

Paradigm Wealth Advisory LLC

Form ADV Part 2A – Disclosure Brochure

Effective: April 25, 2016

This Form ADV 2A (“Disclosure Brochure”) provides information about the qualifications and business practices of Paradigm Wealth Advisory LLC (“Paradigm” or the “Advisor”). If you have any questions about the contents of this Disclosure Brochure, please contact us at (908) 745-7400.

Paradigm is a registered investment advisor with the U.S. Securities and Exchange Commission (“SEC”). The information in this Disclosure Brochure has not been approved or verified by the SEC or by any state securities authority. Registration of an investment advisor does not imply any specific level of skill or training. This Disclosure Brochure provides information through Paradigm to assist you in determining whether to retain the Advisor.

Additional information about Paradigm and its advisory persons are available on the SEC’s website at www.adviserinfo.sec.gov by searching for our firm name or by our CRD# **283120**.

Paradigm Wealth Advisory LLC
1140 Highway 22 East, Suite 103, Bridgewater, NJ 08807
Phone: (908) 745-7400 * Fax: (908) 745-7404

Item 2 – Material Changes

Form ADV 2 is divided into two parts: *Part 2A (the "Disclosure Brochure")* and *Part 2B (the "Brochure Supplement")*. The Disclosure Brochure provides information about a variety of topics relating to an Advisor's business practices and conflicts of interest. The Brochure Supplement provides information about advisory personnel of Paradigm.

Paradigm believes that communication and transparency are the foundation of its relationship with Clients and will continually strive to provide its Clients with complete and accurate information at all times. Paradigm encourages all current and prospective Clients to read this Disclosure Brochure and discuss any questions you may have with us. And of course, we always welcome your feedback.

Initial Filing

Paradigm is a newly formed registered investment advisor. This is the initial filing of the Disclosure Brochure.

Future Changes

From time to time, we may amend this Disclosure Brochure to reflect changes in our business practices, changes in regulations and routine annual updates as required by the securities regulators. This complete Disclosure Brochure or a Summary of Material Changes shall be provided to each Client annually and if a material change occurs in the business practices of Paradigm.

At any time, you may view the current Disclosure Brochure online at the SEC's Investment Adviser Public Disclosure website at www.adviserinfo.sec.gov by searching for our firm name or by our CRD # - 283120. You may also request a copy of this Disclosure Brochure at any time, by contacting us at (908) 745-7400.

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Item 4 – Advisory Services

A. Firm Information

Paradigm Wealth Advisory LLC (“Paradigm” or the “Advisor”) is a registered investment advisor with the U.S. Securities and Exchange Commission (“SEC”). Paradigm is organized as a limited liability company (“LLC”) under the laws of the State of Delaware. Paradigm was founded in April 2016, and is owned by Paradigm Wealth Management Holdings LLC, which is owned by David Provinsal (Managing Partner and Chief Compliance Officer) and David Giegerich (Managing Partner). This Disclosure Brochure provides information regarding the qualifications, business practices, and the advisory services provided by Paradigm.

B. Advisory Services Offered

Paradigm offers investment advisory services to individuals, high net worth individuals, families, trusts, estates, and businesses (each referred to as a “Client”).

Investment Management Services

Paradigm provides customized investment management solutions for its Clients. This is achieved through continuous personal Client contact and interaction while providing discretionary investment management and related advisory services. Paradigm works with each Client to identify their investment goals and objectives as well as risk tolerance and financial situation in order to create an investment strategy.

Client portfolios will be constructed using mutual funds, exchange-traded funds (“ETFs”), individual equities and/or individual fixed income securities. The Advisor may also utilize other types of investments, as appropriate, to meet the needs of each particular Client. Client portfolios may be fully customized or use one or more of the Advisor’s investment strategies.

Paradigm’s investment strategies are primarily long-term focused, but the Advisor may buy, sell or re-allocate positions that have been held less than one year to meet the objectives of the Client or due to market conditions. Paradigm will construct, implement and monitor the portfolio to ensure it meets the goals, objectives, circumstances, and risk tolerance agreed to by the Client. Each Client will have the opportunity to place reasonable restrictions on the types of investments to be held in their respective portfolio, subject to acceptance by the Advisor.

Paradigm evaluates and selects investments for inclusion in Client portfolios only after applying its internal due diligence process. Paradigm may recommend, on occasion, redistributing investment allocations to diversify the portfolio. Paradigm may recommend specific positions to increase sector or asset class weightings. The Advisor may recommend employing cash positions as a possible hedge against market movement. Paradigm may recommend selling positions for reasons that include, but are not limited to, harvesting capital gains or losses, business or sector risk exposure to a specific security or class of securities, overvaluation or overweighting of the position[s] in the portfolio, change in risk tolerance of Client, generating cash to meet Client needs, or any risk deemed unacceptable for the Client’s risk tolerance.

Paradigm will provide investment advisory services and portfolio management services and will not provide securities custodial or other administrative services. At no time will Paradigm accept or maintain custody of a Client’s funds or securities, except for authorized deduction of the Advisor’s fees. All Client assets will be managed within their designated brokerage account or pension account, pursuant to the Client Investment Advisory Agreement.

Financial Planning Services

Paradigm will typically provide a variety of financial planning services to individuals and families, pursuant to a written financial planning agreement. Services are offered in several areas of a Client’s financial situation, depending on their goals, objectives and financial situation.

Generally, such financial planning services will involve preparing a financial plan or rendering a financial consultation based on the Client’s financial goals and objectives. This planning or consulting may encompass

one or more areas of need, including, but not limited to investment planning, retirement planning, personal savings, education savings and other areas of a Client's financial situation.

A financial plan developed for or financial consultation rendered to the Client will usually include general recommendations for a course of activity or specific actions to be taken by the Client. For example, recommendations may be made that the Client start or revise their investment programs, commence or alter retirement savings, establish education savings and/or charitable giving programs. Paradigm may also refer Clients to an accountant, attorney or other specialist, as appropriate for their unique situation. For certain financial planning engagements, the Advisor will provide a written summary of Client's financial situation, observations, and recommendations. For consulting or ad-hoc engagements, the Advisor may not provide a written summary. Plans or consultations are typically completed within six months of contract date, assuming all information and documents requested are provided promptly.

Financial planning recommendations may pose a potential conflict between the interests of the Advisor and the interests of the Client. For example, a recommendation to engage the Advisor for investment management services or to increase the level of investment assets with the Advisor would pose a conflict, as it would increase the advisory fees paid to the Advisor. Clients are not obligated to implement any recommendations made by the Advisor or maintain an ongoing relationship with the Advisor. If the Client elects to act on any of the recommendations made by the Advisor, the Client is under no obligation to effect the transaction through the Advisor. Financial planning services may be included in an overall wealth management engagement or provided as a separate service, pursuant to the terms of the agreement with the Client.

C. Client Account Management

Prior to engaging Paradigm to provide advisory services, each Client is required to enter into one or more agreements with the Advisor that defines the terms, conditions, authority and responsibilities of the Advisor and the Client. These services may include:

- Establishing an Investment Strategy – Paradigm will work with each Client to develop a custom investment strategy designed in connection with the Client's investment goals and objectives.
- Asset Allocation – Paradigm will develop a strategic asset allocation that is targeted to meet the investment objectives, time horizon, financial situation and tolerance for risk for each Client.
- Portfolio Construction – Paradigm will develop a portfolio for the Client that is intended to meet the stated goals and objectives of the Client.
- Investment Management and Supervision – Paradigm will provide investment management and ongoing oversight of the Client's portfolio and overall account.

D. Wrap Fee Programs

For some Clients, Paradigm may include the securities transaction fees together with investment advisory fees to provide the Client with a single, bundled fee structure. This combination of fees is typically referred to as a "Wrap Fee Program". Paradigm customizes its investment management services for Clients. This Wrap Fee Program Brochure is included as Appendix 1 to this Disclosure Brochure solely to discuss the fees and potential conflicts associated with a bundled fee. Please see Appendix 1, which is always included with this Disclosure Brochure.

E. Assets Under Management

Paradigm is a newly established advisor. Assets under management shall be reported following the Advisor's December 31, 2016 fiscal year end. Clients may request more current information at any time by contacting the Advisor.

Item 5 – Fees and Compensation

The following paragraphs detail the fee structure and compensation methodology for services provided by the Advisor. Each Client shall sign one or more agreements that detail the responsibilities of Paradigm and the Client.

