



Paradiem, LLC

Form ADV Part 2A – Disclosure Brochure

Effective: June 11, 2026

This Form ADV 2A (“Disclosure Brochure”) provides information about the qualifications and business practices of Paradiem, LLC (herein “Paradiem” or the “Advisor”). If you have any questions about the contents of this Disclosure Brochure or require information regarding Paradiem, please contact the Advisor at (985) 727-0770.

Paradiem 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 about Paradiem to assist you in determining whether to retain the Advisor.

Additional information about Paradiem and its Advisory Persons is available on the SEC’s website at www.adviserinfo.sec.gov by searching with the Advisor’s firm name or CRD# 158200.

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Item 2 – Material Changes

Form ADV 2 is divided into two parts: *Part 2A* and *Part 2B*. *Part 2A* (the “Disclosure Brochure”) provides information about a variety of topics relating to an Advisor’s business practices and conflicts of interest. *Part 2B* (the “Brochure Supplement”) provides information about Advisory Persons of Paradiem. For convenience, the Advisor has combined these documents into a single disclosure document.

Paradiem believes that communication and transparency are the foundation of its relationship and continually strive to provide you with complete and accurate information at all times. Paradiem encourages all current and prospective clients to read this Disclosure Brochure and discuss any questions you may have with the Advisor.

Material Changes

The following material changes have been made to this Disclosure Brochure since the annual amendment filing on 1/30/2025:

- The Advisor has individuals affiliated with Impact Kingdom Group, LLC. Please see Item 10 for additional information.
- The Advisor is no longer affiliated with Halcyon Digital Asset Advisors, LLC/Halcyon Digital Asset Advisors GP
- The Advisor is no longer affiliated with OxLot Capital.
- The Advisor no longer requires a minimum investment management fee of \$4,000 per year.
- The Advisor has amended Item 17 to reflect the use of Broadridge Investor Communication Solutions as a proxy voting vendor.

Future Changes

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

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 with the Advisor’s firm name or CRD# 158200. You may also request a copy of this Disclosure Brochure at any time by contacting the Advisor at (985) 727-0770.

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Item 4 – Advisory Services

Paradiem, LLC (herein “Paradiem” or the “Advisor”) is a registered investment advisor with the U.S. Securities and Exchange Commission (“SEC”). The Advisor is organized as a limited liability company (“LLC”) under the laws of the State of Louisiana. The Advisor was established as a registered investment advisor in 2011. Effective January 1, 2022 the Advisor became a wholly owned subsidiary of Paradiem Holding Company, LLC, which is owned by Eric L. Dunavant (President).

This Disclosure Brochure provides information regarding the qualifications, business practices, and the advisory services provided by Paradiem, including asset management and insurance.

Paradiem offers asset management and financial consulting services to individuals, high net worth individuals, families, and charitable organizations (each referred to as a “Client”).

The Advisor serves as a fiduciary to Clients, as defined under the applicable laws and regulations. As a fiduciary, the Advisor upholds a duty of loyalty, fairness and good faith towards each Client and seeks to mitigate potential conflicts of interest. Paradiem’s fiduciary commitment is further described in the Advisor’s Code of Ethics. For more information regarding the Code of Ethics, please see Item 11 – Code of Ethics, Participation or Interest in Client Transactions and Personal Trading.

Personal Financial Planning and Consulting Services

Personal / Family Planning (Family Capital Architecture)

Paradiem offers services to help coordinate the various aspects of your family’s finances along with your family relationships. Paradiem seeks to serve families in a role similar to that of a Chief Financial Officer. The following areas are addressed depending on the needs and complexities of each family.

Family Capital Gap Analysis -

Identify Goals: Written goals and intentions.

Charitable Giving: Highlight organizations where you choose to give and identify increased charitable giving capacity.

Family: Review and provide current family health insight.

Tax Review: Review prior 2 years tax returns and determine tax minimization opportunities.

Estate Review: Review of current legal documents and outline your current estate plan.

Investments: Review holdings and performance, and audit for values-based investments.

Business: Identify organizational opportunities within Leadership, Operations, Personnel, Finance, and Sales

Family Capital Gap Analysis Presentation: Review and explanation of what you currently have in place and how your current plan accomplishes your newly documented goals and intentions.

Family Capital Blueprint (ongoing) -

Clarity of Goals: Generational Impact Retreat, Written goals and intentions, annual review and update.

Trusted Advisor: Listening ear, prioritize your needs/desires, quick response to calls/emails, your advocate.

