

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

Susan M. Tillery

October 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.

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

We require that employees that provide investment advice 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.

Susan M. Tillery
CRD #: 2619678

Born 1958

Business Background:

Paraklete® Financial, Inc.
President and Chief Executive Officer

2007 to Present

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 (CPA)
Personal Financial Specialist (PFS)
Accredited Estate Planner® (AEP®) (Distinguished)

Professional Certifications

Susan M. Tillery maintains professional designations, which requires the following minimum requirements:

<i>Certified Public Accountant (CPA)</i>	
Issued By	State Boards of Accountancy
Prerequisites	Candidate must meet the following requirements: <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) Candidate must meet <u>all of</u> the following requirements:
Prerequisites	<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
Continuing Education Requirements	Completion of 60 hours of financial planning continuing professional education credits every three years
<i>Accredited Estate Planner® (AEP®)</i>	
Issued By	National Association of Estate Planners & Councils Candidate must meet <u>all</u> of the following requirements:
Prerequisites	<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 • Must have a minimum of 5 years' experience in estate planning in one or more of the prerequisite professions • Must devote at least 1/3 of their time to estate planning • Must provide three professional references • Must have a current membership in an affiliated local estate planning council
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

Item 3: Disciplinary Information

Susan M. Tillery has not been involved in any activities resulting in a disciplinary disclosure.

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.

Disclosure on Fees and Compensation is provided in Form ADV Part 2A Item 5 – Fees and Compensation. Susan M. Tillery does not receive commissions, bonuses or other compensation based on the sale of securities or other investment products.

Susan M. Tillery, is an owner 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. She spends no more than 10% of her time on this activity.

Item 5: Additional Compensation

Susan M. Tillery does not receive any economic benefit outside of regular salaries and bonuses.

Item 6: Supervision

Susan M. Tillery, President, and Thomas N. Tillery, Vice President, and Chief Compliance Officer, supervise the person 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, investment and other ad hoc meetings. In addition, Susan M. Tillery and Thomas N. Tillery regularly reviews client reports, emails, and trading, 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

Susan M. Tillery has not 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.

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Thomas N. Tillery

October 2024

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Thomas N. Tillery
CRD #: 1776600

Born 1958

Business Background:

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

2006 to Present

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

Thomas N. Tillery maintains professional designations, which requires the following minimum requirements:

	CERTIFIED FINANCIAL PLANNER™ (CFP®)
Issued By	Certified Financial Planner Board of Standards, Inc.
Prerequisites	Candidate must meet the following requirements: <ul style="list-style-type: none">• A bachelor's degree (or higher) from an accredited college or university, and• 3 years of full-time personal financial planning experience
Education Requirements	Candidate must complete a CFP®-board registered program, or hold one of the following: <ul style="list-style-type: none">• CPA

	<ul style="list-style-type: none"> • 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
<i>Accredited Estate Planner® (AEP®)</i>	
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
<i>Chartered Financial Consultant® (ChFC®)</i>	
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

Thomas N. Tillery has not been involved in any activities resulting in a disciplinary disclosure.

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.

Disclosure on Fees and Compensation is provided in Form ADV Part 2A Item 5 – Fees and Compensation. Thomas N. Tillery does not receive commissions, bonuses, or other compensation based on the sale of securities or other investment products.

Thomas N. Tillery, is an owner 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. He spends no more than 10% of his time on this activity.

Item 5: Additional Compensation

Thomas N. Tillery does not receive any economic benefit outside of regular salaries and bonuses.

Item 6: Supervision

Susan M. Tillery, President, and Thomas N. Tillery, Vice President, and Chief Compliance Officer, supervise the 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, investment and other ad hoc meetings. In addition, Susan M. Tillery and Thomas N. Tillery regularly reviews client reports, emails and trading, 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

Thomas N. Tillery has not been involved in any activities resulting in a disciplinary disclosure.

Thomas N. Tillery has not been the subject of a bankruptcy petition.

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1230 Valley Reserve Drive NW Scottsdale, Arizona
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Fax: (678) 290-3901

www.parakletefinancial.com

Patricia Steward

October 2024

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Patricia Steward
CRD #: 5769447

Born 1951

Business Background:

Paraklete® Financial, Inc.
Investment Adviser Representative

2010 to Present

Steward Ingram & Cooper, PLLC (an accounting firm)
Principal
Certified Public Accountant

1987 to 2018
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

Patricia Steward maintains professional designations, which requires 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);

	<ul style="list-style-type: none"> • 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

Patrica Steward has not been involved in any activities resulting in a disciplinary disclosure.

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.

Disclosure on Fees and Compensation is provided in Form ADV Part 2A Item 5 – Fees and Compensation. Patrica Steward does not receive commissions, bonuses or other compensation based on the sale of securities or other investment products.