A. Fees for Advisory Services

Investment Advisory Services

Investment advisory fees are paid quarterly, in advance of each calendar quarter, pursuant to the terms of the investment advisory agreement. Investment advisory fees are charged at an annual rate ranging from 0.50% to 1.75% depending on several factors, including the overall size of the relationship, the complexity of the services to be provided and whether securities transaction fees are bundled into the fee. Fees are based on the market value of assets under management at the end of the prior calendar quarter.

Investment advisory fees in the first quarter of service are prorated from the inception date of the Client's account[s] to the end of the first quarter. Fees may be negotiable at the sole discretion of the Advisor. The Client's fees will take into consideration the aggregate assets under management with Advisor. All securities held in accounts managed by Paradigm will be independently valued by the Custodian. Paradigm will not have the authority or responsibility to value portfolio securities.

Financial Planning Services

Paradigm offers financial planning services on either an hourly basis or a fixed engagement fees. Hourly engagements are bill at a rate of up to \$350 per hour. Fixed fee engagements are negotiated based on the expected number of hours to complete the engagement at the Advisor's hourly rate. Fees may be negotiable at the sole discretion of the Advisor, depending on the nature and complexity of services to be provided. Fees may also be included in an overall wealth advisory relationship. An estimate for total hours and/or costs will be determined prior to establishing the advisory relationship.

The Advisor's fee is exclusive of, and in addition to, brokerage fees, transaction fees, and other related costs and expenses, which may be incurred by the Client. However, the Advisor shall not receive any portion of these commissions, fees, and costs. The hourly fees are determined after considering many factors, such as the level and scope of the services.

B. Fee Billing

Investment Advisory Services

Investment advisory fees will be calculated by the Advisor or its delegate and = deducted from the Client's account[s] at the Custodian. The Advisor shall send an invoice to the Custodian indicating the amount of the fees to be deducted from the Client's account[s] at the respective quarter-end date. The amount due is calculated by applying the quarterly rate (annual rate divided by 4) to the total assets under management with Paradigm at the end of the prior quarter. Clients will be provided with a statement, at least quarterly, from the Custodian reflecting deduction of the investment advisory fee. Clients provide written authorization permitting Paradigm to be paid directly from their accounts held by the Custodian as part of the investment advisory agreement and separate account forms provided by the Custodian.

Financial Planning Services

Financial planning fees are invoiced up to fifty percent (50%) upon execution of the financial planning agreement with the balance due upon completion of the engagement deliverables. The Advisor may invoice the Client for financial planning fees or arrange for the deduction of planning fees from the Client's account[s] at the Custodian. Certain Clients may have their planning fees included with their overall investment advisory fees.

C. Other Fees and Expenses

Clients may incur certain fees or charges imposed by third parties, other than Paradigm, in connection with investments made on behalf of the Client's account[s]. Paradigm may include securities transactions costs as part of its overall advisory fees. Please see Item 4.D. above as the as Appendix 1 – Wrap Fee Program Brochure.

In addition, all fees paid to Paradigm for investment advisory services are separate and distinct from the expenses charged by mutual funds and exchange-traded funds to their shareholders, if applicable. These fees and expenses are described in each fund's prospectus. These fees and expenses will generally be used to pay management fees for the funds, other fund expenses, account administration (e.g., custody, brokerage and account reporting), and a possible distribution fee. The Client should review both the fees charged by the fund[s] and the fees charged by Paradigm to fully understand the total fees to be paid.

D. Advance Payment of Fees and Termination

Investment Advisory Services

Paradigm is compensated for its investment advisory services in advance of the quarter in which investment advisory services are rendered. Either party may terminate the investment advisory agreement by providing advance written notice to the other party. Upon termination, the Client shall be responsible for investment advisory fees up to and including the effective date of termination. The Advisor will refund any unearned, prepaid fees from the effective date of termination to the end of the quarter. The Client's investment advisory agreement with the Advisor is non-transferable without the Client's written approval.

Financial Planning Services

Paradigm may be partially compensated for its financial planning services in advance the engagement (Please see Item 5.A above.). Either party may terminate the financial planning agreement by providing advance written notice to the other party. Upon termination, the Client shall be responsible for planning fees based on the hours incurred or in the event of a fixed fee, the percentage of the engagement completed. The Advisor will refund any unearned, prepaid fees. The Client's financial planning agreement with the Advisor is non-transferable without the Client's written approval.

E. Compensation for Sales of Securities

Paradigm does not buy or sell securities and does not receive any compensation for securities transactions in any Client account, other than the investment advisory fees noted above.

Advisory Persons of Paradigm may also be registered representatives of LPL Financial LLC ("LPL Financial"), a securities broker-dealer, and a member of the Financial Industry Regulatory Authority ("FINRA") and the Securities Investor Protection Corporation ("SIPC"). In their separate capacity as registered representatives, Advisory Persons may implement securities transactions under LPL Financial using the business name Paradigm Wealth Management LLC ("PWM") and not through Paradigm (the registered investment advisor). In such instances, an Advisory Person will receive commission-based compensation in connection with the purchase and sale of securities, including 12b-1 fees for the sale of investment company products. Compensation earned by an Advisory Person in one's capacity as a registered representative is separate and in addition to Paradigm's advisory fees. This practice presents a conflict of interest because Advisory Persons who are registered representatives may have an incentive to effect securities transactions for the purpose of generating commissions rather than solely based on your needs. We mitigate this conflict in two ways. First, Clients are under no obligation, contractually or otherwise, to purchase securities products through one of our Advisory Persons. Second, Paradigm will not charge an ongoing investment advisory fee on any assets implemented in the separate capacity of one of our Advisory Persons. Please see Item 10.

Advisory Persons may also be licensed as independent insurance professionals. These persons will earn commission-based compensation for selling insurance products, including insurance products they sell to you. Insurance commissions earned by these persons are separate and in addition to our advisory fees. This practice presents a conflict of interest because persons providing investment advice on behalf of our firm who are insurance agents have an incentive to recommend insurance products to you for the purpose of generating commissions rather than solely based on your needs. However, you are under no obligation, contractually or otherwise, to purchase insurance products through any person affiliated with our firm.

Item 6 – Performance-Based Fees and Side-By-Side Management

Paradigm does not charge performance-based fees for its investment advisory services. The fees charged by Paradigm are as described in “Item 5 – Fees and Compensation” above and are not based upon the capital appreciation of the funds or securities held by any Client.

Paradigm does not manage any proprietary investment funds or limited partnerships (for example, a mutual fund or a hedge fund) and has no financial incentive to recommend any particular investment options to its Clients.

Item 7 – Types of Clients

Paradigm offers investment advisory services to individuals, high net worth individuals, families, trusts, estates, and businesses. The relative percentage of each type of Client is available on Paradigm’s Form ADV Part 1. These percentages will change over time. Paradigm generally does not impose a minimum account size for establishing a relationship. However, smaller accounts may be subject to different investment selection and strategies.

Item 8 – Methods of Analysis, Investment Strategies and Risk of Loss

A. Methods of Analysis

Paradigm primarily employs fundamental analysis methods in developing investment strategies for its Clients. Research and analysis from Paradigm is derived from numerous sources, including financial media companies, third-party research materials, Internet sources, and review of company activities, including annual reports, prospectuses, press releases and research prepared by others.

As noted above, Paradigm generally employs a long-term investment strategy for its Clients, as consistent with their financial goals. Paradigm will typically hold all or a portion of a security for more than a year, but may hold for shorter periods for the purpose of rebalancing a portfolio or meeting the cash needs of Clients. At times, Paradigm may also buy and sell positions that are more short-term in nature, depending on the goals of the Client and/or the fundamentals of the security, sector or asset class.

B. Risk of Loss

Investing in securities involves certain investment risks. Securities may fluctuate in value or lose value. Clients should be prepared to bear the potential risk of loss. Paradigm will assist Clients in determining an appropriate strategy based on their tolerance for risk and other factors noted above. However, there is no guarantee that a Client will meet their investment goals.

Fundamental analysis utilizes economic and business indicators as investment selection criteria. These criteria are generally ratios and trends that may indicate the overall strength and financial viability of the entity being analyzed. Assets are deemed suitable if they meet certain criteria to indicate that they are a strong investment with a value discounted by the market. While this type of analysis helps the Advisor in evaluating a potential investment, it does not guarantee that the investment will increase in value. Assets meeting the investment criteria utilized in the fundamental analysis may lose value and may have negative investment performance. The Advisor monitors these economic indicators to determine if adjustments to strategic allocations are appropriate. More details on the Advisor’s review process are included below in “Item 13 – Review of Accounts”.

