

**Form ADV: Part 2
Firm Brochure
3/12/14**

**Paratus Financial, Inc.
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Dallas, TX 75205
(214) 378-7400
<http://paratusfinancial.com/>**

This brochure provides information about the qualifications and business practices of Paratus Financial, Inc. If you have questions about the contents of this brochure, please contact us at the phone number above. The information in this brochure has neither been approved nor verified by the United States Securities and Exchange Commission or by any state securities authority.

Additional information about Paratus Financial, Inc. is also available at the SEC's website at www.advisorinfo.sec.gov.

There have been material changes to this brochure since our previous edition from November 2013.
Jane Burruss retired from the firm December 1, 2013

In accordance with a requirement by the SEC, we are providing all clients receiving investment advice a brochure written in an easily understood format. Additionally, the SEC requires this brochure to include all of the sections listed in the Table of Contents. We must include a disclosure for each section, even if it does not apply directly to our firm. Hence, a number of the sections essentially state that the subject is not relevant to our practices.

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Advisory Business

Paratus Financial, Inc. was founded by Bonnie Free Grisz in 2003. Since then, Michael A. Grisz has joined the firm as a director. Our directors' biographies can be found on page 17 under Educational Background. Jane R. Burruss retired from the firm December 1, 2013.

Paratus Financial, Inc. provides comprehensive financial planning services in the areas of tax, investments, risk management, estate planning, and retirement. Fees are based on hourly rates and incorporated into annual fixed fee contracts prior to engagement.

Fees and Compensation

Paratus Financial, Inc. and its employees cannot receive compensation from the sale of any investment strategy. Clients have the option to purchase recommended investment strategies and products from non-affiliated firms.

Our hourly rates range from \$50 to \$450 per hour depending on the complexity of the work and the experience of the Paratus employees involved.

Directors' fees range from \$250 to \$450 per hour.

Associates' fees range from \$50 to \$200 per hour.

All fees are paid directly by clients in advance of work progression. Individual contracts identify both the work to be provided to the client and the fees owed as compensation during the contract period. A majority of these contracts are on an annual basis. A client may terminate a contract at any time, at which point a full refund of all unearned fees will be returned to the client.

Paratus Financial, Inc. must notify a client eighteen months prior to the termination of services to give the client sufficient time to ensure the smooth transition of their financial oversight.

Performance-Based Fees and Side-by-Side Management

Paratus Financial, Inc. does not charge performance-based fees or side-by-side management.

Types of Clients

Paratus Financial, Inc. provides financial planning services to high net-worth individuals, families, trusts, estates, charitable foundations, and corporations.

Methods of Analysis, Investment Strategies, and Risk of Loss

Paratus Financial, Inc. employs fundamental long-term investment strategies that target holding periods of over one year.

Portfolio management processes, including allocation of investment opportunities among clients and consistency of portfolios with clients' investment objectives, disclosures by the advisor, and applicable regulatory restrictions:

The appropriate investment strategy for each client can be developed only after a Statement of Investment Policy is formulated. All clients of the firm must have a Statement of Investment Policy.

Each Statement of Investment Policy requires:

- Qualified and prioritized financial objectives for the portfolio
- Prioritization of investment objectives
- Prioritized strategy for use of funds
- Investment considerations that must include
 - income requirements
 - liquidity needs
 - tax consequences including AMT, marginal rates, and tax-deferred accounts
 - target rate of return for portfolio and specific investments
 - risk tolerance including sophistication, experience, and diversification requirements
 - asset constraints
 - performance benchmarks and periods
 - fee review
- Appropriate ranges of allocation among asset classes

Each Statement of Investment Policy should be reviewed annually.

Implementation of these policies can be made with no-load mutual funds, managers, and a client's outside advisors.

Disciplinary Information

There are no legal or disciplinary actions involving Paratus Financial, Inc. or any individual associated with the firm.

Other Financial Industry Activities and Affiliations

Paratus Financial, Inc. is not engaged in any other business other than financial planning. The firm does not sell any other products or services to clients other than type of financial advice that is delineated in each client contract. Paratus Financial, Inc. and its directors receive no direct or indirect compensation for recommended investment strategies other than client contract fees.