Patricia Steward is a Certified Public Accountant (CPA) and the owner of Steward Ingram & Cooper, PLLC, a public accounting firm which provides traditional accounting and tax services. Patricia Steward provides accounting services to clients of Steward Ingram & Cooper, PLLC on a part-time basis.

Item 5: Additional Compensation

Patricia Steward does not receive any economic benefit outside of regular salaries and bonuses.

Item 6: Supervision

Susan M. Tillery, President, and Thomas N. Tillery, Vice President, and Chief Compliance Officer, supervise the person named in this Form ADV Part 2B Investment Adviser Brochure Supplement. Susan M. Tillery and Thomas N. Tillery supervise this person by holding regular staff, investment, and other ad hoc meetings. In addition, Susan M. Tillery and Thomas N. Tillery regularly reviews client reports, emails, trading, 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

Patricia Steward has not been involved in any activities resulting in a disciplinary disclosure.

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

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Investment Adviser Brochure Supplement

1230 Valley Reserve Drive NW
Kennesaw, GA 30152-4846
Phone: (678) 290-3930
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711 W. Bay Area Boulevard
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Webster, TX 77598
Phone: (281) 993-4350

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

www.parakletefinancial.com

Charles S. Wilson

October 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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Charles S. Wilson
CRD #: 5985857

Born 1962

Business Background:

Paraklete® Financial, Inc.
Investment Advisor Representative

2023 to Present

Charles Wilson Inc. (formerly, Charles Wilson LLC)
Owner

2003 to Present

Formal Education after High School:

Baylor University
Master of Taxation

Professional Designations:

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

Professional Certifications

Charles S. Wilson maintains professional designations, which requires the following minimum requirements:

Certified Public Accountant (CPA)

Issued By	State Boards of Accountancy
Prerequisites	Candidate must meet the following requirements: <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
Continuing Education Requirements	Completion of 60 hours of financial planning continuing professional education credits every three years

Item 3: Disciplinary Information

Charles S. Wilson has not been involved in any activities resulting in a disciplinary disclosure.

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.

Disclosure on Fees and Compensation is provided in Form ADV Part 2A Item 5 – Fees and Compensation. Charles S. Wilson does not receive commissions, bonuses or other compensation based on the sale of securities or other investment products.

Charles S. Wilson is a Certified Public Accountant (CPA) and the Owner of Charles Wilson Inc., a public accounting firm, which provides traditional accounting and tax services. Charles S. Wilson provides accounting services to clients of Charles Wilson Inc. on a part-time basis.

Item 5: Additional Compensation

Charles S. Wilson does not receive any economic benefit outside of regular salaries and bonuses.

Item 6: Supervision

Susan M. Tillery, President, and Thomas N. Tillery, Vice President, and Chief Compliance Officer, supervise the person named in this Form ADV Part 2B Investment Adviser Brochure Supplement. Susan M. Tillery and Thomas N. Tillery supervise this person by holding regular staff, investment, and other ad hoc meetings. In addition, Susan M. Tillery and Thomas N. Tillery regularly reviews client reports, emails, and trading, 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

Charles S. Wilson has not been involved in any activities resulting in a disciplinary disclosure.

Charles S. Wilson has not been the subject of a bankruptcy petition.

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1230 Valley Reserve Drive NW
Kennesaw, GA 30152-4846
Phone: (678) 290-3930
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250 Newport Center Drive
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Newport Beach, CA 92660
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www.parakletefinancial.com

Sandy Heit

October 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 tillery@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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Sandy K. Heit
CRD #:7750608

Born 1973

Business Background:

Paraklete® Financial, Inc.
Investment Advisor Representative

2023 to Present

Modern CPAs, Inc.
Chief Executive Officer

2017 to Present

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

Sandy K. Heit maintains professional designations, which requires 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

Sandy K. Heit has not been involved in any activities resulting in a disciplinary disclosure.

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.

Disclosure on Fees and compensation is provided in Form ADV Part 2A Item 5 – Fees and Compensation Sandy K. Heit does not receive commissions, bonuses or other compensation based on the sale of securities or other investment products.

Sandy K. Heit is a Certified Public Accountant (CPA) and the Owner and Chief Executive Officer of Modern CPAs, Inc., a public accounting firm which provides traditional accounting and tax services. Sandy K. Heit provides accounting services to clients of Modern CPAs, Inc. on a part-time basis.

Item 5: Additional Compensation

Sandy K. Heit does not receive any economic benefit outside of regular salaries and bonuses.

Item 6: Supervision

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Item 7: Requirements for State Registered Advisers

Sandy K. Heit has not been involved in any activities resulting in a disciplinary disclosure.