Each Client engagement will entail a review of the Client’s investment goals, financial situation, time horizon, tolerance for risk and other factors to develop an appropriate strategy for managing a Client’s account. Client participation in this process, including full and accurate disclosure of requested information, is essential for the analysis of a Client’s account. The Advisor shall rely on the financial and other information provided by the Client or their designees without the duty or obligation to validate the accuracy and completeness of the provided information. It is the responsibility of the Client to inform the Advisor of any changes in financial condition, goals or other factors that may affect this analysis.

The risks associated with a particular strategy are provided to each Client in advance of investing Client accounts. The Advisor will work with each Client to determine their tolerance for risk as part of the portfolio

construction process. **Past performance is not a guarantee of future returns. Investing in securities and other investments involve a risk of loss that each Client should understand and be willing to bear. Clients are reminded to discuss these risks with the Advisor.**

Item 9 – Disciplinary Information

There are no legal, regulatory or disciplinary events involving Paradigm or any of its Supervised Persons. Paradigm and its advisory personnel value the trust you place in us. As we advise all Clients, we encourage you to perform the requisite due diligence on any advisor or service provider with whom you partner. Our backgrounds are on the Investment Adviser Public Disclosure website at www.adviserinfo.sec.gov by searching with our firm name or our CRD # **283120**.

Item 10 – Other Financial Industry Activities and Affiliations

Broker-Dealer Affiliation

Certain Advisory Persons of Paradigm may also be registered representatives of LPL Financial conducting business under the name Paradigm Wealth Advisory LLC (“PWM”). In an Advisory Person’s separate capacity as a registered representative, the Advisory Person will typically receive commissions for the implementation of recommendations for commissionable transactions. Clients are not obligated to implement any recommendation provided by an Advisory Person of Paradigm. Neither Paradigm nor an Advisory Person will earn ongoing investment advisory fees in connection with any services implemented in the Advisory Person’s separate capacity as a registered representative. Under supervision by LPL Financial, LPL Financial may have access to certain confidential information of the Client, including, but not limited to financial information, investment objectives, transactions and holdings information. Please see our Privacy Policy, which is included with this Disclosure Brochure.

Insurance Agency Affiliations

Advisory Persons of Paradigm may serve as licensed insurance professionals. Implementations of insurance recommendations are separate and apart from an Advisory Person’s role with Paradigm. As insurance professionals, Advisory Persons may receive customary commissions and other related revenues from the various insurance companies whose products are sold. Commissions generated by insurance sales do not offset regular advisory fees. This may cause a conflict of interest in recommending certain products of the insurance companies. Clients are under no obligation to implement any recommendations made the Advisor or its Advisory Persons.

Item 11 – Code of Ethics, Participation or Interest in Client Transactions and Personal Trading

A. Code of Ethics

Paradigm has implemented a Code of Ethics that defines our fiduciary commitment to each Client. This Code of Ethics applies to all persons associated with Paradigm (herein our “Supervised Persons”). The Code of Ethics was developed to provide general ethical guidelines and specific instructions regarding our duties to you, our Client. Paradigm and its personnel owe a duty of loyalty, fairness and good faith towards each Client. It is the obligation of our Supervised Persons to adhere not only to the specific provisions of the Code, but also to the general principles that guide the Code. The Code of Ethics covers a range of topics that address employee ethics and conflicts of interest. To request a copy of our Code of Ethics, please contact us at (908) 745-7400.

B. Personal Trading with Material Interest

Paradigm allows our Supervised Persons to purchase or sell the same securities that may be recommended to and purchased on behalf of Clients. Paradigm does not act as principal in any transactions. In addition, the Advisor does not act as the general partner of a fund, or advise an investment company. Paradigm does not have a material interest in any securities traded in Client accounts.

C. Personal Trading in Same Securities as Clients

Paradigm allows our Supervised Persons to purchase or sell the same securities that may be recommended to and purchased on behalf of Clients. Owning the same securities we recommend (purchase or sell) to you

presents a potential conflict of interest that, as fiduciaries, we must disclose to you and mitigate through policies and procedures. As noted above, we have adopted, consistent with Section 204A of the Investment Advisers Act of 1940, a Code of Ethics, which addresses insider trading (material non-public information controls) and personal securities reporting procedures. When trading for personal accounts, Supervised Persons of Paradigm may have a conflict of interest if trading in the same securities. The fiduciary duty to act in the best interest of its Clients can potentially be violated if personal trades are made with more advantageous terms than Client trades, or by trading based on material non-public information. This risk is mitigated by Paradigm requiring reporting of personal securities trades by its Supervised Persons for review by the Chief Compliance Officer ("CCO") or delegate. We have also adopted written policies and procedures to detect the misuse of material, non-public information.

D. Personal Trading at Same Time as Client

While Paradigm allows our Supervised Persons to purchase or sell the same securities that may be recommended to and purchased on behalf of Clients, such trades are typically aggregated with Client orders or traded afterwards. **At no time will any Supervised Person of Paradigm, transact in any security to the detriment of any Client.**

Item 12 – Brokerage Practices

A. Recommendation of Custodian[s]

Paradigm does not have discretionary authority to select the broker-dealer/custodian (herein collectively the "Custodian") for custodial and execution services. The Client, via the investment advisory agreement and related Custodian will select the Custodian to safeguard Client assets and authorize Paradigm to direct trades to the Custodian. Further, Paradigm does not have the discretionary authority to negotiate commissions on behalf of our Clients on a trade-by-trade basis.

Where Paradigm does not exercise discretion over the selection of the Custodian, it may recommend the Custodian to Clients for execution and/or custodial services. Paradigm typically recommends that Clients establish their accounts at LPL Financial, where the Advisor maintains an institutional relationship. As Advisory Persons of Paradigm are also registered representatives of LPL Financial, Paradigm may only recommend LPL Financial or certain other custodians approved by LPL Financial, as LPL Financial must be able to properly supervise trading activities. Please see Item 14.

Following are additional details regarding the brokerage practices of the Advisor:

- 1. Soft Dollars** - Soft dollars are revenue programs offered by a broker-dealer/custodian whereby an advisor enters into an agreement to place security trades with the broker in exchange for research and other services. Paradigm does not participate in soft dollar programs sponsored or offered by any broker-dealer/custodian, but does receive economic benefits from its relationship with LPL Financial (Please see Item 14).
- 2. Brokerage Referrals** - Paradigm does not receive any compensation from any third party in connection with the recommendation for establishing a brokerage account.
- 3. Directed Brokerage** - All Clients are serviced on a "directed brokerage basis", where Paradigm will place trades within the established account[s] at the Custodian designated by the Client. Further, all Client accounts are traded within their respective brokerage account[s]. The Advisor will not engage in any principal transactions (i.e., trade of any security from or to the Advisor's own account) or cross transactions with other Client accounts (i.e., purchase of a security into one Client account from another Client's account[s]). In selecting the Custodian, Paradigm will not be obligated to select competitive bids on securities transactions and does not have an obligation to seek the lowest available transaction costs. These costs are determined by the Custodian.

B. Aggregating and Allocating Trades

The primary objective in placing orders for the purchase and sale of securities for Client accounts is to obtain the most favorable net results taking into account such factors as 1) price, 2) size of order, 3) difficulty of execution, 4) confidentiality and 5) skill required of the broker. Paradigm will execute its transactions through the Custodian

selected by the Client. Paradigm may (or may not) aggregate orders in a block trade or trades when securities are purchased or sold through the Custodian for multiple (discretionary) accounts. If a block trade cannot be executed in full at the same price or time, the securities actually purchased or sold by the close of each business day must be allocated in a manner that is consistent with the initial pre-allocation or other written statement. This must be done in a way that does not consistently advantage or disadvantage particular Client accounts.

Item 13 – Review of Accounts

A. Frequency of Reviews

Securities in Client accounts are monitored on a regular and continuous basis by Advisory Persons of Paradigm and/or the Chief Compliance Officer. Formal reviews are generally conducted at least annually or more or less frequently depending on the needs of the Client.

B. Causes for Reviews

In addition to the investment monitoring noted in Item 13.A., each Client account shall be reviewed at least annually. Reviews may be conducted more or less frequently at the Client's request. Accounts may be reviewed as a result of major changes in economic conditions, known changes in the Client's financial situation, and/or large deposits or withdrawals in the Client's account. The Client is encouraged to notify Paradigm if changes occur in the Client's personal financial situation that might adversely affect the Client's investment plan. Additional reviews may be triggered by material market, economic or political events.