Charitable Giving: Annual giving optimization, Kingdom Impact Retreat, creation of Your Giving Story, develop giving strategies, identify giving passions.

Collaboration: Coordinate your team of advisors, discuss planning with advisors, quarterback your planning team.

Family: Develop family values, develop family motto, facilitate family meetings, create family letters, include family in charitable giving, improve communication, strengthen relationships, intentional conversations, family health insight, give children a voice.

Family: Develop family values, develop family motto, create family letters, create a plan to include family in charitable giving, improve communication, strengthen relationships, intentional conversations, family health insight, give children a voice.

Events: Exclusive access to Paradiem events and unique access to our Paradiem community.

Tax Planning: Review tax returns (prepared by your CPA), annual tax planning, capital gains minimization.

Estate Planning: Create estate plan, written legal guidelines, review legal documents (prepared by your Attorney), drive execution of legal documents.

Implementation: Facilitate implementation of plan, accountability with action items, coordinate and monitor strategies.

Business: Business sale strategies, succession planning, alignment with personal planning.

Investments: Review holdings and performance, align investments with planning, audit for values-based investments (if desired).

Annual Reviews: Discuss ideal outcomes, implement ideal outcomes, update plan, implement plan changes, 98-Point Checklist.

Planning or consulting services may also encompass one or more areas of specific need, including but not limited to, investment planning, retirement planning, personal savings, education savings and other areas of a Client's financial situation. The Advisor may provide guidance on any type of security, depending on the needs, goals, financial situation and current positions held by a Client. The Advisor may also provide guidance on non-securities investment products, as appropriate.

Financial planning and consulting recommendations pose a conflict between the interests of the Advisor and the interests of the Client. For example, the Advisor has an incentive to recommend that Clients 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 amount of advisory fees paid to the Advisor. This causes a conflict of interest; to mitigate this conflict Clients always have the right to choose to implement any recommendation with any broker-dealer or insurance agency. Clients always have the right to decide whether to implement any recommendations made by the Advisor or maintain an ongoing relationship with the Advisor. If the Client elects to implement on any of the recommendations made by

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the Advisor, the Client always has the right to execute the transaction through another advisor. The Investment Advisor Representatives (herein “Advisory Persons”) will typically receive commissions for the implementation of recommendations for insurance transactions, in their separate capacity as insurance professionals.

Investment Management Services

Paradiem provides customized investment advisory solutions for its Clients. This is achieved through continuous personal Client contact and interaction while providing discretionary and non-discretionary investment management and consulting services. Paradiem works with each Client to identify their investment goals and objectives as well as risk tolerance and financial situation to create a portfolio strategy. Paradiem constructs portfolios with individual equity securities, exchange-traded funds (“ETFs”), individual fixed income securities and mutual funds to achieve the Client’s investment goals. For certain Clients, the Advisor may recommend investment in Class F-2 shares offered through American Funds Services (“AFS”), a low cost mutual fund option, which do not include 12(b)-1 fees. Paradiem’s investment approach is 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. Paradiem 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 the acceptance by the Advisor. The Advisor may retain other types of investments from the Client’s legacy portfolio due to fit with the overall portfolio strategy, tax-related reasons, or other reasons as identified between the Advisor and the Client.

Paradiem evaluates and selects ETFs and mutual funds for inclusion in Client portfolios only after applying their internal due diligence process. Paradiem may recommend, on occasion, redistributing investment allocations to diversify the portfolio. Paradiem 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. Paradiem 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.

Prior to rendering investment advisory services, Paradiem will ascertain, in conjunction with the Client, the Client’s financial situation, risk tolerance, and investment objective[s]. Paradiem will provide investment advisory and related services. At no time will Paradiem accept or maintain custody of a Client’s funds or securities. All Client assets will be managed within their designated account[s] at the Custodian, pursuant to the Client investment advisory agreement.

Prior to engaging Paradiem to provide investment advisory services, each Client is required to enter into one or more advisory agreements with the Advisor that define the terms, conditions, authority and responsibilities of the Advisor and the Client.

At no time will Paradiem accept or maintain custody of a Client's funds or securities, except for the limited authority as outlined in Item 15 – Custody. All Client assets will be managed within the designated account[s] at the Custodian, pursuant to the terms of the advisory agreement. Please see Item 12 – Brokerage Practices.