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

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Kennesaw, GA 30152-4846
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4711 NE 53rd Avenue
Gainesville, FL 32563
Phone: (727) 845-4166

www.parakletefinancial.com

William NMI Jones

October 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 tillery@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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William NMI Jones
CRD #: 7752305

Born 1976

Business Background:

Paraklete® Financial, Inc.
Investment Advisor Representative

2023 to Present

Jones CPAs and Advisors, Inc.
President

2014 to Present

Formal Education after High School:

Florida International University
Master of Accounting

Professional Designations:

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

Professional Certifications

William NMI Jones maintains professional designations, which requires the following minimum requirements:

Certified Public Accountant (CPA)

Issued By	State Boards of Accountancy
Prerequisites	Candidate must meet the following requirements: <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
Continuing Education Requirements	Completion of 60 hours of financial planning continuing professional education credits every three years

Item 3: Disciplinary Information

William NMI Jones has not been involved in any activities resulting in a disciplinary disclosure.

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.

Disclosure on Fee and Compensation is provided in Form ADV Part 2A Item 5 – Fees and Compensation. William NMI Jones does not receive commissions, bonuses or other compensation based on the sale of securities or other investment products.

William NMI Jones is a Certified Public Accountant (CPA) and the President of Jones CPAs and Advisors, Inc., a public accounting firm which provides traditional accounting and tax services. William NMI Jones provides accounting services to clients of Jones CPAs and Advisors, Inc. on a part-time basis.

Item 5: Additional Compensation

William NMI Jones does not receive any economic benefit outside of regular salaries and bonuses.

Item 6: Supervision

Susan M. Tillery, President, and Thomas N. Tillery supervise the person named in this Form ADV Part 2B Investment Adviser Brochure Supplement. Susan M. Tillery and Thomas N. Tillery supervise this person by holding regular staff, investment, and other ad hoc meetings. In addition, Susan M. Tillery and Thomas N. Tillery regularly reviews client reports, emails, and trading, 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

William NMI Jones has not been involved in any activities resulting in a disciplinary disclosure.

William NMI 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

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Phone: (817) 350-6719

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William Martin McCutchen

October 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 tillery@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

We require that employees that provide investment advice 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.

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

William Martin McCutchen maintains a professional designation, which requires the following minimum requirements:

Chartered Financial Analyst® (CFA®)

Issued By

CFA Institute

Candidate must meet one of the following requirements prior to enrollment:

Prerequisites

- 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;

	<ul style="list-style-type: none"> • 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	<p>Candidate must complete the following:</p> <ul style="list-style-type: none"> • 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

William Martin McCutchen has not been involved in any activities resulting in a disciplinary disclosure.

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.

Disclosure on Fees and Compensation is provided in Form ADV Part 2A Item 5 – Fees and Compensation. William Martin McCutchen does not receive commissions, bonuses or other compensation based on the sale of securities or other investment products.

William Martin McCutchen is a Certified Public Accountant (CPA) and the Owner of Marty McCutchen CPA PC, a public accounting firm which provides traditional accounting and tax services. William Martin McCutchen provides accounting services to clients of Marty McCutchen CPA PC on a part-time basis.

Item 5: Additional Compensation

William Martin McCutchen does not receive 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 the person named in this Form ADV Part 2B Investment Adviser Brochure Supplement. Susan M. Tillery and Thomas N. Tillery supervise this person by holding regular staff, investment, and other ad hoc meetings. In addition, Susan M. Tillery and Thomas N. Tillery

regularly reviews client reports, emails and trading, 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

William Martin McCutchen has not been involved in any activities resulting in a disciplinary disclosure.

William Martin McCutchen 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

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L. Stephen McNamara

October 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 tillery@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

We require that employees that provide investment advice 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.

L. Stephen McNamara CRD #: 5317022	Born 1963
Business Background: Paraklete® Financial, Inc. Investment Advisor Representative	2024 to Present
 McNamara Financial Solutions LLC Managing Member	 2015 to Present
Formal Education after High School:	
Arkansas State University (attended) Biology, Chemistry	
 University of Alaska Fairbanks Bachelor of Business Administration, Minor in Biology	
Professional Designations:	
Certified Public Accountant (CPA) Personal Financial Specialist (PFS)	

Professional Certifications

L. Stephen McNamara maintains professional designations, which requires 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

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

L. Stephen McNamara has not been involved in any activities resulting in a disciplinary disclosure.

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.

Disclosure on Fees and Compensation is provided in Form ADV Part 2A Item 5 – Fees and Compensation. L. Stephen McNamara does not receive commissions, bonuses or other compensation based on the sale of securities or other investment products.