C. Review Reports

The Client will receive brokerage statements no less than quarterly from the Custodian. These brokerage statements are sent directly from the Custodian to the Client. The Client may also establish electronic access to the Custodian's website so that the Client may view these reports and their account activity. Client brokerage statements will include all positions, transactions and fees relating to the Client's account[s]. The Advisor may also provide Clients with periodic reports regarding their holdings, allocations, and performance.

Item 14 - Client Referrals and Other Compensation

A. Compensation Received by Paradigm

Paradigm does not receive securities commissions from product sponsors, broker-dealers or any un-related third party. Paradigm may refer Clients to various third parties to provide certain financial services necessary to meet the goals of its Clients. Likewise, Paradigm may receive referrals of new Clients from a third-party.

Participation in Institutional Advisor Platform

Paradigm has established institutional relationship with LPL Financial to assist the Advisor in managing Client account[s]. The Advisor receives access to software and related support at a reduced or zero cost because the Advisor renders investment management services to Clients that maintain assets through these platforms. The software and related systems support may benefit the Advisor, but not its Clients directly. In fulfilling its duties to its Clients, the Advisor endeavors at all times to put the interests of its Clients first. Clients should be aware, however, that the receipt of economic benefits from a Custodian creates a potential conflict of interest since these benefits may influence the Advisor's recommendation of this custodian over one that does not furnish similar software, systems support, or services.

Additionally, the Advisor may receive the following benefits from LPL Financial: financial start-up support; reimbursement to Clients for transfer costs to the platform/custodian; receipt of duplicate Client confirmations and bundled duplicate statements; access to a trading desk that exclusively services its institutional participants; access to block trading which provides the ability to aggregate securities transactions and then allocate the appropriate shares to Client accounts; and access to an electronic communication network for Client order entry and account information.

B. Client Referrals from Solicitors

The Advisor or its Advisory Persons may compensate an unaffiliated solicitor (herein a "Solicitor") if a Client is introduced to the Advisor by a Solicitor. The Advisor may pay the Solicitor a referral fee in accordance with the requirements of Rule 206(4)-3 of the Advisers Act as well as any applicable state securities regulations. Referral fees are paid solely from the Advisor's investment advisory fee and does not result in any additional charges or higher fees to the Client. The Solicitor will provide the Client with a copy of the Advisor's Disclosure Brochure along with a Solicitor's Disclosure Statement containing the terms and conditions of the solicitation arrangement including compensation.

Item 15 – Custody

Paradigm does not accept or maintain custody of any Client accounts, except for the authorized deduction of the Advisor's fee. All Clients must place their assets with a qualified custodian. Clients are required to engage the Custodian to retain their funds and securities and direct Paradigm to utilize the Custodian for the Client's security transactions. Paradigm encourages Clients to review statements provided by the Custodian. For more information about custodians and brokerage practices, see "Item 12 - Brokerage Practices".

Item 16 – Investment Discretion

Paradigm generally has discretion over the selection and amount of securities to be bought or sold in Client accounts without obtaining prior consent or approval from the Client. However, these purchases or sales may be subject to specified investment objectives, guidelines, or limitations previously set forth by the Client and agreed to by Paradigm. Discretionary authority will only be authorized upon full disclosure to the Client. The granting of such authority will be evidenced by the Client's execution of an investment advisory agreement containing all applicable limitations to such authority. All discretionary trades made by Paradigm will be in accordance with each Client's investment objectives and goals.

Item 17 – Voting Client Securities

Paradigm does not accept proxy-voting responsibility for any Client. Clients will receive proxy statements directly from the Custodian. The Advisor will assist in answering questions relating to proxies, however, the Client retains the sole responsibility for proxy decisions and voting.

Item 18 – Financial Information

Neither Paradigm, nor its management, have any adverse financial situations that would reasonably impair the ability of Paradigm to meet all obligations to its Clients. Neither Paradigm, nor any of its advisory persons, has been subject to a bankruptcy or financial compromise. Paradigm is not required to deliver a balance sheet along with this Disclosure Brochure as the Advisor does not collect fees of \$1,200 or more for services to be performed six months or more in advance.

Paradigm Wealth Advisory LLC

Form ADV Part 2A Appendix 1 ("Wrap Fee Program Brochure")

Effective: April 25, 2016

This Form ADV 2A - Appendix 1 ("Wrap Fee Program Brochure") provides information about the qualifications and business practices of Paradigm Wealth Advisory LLC ("Paradigm or the "Advisor")) when offering services where securities transaction fees are combined with investment advisory fees into single fee (a "wrap fee program"). If you have any questions about the contents of this Wrap Fee Program Brochure, please contact us at (908) 745-7400.

Paradigm is a registered investment advisor with the U.S. Securities and Exchange Commission ("SEC"). The information in this Wrap Fee Program Brochure has not been approved or verified by the SEC or by any state securities authority. Registration of an investment advisor does not imply any specific level of skill or training. This Wrap Fee Program Brochure provides information through Paradigm to assist you in determining whether to retain the Advisor.

Additional information about Paradigm and its advisory persons are available on the SEC's website at www.adviserinfo.sec.gov by searching for our firm name or by our CRD # 283120.

Paradigm Wealth Advisory LLC

1140 Highway 22 East, Suite 103, Bridgewater, NJ 08807
Phone: (908) 745-7400 * Fax: (908) 745-7404

Item 2 – Material Changes

This Wrap Fee Program Brochure discusses the Wrap Fee Program offered by Paradigm.

Material Changes

This is the initial version of the Paradigm Wrap Fee Program Brochure.

At any time, you may view the current Disclosure Brochure on-line at the SEC's Investment Adviser Public Disclosure website at www.adviserinfo.sec.gov by searching for by our firm name or our firm CRD# 283120. You may also request a copy of this Wrap Brochure at any time, by contacting us at (908) 745-7400.

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Item 4 – Services Fees and Compensation

A. Advisory Services

Paradigm Wealth Advisory LLC (“Paradigm” or the “Advisor”) provides customized wealth advisory services for its Clients. The Paradigm Wrap Fee Program (the “Wrap Fee Program”) is an investment advisory program sponsored by Paradigm whereby Paradigm includes normal securities transaction fees with its investment advisory fees to provide Clients with a single overall fee.

The Paradigm Wrap Fee Program Brochure is provided solely as a disclosure when Paradigm includes securities transaction fees as part of its overall investment advisory fee (as detailed in Item 5 of the Disclosure Brochure).

Clients may be offered a fee structure that includes, as a single fee, the securities transaction costs for trading in Client accounts along with the investment advisory fees earned by Paradigm. The securities regulations often refer to such a structure as a “Wrap Fee Program”. While traditional Wrap Fee Programs are often rigid, pre-packaged investment programs, Paradigm customizes its investment strategies individually for its Clients.

The sole purpose of this Wrap Fee Program Brochure is to provide additional disclosure relating the combination of securities transaction fees with investment advisory fees. This Wrap Fee Program Brochure will reference back to the Paradigm Disclosure Brochure in which this Wrap Fee Program Brochure is an Appendix.

Paradigm offers investment advisory services to individuals, high net worth individuals, families, trusts, estates, and businesses (each referred to as a “Client”). Please see Item 4 of the Disclosure Brochure for details regarding Paradigm’s investment management services.

B. Program Costs

Advisory Services provided by Paradigm pursuant to a wrap fee structure may cost the Client more or less than purchasing these types of investment management services separately. When Paradigm absorbs normal securities transactions fees, Paradigm may have a financial incentive to limit the transactions in Client accounts, as each trade will increase costs to Paradigm. The costs of the Wrap Fee Program varies depending on services to be provided be to each Client.

Investment advisory fees are paid quarterly, in advance of each calendar quarter, pursuant to the terms of the investment advisory agreement. Investment advisory fees are charged at an annual rate ranging from 0.50% to 1.75% depending on several factors, including the overall the size of the relationship and the complexity of the services to be provided. Fees are based on the market value of assets under management at the end of the prior calendar quarter.

Investment advisory fees in the first quarter of service are prorated from the inception date of the Client’s account[s] to the end of the first quarter. Fees may be negotiable at the sole discretion of the Advisor. The Client’s fees will take into consideration the aggregate assets under management with Advisor. All securities held in accounts managed by Paradigm will be independently valued by the Custodian. Paradigm will not have the authority or responsibility to value portfolio securities.

Paradigm provides this Wrap Fee Program Brochure as Paradigm pays all typical securities transactions costs associates with Paradigm investment strategies. Clients should only read this Wrap Fee Program Brochure in connection with Paradigm’s Disclosure Brochure.