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

Every Director and employee has signed our Code of Ethics as follows:

Rule 204A-1 under the Investment Advisers Act of 1940 ("Advisers Act") requires all investment advisors registered with the Securities and Exchange Commission ("SEC") to adopt codes of ethics that set forth standards of conduct and require compliance with federal securities laws.

Paratus Financial, Inc. (the "Company") is committed to conducting its business in accordance with applicable laws, rules and regulations, and the highest standards of business ethics, and to full and accurate disclosure in compliance with applicable laws, rules and regulations.

This Code of Ethics applies to all "Supervised Persons" of the Company who act as an investment advisor as defined by the Advisers Act in providing investment advice to advisory clients, unless otherwise noted below. The Advisers Act defines "Supervised Person" to mean any partner, officer, director (or other person occupying a similar status or performing similar functions), or employee of an investment advisor, or other person who provides investment advice on behalf of the investment advisor and is subject to the supervision and control of the investment advisor. As applied to the Company's Investment Advisor Compliance Program, the term consists of all client contact registered representatives of the Company who, in the course of their business, act as an investment advisor as defined under the Advisers Act in providing investment advice to advisory clients.

Acknowledgement

Every Supervised Person will receive a copy of the Code of Ethics and any amendments. Each person will review the Code of Ethics and any accompanying amendments and provide written acknowledgement of receipt.

Standard of Conduct and Compliance with Laws, Rules and Regulations

Each director, officer or employees of the Company, must not only comply with applicable laws, rules and regulations; that person also must engage in and promote honest and ethical conduct and abide by the policies and procedures that govern the conduct of the Company's business. Each person's responsibilities include helping to create and maintain a culture of high ethical standards and commitment to compliance, and, in the case of directors and officers, maintaining a work environment that encourages employees to raise concerns to the attention of management and promptly addressing employee compliance concerns.

Paratus Financial, Inc has a Fiduciary Relationship with our Clients

As a director, officer, or employee of the company, we each have the following duties to our clients: to act honestly with clients at all times, to treat our clients with good faith and fair dealing, to act in the clients best interest at all times, to disclose to clients any and all conflicts of interest that may arise, to keep client matters confidential, to avoid misuse or dissemination of nonpublic information, and to refuse gifts from third parties.

Personal Securities Trading

Rule 204A-1 of the Advisers Act requires all "Access Persons" of an investment advisor registered with the SEC to report, and the investment advisor to review, their personal securities transactions and holdings periodically. The Advisers Act defines "Access Person" to mean any supervised persons of an investment advisor who (1) has access to nonpublic information regarding any advisory clients' purchase or sale of securities, or nonpublic information regarding the portfolio holdings of any reportable fund (*i.e.*, any mutual fund advised by Paratus Financial, Inc.), or (2) is involved in making securities recommendations to advisory clients, or who has access to such recommendations that are nonpublic.

The Chief Compliance Officer is required to compile and maintain a list of the Company's Access Persons, and will promptly notify any Company Supervised Person who is or becomes an Access Person for these purposes.

Once identified, each Access Person is required to provide the following reports to the Chief Compliance Officer:

1. Holdings Reports: A report of the Access Person's current securities and holdings ("Holdings Report") that contains, at a minimum:
 - the title and type of security, and as applicable the exchange ticker symbol or CUSIP number, number of shares, and principal amount of each "reportable security" (1) in which the Access Person has any direct or indirect "beneficial ownership"(2);
 - the name of any broker, deal or bank with which the access person maintains an account in which any securities are held for the Access Person's direct or indirect benefit; and

- the date the Access Person submits the report.

The Holdings Report must be submitted to the Investment Advisor Chief Compliance Officer:

- no later than 10 days after the person becomes an Access Person, and the information must be current as of a date no more than 45 days prior to the date the person becomes an Access Person; and
- Thereafter, at least one each 12 month period no later than the end of the first calendar quarter.