These services may include:

- Establishing an Investment Strategy – Paradiem, in connection with the Client, will develop a strategy that seeks to achieve the Client's goals and objectives.
- Asset Allocation – Paradiem 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 – Paradiem will develop a portfolio for the Client that is intended to meet the stated goals and objectives of the Client.
- Investment Management and Supervision – Paradiem will provide investment management and ongoing oversight of the Client's investment portfolio.

Retirement Plan Accounts – When deemed to be in the Client's best interest, the Advisor will recommend that a Client roll over its retirement plan account into an account managed by the Advisor. In such instances, the Advisor will serve as an investment fiduciary as that term is defined under The Employee Retirement Income Security Act of 1974 ("ERISA"). Such a recommendation creates a conflict of interest as the Advisor will earn a new (or increase its current) advisory fee as a result of the rollover. No client is under any obligation to roll over retirement plan assets to an account managed by the Advisor.

Paradiem does manage a wrap fee program. For certain Clients, the Advisor will include the securities transaction fees together with investment advisory fees to provide the Client with a single, bundled fee structure. Including these fees into a single asset-based fee is considered a "Wrap Fee Program". The Advisor customizes its investment management services for its Clients. The Advisor sponsors the Paradiem Wrap Fee Program solely as a supplemental disclosure regarding the combination of fees. Depending on the level of trading required for the Client's account[s] in a particular year, the Client may pay more or less in total fees than if the Client paid its own transaction fees. Please see Appendix 1 – Wrap Fee Program Brochure, which is included as a supplement to this Disclosure Brochure.

As of December 31, 2025, the Advisor manages \$483,429,554 in Client assets, \$476,028,982 of which are managed on a discretionary basis and \$7,400,572 on a non-discretionary basis.

In addition, as of December 31, 2025, the Advisor also has \$1,395,108,455 in assets under advisement (“AUA”), attestable to ongoing consulting services provided to Clients of the Advisor. 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 Paradiem and the Client.

A. Fees for Advisory Services

Planning and Consulting Services

Planning engagements are typically offered on a fixed fee per engagement that is based on the complexity and duration of the planning services provided. An estimate of the duration and work effort will be determined prior to establishing the advisory relationship. Planning fees may be negotiable at the sole discretion of the Advisor.

In certain instances, Clients may be offered an hourly fee for financial planning and consulting services at a rate of up to \$500 per hour.

The Advisor’s fee is exclusive of, and in addition to, 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.

Paradiem’s Planning and Consulting Services are completed and offered in two levels of service, based on a fixed, negotiated retainer fee (as listed below). Fees are determined based on the complexity of the Client’s situation and the anticipated effort and duration associated with the scope of work. All fees will be presented to the client BEFORE engagement of the relationship to ensure that all parties are in agreement to the scope of the work.

Personal Financial Planning & Consulting Services (Family Capital Architecture)	Monthly Fee Rate	Annual Fee Rate
Family Capital Gap Analysis	5 basis points (.05%) of net worth one time (Minimum: \$500 / Maximum: \$6,500)	N/A
Family Capital Blueprint - Year One	20 basis points (.20%) of total net worth (Billed Monthly) (Minimum monthly fee: \$500 / Maximum monthly fee: \$6,500)	\$78,000

Family Capital Blueprint - Year Two +	10 basis points (.10%) of total net worth (Billed Monthly) (Minimum monthly fee: \$350 / Maximum monthly fee: \$4,500)	\$54,000
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Fees are charged monthly, in advance, or in advance of the engagement, pursuant to the terms of the agreement.

Investment Management Services

Investment advisory fees are paid in advance of each month, pursuant to the terms of the investment advisory agreement. Investment advisory fees are based on the market value of assets under management at the end of the last business day of the preceding month.

Investment advisory fees are based on investment program[s] in which the Client's account[s] are invested and are based on the following tiered schedule:

Assets Under Management	Annual Rate (%)
Up to \$1,000,000	1.50%
\$1,000,001 to \$5,000,000	1.25%
\$5,000,001 to \$10,000,000	1.00%
\$10,000,001 to \$30,000,000	0.75%
Over \$30,000,000	0.50%

The investment advisory fee in the first month of service is prorated to the inception date of the account[s] to the end of the first month. 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 the Advisor. All securities held in accounts managed by Paradiem will be independently valued by the Custodian. Paradiem will conduct periodic reviews of the Custodian's valuations to ensure accurate billing.

