PARACLETE
PORTFOLIOS



PARACLETE
WEALTH PARTNERS

Investments & Portfolio Management

HOW WILL YOUR WEALTH CONTINUE TO GROW?

Your Portfolio Should Have a Job Beyond Simply Growing

Investment management is an important part of building and preserving wealth. But we believe a portfolio becomes far more valuable when it is designed around the life it is ultimately meant to support.

At Paraclete Wealth Partners, we begin by understanding what your investments need to accomplish. When will you begin drawing income? Which assets may be needed five years from now and which may remain invested for decades? How much volatility can your overall financial plan reasonably absorb?

The answers help determine how your portfolio should be built. Because the right portfolio is not simply the one with the best performance. It is the one designed for the job your wealth needs to do.

Investment Management Within a Larger Strategy

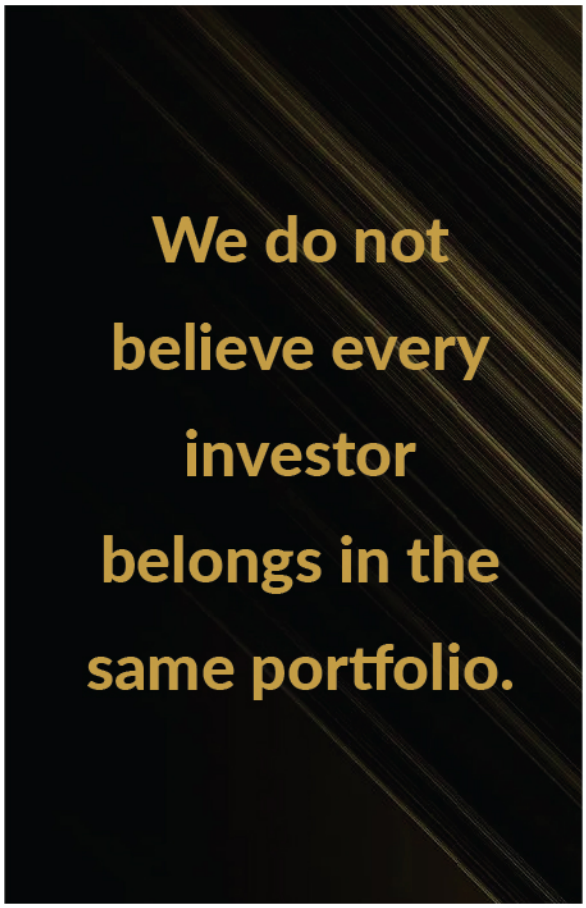
Many investment firms begin and end with the portfolio. ***We do not.***

We view investment management as one part of a larger financial architecture that may also include retirement income, taxes, Social Security, principal protection, insurance and legacy planning.

That broader perspective can change the way investment decisions are made. An asset that looks appropriate when viewed by itself may serve a very different purpose when considered alongside other income, tax advantaged assets or other resources. A client who will need portfolio distributions next year may require a different structure than someone whose investments will not be touched for another decade.

This is one of the advantages of managing investments within the same planning process that determines how and when those investments will ultimately be used.

The portfolio does not exist separately from the plan.
It is built to serve it.



Built Around Purpose, Not Products

Some assets may need to provide liquidity. Others may need to generate income. Some may be positioned for long term growth. Others may ultimately be intended for children, grandchildren or charitable organizations.

Those different objectives deserve different considerations.

Our investment process begins by identifying the purpose of the assets and then constructing an investment strategy around the client's goals, time horizon, income needs and tolerance for risk.

This allows us to think beyond simply choosing investments. It allows us to think about how the portfolio fits into the client's entire financial life.

Different Dollars Can Have Different Time Horizons

One of the challenges of retirement investing is that not every dollar will be needed at

the same time.

Some assets may be needed relatively soon. Others may remain invested for ten, fifteen or twenty years.

Treating all of those dollars as though they share the same time horizon can create unnecessary tension between the need for near term stability and the desire for long term growth.

For appropriate clients, we can structure portfolios around different periods of time and different financial objectives.

Assets intended for earlier use may be positioned differently from assets designed for later retirement years or long term growth.

This approach can help create greater clarity around why different portions of the portfolio are invested the way they are and may reduce the pressure to make short term investment decisions based on market headlines.

Time becomes part of the portfolio design.

Managing Risk With the Entire Picture in Mind

Risk is more than a number on a questionnaire.

A client's ability to tolerate market volatility depends on far more than how they feel when



markets decline.

Income sources matter.

Liquidity matters.