C. Fees

The Paradigm Wrap Fee Program includes typical securities trading costs incurred in connection with the discretionary investment management services provided by Paradigm. Securities transaction fees for Client-directed trades may be charged to the Client. Clients engaging Paradigm under this Wrap Fee Program will typically pay a higher overall investment advisory fee, but will not be responsible for securities transaction fees for their accounts. Clients should discuss the expected level of trading in the Client’s account[s] to determine whether to engage Paradigm under this Wrap Fee Program or pay for securities transaction fees separately. Fees may be negotiable at the sole discretion of Paradigm.

Clients may also incur certain fees or charges imposed by third parties, which are not included as part of the Wrap Fee. Such other fees, which may include wire transfer fees, small account fees and other fees charged by the Custodian are not included in Paradigm's Wrap Fee. Paradigm does not receive any portion of such fees.

In addition, all fees paid to Paradigm for investment advisory services are separate and distinct from the expenses charged by mutual funds and exchange-traded funds to their shareholders, if applicable. These fees and expenses are described in each fund's prospectus. These fees and expenses will generally be used to pay management fees for the funds, other fund expenses, account administration (e.g., custody, brokerage and account reporting), and a possible distribution fee as a shareholder in a fund. Please see Item 5.C. of the Disclosure Brochure.

D. Compensation

Paradigm is the sponsor and portfolio manager of this Wrap Fee Program. Paradigm receives investment advisory fees paid by Clients for investment advisory services covered under this Wrap Fee Program.

Item 5 – Account Requirements and Types of Clients

Paradigm offers investment advisory services to individuals, high net worth individuals, families, trusts, estates, and businesses. Please see Item 7 of the Disclosure Brochure for additional information.

Item 6 – Portfolio Manager Selection and Evaluation

A. Portfolio Manager Selection

Paradigm serves as the sponsor and portfolio manager for the Paradigm Wrap Fee Program. Paradigm does not select third-party advisors to manage the Wrap Fee Program.

B. Related Persons

Paradigm personnel or affiliates serve as portfolio manager[s] for services under this Wrap Fee Program. Paradigm only manages this Wrap Fee Program. Paradigm does not act as portfolio manager for any third-party wrap fee programs.

C. Supervised Persons

Paradigm Supervised Persons serve as portfolio managers for the Paradigm Wrap Fee Program described in this Wrap Fee Program Brochure. Please refer to the Items 4 and 8 of the Disclosure Brochure for details on the services provided by Paradigm. For information related to the background of Paradigm Supervised Persons, please see Items 9 and 11 of the Disclosure Brochure.

Performance-Based Fees

Paradigm does not charge performance-based fees for its investment advisory services. The fees charged by Paradigm are as described in "Item 5 – Fees and Compensation" above and are not based upon the capital appreciation of the funds or securities held by any Client. Paradigm does not manage any proprietary investment funds or limited partnerships (for example, a mutual fund or a hedge fund) and has no financial incentive to recommend any particular investment options to its Clients. Please see Item 6 of the Disclosure Brochure.

Methods of Analysis

Paradigm primarily employs fundamental analysis methods in developing investment strategies for its Clients. Research and analysis from Paradigm is derived from numerous sources, including financial media companies, third-party research materials, Internet sources, and review of company activities, including annual reports, prospectuses, press releases and research prepared by others.

As noted above, Paradigm generally employs a long-term investment strategy for its Clients, as consistent with their financial goals. Paradigm will typically hold all or a portion of a security for more than a year, but may hold for shorter periods for the purpose of rebalancing a portfolio or meeting the cash needs of Clients. At times, Paradigm may also buy and sell positions that are more short-term in nature, depending on the goals of the Client and/or the fundamentals of the security, sector or asset class.

Risk of Loss

Investing in securities involves certain investment risks. Securities may fluctuate in value or lose value. Clients should be prepared to bear the potential risk of loss. Paradigm will assist Clients in determining an appropriate strategy based on their tolerance for risk and other factors noted above. However, there is no guarantee that a Client will meet their investment goals. Please see Item 8.B of the Disclosure Brochure.

Voting Client Securities

Paradigm does not accept proxy-voting responsibility for any Client. Clients will receive proxy statements directly from the Custodian. Paradigm will assist in answering questions relating to proxies, however, the Client retains the sole responsibility for proxy decisions and voting.

Item 7 – Client Information Provided to Portfolio Managers

Paradigm is required to describe the type and frequency of the information it communicates to any external managers that may be involved in managing its Clients' investment portfolios. Paradigm serves as the sole portfolio manager under this Wrap Fee Program and, as such, the Advisor has no information to disclose in relation to regarding this Item.

Item 8 – Client Contact with Portfolio Managers

There is no restriction on the Client's ability to contact Paradigm.

Item 9 – Additional Information

A. Disciplinary Information and Other Financial Industry Activities and Affiliations

Disciplinary Information

There are no legal, regulatory or disciplinary events involving Paradigm or any of its Supervised Persons. Paradigm and its Supervised Persons value the trust you place in us. As we advise all Clients, we encourage you to perform the requisite due diligence on any advisor or service provider with whom you partner. Our backgrounds are on the Investment Adviser Public Disclosure website at www.adviserinfo.sec.gov. You may search by our firm name or by our CRD# **283120**.

Other Financial Activities and Affiliations

Broker-Dealer Affiliation - Certain Advisory Persons of Paradigm may also be registered representatives of LPL Financial conducting business under the name Paradigm Wealth Advisory LLC ("PWM"). In an Advisory Person's separate capacity as a registered representative, the Advisory Person will typically receive commissions for the implementation of recommendations for commissionable transactions. Clients are not obligated to implement any recommendation provided by an Advisory Person of Paradigm. Neither Paradigm nor an Advisory Person will earn ongoing investment advisory fees in connection with any services implemented in the Advisory Person's separate capacity as a registered representative. Under supervision by LPL Financial, LPL Financial may have access to certain confidential information of the Client, including, but not limited to financial information, investment objectives, transactions and holdings information. Please see our Privacy Policy, which is included with this Disclosure Brochure.

Insurance Agency Affiliations – Certain Advisory Persons of Paradigm may serve as licensed insurance professionals. Implementations of insurance recommendations are separate and apart from an Advisory Person's role with Paradigm. As insurance professionals, Advisory Persons may receive customary commissions and other related revenues from the various insurance companies whose products are sold. Commissions generated by insurance sales do not offset regular advisory fees. This may cause a conflict of interest in recommending certain products of the insurance companies. Clients are under no obligation to implement any recommendations made the Advisor or its Advisory Persons.

Paradigm Wealth Advisory LLC

1140 Highway 22 East, Suite 103, Bridgewater, NJ 08807
Phone: (908) 745-7400 * Fax: (908) 745-7404

B. Code of Ethics, Review of Accounts, Client Referrals, and Financial Information

Code of Ethics

Paradigm has implemented a Code of Ethics that defines our fiduciary commitment to each Client. This Code of Ethics applies to all persons associated with Paradigm (herein our "Supervised Persons"). The Code of Ethics was developed to provide general ethical guidelines and specific instructions regarding our duties to you, our Client. Paradigm and its personnel owe a duty of loyalty, fairness and good faith towards each Client. It is the obligation of our Supervised Persons to adhere not only to the specific provisions of the Code, but also to the general principles that guide the Code. The Code of Ethics covers a range of topics that address employee ethics and conflicts of interest. To request a copy of our Code of Ethics, please contact us at (908) 745-7400.

Personal Trading and Conflicts of Interest

Paradigm allows our Supervised Persons to purchase or sell the same securities that may be recommended to and purchased on behalf of Clients. Owning the same securities we recommend (purchase or sell) to you presents a potential conflict of interest that, as fiduciaries, we must disclose to you and mitigate through policies and procedures. As noted above, we have adopted a Code of Ethics, which addresses insider trading (material non-public information controls) and personal securities reporting procedures. We have also adopted written policies and procedures to detect the misuse of material, non-public information. We may have an interest or position in certain securities, which may also be recommended to you. At no time, will Paradigm or any Supervised Person of Paradigm, transact in any security to the detriment of any Client. Please see Item 11 of the Disclosure Brochure for additional disclosures.

Review of Accounts

Securities in Client accounts are monitored on a regular and continuous basis by Advisory Persons of Paradigm and/or the Chief Compliance Officer. Formal reviews are generally conducted at least annually or more or less frequently depending on the needs of the Client.

The Client is encouraged to notify Paradigm if changes occur in his/her personal financial situation that might adversely affect his/her investment plan. Additional reviews may be triggered by material market, economic or political events.