Depending on the unique and particular complexities of a Client's financial situation, the Advisor may also offer investment management services based on a fixed annual fee arrangement. The total annual fee is determined on a case-by-case basis. Factors considered in setting the fixed-fee generally include the complexity of the Client's financial situation, level of investable assets, and estimated time involved. Other factors considered include the number of household members, number and type of accounts, life stage, business interests, real estate ownership, trust arrangements, etc. Fixed fees are intended to be competitive with what the Client might expect to pay under an "assets under management" (AUM) approach (assuming all investable assets were managed).

B. Fee Billing

Financial Planning and Consulting Services

Financial planning and consulting fees are invoiced by the Advisor and are due in advance of services rendered. Clients are to pay these fees on a monthly basis. The Advisor will not collect fees that are greater than \$1,200 if the services will be provided six months or more in the future. For annual retainers, the Advisor will bill in advance for services that will be completed in less than six months. Supplemental billing may be required during the year pursuant to the terms of the financial planning and consulting agreement.

Wealth counseling assessment fees are invoiced by the Advisor and are due in advance of services rendered.

Clients may incur certain fees or charges imposed by third parties, other than Paradiem, in connection with recommendations made to the Client. The Client is responsible for all such fees.

Investment Management Services

Investment advisory fees are calculated by the Custodian or delegate and deducted from the Client's account[s]. The Client shall instruct the Custodian to automatically deduct the investment advisory fee from the Client's account[s] for each billing period and pay the investment advisory fee[s] to the Advisor. The amount due is calculated by applying the quarterly rate (annual rate divided by 365/366) to the total assets under management with Paradiem at the beginning of each month. Clients will be provided with a statement, at least quarterly, from the Custodian reflecting deduction of the investment advisory fee. It is the responsibility of the Client to verify the accuracy of these fees as listed on the Custodian's brokerage statement as the Custodian does not assume this responsibility. Clients provide written authorization permitting advisory fees to be deducted by Paradiem directly from their account[s] held by the Custodian as part of the investment advisory agreement and separate account forms provided by the Custodian.

C. Other Fees and Expenses

Clients may incur certain fees or charges imposed by third parties in connection with investments made on behalf of the Client's account[s]. Paradiem includes securities transactions costs as part of its overall investment advisory fee through the Paradiem Wrap Fee Program. Securities transaction fees for Client-directed trades may be charged back to the Client. Please see Item 4.D. above as well as Appendix 1 – Wrap Fee Program Brochure. The inclusion of securities transaction fees into a single bundled fee may cost the Client more or less than if paid separately.

In addition, all fees paid to Paradiem for investment advisory services are separate and distinct from the expenses charged by mutual funds and ETFs 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

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and account reporting), and a possible distribution fee. A Client may be able to invest in these products directly, without the services of Paradiem, but would not receive the services provided by Paradiem which are designed, among other things, to assist the Client in determining which products or services are most appropriate for each Client's financial situation and objectives. Accordingly, the Client should review both the fees charged by the fund[s] and the fees charged by Paradiem to fully understand the total fees to be paid. Please refer to Item 12 – Brokerage Practices for additional information.

D. Advance Payment of Fees and Termination

Planning and Consulting Services

Either party may terminate a planning or consulting agreement at any time by providing written notice to the other party. In addition, the Client may also terminate the advisory agreement within five (5) business days of signing the Advisor's agreement at no cost to the Client. After the five-day period, the Client will incur charges for bona fide advisory services rendered to the point of termination and such fees will be due and payable by the Client. Refunds will be given on a pro-rata basis. The agreement for planning services is effectively terminated upon the presentation of the plan or specific deliverables included in the agreement.

Investment Management Services

Paradiem is compensated for its services in advance of the month in which investment advisory services are rendered. Either party may request to terminate the investment advisory agreement with Paradiem, at any time, by providing advance written notice to the other party. In addition, the Client may also terminate the investment advisory agreement within five (5) business days of signing the Advisor's agreement at no cost to the Client. After the five-day period, the Client will incur charges for bona fide advisory services rendered to the point of termination and such fees will be due and payable by the Client. Upon termination, the Advisor will refund any unearned, prepaid investment advisory fees from the effective date of termination to the end of the month. The Client's investment advisory agreement with the Advisor is non-transferable without the Client's prior consent.

E. Compensation for Sales of Securities

Paradiem 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.

