

Brochure New Paradigm Investments

Mission Statement

At New Paradigm Investments, we strive to individualize each account according to the needs of the client. Attention is given to the potential risks for investors such as geopolitical, market, and the extreme indebtedness of governments in the industrialized nations. Other risks include but are not limited to the lack of durable competitive advantages for corporations, rendering buy and hold strategies obsolete.

We can navigate these currents for the investor, potentially providing a return that will increase their net worth, in the face of price increases for all necessities, and depreciation of the dollar. We can implement strategies for investors to increase their chances of success in all markets, up or down.

Services and fees

We do not have discretion concerning customer accounts. We will review each client's profile and tolerance for risk, and make appropriate recommendations. The investor can implement the advice, or choose not to. We will guide the investor in implementation of the choices. The one time fee for this service is \$75.00 for investment of less than \$10,000 dollars, and \$175.00 for investment of greater than \$10,000 dollars.

No fee shall be collected unless the investor is satisfied with our recommendations, and they have been implemented. There are no conflicts of interest among members of the company with any third party persons. Also, there has been no legal/disciplinary action against the principal of this company, who is the only employee at this time.

New Paradigm Investment advisory service may review, monitor and make recommendations for an investor's portfolio on a quarterly basis that the client can accept or reject said recommendations. The fee for this service is calculated as follows: 0.25% of principal balance billed to the client at the commencement of each quarter, and payable to the advisor, (Jan 1, April 1, July 1, and Oct 1). If service begins after commencement of quarter, a pro-rated fee will be charged according to the number of days remaining in the quarter. In addition, if the investor chooses to terminate this service, a return of unused days in the remaining quarter will be refunded to the client on a pro-rated basis.

The company will use a blend of investment approaches with respect to methodology for clients depending on their risk tolerance. Such methods include, fundamental analysis, DCF model, momentum investing, and contrarian approach. There may be other approaches implemented with the consent of the client.

The principal of New Paradigm Investments has a B.A. degree from Rhode Island College, graduating Magna cum Laude in 1999. For the past ten years, Thomas Terracciano has been employed in healthcare. I have studied investment theory and practice exhaustively, and have successfully managed my own investments in the stock market since 2007. I intend to apply the same principles to client funds as my own since there is a fiduciary duty to maintain the interests of clients primarily. I have passed the series 65 exam 6/6/12.

New Paradigm Investments is an internet advisory service. The website is newparadigminvestments.org.

Thomas Terracciano President