Other Compensation

As noted throughout this Disclosure Brochure, Advisory Persons of Paradigm may also be registered representatives of LPL Financial and/or licensed insurance professionals. For information on the conflicts of interest this presents, and how we address these conflicts, please refer to the Item 10 of the Disclosure Brochure.

Client Referrals from Solicitors

Paradigm does not receive any compensation from any third party in connection with providing investment advisory services to its Clients.

Financial Information

Neither Paradigm, nor its management, have any adverse financial situations that would reasonably impair the ability of Paradigm to meet all obligations to its Clients. Paradigm is not required to deliver a balance sheet along with this Disclosure Brochure, as Paradigm does not collect fees of \$1,200 or more for services to be performed six months or more in advance.

Form ADV Part 2B – Brochure Supplement

for

**Dave T. Provinsal
Managing Partner
Chief Compliance Officer**

Effective: April 25, 2016

This Form ADV2B (“Brochure Supplement”) provides information about the background and qualifications of David T. Provinsal (CRD# **3049055**) in addition to the information contained in the Paradigm Wealth Advisory LLC (“Paradigm” or the “Advisor”) Disclosure Brochure. If you have not received a copy of the Disclosure Brochure or if you have any questions about the contents of the Paradigm Disclosure Brochure or this Brochure Supplement, please contact us at (908) 745-7400.

Additional information about Mr. Provinsal is available on the SEC’s Investment Adviser Public Disclosure website at www.adviserinfo.sec.gov.

Paradigm Wealth Advisory LLC

1140 Highway 22 East, Suite 103, Bridgewater, NJ 08807
Phone: (908) 745-7400 * Fax: (908) 745-7404

Item 2 – Educational Background and Business Experience

David T. Provinsal, born in 1973, is dedicated to advising Clients of Paradigm in his role as a Managing Partner and the Chief Compliance Officer. Mr. Provinsal attended Seton Hall University for three years. Additional information regarding Mr. Provinsal's employment history is included below.

Employment History:

Managing Partner and Chief Compliance Officer, Paradigm Wealth Advisory LLC	04/2016 to Present
Registered Representative, LPL Financial LLC (Under the Business Name Paradigm Wealth Management LLC)	04/2016 to Present
Registered Representative, First Allied Securities, Inc.	11/2009 to 04/2016
Investment Advisor Representative, First Allied Advisory Services, Inc.	11/2009 to 04/2016
Regional Vice President, Genworth Financial	02/2002 to 11/2009

Item 3 – Disciplinary Information

There are no legal, civil or disciplinary events to disclose regarding Mr. Provinsal. Mr. Provinsal has never been involved in any regulatory, civil or criminal action. There have been no client complaints, lawsuits, arbitration claims or administrative proceedings against Mr. Provinsal.

Securities laws require an advisor to disclose any instances where the advisor or its advisory persons have been found liable in a legal, regulatory, civil or arbitration matter that alleges violation of securities and other statutes; fraud; false statements or omissions; theft, embezzlement or wrongful taking of property; bribery, forgery, counterfeiting, or extortion; and/or dishonest, unfair or unethical practices. ***As previously noted, there are no legal, civil or disciplinary events to disclose regarding Mr. Provinsal.***

However, we do encourage you to independently view the background of Mr. Provinsal on the Investment Adviser Public Disclosure website at www.adviserinfo.sec.gov by searching by his full name or his Individual CRD# 3049055.

Item 4 – Other Business Activities

Broker-Dealer Affiliation

Mr. Provinsal is also a registered representative of LPL Financial LLC ("LPL Financial"). In his separate capacity as a registered representative, Mr. Provinsal will typically receive commissions for the implementation of recommendations for commissionable transactions. Clients are not obligated to implement any recommendation provided by Mr. Provinsal or the Advisor. Neither Paradigm nor Mr. Provinsal will earn ongoing investment advisory fees in connection with any services implemented in his separate capacity as a registered representative.

Item 5 – Additional Compensation

Mr. Provinsal has additional business activities that are detailed in Item 4 above.

Item 6 – Supervision

Mr. Provinsal serves as a Managing Partner and the Chief Compliance Officer of Paradigm. Mr. Provinsal can be reached at (908) 745-7400.

Paradigm has implemented a Code of Ethics and internal compliance that guide each employee in meeting their fiduciary obligations to Clients of Paradigm. Further, Paradigm is subject to regulatory oversight by various

agencies. These agencies require registration by Paradigm and its employees. As a registered entity, Paradigm is subject to examinations by regulators, which may be announced or unannounced. Paradigm is required to periodically update the information provided to these agencies and to provide various reports regarding the business activities and assets of the Advisor.

Form ADV Part 2B – Brochure Supplement

for

**David W. Chenet, CFA
VP of Investments**

Effective: April 25, 2016

This Form ADV 2B (“Brochure Supplement”) provides information about the background and qualifications of David W. Chenet (CRD# **5102910**) in addition to the information contained in the Paradigm Wealth Advisory LLC (“Paradigm” or the “Advisor”) Disclosure Brochure. If you have not received a copy of the Disclosure Brochure or if you have any questions about the contents of the Paradigm Disclosure Brochure or this Brochure Supplement, please contact us at (908) 745-7400.

Additional information about Mr. Chenet is available on the SEC’s Investment Adviser Public Disclosure website at www.adviserinfo.sec.gov.

Item 2 – Educational Background and Business Experience

David W. Chenet, born in 1981, is dedicated to advising Clients of Paradigm in his role as the Vice President of Investments. Mr. Chenet earned a Bachelor of Arts International Studies from Bryant University in 2005. Mr. Chenet earned an MBA from San Diego State University in 2009. Additional information regarding Mr. Chenet's employment history is included below.

Employment History:

VP of Investments, Paradigm Wealth Advisory LLC	04/2016 to Present
Registered Representative, LPL Financial LLC (Under the Business Name Paradigm Wealth Management LLC)	04/2016 to Present
Registered Representative, First Allied Securities, Inc.	02/2015 to 04/2016
Investment Advisor Representative, First Allied Securities, Inc.	09/2009 to 12/2014
Compliance Analyst, LPL Financial LLC	06/2006 to 08/2009

Chartered Financial Analyst ("CFA")

The Chartered Financial Analyst ("CFA") charter is a professional designation established in 1962 and awarded by CFA Institute. To earn the CFA charter, candidates must pass three sequential, six-hour examinations over two to four years. The three levels of the CFA Program test a wide range of investment topics, including ethical and professional standards, fixed-income analysis, alternative and derivative investments, and portfolio management and wealth planning. In addition, CFA charter holders must have at least four years of acceptable professional experience in the investment decision-making process and must commit to abide by, and annually reaffirm, their adherence to the CFA Institute Code of Ethics and Standards of Professional Conduct.

Item 3 – Disciplinary Information

There are no legal, civil or disciplinary events to disclose regarding Mr. Chenet. Mr. Chenet has never been involved in any regulatory, civil or criminal action. There have been no client complaints, lawsuits, arbitration claims or administrative proceedings against Mr. Chenet.

Securities laws require an advisor to disclose any instances where the advisor or its advisory persons have been found liable in a legal, regulatory, civil or arbitration matter that alleges violation of securities and other statutes; fraud; false statements or omissions; theft, embezzlement or wrongful taking of property; bribery, forgery, counterfeiting, or extortion; and/or dishonest, unfair or unethical practices. ***As previously noted, there are no legal, civil or disciplinary events to disclose regarding Mr. Chenet.***

However, we do encourage you to independently view the background of Mr. Chenet on the Investment Adviser Public Disclosure website at www.adviserinfo.sec.gov by searching for his full name or his Individual CRD# **5102910**.

Item 4 – Other Business Activities

Broker-Dealer Affiliation

Mr. Chenet is also a registered representative of LPL Financial LLC ("LPL Financial"). In his separate capacity as a registered representative, Mr. Chenet will typically receive commissions for the implementation of recommendations for commissionable transactions. Clients are not obligated to implement any recommendation provided by Mr. Chenet or the Advisor. Neither Paradigm nor Mr. Chenet will earn ongoing investment advisory fees in connection with any services implemented in his separate capacity as a registered representative.

Item 5 – Additional Compensation

Mr. Chenet has additional business activities that are detailed in Item 4 above.

Item 6 – Supervision

Mr. Chenet serves as the VP of Investments for Paradigm and is supervised by David Provinsal, the Chief Compliance Officer. Mr. Provinsal can be reached at (908) 745-7400.

Paradigm has implemented a Code of Ethics and internal compliance that guide each employee in meeting their fiduciary obligations to Clients of Paradigm. Further, Paradigm is subject to regulatory oversight by various agencies. These agencies require registration by Paradigm and its employees. As a registered entity, Paradigm is subject to examinations by regulators, which may be announced or unannounced. Paradigm is required to periodically update the information provided to these agencies and to provide various reports regarding the business activities and assets of the Advisor.