Insurance Agency Affiliations

Paradiem is also a licensed insurance agency and certain Advisory Persons are licensed as insurance professionals. Paradiem will earn commission-based compensation for selling insurance products, including insurance products sold to Clients. Insurance commissions earned by Paradiem are separate and in addition to advisory fees. This practice presents a conflict of interest as Advisory Persons and members of Paradiem's management have an incentive to recommend insurance products for the purpose of generating commissions and revenue rather than solely based on Client needs. Paradiem will

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never earn both a commission and an ongoing advisory fee on the same assets. Additionally, Clients are under no obligation to purchase insurance products through any Advisory Person or Paradiem. Please see Item 10 – Other Financial Industry Activities and Affiliations.

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

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

Paradiem offers asset management and financial consulting services to individuals, high net worth individuals, families, and charitable organizations. Paradiem generally does not impose a minimum account size for establishing an asset management relationship.

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

Paradiem primarily employs a fundamental analysis method in developing investment strategies for its Clients. Research and analysis from Paradiem 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.

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.

As noted above, Paradiem generally employs a long-term investment strategy for its Clients, as consistent with their financial goals. Paradiem 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, Paradiem 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.

Investing in securities involves certain investment risks. Securities may fluctuate in value or lose value. Clients should be prepared to bear the risk of loss. Paradiem 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. More details on the Advisor's review process are included in Item 13.

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[s]. 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. Following are some of the risks associated with the Advisor's investment approach.

Market Risks

The value of a Client's holdings may fluctuate in response to events specific to companies or markets, as well as economic, political, or social events in the U.S. and abroad. This risk is linked to the performance of the overall financial markets.

Equity (Stock) Risks

Common stocks are subject to general stock market fluctuations and to volatile increases and decreases in value as market confidence and perception of their issuers change. There is also a certain level of company or industry specific risk that is inherent in each investment. There is the risk that the company will perform poorly or have its value reduced based on factors specific to the company or its industry,

ETF Risks

The performance of ETFs is subject to market risk, including the possible loss of principal. The price of the ETFs will fluctuate with the price of the underlying securities that make up the funds. In addition, ETFs have a trading risk based on the loss of cost efficiency if the ETFs are traded actively and a liquidity risk if the ETFs have a large bid-ask spread and low trading volume. The price of an ETF fluctuates based upon the market movements and may dissociate from the index being tracked by the ETF or the price of the underlying investments. An ETF purchased or sold at one point in the day may have a different price than the same ETF purchased or sold a short time later.

Mutual Fund Risks

The performance of mutual funds is subject to market risk, including the possible loss of principal. The price of the mutual funds will fluctuate with the value of the underlying securities that make up the funds.

The price of a mutual fund is typically set daily therefore a mutual fund purchased at one point in the day will typically have the same price as a mutual fund purchased later that same day.

Real Estate Investment Trusts (“REITs”)

Investing in Real Estate Investment Trusts (“REITs”) involves certain distinct risks in addition to those risks associated with investing in the real estate industry in general. Equity REITs may be affected by changes in the value of the underlying property owned by the REITs, while mortgage REITs may be affected by the quality of credit extended. REITs are subject to heavy cash flow dependency, default by borrowers and self-liquidation. REITs, especially mortgage REITs, are also subject to interest rate risk (i.e., as interest rates rise, the value of the REIT may decline).

Fixed Income Risks

Fixed Income Securities are subject to specific risks, including the following: (1) interest rate risks, i.e. the risk that bond prices will fall if interest rates rise, and vice versa, the risk depends on two things, the bond's time to maturity, and the coupon rate of the bond. (2) reinvestment risk, i.e. the risk that any profit gained must be reinvested at a lower rate than was previously being earned, (3) inflation risk, i.e. the risk that the cost of living and inflation increase at a rate that exceeds the income investment thereby decreasing the investor's rate of return, (4) credit default risk, i.e. the risk associated with purchasing a debt instrument which includes the possibility of the company defaulting on its repayment obligation, (5) rating downgrades, i.e. the risk associated with a rating agency's downgrade of the company's rating which impacts the investor's confidence in the company's ability to repay its debt and (6) Liquidity Risks, i.e. the risk that a bond may not be sold as quickly as there is no readily available market for the bond.

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 Paradiem or any of its management persons. Paradiem and its Supervised Persons value the trust Clients place in the Advisor. The Advisor encourages Clients to perform the requisite due diligence on any advisor or service provider that the Client engages. The backgrounds of the Advisor and its Advisory Persons are available on the Investment Adviser Public Disclosure website at www.adviserinfo.sec.gov by searching with the Advisor's firm name or CRD# 158200.

