

ADVISORY BUSINESS

New Paradigm Investments advisory service is a new business. The principal owner is Thomas Terracciano.

Our focus is primarily the analysis, evaluation and recommendation of stocks and bonds for our clients. For stocks, we may recommend Exchange traded funds, mutual funds, and long and short leveraged ETFs, depending on clients tolerance for risk. Also, we may recommend options to investors that have adequate knowledge of them. For bonds, we may suggest conservative government bonds, and Treasuries to Investment grade, and bond mutual funds and bond ETFs.

We tailor our advice and recommendations according to an investor's income, marital status, and number of dependents, tolerance for risk, income tax status, and the needs and goals of individuals. Also, the number of years to retirement is a consideration. For instance, if a client's primary goal is for safety of principal, and the money is not needed for 5+ years, we would recommend a Roth IRA as a vehicle to protect and grow an investment.

At New Paradigm Investments, we do not have discretion managing the money of clients. We make recommendations, and assist the client to find a suitable custodian with low fees to make suggested trades for them, usually an online broker such as Scottrade or TD Ameritrade. The client has the right to not accept our suggestions, and no fee will be charged, unless client implements the trades.

There are no wrap fee programs at New Paradigm Investments.