Form ADV Part 2B – Brochure Supplement

for

Andrew T. Koerner
President - Sports and Entertainment Group

Effective: April 25, 2016

This Form ADV 2B (“Brochure Supplement”) provides information about the background and qualifications of Andrew T. Koerner (CRD# **2207442**) in addition to the information contained in the Paradigm Wealth Advisory LLC (“Paradigm” or the “Advisor”) Disclosure Brochure. If you have not received a copy of the Disclosure Brochure or if you have any questions about the contents of the Paradigm Disclosure Brochure or this Brochure Supplement, please contact us at (908) 745-7400.

Additional information about Mr. Koerner is available on the SEC’s Investment Adviser Public Disclosure website at www.adviserinfo.sec.gov.

Item 2 – Educational Background and Business Experience

Andrew T. Koerner, born in 1963, is dedicated to advising Clients of Paradigm in his role as the President of the Sports and Entertainment Group. Mr. Koerner earned a Bachelor of Arts from Rutgers University in 1987. Additional information regarding Mr. Koerner's employment history is included below.

Employment History:

President - Sports and Entertainment Group, Paradigm Wealth Advisory LLC	04/2016 to Present
Registered Representative, LPL Financial LLC (Under the Business Name Paradigm Wealth Management LLC)	04/2016 to Present
Investment Advisor Representative, First Allied Advisory Services, Inc.	08/2005 to 04/2016
Registered Representative, First Allied Securities, Inc.	08/2005 to 04/2016
Financial Advisor, Citigroup Global Markets Inc.	02/1994 to 08/2005
Financial Advisor, Prudential Securities Incorporated	03/1992 to 02/1994

Item 3 – Disciplinary Information

There are no legal, civil or disciplinary events to disclose regarding Mr. Koerner. Mr. Koerner has never been involved in any regulatory, civil or criminal action. There have been no client complaints, lawsuits, arbitration claims or administrative proceedings against Mr. Koerner.

Securities laws require an advisor to disclose any instances where the advisor or its advisory persons have been found liable in a legal, regulatory, civil or arbitration matter that alleges violation of securities and other statutes; fraud; false statements or omissions; theft, embezzlement or wrongful taking of property; bribery, forgery, counterfeiting, or extortion; and/or dishonest, unfair or unethical practices. ***As previously noted, there are no legal, civil or disciplinary events to disclose regarding Mr. Koerner.***

However, we do encourage you to independently view the background of Mr. Koerner on the Investment Adviser Public Disclosure website at www.adviserinfo.sec.gov by searching by his full name or his Individual CRD# **2207442**.

Item 4 – Other Business Activities

Broker-Dealer Affiliation

Mr. Koerner is also a registered representative of LPL Financial LLC ("LPL Financial"). In his separate capacity as a registered representative, he will typically receive commissions for the implementation of recommendations for commissionable transactions. Clients are not obligated to implement any recommendation provided by Mr. Koerner or the Advisor. Neither Paradigm nor Mr. Koerner will earn ongoing investment advisory fees in connection with any services implemented in his separate capacity as a registered representative.

Insurance Agency Affiliations

Mr. Koerner is also a licensed insurance professional. Implementations of insurance recommendations are separate and apart from Mr. Koerner's role with Paradigm. As an insurance professional, Mr. Koerner may receive customary commissions and other related revenues from the various insurance companies whose products are sold. Commissions generated by insurance sales do not offset regular advisory fees. This may cause a conflict of interest in recommending certain products of the insurance companies. Clients are under no obligation to implement any recommendations made by Mr. Koerner or the Advisor.

Shaun O'Hara Foundation

Mr. Koerner serves as a board member of the Shaun O'Hara Foundation, a non-profit organization.

Item 5 – Additional Compensation

Mr. Koerner has additional business activities that are detailed in Item 4 - Other Business Activities above.

Item 6 – Supervision

Mr. Koerner serves as the President of the Sports and Entertainment Group of Paradigm and is supervised by David Provinsal, the Chief Compliance Officer. Mr. Provinsal can be reached at (908) 745-7400.

Paradigm has implemented a Code of Ethics and internal compliance that guide each employee in meeting their fiduciary obligations to Clients of Paradigm. Further, Paradigm is subject to regulatory oversight by various agencies. These agencies require registration by Paradigm and its employees. As a registered entity, Paradigm is subject to examinations by regulators, which may be announced or unannounced. Paradigm is required to periodically update the information provided to these agencies and to provide various reports regarding the business activities and assets of the Advisor.

Form ADV Part 2B – Brochure Supplement

for

Deborah R. Walker
Senior Vice President

Effective: April 25, 2016

This Form ADV 2B ("Brochure Supplement") provides information about the background and qualifications of Deborah R. Walker (CRD# **833928**) in addition to the information contained in the Paradigm Wealth Advisory LLC ("Paradigm" or the "Advisor") Disclosure Brochure. If you have not received a copy of the Disclosure Brochure or if you have any questions about the contents of the Paradigm Disclosure Brochure or this Brochure Supplement, please contact us at (908) 745-7400.

Additional information about Ms. Walker is available on the SEC's Investment Adviser Public Disclosure website at www.adviserinfo.sec.gov.

Item 2 – Educational Background and Business Experience

Deborah R. Walker, born in 1952, is dedicated to advising Clients of Paradigm in her role as a Senior Vice President. Ms. Walker earned a Bachelor of Arts from Macalester College in 1973. Additional information regarding Ms. Walker's employment history is included below.

Employment History:

Senior Vice President, Paradigm Wealth Advisory LLC	04/2016 to Present
Registered Representative, LPL Financial LLC (Under the Business Name Paradigm Wealth Management LLC)	04/2016 to Present
Registered Representative, First Allied Securities, Inc.	08/2005 to 04/2016
Investor Advisor Representative, First Allied Advisory Services, Inc.	07/2012 to 04/2016
Managing Director, Koerner Walker Wealth Management	08/2005 to 11/2014
Financial Consultant, Citigroup Global Markets Inc.	01/1999 to 08/2005
Financial Consultant, Merrill Lynch, Pierce, Fenner & Smith Inc.	08/1991 to 01/1999
Financial Consultant, Manufacturers Hanover Securities Corporation	12/1986 to 08/1991

Item 3 – Disciplinary Information

Securities laws require an advisor to disclose any instances where the advisor or its advisory persons have been found liable in a legal, regulatory, civil or arbitration matter that alleges violation of securities and other statutes; fraud; false statements or omissions; theft, embezzlement or wrongful taking of property; bribery, forgery, counterfeiting, or extortion; and/or dishonest, unfair or unethical practices. We encourage you to independently view the background of Ms. Walker on the Investment Adviser Public Disclosure website at www.adviserinfo.sec.gov by searching by her full name or her Individual CRD# **833928**.

Item 4 – Other Business Activities

Broker-Dealer Affiliation

Ms. Walker is also a registered representative of LPL Financial LLC ("LPL Financial"). In her separate capacity as a registered representative, Ms. Walker will typically receive commissions for the implementation of recommendations for commissionable transactions. Clients are not obligated to implement any recommendation provided by Ms. Walker or the Advisor. Neither Paradigm nor Ms. Walker will earn ongoing investment advisory fees in connection with any services implemented in his separate capacity as a registered representative.

Insurance Agency Affiliations

Ms. Walker is also a licensed insurance professional. Implementations of insurance recommendations are separate and apart from Ms. Walker's role with Paradigm. As an insurance professional, Ms. Walker may receive customary commissions and other related revenues from the various insurance companies whose products are sold. Commissions generated by insurance sales do not offset regular advisory fees. This may cause a conflict of interest in recommending certain products of the insurance companies. Clients are under no obligation to implement any recommendations made by Ms. Walker or the Advisor.

Seaverge Investments, LLC

Ms. Walker, in her own capacity, serves as a Partner at Seaverge Investments, LLC working on marketing and professional networking. This activity takes up about 20 hours of Ms. Walker's month.

Item 5 – Additional Compensation

Ms. Walker has additional business activities that are detailed in Item 4 above.

Item 6 – Supervision

Ms. Walker serves as a Senior Vice President with Paradigm and is supervised by David Provinsal, the Chief Compliance Officer. Mr. Provinsal can be reached at (908) 745-7400.