2. Broker trade confirmations and/or account statements for each account over which the Access Person has direct or indirect influence or control must be submitted to the Chief Compliance Officer no later than 30 days after the end of each calendar quarter. An access person will be deemed to have satisfied this reporting requirement with respect to any Company or other brokerage accounts for which the Company receives copies of such confirms and/or statements directly from the broker in question. The Broker trade confirmations or account statements must contain, at a minimum:

- the date of the transaction, the title, and as applicable the exchange ticker symbol or CUSIP number, interest rate and maturity rate, number of shares and principal amount of each reportable security⁽¹⁾ involved;
- the nature of the transaction (*i.e.*, purchase, sale or any other type of acquisition or disposition);
- the price of the security at which the transaction was effected; and
- the name of the broker, dealer or bank with or through which the transaction was effected.

(1) All securities are “Reportable Securities,” except: (a) direct obligations of the United States; (b) bankers’ acceptances, bank certificates of deposit, commercial paper, repurchase agreements and other high quality short-term debt instruments; (c) transactions and holdings in shares of mutual funds, including money market funds, unless the mutual funds are advised by The Paratus Financial, Inc. (*i.e.*, “Reportable Funds”); (d) transactions in units of a unit investment trust unless it is invested in Reportable Funds; and (e) automatic investment plan (a program with period investment purchases or withdrawals made automatically to or from investment accounts in accordance with allocation and a predetermined schedule).

(2) “Beneficial Ownership” is interpreted in the same way as in determining whether a person has beneficial ownership of a security for purposes of Section 16 of the Securities Exchange Act of 1934, and includes ownership by any person who, directly or indirectly, through any contract, arrangement, understanding, relationship or otherwise, has or shares a direct or indirect pecuniary interest in a security. For example, a person should consider himself or herself the beneficial owner of securities held by his or her spouse, his or her minor children, a relative who shares his or her home, or other persons by reason of any contract, arrangement, understanding or relationship that provides him or her with sole or shared voting or investment power. If any Access Person has a question about whether he or she beneficially owns a security, he or she should consult the Chief Compliance Officer.

Pre-Approval of Certain Investments

An Access Person must obtain approval from the Chief Compliance Officer before he or she directly or indirectly acquires beneficial ownership in any security initial public offering or limited offering.

Consequences for Failure to Comply and Reporting Certain Conduct

A Supervised Person can be subject to discipline up to and including termination of employment if he or she violates this Advisor Code and its component parts, which includes the Corporate Code and the Supplemental Policies appended to this Advisor Code. If a supervised person knows of, or reasonably believes there is, a violation of applicable laws or this Advisor Code, they must report that information immediately to the Chief Compliance Officer. The supervisor should not conduct preliminary investigations, unless authorized to do so by the Chief Compliance Officer. Anyone who in good faith raises an issue regarding a possible violation of law, regulation or company policy or any suspected illegal or unethical behavior will be protected from retaliation.

Insider Trading

All supervised persons should pay particular attention to potential violations of insider trading laws. Insider trading is both unethical and illegal and will be dealt with decisively if it occurs. If they have questions about these guidelines, they should consult with the Chief Compliance Officer or the Managing Director.

Conflicts Of Interest

Each person may not make any investment, accept any position or benefits, participate in any transaction or business arrangement or otherwise act in a manner that creates or appears to create a conflict of interest unless you make a full disclosure of all facts and circumstances to, and obtain the prior written approval of either, the Chief Compliance Officer or Managing Director.

A "conflict of interest" arises when one takes actions or have interests that conflict in any way with the interests of the Company. These conflicts may make it difficult for one to perform their work objectively and efficiently.

Confidential Information

Every person is required to maintain the confidentiality of all confidential information that they receive or become privy to in connection with the Company's business, except when disclosure is authorized or legally mandated. Confidential information includes all non-public information that might prejudice the ability of the Company to pursue certain objectives, be of use to competitors or harmful to the Company, its vendors or its clients, if disclosed. Persons must not use confidential information for their own advantage or profit.

