

- 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

Education Requirements	At minimum, a college education (typically 150 credit hours with at least a baccalaureate degree and a concentration in accounting)
Exam Type	Uniform CPA Examination
Continuing Education 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
<i>Personal Financial Specialist (PFS)</i>	
Issued By	American Institute of Certified Public Accountants (AICPA) Candidate must meet the following requirements: <ul style="list-style-type: none"> • Must hold an unrevoked CPA license; • Fulfill 3,000 hours of personal financial planning business experience;
Prerequisites	<ul style="list-style-type: none"> • 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
Education Requirements	Must meet minimum education requirements for CPA.
Exam Type	PFS Exam
Continuing Education Requirements	Completion of 60 hours of financial planning continuing professional education credits every three years

Item 3: Disciplinary Information

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Item 4: Other Business Activities

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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.

Charles S. Wilson is engaged in providing traditional accounting and tax services in his respective CPA firm, Charles Wilson Inc. Clients always have the right to act upon the recommendations of Mr. Wilson in his capacity as an accountant. If they do wish to act upon the recommendations made by Mr. Wilson in this capacity, they have the right to do so with the investment professional of their choosing.

Item 5: Additional Compensation

No Supervised Person receives any economic benefit outside of regular compensation.

Item 6: Supervision

Susan M. Tillery, President, and Thomas N. Tillery, Vice President, and Chief Compliance Officer, supervise Charles S. Wilson. Susan M. Tillery and Thomas N. Tillery supervise Mr. Wilson by holding regular staff and other ad hoc meetings. In addition, Susan M. Tillery and Thomas N. Tillery regularly review client reports and emails, as well as employees' personal securities transaction and holdings reports. Susan M. Tillery and Thomas N. Tillery may be reached at (678) 290-3930.

Item 7: Requirements for State Registered Advisers

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Mr. Wilson has not been the subject of a bankruptcy petition.

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5214 Maryland Way
Suite 208
Brentwood, TN 37207
Phone: (855) 373-7311

www.parakletefinancial.com

Supervisor's Name:

Susan M. Tillery
Thomas N. Tillery

Supervisor of:

Linda Shepherd

September 06, 2023

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Note regarding Ms. Shepherd's d/b/a Netmore Planning, LLC: The usage of DBA Netmore Planning, LLC is allowed in some states but is not approved by California. All services offered to California residents will be through Paraklete Financial, Inc.

Supervised Persons

Linda M. Shepherd
CRD #: 4544511

Born 1970

Business Background:

Paraklete® Financial, Inc. (d/b/a Netmore Planning, LLC)
Investment Advisor Representative

2023 to Present

NetMore Solutions LLC (d/b/a Netmore Planning, LLC)
President and Chief Compliance Officer
President

2020 to 2023

2011 to 2020

Net More, Inc. (an accounting firm)
President

2006 to Present

Formal Education after High School:

Belmont University
Master of Accountancy (MAcc)

Belmont University
Bachelor's in Business Administration and Music Business

St. Louis Community College
Associate of Arts in Theatre Arts and Communication Arts

Professional Designations:

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

Professional Certifications

Our Supervised Persons maintain professional designations, which required the following minimum requirements:

<i>Certified Public Accountant (CPA)</i>	
Issued By	State Boards of Accountancy
Prerequisites	<p>Candidate must meet the following requirements:</p> <ul style="list-style-type: none"> • 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
Education Requirements	At minimum, a college education (typically 150 credit hours with at least a baccalaureate degree and a concentration in accounting)
Exam Type	Uniform CPA Examination
Continuing Education 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
<i>Personal Financial Specialist (PFS)</i>	
Issued By	American Institute of Certified Public Accountants (AICPA)
Prerequisites	<p>Candidate must meet the following requirements:</p> <ul style="list-style-type: none"> • 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
Education Requirements	Must meet minimum education requirements for CPA.
Exam Type	PFS Exam
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Ms. Shepherd is engaged in providing traditional accounting and tax services in her respective CPA firm (see above in Business Background).

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250 Newport Center Drive
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Newport Beach, CA 92660
Phone: (949) 614-1140

www.parakletefinancial.com

Supervisor's Name:

Susan M. Tillery
Thomas N. Tillery

Supervisor of:

Sandy Heit

July 19, 2023

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Supervised Persons

Sandy K. Heit

Born 1973

CRD #:7750608

Business Background:

Paraklete® Financial, Inc.

2023 to Present

Investment Advisor Representative

Modern CPAs, Inc.