L. Stephen McNamara is a Certified Public Accountant (CPA) and the Managing Member of McNamara Financial Solutions LLC, a public accounting firm which provides traditional accounting and tax services. L. Stephen McNamara provides accounting services to clients of McNamara Financial Solutions LLC on a part-time basis.

Item 5: Additional Compensation

Larry Stephen McNamara does not receive 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 the person named in this Form ADV Part 2B Investment Adviser Brochure Supplement. Susan M. Tillery and Thomas N. Tillery supervise this person by holding regular staff, investment, and other ad hoc meetings. In addition, Susan M. Tillery and Thomas N. Tillery regularly reviews client reports, emails and trading, 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

L. Stephen McNamara has not been involved in any activities resulting in a disciplinary disclosure.

L. Stephen McNamara has not been the subject of a bankruptcy petition.

Form ADV Part 2B – Investment Adviser Brochure Supplement



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www.parakletefinancial.com

Mitchell W. Kent

October 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.

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

We require that employees that provide investment advice 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.

Mitchell W. Kent
CRD #: 1930295

Born 1966

Business Background:

Paraklete® Financial, Inc.
Investment Advisor Representative

2024 to Present

Mitchell CPA's & Advisors, PC
Owner and Certified Public Accountant

2011 to Present

Formal Education after High School:

University of Washington
Master of Accounting
Certificate in Accounting

Washington State University
Bachelors in Emphasis in Economics, Political Science

Professional Designations:

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

Professional Certifications

Mitchell W. Kent maintains professional designations, which requires 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);

	<ul style="list-style-type: none"> • 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

Mitchell W. Kent has not been involved in any activities resulting in a disciplinary disclosure.

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.

Disclosure on Fees and Compensation is provided in Form ADV Part 2A Item 5 – Fees and Compensation. Mitchell W. Kent does not receive commissions, bonuses or other compensation based on the sale of securities or other investment products.

Mitchell W. Kent is a Certified Public Accountant (CPA) and the Owner of Mitchell CPA's & Advisors, PC, a public accounting firm which provides traditional accounting and tax services. Mitchell W. Kent provides accounting services to clients of Mitchell CPA's & Advisors, PC on a part-time basis.

Item 5: Additional Compensation

Mitchell W. Kent does not receive 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 the person named in this Form ADV Part 2B Investment Adviser Brochure Supplement. Susan M. Tillery and Thomas N. Tillery supervise this person by holding regular staff, investment, and other ad hoc meetings. In addition, Susan M. Tillery and Thomas N. Tillery regularly reviews client reports, emails and trading, 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

Mitchell W. Kent has not been involved in any activities resulting in a disciplinary disclosure.

Mitchell W. Kent has not been the subject of a bankruptcy petition.

Form ADV Part 2B – Investment Adviser Brochure Supplement



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Matthew A. Blumberg

October 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.

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

We require that employees that provide investment advice 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.

Matthew A. Blumberg
CRD #: 7955492

Born 1989

Business Background:

Paraklete® Financial, Inc.
Investment Advisor Representative

2024 to Present

Matthew Blumberg CPA LLC
Owner

2020 to Present

Mitchell Taylor CPA PA
Accountant

2015 to 2020

Formal Education after High School:

University at Albany (SUNY Albany)
Bachelor of Science in Accounting, Minor in Business Administration and Economics

Professional Designations:

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

Professional Certifications

Matthew A. Blumberg maintains professional designations, which requires 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

Matthew A. Blumberg has not been involved in any activities resulting in a disciplinary disclosure.

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.

Disclosure on Fees and Compensation is provided in Form ADV Part 2A Item 5 – Fees and Compensation. Matthew A. Blumberg does not receive commissions, bonuses or other compensation based on the sale of securities or other investment products.

Matthew A. Blumberg is a Certified Public Accountant (CPA) and the Owner of Matthew Blumberg CPA LLC, a public accounting firm which provides traditional accounting and tax consulting services. Matthew A. Blumberg provides accounting services to clients of Matthew Blumberg CPA LLC on a part-time basis.

Item 5: Additional Compensation

Matthew A. Blumberg does not receive any economic benefit outside of regular compensation.

Item 6: Supervision

Susan M. Tillery, President, and Thomas N. Tillery, Vice President, and Chief Compliance Officer, supervises the person named in this Form ADV Part 2B Investment Adviser Brochure Supplement. Susan M. Tillery and Thomas N. Tillery supervise this person by holding regular staff, investment, and other ad hoc meetings. In addition, Susan M. Tillery and Thomas N. Tillery regularly reviews client reports, emails and trading, 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

Matthew A. Blumberg has not been involved in any activities resulting in a disciplinary disclosure.

Matthew A. Blumberg has not been the subject of a bankruptcy petition.