



**PARAGON**  
WEALTH STRATEGIES

OUR JOB IS TO MAKE YOUR JOB OPTIONAL

**FULL-SERVICE WEALTH MANAGEMENT**

**PARAGON:**

1. A model of excellence or perfection of a kind; a flawless example, such as “a ‘paragon’ of virtue. This is, and always has been, our goal.

# YOUR WEALTH MEANS SO MUCH MORE THAN JUST INVESTMENTS

Often, people hear the term “Wealth Management” and think only of “Investment Management.” The truth is investment management is one of many sub-components of wealth management.

At Paragon Wealth Strategies, we believe wealth management is a holistic, top-down approach to maximize your total assets for today, tomorrow, and for future generations. This effort must continuously address your personal values, goals, experiences, and future desires. Just like spokes on a wheel, each component of your wealth management plan needs to be effectively coordinated to work toward your goals.

## **ABOUT PARAGON**

Paragon Wealth Strategies is an independent registered investment adviser based in Jacksonville, Florida. Founded in 2004 as a fee-only firm, we are able to provide complete transparency and fiduciary care serving your best interests at all times. We strive to be a model of excellence providing financial advice for retirement-minded clients in Florida who desire holistic wealth management without proprietary influence.

As the creators of the Recession Protocol™, we offer distinct, proactive protection for our client’s investments to help guard against significant market corrections that typically accompany recessions. With access to some of the largest custodians and brokerage platforms, you can expect each of our investment solutions to consider a broad universe of investment options to help accomplish your unique goals. And above all, we pride ourselves on working as a team of experienced financial professionals who work hard to deliver informed and comprehensive service with personal care and integrity.



# FULL-SERVICE WEALTH MANAGEMENT

Paragon clients receive the eight interconnected components of wealth management, as shown in the diagram below.



1 Week

30 days

90 days

## DISCOVERY MEETING

Complete discovery process

## MUTUAL COMMITMENT MEETING

Confirmation of commitment

## INITIAL IMPLEMENTATION MEETING

Secure client web portals established and detailed financial plan delivered

## REGULAR PROGRESS MEETINGS

Review of progress and ongoing implementation & revision of financial plan

Please Note: The scope of any consulting services to be provided depends upon the specific request and needs of the client. Paragon does not serve as an attorney, accountant, or insurance agent. Paragon does not prepare estate planning documents or tax returns, nor does it sell insurance products. Please see additional Important Disclosure on back page.

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# CONNECTING THE PIECES

## FINANCIAL PLANNING FOR LIFE DECISIONS

Creative, diligent financial planning is intended to enhance your life experience in addition to adding dollars to your net worth. Particularly as life changes and transitions occur, a number of financial questions are certain to follow. At Paragon, our team of CERTIFIED FINANCIAL PLANNER™ professionals provides the knowledgeable guidance to help answer critical questions, such as:

- Am I financially on track to accomplish my life goals?
- Can we afford that dream vacation? Can we buy that RV? Should we?
- Should I save more for retirement, or can I spend more today?
- What is the best way to help my kids or grandkids with college?
- I have a special needs person in my life. What financial strategies should I use to provide for him/her?

## RETIREMENT INCOME PLANNING

After years of saving for retirement, our team is here to strategize the best way for you to maximize those assets to last your entire lifetime. This includes consideration of all other areas of wealth management, from tax planning to investment optimization, to help deliver the returns and net income needed to support your lifestyle. We help answer questions including:

- Should I take my pension as a monthly annuity or a lump sum?
- Should I leave my 401(k) with my employer when I retire or roll it to an IRA?
- Which account should I spend first?
- When should I draw Social Security to maximize my chances of retirement success?
- How much can I spend from my nest egg without running out of money before I run out of life?



A correct spending strategy in retirement can add the equivalent of up to **1.10% average annual return** to an investor's retirement experience – enough to offset most advisor fees.<sup>1</sup>

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<sup>1</sup> Vanguard: Quantifying Advisor's Alpha, September 2016. Francis M. Kinniry Jr., CFA, Colleen M. Jaconetti, CPA, CFP®, Michael A. DiJoseph, CFA, Yan Zilbering, and Donald G. Bennyhoff, CFA



Avoiding the stock market during recessions not only protects an investor's portfolio but can **enhance your annual return by 2% or more.**<sup>1</sup>

## INVESTMENT OPTIMIZATION & COST REDUCTION

Most people accumulate a hodge-podge of investments over their lifetimes that may or may not work together effectively. Through our comprehensive perspective, we will help you achieve the following as appropriate for your needs:

- Asset allocation designed to maximize return for your unique risk tolerance
- Minimized internal costs through the use of low-cost exchange traded funds (ETFs), institutional mutual funds, and individual bonds
- Rebalancing following market run-ups and corrections to reduce risk and be opportunistic when appropriate
- Opportunities to capture excess return by overweighting portfolios with sectors expected to outperform

