

## Form ADV Part 2B -Brochure Supplement

### Laurie A. Schoen

Paradigm Consulting, Inc.  
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**March 25, 2024**

This brochure supplement provides information about Laurie A. Schoen that supplements the Paradigm Consulting, Inc., disclosure brochure. You should have received a copy of that brochure. Please contact Laurie A. Schoen, Chief Compliance Officer, if you did not receive Paradigm Consulting, Inc.'s brochure or if you have any questions about the contents of this supplement. Additional information about Laurie A. Schoen is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov). Information of any disciplinary history for the advisor can be found through the Financial Industry Regulatory Authority's (FINRA) BrokerCheck system's website: [www.finra.org/brokercheck](http://www.finra.org/brokercheck).

In addition to being an Investment Advisory Representative ('Advisory Representative') referenced above, Laurie is also an Investment Advisory Representative and Registered Representative (RR) of the Advisor Group at **Osaic Wealth, Inc.** **Osaic Wealth, Inc.** is a dually registered Broker Dealer/Investment Adviser where securities and investment advisory services are offered through **Osaic Wealth, Inc.**, member FINRA/SIPC.

## Item 2: Educational Background and Business Experience

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Laurie A. Schoen, President  
Born 1964

### Education:

- State University of New York at Geneseo, Bachelor of Science, 1987

### Business Experience:

- **Osaic Wealth, Inc.**, Registered Representative and Investment Advisory Representative, October 1990 – Present
- Paradigm Consulting, Inc., President, August 2007 – Present
- D’Arcangelo Financial Group, LLC, President, February 2009 – November 2021

### Professional Licenses/Registrations/Designations

- Series 6, 7, 63 and 65 registered.
- Licensed to provide life, accident and health insurance.
- Accredited Investment Fiduciary (AIF)

As specified by the Center for Fiduciary Studies, the minimum requirements for an AIF is the completion of either a web-based program or a Capstone program, which combines the web-based program with one day of classroom instruction, and the passing of an exam which covers the following: fiduciary responsibilities, investment management practices, investment due diligence, conflicts of interest and ethics. Six hours of continuing education are required annually to maintain this designation.

## Item 3: Disciplinary Information

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There are no material disciplinary events to report.

## Item 4: Other Business Activities

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In addition to being an Investment Advisory Representative (‘Advisory Representative’) of Paradigm Consulting, Inc. and **Osaic Wealth, Inc.**, your advisor is also Registered Representative of the Advisor Group at **Osaic Wealth, Inc.** As such, your advisor may recommend the purchase of securities from **Osaic Wealth, Inc.** If you purchase securities from **Osaic Wealth, Inc.**, your advisor will receive commissions on the sale of investment products and in certain instances receive ongoing 12b-1 fees, in addition to the receipt of advisory fees for advisory services such as financial planning services.

Your advisor is also an insurance agent and receives commissions on the sale of insurance products and in certain instances, payments for the renewal of certain insurance products, in addition to advisory fees for advisory services, such as financial planning services.

These payments vary by insurance product and company and may provide different incentives depending on the amount of the renewal payment. In some instances, sales commissions from life insurance provide a higher deposit rate to registered representatives than investment products. As such, a registered representative may have a financial incentive to promote certain life insurance products over other investment products. While the firm and your financial advisor intend to provide recommendations of products and services, they believe are suitable for you, you should carefully evaluate each product or service recommendation based on your own financial situation and investment objectives.

Insurance services provided as Life Accident and Health licensed agent in NYS. Insurance work is done under Paradigm Consulting and varies based on need, never more than 10% of work. Insurance may provide commissions separate from other services provided, but do not create a conflict of interest as they are separate from other services provided.

Please note that registered representative and insurance agent activities are reviewed and supervised by **Osaic Wealth, Inc.** This review includes transactions that you may conduct in your accounts based on specific recommendations to purchase products and/or services made by your registered representative.