Disclosures

It is the Company's policy to make full, fair, accurate, timely and understandable disclosure in compliance with all applicable laws and regulations in all reports and documents that the Company files with, or submits to, the Securities and Exchange Commission and in all other public communications made by the Company. The Company's management has the general responsibility for preparing such filings and such other communications and shall ensure that such filings and communications comply with all applicable laws and regulations. Employees must provide all necessary information to management when requested and must inform management if they become aware that information in any such filing or communication was untrue or misleading at the time such filing or communication was made or if they have information that would affect any filings or communications to be made in the future.

Compliance with Code of Ethics

If a person knows of or suspects a violation of applicable laws, rules or regulations or this Code of Ethics, they must immediately report that information to the Chief Compliance Officer or Managing Director. Reports of suspected violations should identify as many relevant facts as possible, including, if applicable: (1) the date(s) relevant to the identified issue; (2) the name of any persons involved in the identified activity; (3) the specific facts that give rise to the concerns expressed; and (4) any suggestions for resolving or dealing with the problems or issues identified. The Company recognizes that resolving reported problems or concerns will advance the overall interests of the Company, and will help to safeguard the Company's assets, financial integrity and reputation. *No one will be subject to retaliation because of a good faith report of a suspected violation.*

Violations of this Code of Ethics may result in disciplinary action, up to and including discharge. The Chief Compliance Officer and/or Managing Director shall determine, or shall designate appropriate persons to determine appropriate action in response to violations of this Code of Ethics. Violations of this Code of Ethics may also violate certain laws.

Waivers of Code of Ethics

If anyone would like to seek a waiver of this Code of Ethics, they must make full disclosure of their particular circumstances to the Chief Executive Officer and Managing Director. Amendments to and waivers of this Code of Ethics will be publicly disclosed as required by applicable laws, rules and regulations.

Documenting Compliance with the Disclosure Policy

Appropriate records evidencing compliance with this Code of Ethics will be maintained by the Company, including copies of correspondence relating to requests for, and determinations relating to, waivers of this Code of Ethics, and copies of documents relating to violations of this Code of Ethics.

Brokerage Practices

Paratus Financial, Inc. recommends services with multiple Broker Dealers to ensure the best practices for each client's needs. Furthermore, Paratus Financial, Inc. does not receive any compensation from Broker Dealers. Finally, Paratus Financial, Inc. provides services for client assets housed at unaffiliated Broker Dealers.

Review of Accounts

Each Director reviews his or her client accounts on a continual basis for conformity with investment style and asset allocation. In addition, each Director reviews client accounts due to changes in portfolio managers or because of the relative performances of different assets, etc. Moreover, all accounts are reviewed upon a change in clients' stated objectives or financial situation.

Formal reports of these reviews are sent to clients regularly. Frequency and nature of these reports are agreed upon in the client's annual contract. Reports may include, but are not limited to, Statement of Investment Policy, Statement of Financial Condition, Asset Allocation, Portfolio Analysis, Performance Review, and Comparative Balance Sheets.

Client Referrals and Other Compensation

Paratus Financial, Inc. receives no financial benefit from reporting, reviewing, or recommending investment strategies other than fees explicitly defined in each client's annual contract.

Custody

Paratus Financial, Inc. does not provide custodial services of client assets.

Investment Discretion

Paratus Financial, Inc. does accept discretionary authority of some client accounts. However, in practice, all trading and asset moves are done only after reviewing them with the clients.

Voting Client Securities

Paratus Financial, Inc. does not assume authority to vote client securities.

Financial Information

Paratus Financial, Inc., in order to reduce administrative burdens, collects contractual fees of over \$1,200 per client more than six months in advance. As such, we are required to provide an audited financial statement as follows:

PARATUS FINANCIAL, INC.

BALANCE SHEET AUDIT

DECEMBER 31, 2013



SALMON SIMS THOMAS

Accountants and Consultants

INDEPENDENT AUDITORS' REPORT

To the Shareholder
of Paratus Financial, Inc.

Report on the Balance Sheet

We have audited the accompanying balance sheet as of December 31, 2013 of Paratus Financial, Inc. (a Texas corporation), and the related notes to the balance sheet.

