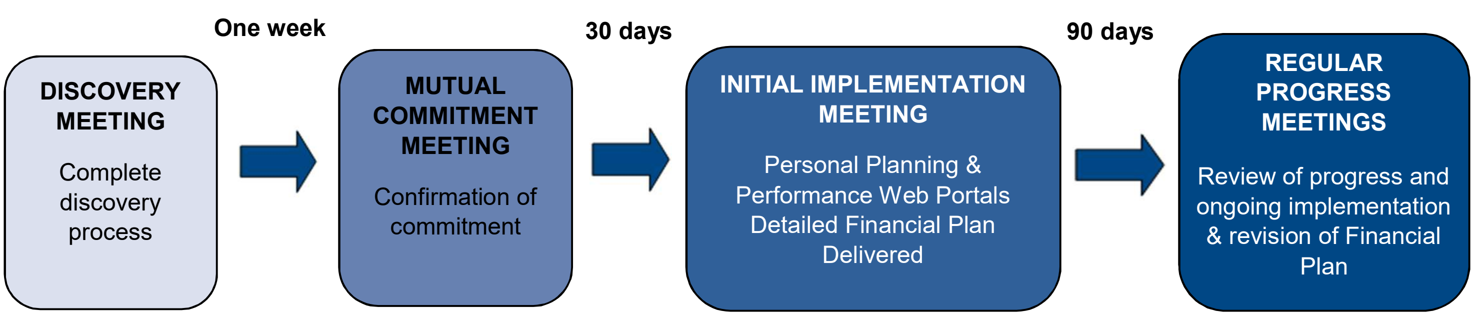
PARAGON WEALTH STRATEGIES



*Vanguard: “Quantifying Advisor Value” **CFA Institute: “Tax Alpha” ***U of North TX, U of L: “Does it Pay to Forecast Recessions?”

****DALBAR QAIB Annual Study

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CLIENT ON-BOARDING PROCESS

Thank you for taking the time to consider PARAGON Wealth Strategies, LLC, as your Wealth Management Partner. We are a boutique Retirement Planning & Wealth Management firm, and pride ourselves on providing a higher level of care, planning, and wealth management services than is typically available at other firms.

In order to provide this standard of care, we have developed a specific process for accepting and taking care of new clients. The process is explained below:

STEP 1: Discovery Meeting (COST: FREE - 90 minutes). In this meeting, we explore what is important to you about money. We get to know you, understand where you are now, where you want to go, and what challenges exist. We candidly assess our ability to add value compared to your other options. If we ***are*** the right firm for you - we will tell you and ask if you would like to proceed to STEP 2. If you would be better served elsewhere, we will refer you to the correct firm or institution based upon our experience and knowledge of the varying service models that exist in our industry.

STEP 2: Mutual Commitment Meeting (COST: FREE – 1 hour). In order to provide outstanding service to our clients, PARAGON only accepts clients who are want a long-term, win-win wealth management relationship. At this meeting, we commit to working together, review the agreed upon fees, design your investment strategy, and execute the documents to move accounts and begin working together. You are now officially a PARAGON client!

STEP 3: Initial Implementation Meeting (COST: Included – 90 min). In this meeting we account for all assets transferred and review your newly built portfolios! We introduce you to your private client portal and performance reporting system, and we unveil your "Living Financial Plan," updated daily, and available for your viewing 24 hours a day, 7 days per week. We share our observations and recommendations, update any information that is incorrect or out of date, and begin progress toward your most important goals and concerns.

STEP 4: Regular Progress Meetings (COST: Included – typically 90 minutes). Most clients meet with us 1-3 times per year, depending upon their needs. During these meetings we execute and follow-up on the Advanced Planning steps necessary to achieve your goals. Typically, these meetings address one or more of the services listed in the Wealth Management Calendar, such as investment portfolio adjustments, estate planning, health care planning, income planning, tax planning, or even charitable giving. Please see our service matrix for more information.