With respect to certain other business activities unrelated to registered representative or certain insurance agent activities that your financial advisor may participate in, these activities are reviewed, and when appropriate approved in accordance with industry rules. While the firm may initially review these other business activities, these activities are not associated or in any way related to activity conducted by **Osaic Wealth, Inc.** Therefore, **Osaic Wealth, Inc.** will not be responsible with respect to any recommendation or determination as to the suitability of your choice to participate in such activities. These other business activities may present certain conflicts of interest that you should be aware of and consider before participating in such activities. Please ask your financial advisor for further information.

#### **Item 5: Additional Compensation**

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As discussed previously above, your advisor is a registered representative and may also be an insurance agent. In addition to the receipt of advisory fees, traditional commissions and ongoing 12b-1 fees, **Osaic Wealth, Inc.** may pay bonuses based on a registered representative's overall product and/or service sales, including with respect to advisory business, conduct sales incentive contests or provide marketing payments to its financial advisors to the extent permitted under applicable law. As a result, these arrangements may create a conflict of interest. While **Osaic Wealth, Inc.** and your financial advisor intend to provide recommendations of products and services they believe are suitable for you, you should carefully evaluate each product or service recommendation based on your own financial situation and investment objectives.

#### **Item 6: Supervision**

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Laurie A. Schoen, Chief Compliance Officer, monitors the investment advisory activities, personal investing activities, and adherence to the Paradigm Consulting Inc.'s compliance/ code of ethics program for all firm employees on a continuous basis. Laurie A. Schoen may be reached at 315-797-8400.

#### **Item 7: Requirements for State-Registered Advisers**

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Laurie A. Schoen has not been the subject of or involved in any arbitration claims, has not been found liable in a civil, self-regulatory organization or administrative proceeding and has not been the subject of any bankruptcy petitions.

## Form ADV Part 2B -Brochure Supplement

### Amy L. Mielnicki

Paradigm Consulting, Inc.  
133 Business Park Drive  
Utica, New York 13502  
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[amielnicki@paradigmci.com](mailto:amielnicki@paradigmci.com)  
[www.paradigmci.com](http://www.paradigmci.com)

**March 25, 2024**

This brochure supplement provides information about Amy L. Mielnicki that supplements the Paradigm Consulting, Inc., disclosure brochure. You should have received a copy of that brochure. Please contact Laurie A. Schoen, Chief Compliance Officer, if you did not receive Paradigm Consulting, Inc.'s brochure or if you have any questions about the contents of this supplement. Additional information about Amy L. Mielnicki is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov). Information of any disciplinary history for the advisor can be found through the Financial Industry Regulatory Authority's (FINRA) BrokerCheck system's website: [www.finra.org/brokercheck](http://www.finra.org/brokercheck).

In addition to being an Investment Advisory Representative ('Advisory Representative') referenced above, Amy is also an Investment Advisory Representative and Registered Representative (RR) of the Advisor Group at **Osaic Wealth, Inc.** **Osaic Wealth, Inc.** is a dually registered Broker Dealer/Investment Adviser where securities and investment advisory services are offered through **Osaic Wealth, Inc.**, member FINRA/SIPC.

## Item 2: Educational Background and Business Experience

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Amy L. Mielnicki, Executive Vice President  
Born 1961

### Education:

- Utica College of Syracuse University, Bachelor of Science, 1983

### Business Experience:

- **Osaic Wealth, Inc.**, Registered Representative and Investment Advisory Representative, October 1990 – Present
- Paradigm Consulting, Inc., Executive Vice President, August 2007 – Present
- D’Arcangelo Financial Group, LLC, Executive Vice President, February 2009 – November 2021

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#### **Item 7: Requirements for State-Registered Advisers**

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Amy L. Mielnicki has not been the subject of or involved in any arbitration claims, has not been found liable in a civil, self-regulatory organization or administrative proceeding and has not been the subject of any bankruptcy petitions.