Management's Responsibility for the Financial Statements

Management is responsible for the preparation and fair presentation of this financial statement in accordance with accounting principles generally accepted in the United States of America; this includes the design, implementation, and maintenance of internal control relevant to the preparation and fair presentation of financial statements that are free from material misstatement, whether due to fraud or error.

Auditors' Responsibility

Our responsibility is to express an opinion on this financial statement based on our audit. We conducted our audit in accordance with auditing standards generally accepted in the United States of America. Those standards require that we plan and perform the audit to obtain reasonable assurance about whether the financial statements are free from material misstatement.

An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the financial statements. The procedures selected depend on the auditors' judgment, including the assessment of the risks of material misstatement of the financial statements, whether due to fraud or error. In making those risk assessments, the auditor considers internal control relevant to the entity's preparation and fair presentation of the financial statements in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the entity's internal control. Accordingly, we express no such opinion. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by management, as well as evaluating the overall presentation of the financial statements.

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

Opinion

In our opinion, the financial statements referred to above present fairly, in all material respects, the financial position of Paratus Financial, Inc. as of December 31, 2013, in accordance with accounting principles generally accepted in the United States of America.

A handwritten signature in cursive script that reads "Salmon Sims Thomas".

Salmon Sims Thomas & Associates
A Professional Limited Liability Company

February 26, 2014

Paratus Financial, Inc.
Balance Sheet
December 31, 2013

ASSETS

Current assets:

Cash and equivalents	\$ 311,367
Accounts receivable, net of allowance for doubtful accounts of \$10,000	26,811
Prepaid expenses	45,566
Total current assets	<u>383,744</u>

Furniture and equipment, at cost:	353,829
less accumulated depreciation	<u>(133,018)</u>
	220,811

Total Assets	<u>\$ 604,555</u>
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LIABILITIES AND STOCKHOLDER'S EQUITY

Current liabilities:

Accounts payable and accrued expenses	\$ -
Deferred revenue	372,250
Total Liabilities	<u>372,250</u>

Shareholder's Equity:

Common Stock	1,000
Retained earnings	231,305
Total Equity	<u>232,305</u>

Total Liabilities and Equity	<u>\$ 604,555</u>
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Paratus Financial, Inc.
Notes to the Financial Statement
December 31, 2013

A. Nature of Operations

Paratus Financial, Inc. (the “Company”) is a Texas corporation chartered November 26, 2003. The Company, through its professional staff, provides fee-based financial planning to high-wealth individuals and families, with services including tax planning and compliance, estate planning, and comprehensive investment advice.

B. Summary of Significant Accounting Policies

Basis of Accounting – This balance sheet has been prepared using accrual accounting in accordance with accounting principles generally accepted in the United States of America. Under such method, revenues are recognized when earned and expenses recognized when incurred.

Cash and Equivalents – Include cash on hand and deposit, and short-term liquid investments with an initial maturity of 90 days or less.

Accounts Receivable – Represent amounts billed and receivable from clients for services rendered.

Allowance for Doubtful Accounts – The Company has established an allowance for doubtful accounts based on past performance. Uncollectible accounts receivable are charged to the allowance account. Recovered bad debts are credited to income when collected.

Furniture and Equipment – Assets having long-term usefulness to the Company are capitalized and depreciated using the straight-line ½ year convention method over the estimated useful life of the asset (computers and software – 3 to 5 years, vehicles and other equipment – 5 years, furniture – 7 years, and leasehold improvements – 10 years).

Income Taxes – The Company, with the consent of its sole shareholder, has elected under Internal Revenue Service Subchapter S to be taxed at the individual shareholder level; thus no Federal income tax is assessed at the corporate level. The Company’s corporate tax return is prepared on the cash basis of accounting, resulting in significant differences in basis and taxable income from these financial statements. Federal income tax returns of an entity are generally open to examination by the Internal Revenue Service for a period of three years from the date the returns are filed.

Deferred Revenue – From time to time, clients will make advance deposits with the Company for services to be rendered in the future. Amounts received for such future services are recorded as deferred revenue, and recognized as income as the contracted services are rendered.