2017 to Present

Chief Executive Officer

Formal Education after High School:

University of Southern California

Master of Business Taxation

California State University, Fullerton

Bachelor of Science in Accounting

Professional Designations:

Certified Public Accountant (CPA)

Personal Financial Specialist (PFS)

Professional Certifications

Our Supervised Persons maintain professional designations, which required the following minimum requirements:

Certified Public Accountant (CPA)

Issued By

State Boards of Accountancy

Candidate must meet the following requirements:

Prerequisites

- 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

Education Requirements	At minimum, a college education (typically 150 credit hours with at least a baccalaureate degree and a concentration in accounting)
Exam Type	Uniform CPA Examination
Continuing Education 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

Personal Financial Specialist (PFS)

Issued By	American Institute of Certified Public Accountants (AICPA) Candidate must meet the following requirements: <ul style="list-style-type: none">• Must hold an unrevoked CPA license;• Fulfill 3,000 hours of personal financial planning business experience;
Prerequisites	<ul style="list-style-type: none">• 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
Education Requirements	Must meet minimum education requirements for CPA.
Exam Type	PFS Exam
Continuing Education Requirements	Completion of 60 hours of financial planning continuing professional education credits every three years

Item 3: Disciplinary Information

Neither Paraklete® nor any Supervised Persons have been involved in any criminal or civil actions, administrative proceedings, self-regulatory organization (SRO) proceedings, or any other hearings or formal adjudications, therefore we have no disciplinary disclosures.

Item 4: Other Business Activities

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

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.

Sandy K. Heit is engaged in providing traditional accounting and tax services in her respective CPA firm (see above in Business Background).

Item 5: Additional Compensation

No Supervised Person receives any economic benefit outside of regular compensation.

Item 6: Supervision

Susan M. Tillery, President, and Thomas N. Tillery, Vice President, and Chief Compliance Officer, supervise all persons named in this Form ADV Part 2B Investment Adviser Brochure Supplement. Susan M. Tillery and Thomas N. Tillery supervise these people by holding regular staff and other ad hoc meetings. In addition, Susan M. Tillery and Thomas N. Tillery regularly review client reports and emails, as well as employees' personal securities transaction and holdings reports. Susan M. Tillery and Thomas N. Tillery may be reached at (678) 290-3930.

Item 7: Requirements for State Registered Advisers

Neither Paraklete® nor any supervised persons have been involved in any activities resulting in a disciplinary disclosure, liable in an arbitration claim, civil, self-regulatory organization, or administrative proceeding.

Sandy K. Heit has been the subject of a bankruptcy petition. The bankruptcy petition was discharged in 2018.

Form ADV Part 2B – Investment Adviser Brochure Supplement



Form ADV Part 2B Investment Adviser Brochure Supplement

1230 Valley Reserve Drive NW
Kennesaw, GA 30152-4846
Phone: (678) 290-3930
Fax: (678) 290-3901

4711 NE 53rd Avenue
Gainesville, FL 32563
Phone: (727) 845-4166

www.parakletefinancial.com

Supervisor's Name:

Susan M. Tillery
Thomas N. Tillery

Supervisor of:

William Jones

November 06, 2023

This Brochure Supplement provides information about the Firm's ("we," "us," "our") employees that supplements our Brochure. You should have received a copy of that Brochure. Please contact Thomas N. Tillery, Vice President and Chief Compliance Officer at (678) 290-3930 or ttillery@parakletefinancial.com if you did not receive our Brochure or if you have any questions about the contents of this Supplement.

Additional information about our employee(s) referenced above 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 employee.

Item 2: 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

William Jones

Born 1976

CRD #: 7752305

Business Background:

Paraklete® Financial, Inc.

2023 to Present

Investment Advisor Representative

Jones CPAs and Advisors, Inc.

2014 to Present

President

Formal Education after High School:

Florida International University

Master of Accounting

Professional Designations:

Certified Public Accountant (CPA)

Personal Financial Specialist (PFS)

Professional Certifications

Our Supervised Persons maintain professional designations, which required the following minimum requirements:

Certified Public Accountant (CPA)

Issued By

State Boards of Accountancy

Candidate must meet the following requirements:

Prerequisites

- 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

Education Requirements	At minimum, a college education (typically 150 credit hours with at least a baccalaureate degree and a concentration in accounting)
Exam Type	Uniform CPA Examination
Continuing Education 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
<i>Personal Financial Specialist (PFS)</i>	
Issued By	American Institute of Certified Public Accountants (AICPA) Candidate must meet the following requirements: <ul style="list-style-type: none"> • Must hold an unrevoked CPA license; • Fulfill 3,000 hours of personal financial planning business experience;
Prerequisites	<ul style="list-style-type: none"> • 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
Education Requirements	Must meet minimum education requirements for CPA.
Exam Type	PFS Exam
Continuing Education Requirements	Completion of 60 hours of financial planning continuing professional education credits every three years

Item 3: Disciplinary Information

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Item 4: Other Business Activities

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

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.