## RECESSION PROTOCOL™ TO PROTECT YOUR INVESTMENTS

Market fluctuations are a fact of every investor's life. However, every devastating market crash has been accompanied by an economic recession. We actively track economic data as well as multiple recession forecasting models to proactively protect client accounts by moving entirely out of the stock market when recessions approach. Recession Protocol™ is implemented very rarely—approximately once per decade—but it can allow you to be confident enough to invest without living in fear of dream-ending market crashes. This process includes:

- Continual monitoring of economic signals to identify recession onset
- Pre-planned, ready-to-go “safety” portfolios for use during recessions
- World-class technology which allows us to proactively implement Recession Protocol™ across all client accounts simultaneously
- Alternate strategies to avoid unnecessary tax impacts from Recession Protocol™

1. Does it Pay to Forecast the Business Cycle? A U.S. Update and an International Perspective, September 2016. James A Conover, PhD, David A. Dubovsky, PhD, Marilyn K. Wiley, PhD.

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## INVESTOR COACHING AND BEHAVIORAL FINANCE

Behavioral Finance is a field of study that seeks to explain why people make irrational financial decisions that hurt them. At Paragon, we have observed repeatedly that education, coaching, and reinforcement of successful investor behaviors not only improve returns but also reduce stress and worry. We provide this service through a series of ongoing outreach, including:

- Timely emails about the market, economy, current events and how they relate to portfolio performance
- Quarterly client information seminars with timely, updated data and economic forecasts
- Regular, one-on-one progress meetings to check up, measure progress, make changes, and reinforce successful investor behavior
- “Stress testing” your financial plan under various market conditions to allow you the confidence of knowing that your plan will work even if the market turns against you

## TAX PLANNING & TAX MINIMIZATION

No matter how well your investments do, if you give that extra return to Uncle Sam, it is wasted! Many retirees are surprised to see the impact of taxes on their retirement. Tax laws change often, affecting how to best generate retirement income. Our team stays abreast of tax changes to proactively plan for tax savings—not only for the current year but for many years into the future. These planning techniques may include:

- Tax efficient ETFs that do not generate taxable “phantom income” in your portfolio
- Proactive tax planning strategies such as Roth conversions, charitable RMD’s, tax harvesting, cost basis reset, wash sale avoidance, tax lot optimization, tax bracket “fill-up,” and others
- Optimizing the use of retirement accounts such as IRA’s, SEP IRA’s, Solo 401(k)’s, and others
- Proactive coordination with your CPA to project the likely impact of recommended strategies or take advantage of tax opportunities
- Tax-free income strategies as appropriate

Psychological factors account for **50-60% of investor underperformance.**<sup>1</sup>



Nearly **one out of every three dollars** spent by high-income retirees goes to taxes.<sup>2</sup>

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<sup>1</sup> Dalbar, QAIB - Quantitative Analysis of Investor Behavior, published annually by Dalbar.  
<sup>2</sup> Lincoln Financial Group - “The underrated impact of taxes on retirement” research study.

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## STRATEGIES TO PROTECT YOUR WEALTH

At Paragon, we not only help you grow your assets to protect from rising taxes, healthcare costs, and inflation, but we can also help organize your affairs in such a way that your assets are not unjustly taken away! We routinely make risk management recommendations to help you protect your assets against catastrophe, litigation, identity theft, errant family members, elder abuse, and many more risks of today's world. These strategies may include:

- Veterans benefits, Medicare supplement, and special needs planning as appropriate
- Identification of which assets may be at risk because of your profession, unexpected events, or improper titling, and coordination with an attorney as necessary
- Options for long-term care, elder care, assisted living, and planning for aging in place
- Insurance recommendations and referral to an appropriate provider (we do not sell insurance)

## SURVIVOR, SPECIAL NEEDS, AND ESTATE PLANNING

Proactively planning for your estate can be one of the most significant ways to help your loved ones avoid difficult financial decisions during a time of grief. By distilling complex ideas into simple language, we help you decide how you want your survivor plan or estate plan to look. Your attorney drafts the documents and provides legal counsel, and we help you execute the plan by aligning your financial assets with your intentions, including:

- Coordination of asset titling and beneficiary designations to avoid conflicts or extended probate
- Trust funding and other account titling as directed by your estate planning attorney
- Survivor planning using the Survivor Needs Analysis technique to allow a surviving spouse to determine their own lifestyle after the loss of a partner
- Specialized knowledge and referral resources to help you provide for loved ones who may not be capable of taking care of themselves or effectively managing an inheritance you leave behind
- Caring, professional assistance with financial matters for spouses and surviving family members after a client death





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# WHY PARAGON?

## OUR JOB IS TO MAKE YOUR JOB **OPTIONAL**

Full-Service Wealth Management requires a team of highly-specialized professionals working in a coordinated fashion to achieve your goals. No single advisor can perform the task of Full-Service Wealth Management.