Paradigm has implemented a Code of Ethics and internal compliance that guide each employee in meeting their fiduciary obligations to Clients of Paradigm. Further, Paradigm is subject to regulatory oversight by various agencies. These agencies require registration by Paradigm and its employees. As a registered entity, Paradigm is subject to examinations by regulators, which may be announced or unannounced. Paradigm is required to periodically update the information provided to these agencies and to provide various reports regarding the business activities and assets of the Advisor.

Form ADV Part 2B – Brochure Supplement

for

**Doris S. Kaucher
Senior Vice President**

Effective: April 25, 2016

This Form ADV 2B (“Brochure Supplement”) provides information about the background and qualifications of Doris S. Kaucher (CRD# **1149104**) in addition to the information contained in the Paradigm Wealth Advisory LLC (“Paradigm” or the “Advisor”) Disclosure Brochure. If you have not received a copy of the Disclosure Brochure or if you have any questions about the contents of the Paradigm Disclosure Brochure or this Brochure Supplement, please contact us at (908) 745-7400.

Additional information about Ms. Kaucher is available on the SEC’s Investment Adviser Public Disclosure website at www.adviserinfo.sec.gov.

Item 2 – Educational Background and Business Experience

Doris S. Kaucher, born in 1947, is dedicated to advising Clients of Paradigm in her role as a Senior Vice President. Ms. Kaucher studied Drafting and Design Technology at Penn State Abington and graduated in 1968. Ms. Additional information regarding Ms. Kaucher's employment history is included below.

Employment History:

Senior Vice President, Paradigm Wealth Advisory LLC	04/2016 to Present
Registered Representative, LPL Financial LLC (Under the Business Name Paradigm Wealth Management LLC)	04/2016 to Present
Investment Advisor Representative, First Allied Advisory Services, Inc.	01/2014 to 04/2016
Registered Representative, First Allied Securities, Inc.	01/2014 to 04/2016
Owner, Dkaucher & Associates	05/2008 to 01/2014
Registered Representative, Thrivent Financial	10/1991 to 05/2008

Item 3 – Disciplinary Information

There are no legal, civil or disciplinary events to disclose regarding Ms. Kaucher. Ms. Kaucher has never been involved in any regulatory, civil or criminal action. There have been no client complaints, lawsuits, arbitration claims or administrative proceedings against Ms. Kaucher.

Securities laws require an advisor to disclose any instances where the advisor or its advisory persons have been found liable in a legal, regulatory, civil or arbitration matter that alleges violation of securities and other statutes; fraud; false statements or omissions; theft, embezzlement or wrongful taking of property; bribery, forgery, counterfeiting, or extortion; and/or dishonest, unfair or unethical practices. ***As previously noted, there are no legal, civil or disciplinary events to disclose regarding Ms. Kaucher.***

However, we do encourage you to independently view the background of Ms. Kaucher on the Investment Adviser Public Disclosure website at www.adviserinfo.sec.gov by search by her full name or her Individual CRD# 1149104.

Item 4 – Other Business Activities

Broker-Dealer Affiliation

Ms. Kaucher is also a registered representative of LPL Financial LLC ("LPL Financial"). In her separate capacity as a registered representative, Ms. Kaucher will typically receive commissions for the implementation of recommendations for commissionable transactions. Clients are not obligated to implement any recommendation provided by Ms. Kaucher or the Advisor. Neither Paradigm nor Ms. Kaucher will earn ongoing investment advisory fees in connection with any services implemented in his separate capacity as a registered representative.

Insurance Agency Affiliations

Ms. Kaucher is also a licensed insurance professional. Implementations of insurance recommendations are separate and apart from Ms. Kaucher's role with Paradigm. As an insurance professional, Ms. Kaucher may receive customary commissions and other related revenues from the various insurance companies whose products are sold. Commissions generated by insurance sales do not offset regular advisory fees. This may cause a conflict of interest in recommending certain products of the insurance companies. Clients are under no obligation to implement any recommendations made by Ms. Kaucher or the Advisor.

Item 5 – Additional Compensation

Ms. Kaucher has additional business activities that are detailed in Item 4 above.

Item 6 – Supervision

Ms. Kaucher serves as a Senior Vice President with Paradigm and is supervised by David Provinsal, the Chief Compliance Officer. Mr. Provinsal can be reached at (908) 745-7400.

Paradigm has implemented a Code of Ethics and internal compliance that guide each employee in meeting their fiduciary obligations to Clients of Paradigm. Further, Paradigm is subject to regulatory oversight by various agencies. These agencies require registration by Paradigm and its employees. As a registered entity, Paradigm is subject to examinations by regulators, which may be announced or unannounced. Paradigm is required to periodically update the information provided to these agencies and to provide various reports regarding the business activities and assets of the Advisor.

Privacy Policy

Effective Date: April 25, 2016

Our Commitment to You

Paradigm Wealth Advisory LLC ("Paradigm" or the "Advisor") is committed to safeguarding the use of personal information of our Client's (also referred to as "you" and "your") that we obtain as your Investment Advisor, as described here in our Privacy Policy ("Policy").

Our relationship with you is our most important asset. We understand that you have entrusted us with your private information, and we do everything that we can to maintain that trust. Paradigm (also referred to as "we", "our" and "us") protects the security and confidentiality of the personal information we have and implements controls to ensure that such information is used for proper business purposes in connection with the management or servicing of our relationship with you.

Paradigm does not sell your non-public personal information to anyone. Nor do we provide such information to others except for discrete and reasonable business purposes in connection with the servicing and management of our relationship with you, as discussed below.

Details of our approach to privacy and how your personal non-public information is collected and used are set forth in this Policy.

Why you need to know?

Registered Investment Advisors ("RIAs") must share some of your personal information in the course of servicing your account. Federal and State laws give you the right to limit some of this sharing and require RIAs to disclose how we collect, share, and protect your personal information.

What information do we collect from you?

Social security or taxpayer identification number	Assets and liabilities
Name, address and phone number(s)	Income and expenses
E-mail address(es)	Investment activity
Account information (including other institutions)	Investment experience and goals

What Information do we collect from other sources?

Custody, brokerage and advisory agreements	Account applications and forms
Other advisory agreements and legal documents	Investment questionnaires and suitability documents
Transactional information with us or others	Other information needed to service account

How do we protect your information?

To safeguard your personal information from unauthorized access and use we maintain physical, procedural and electronic security measures. These include such safeguards as secure passwords, encrypted file storage and a secure office environment. Our technology vendors provide security and access control over personal information and have policies over the transmission of data. Our associates are trained on their responsibilities to protect Client's personal information.

We require third parties that assist in providing our services to you to protect the personal information they receive from us.

Paradigm Wealth Advisory LLC

1140 Highway 22 East, Suite 103, Bridgewater, NJ 08807
Phone: (908) 745-7400 * Fax: (908) 745-7404

How do we share your information?

An RIA shares Client personal information to effectively implement its services. In the section below, we list some reasons we may share your personal information.

Basis For Sharing	Do we share?	Can you limit?
Servicing our Clients We may share non-public personal information with non-affiliated third parties (such as administrators, broker-dealers, custodians, regulators, credit agencies, other financial institutions) as necessary for us to provide agreed upon services to you, consistent with applicable law, including but not limited to: processing transactions; general account maintenance; responding to regulators or legal investigations; and credit reporting. Paradigm shares Client information with LPL Financial due to the oversight LPL Financial has over certain Supervised Persons of the Advisor. You may also contact us at any time for a copy of the LPL Financial Privacy Policy.	Yes	No
Marketing Purposes Paradigm does not disclose, and does not intend to disclose, personal information with non-affiliated third parties to offer you services. Certain laws may give us the right to share your personal information with financial institutions where you are a customer and where Paradigm or the Client has a formal agreement with the financial institution. We will only share information for purposes of servicing your accounts, not for marketing purposes.	No	Not Shared
Authorized Users Your non-public personal information may be disclosed to you and persons that we believe to be your authorized agent(s) or representative(s).	Yes	Yes
Information About Former Clients Paradigm does not disclose and does not intend to disclose, non-public personal information to non-affiliated third parties with respect to persons who are no longer our Clients.	No	Not Shared

Changes to our Privacy Policy

We will send you a copy of this Policy annually for as long as you maintain an ongoing relationship with us.

Periodically we may revise this Policy, and will provide you with a revised policy if the changes materially alter the previous Privacy Policy. We will not, however, revise our Privacy Policy to permit the sharing of non-public personal information other than as described in this notice unless we first notify you and provide you with an opportunity to prevent the information sharing.

Any Questions?

You may ask questions or voice any concerns, as well as obtain a copy of our current Privacy Policy by contacting us at (908) 745-7400.