William Jones is engaged in providing traditional accounting and tax services in his respective CPA firm (see above in Business Background).

Item 5: Additional Compensation

No Supervised Person receives any economic benefit outside of regular compensation.

Item 6: Supervision

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

Item 7: Requirements for State Registered Advisers

Neither Paraklete® nor any supervised persons have been involved in any activities resulting in a disciplinary disclosure, or liable in an arbitration claim, civil, self-regulatory organization, or administrative proceeding.

Mr. Jones has not been the subject of a bankruptcy petition.

Form ADV Part 2B – Investment Adviser Brochure Supplement



Form ADV Part 2B Investment Adviser Brochure Supplement

1230 Valley Reserve Drive NW
Kennesaw, GA 30152-4846
Phone: (678) 290-3930
Fax: (678) 290-3901

6628 Bryant Irvin Road
Suite 100
Ft. Worth, TX 76132
Phone: (817) 350-6719

www.parakletefinancial.com

Supervisor's Name:

Susan M. Tillery
Thomas N. Tillery

Supervisor of:

William Martin McCutchen

February 05, 2024

This Brochure Supplement provides information about the Firm's ("we," "us," "our") employees that supplements our Brochure. You should have received a copy of that Brochure. Please contact Thomas N. Tillery, Vice President and Chief Compliance Officer at (678) 290-3930 or ttillery@parakletefinancial.com if you did not receive our Brochure or if you have any questions about the contents of this Supplement.

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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

William Martin McCutchen
CRD #: 7773245

Born 1962

Business Background:

Paraklete® Financial, Inc.
Investment Advisor Representative

2023 to Present

Marty McCutchen CPA PC
Owner

2006 to Present

Formal Education after High School:

Auburn University
Bachelor of Science in Accounting

Professional Designations:

Chartered Financial Analyst (CFA)

Professional Certifications

Our Supervised Persons maintain professional designations, which required the following minimum requirements:

Chartered Financial Analyst (CFA)

Issued By	CFA Institute
	Candidate must meet one of the following requirements prior to enrollment:
Prerequisites	<ul style="list-style-type: none">• Hold a bachelor's or equivalent degree from a college/university;• Be within 11 months of the graduation month for a bachelor's degree or equivalent program by the date of sitting for the Level I exam; or• Have a combination of 4,000 hours of work experience and/or higher education that was acquired over a

minimum of three sequential years by the date of enrolling for the Level I exam;

- Have 4,000 hours of qualified work experience in the investment decision-making process (accrued before, during, or after participation in the CFA Program); and
- Submit two-to-three professional reference letters.

Education Requirements

Candidate must complete the following:

- Self-study program (250 hours of study for each of the 3 levels)

Exam Type

Three in-person, proctored, closed-book, computer-based exams

Continuing Education Requirements

None

Item 3: Disciplinary Information

Neither Paraklete® nor any Supervised Persons have been involved in any criminal or civil actions, administrative proceedings, self-regulatory organization (SRO) proceedings, or any other hearings or formal adjudications, therefore we have no disciplinary disclosures.

Item 4: Other Business Activities

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William M. McCutchen is engaged in providing traditional accounting and tax services in his respective CPA firm, Marty McCutchen CPA PC. Clients always have the right to act upon the recommendations of Mr. McCutchen in his capacity as an accountant. If they do wish to act upon the recommendations made by Mr. McCutchen in this capacity, they have the right to do so with the investment professional of their choosing.

Item 5: Additional Compensation

No Supervised Person receives any economic benefit outside of regular compensation.

Item 6: Supervision

Susan M. Tillery, President, and Thomas N. Tillery, Vice President, and Chief Compliance Officer, supervise William M. McCutchen. Susan M. Tillery and Thomas N. Tillery supervise Mr. McCutchen by holding regular staff and other ad hoc meetings. In addition, Susan M. Tillery and Thomas N. Tillery regularly review client reports and emails, as well as employees' personal securities transaction and holdings reports. Susan M. Tillery and Thomas N. Tillery may be reached at (678) 290-3930.

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Mr. McCutchen has not been the subject of a bankruptcy petition.