Use of Estimates – The preparation of financial statements in conformity with generally accepted accounting principles requires management to make estimates and assumptions that affect the reported amounts of assets and liabilities and disclosure of contingent assets and liabilities at the date of the financial statements and the reported amounts of revenues and expenses during the reporting period. Actual future results could differ from those estimates.

C. Shareholder Equity

The Company has 100,000 shares of common stock (\$1.00 par value) authorized, of which 1,000 shares have been issued and are outstanding. Such shares carry pre-emptive rights for any additional shares to be issued.

D. Related Party Transactions

The Company leases its corporate offices from Edifice Complex, LLC, a company owned by the shareholder. The lease requires monthly payments of approximately \$6,500.

E. Operating Lease Commitments

In December, 2012, the Company entered into a lease with a related entity for new office space at 5220 McKinney Avenue, Dallas, Texas, commencing December 30, 2012. Included in the lease are various office furnishings and equipment, storage space, and one car parking space. The Company entered into a new lease with this related entity for a larger adjacent space at the same location, commencing June 14, 2013, through June 14, 2028. The lease includes a two percent per year escalation clause. Lease expense for this and a prior lease for 2013 totaled approximately \$58,300.

Future minimum lease payments required under these agreements are approximately as follows:

For the years ending December 31,

2014	\$	80,400
2015		82,000
2016		83,500
2017		85,100
2018 and thereafter		<u>936,700</u>
Total	\$	<u><u>1,267,700</u></u>

F. Subsequent Events

Management has considered the effect of any subsequent events through February 26, 2014, the date that these financial statements were available for issuance.

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Requirements for State-Registered Advisors

Paratus Financial, Inc. is registered on a Federal level and has no additional State filing requirements. Further, no individual of the firm has any additional State filing requirements.

Supplement

This supplement is required for our firm directors:

Bonnie F. Grisz
Michael A. Grisz

In accordance with a requirement by the SEC, we are providing all clients receiving investment advice a brochure written in an easily understood format. Additionally, the SEC requires this brochure to include all of the sections listed in the Table of Contents.

We must include a disclosure for each section, even if it does not apply directly to our firm. Hence, a number of the sections essentially state that the subject is not relevant to our practices. There are two parts to this ADV: Part 2A and Part 2B. This is the second part of the document, and it fulfills the requirements of **Part 2B-Brochure Supplement**.

Educational Background and Business Experience

Bonnie Grisz (DOB 8/9/1960)

Education: Southern Methodist University (BA and BBA 1982, JD 1985); CFP (1985); Chartered Financial Analyst CFA (1992)

Business Experience:

Ayco Company, LLP 1984-1987

Ernst & Young, Manager 1987-1989

Arthur Andersen, Senior Manager 1989-1993

Ayco Company, LLP (American Express, Goldman Sachs) Partner, 1993-2003

Paratus Financial, Inc. Managing Director 2003-present

Adjunct Professor University of Dallas Graduate Management School

Michael A. Grisz (DOB 11/17/1956)

Education: Arizona State University (BS 1978, MS Accounting 1979); CPA (1981); CEBS (1986); CFP (1989); CFA (1991)

Business Experience:

Deloitte Haskins Sells Senior, 1979-1981

Arthur Young, Principle

Ayco Company, LLP (American Express, Goldman Sachs) Partner 1988-2007

Paratus Financial, Inc Director 2008-present

Disciplinary Information

There are no legal or disciplinary actions involving Paratus Financial, Inc. or any individual director associated with the firm.

Other Business Activities

Paratus Financial, Inc. and its directors are not engaged in any other business other than financial planning. Neither the firm nor its directors sell any other products or services to clients other than the type of financial advice that is delineated in each client contract.

Additional Compensation

Paratus Financial, Inc. and its directors receive no direct or indirect compensation for recommended investment strategies other than client contract fees.

Supervision

The directors oversee all operations and monitor all advice provided to clients.

Requirements for State Registered Advisors

Paratus Financial, Inc. is registered on a Federal level and has no additional State filing requirements. Further, no individual of the firm has any additional State filing requirements.