### **KNOWLEDGEABLE TEAM OF CERTIFIED FINANCIAL PLANNER™ PROFESSIONALS**

By training, the CERTIFIED FINANCIAL PLANNER™ professional is ideally suited to coordinate all other specialists' actions on your behalf. Led by our managing partners, Jonathan Castle, MSFS, CFP®, and Michelle Ash, CFP®, RICP®, CASL®, each Paragon advisor maintains a minimum of a CFP® designation. To deliver our Full-Service Wealth Management approach, we work as a team, not as individual advisors. This collaborative approach of educated and experienced professionals allows each of us to individually focus on creating specialized knowledge to bring to the table as a part of an integrated team working on your behalf.

### **DEDICATED, HIGHLY-RESPONSIVE SERVICE EXPERIENCE**

We often hear about advisors failing to return phone calls or emails from clients, especially during times of market volatility or client emergencies. At Paragon, we consider this unacceptable; we pride ourselves on not only making ourselves available to respond to our clients but in providing comprehensive and proactive communication and education opportunities to help eliminate many of your underlying questions and concerns before they are ever even asked.



Jonathan Castle,  
MSFS, CFP®



Michelle Ash, CFP®,  
RICP®, CASL®



While you may not need all areas of our Full-Service Wealth Management, these services are provided to our clients without additional cost because we believe this comprehensive approach is necessary to truly uphold rigorous oversight and our professional obligation of service to you.

<b>SERVICE AND FEE COMPARISON</b> <b>HOW DOES YOUR CURRENT EXPERIENCE COMPARE?</b>		
	Paragon Wealth Strategies	Your Current Advisor
Form of compensation	Percentage of assets (beginning at 1.25% annually, decreasing with portfolio size)	
<b>Financial Planning for Life Decisions</b>	Yes	
• Goal-Setting, Monitoring, and Progress Tracking	Yes	
• “Can I Retire?” Analysis	Yes	
• Cash Flow Planning	Yes	
• Major Decisions and “What if” Scenario Planning	Yes	
<b>Retirement Income Planning</b>	Yes	
• Pension Analysis and Maximization	Yes	
• Social Security Optimization	Yes	
<b>Investment Optimization &amp; Cost Reduction</b>	Yes	
• Portfolio Analysis	Yes	
<b>Recession Protocol™</b>	Yes	
• Ongoing Portfolio Management	Yes	
• Proactively Trade to Defensive Portfolios at Recession Onset	Yes	
<b>Investor Coaching &amp; Behavioral Finance</b>	Yes	
• Timely Emails, Informational Seminars, and One-on-One Progress Meetings	Yes	
<b>Tax Planning and Minimization</b>	Yes	
<b>Strategies to Protect Your Wealth</b>	Yes	
• Insurance Review	Yes	
• Health Care Planning	Yes	
<b>Survivor, Special Needs, &amp; Estate Planning</b>	Yes	
• Asset Titling and Beneficiary Designations	Yes	
• Coordination with Attorneys, CPAs, etc.	Yes	
• Trust Funding, Gifting and Legacy Strategies	Yes	
• Survivor Needs Analysis	Yes	
<b>Fiduciary Duty</b>	Yes	
<b>Unbiased Advice (Not Influenced by Compensation)</b>	Yes	

## GETTING STARTED

**If you are paying investment management fees to an advisor, but are not receiving these services, we encourage you to explore how working with Paragon Wealth Strategies can benefit you. Call (904) 861-0093 or visit [WealthGuards.com](http://WealthGuards.com) to learn more today.**

Certified Financial Planner Board of Standards Inc. owns the certification marks CFP®, CERTIFIED FINANCIAL PLANNER™ and CFP® in the U.S., which it awards to individuals who successfully complete CFP Board's initial and ongoing certification requirements.

Past performance may not be indicative of future results. Different types of investments involve varying degrees of risk. Therefore, it should not be assumed that future performance of any specific investment or investment strategy (including the investments and/or investment strategies recommended and/or undertaken by Paragon Wealth Strategies, LLC ("Paragon"), or any non-investment related services, will be profitable, equal any historical performance level(s), be suitable for your portfolio or individual situation, or prove successful. Paragon Wealth Strategies, LLC is neither a law firm nor accounting firm, and no portion of its services should be construed as legal or accounting advice. Please remember that it remains your responsibility to advise Paragon, in writing, if there are any changes in your personal/financial situation or investment objectives for the purpose of reviewing/evaluating/revising our previous recommendations and/or services, or if you would like to impose, add, or to modify any reasonable restrictions to our investment advisory services. A copy of our current written disclosure statement discussing our advisory services and fees is available upon request. The scope of the services to be provided depends upon the needs of the client and the terms of the engagement.

A link to Paragon's Firm Brochure (Form ADV Part 2) can also be found on the SEC's website here:  
[https://www.adviserinfo.sec.gov/IAPD/Content/Common/crd\\_iapd\\_Brochure.aspx?BRCHR\\_VRSN\\_ID=481527](https://www.adviserinfo.sec.gov/IAPD/Content/Common/crd_iapd_Brochure.aspx?BRCHR_VRSN_ID=481527)



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