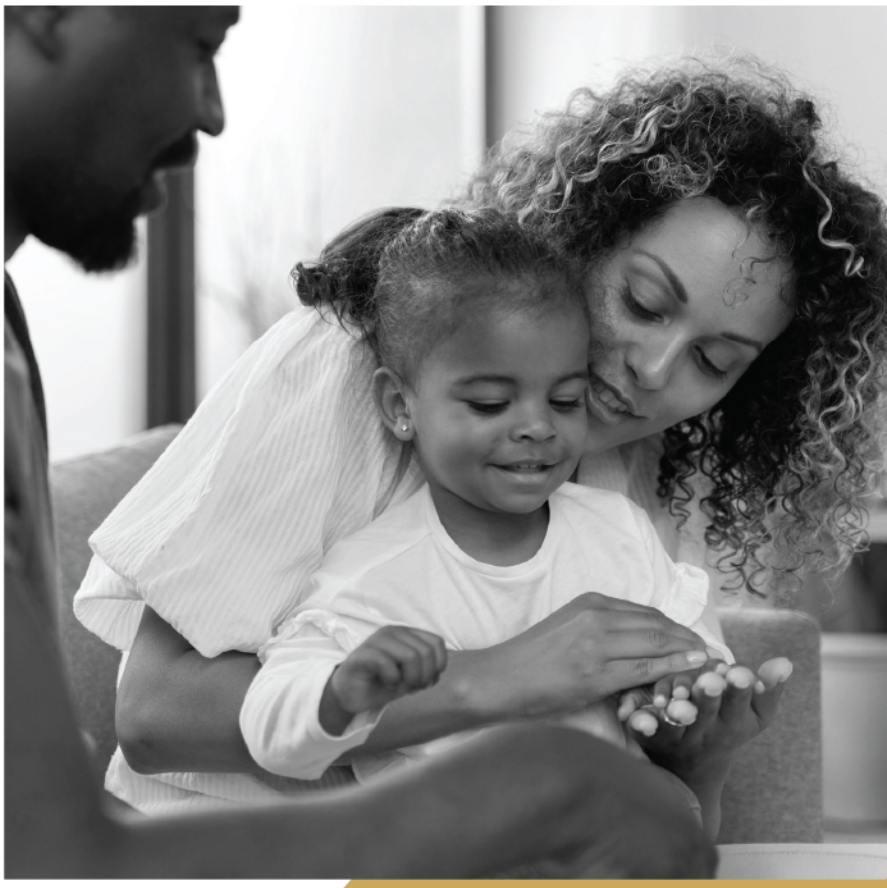
Time horizon matters.

Tax characteristics matter.

The amount being withdrawn from the portfolio matters.

And the presence of assets outside the portfolio can matter as well.

That is why we evaluate investment risk in the context of the broader financial plan.



For some clients, having reliable income or protected assets elsewhere in the strategy may allow portions of the portfolio to remain invested with a longer perspective.

For others, upcoming distributions or concentrated financial needs may require greater attention to liquidity and downside exposure.

The goal is not to eliminate market risk.

It is to understand which risks are necessary, which are not, and how much the overall strategy can reasonably carry.

Disciplined Portfolio Construction

Once the role of the portfolio is understood, disciplined investment management becomes essential.



Our investment process can incorporate diversified asset allocation, professional portfolio construction, ongoing monitoring, rebalancing and risk management based on each client's objectives.

We evaluate portfolios not only by what they own, but by how those holdings work together. That includes considering concentration, diversification, correlation, expected volatility, time horizon and the role each investment plays within the broader strategy.

Portfolios are then monitored as markets and client circumstances evolve. Because good investment management is not about reacting to every headline. It is about maintaining discipline while making thoughtful adjustments when the facts change.

Institutional Resources Behind Your Advisor

We believe sophisticated investment management should not depend on the opinions of a single advisor.

Paraclete advisors are supported by an investment management infrastructure that provides portfolio research, analysis, construction and ongoing oversight.

Through our investment relationships and resources, we are able to bring institutional investment capabilities into the individual client relationship while keeping the client's Paraclete advisor at the center of the strategy.

That structure allows the advisor to focus on the client's complete financial picture while drawing upon investment professionals whose work is dedicated to markets, portfolios and asset management.

You have one advisory relationship with a much larger team behind it.

Investments and Retirement Should Speak the Same Language



This becomes especially important as clients approach retirement.

The investment portfolio determines more than a rate of return. It may eventually become one of the primary sources funding a client's lifestyle.

That means portfolio decisions and distribution decisions should not be made independently.

When we manage both within the same financial architecture, we can coordinate investment positioning with expected withdrawals, income sources, tax strategy and other assets.

Rather than asking the portfolio to solve every retirement problem, we can determine what the portfolio is best suited to accomplish and allow other parts of the strategy to perform their own jobs.

This can create a clearer distinction between assets intended for growth, assets intended for income and assets intended for protection or legacy.



A Growth Engine Built Around Your Life

At Paraclete Wealth Partners, we believe investments should be managed with an understanding of everything surrounding them.

Your income.
Your taxes.
Your retirement timeline.
Your appetite and capacity for risk.
The assets you want to spend.
And the assets you may never need to spend at all.

When those pieces are considered together, investment management becomes more than selecting a portfolio.

It becomes part of a financial architecture built around what you are trying to accomplish.