Item 10 – Other Financial Industry Activities and Affiliations

Insurance Agency Affiliations

Paradiem also serves as a licensed insurance agency, and as such, may offer insurance products on a commission basis. The Advisor shall generally introduce the Client to an unaffiliated insurance agency to

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manage the insurance process. The Advisor shall receive a portion of the insurance commission earned by the unaffiliated insurance agency. No client shall be under any obligation to purchase any insurance products from the Advisor or such introduced insurance agency. The recommendation by an Advisory Person that a Client purchase an insurance product presents a conflict of interest, as the receipt of commissions may provide an incentive to recommend insurance products based on commissions to be received, rather than based on a particular Client's need. Clients are reminded that they remain free to purchase insurance products through other insurance agencies.

Impact Kingdom Group, LLC

The Advisor is affiliated through common control and ownership with Impact Kingdom Group, LLC. Impact Kingdom Group LLC, through one or more subsidiaries, including the Advisor, acts as manager to Impact Kingdom Fund. Due to the affiliation between the Advisor and Impact Kingdom Group, LLC, owners of the Advisor may benefit financially in their individual capacity if Clients invest into Impact Kingdom Fund. As a result, the Advisor may have an incentive to invest or recommend that Clients invest into Impact Kingdom Fund.

Certain Clients of the Advisor may invest in Impact Kingdom Fund managed by Impact Kingdom Group, LLC and/or such other to-be-formed subsidiaries of Impact Kingdom Group, LLC (Affiliated Private Funds). In these instances, Clients will pay fees in respect of their investments in such Affiliated Private Funds in accordance with the offering documents of such funds, which will be in addition to the advisory fees payable to the Advisor. Clients should refer to the offering documents for the fees and expenses paid or incurred in connection with an investment in any such Affiliated Private Fund. Prior to recommending that a Client invest in an Affiliated Private Fund, the Advisor is required to evaluate and determinate that such recommendation aligns with the Client's investment needs and objectives. [In addition, the Advisor will provide additional disclosure information to each Client, which will include relevant details regarding material financial interests and compensation surrounding an investment in Affiliated Private Funds]. There is no requirement for the Advisor to recommend any Affiliated Private Fund to Clients, nor are Clients obligated to invest in the Affiliated Private Funds.

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

Paradiem has implemented a Code of Ethics that defines the Advisor's fiduciary commitment to each Client. This Code of Ethics applies to all persons associated with Paradiem ("Supervised Persons"). The Code of Ethics was developed to provide general ethical guidelines and specific instructions regarding the Advisor's duties to the Client. Paradiem and its Supervised Persons owe a duty of loyalty, fairness, and good faith towards each Client. It is the obligation of Paradiem associates 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 the Code of Ethics, please contact the Advisor at (985) 727-0770.

Paradiem allows Supervised Persons to purchase or sell the same securities that may be recommended to and purchased on behalf of Clients. Paradiem 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. Paradiem does not have a material interest in any securities traded in Client accounts.

Paradiem allows Supervised Persons to purchase or sell the same securities that may be recommended to and purchased on behalf of Clients. Owning the same securities that are recommended (purchase or sell) to Clients presents a conflict of interest that, as fiduciaries, must be disclosed to Clients and mitigated through policies and procedures. As noted above, the Advisor has adopted the Code to address insider trading (material non-public information controls); gifts and entertainment; outside business activities and personal securities reporting. When trading for personal accounts, Supervised Persons have a conflict of interest when trading in the same securities. The fiduciary duty to act in the best interest of its Clients can 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 Paradiem requiring reporting of personal securities trades in order to determine that the Advisory Persons is not putting the Client into a disadvantage and adhering to the policies and procedures by its Supervised Persons for review by the CCO, pursuant to its Code of Ethics. The Advisor has also adopted written policies and procedures to detect the misuse of material, non-public information. In addition, the Code of Ethics governs Gifts and Entertainment given by and provided to the Advisor, outside employment activities of employees, Employee reporting, sanctions for violations of the Code of Ethics, and records retention requirements for various aspects of the Code of Ethics.

Paradiem allows Supervised Persons to purchase or sell the same securities that may be recommended to and purchased on behalf of Clients. The Advisor and its affiliated persons often trade alongside its Clients and will often include trades for the accounts of affiliated persons at the same time as its Clients. **At no time, will Paradiem or any Supervised Persons of Paradiem, transact in any security to the detriment of any Client.**

Item 12 – Brokerage Practices

Paradiem does not have discretionary authority to select the broker-dealer/custodian for custody and execution services. The Client will engage the broker-dealer/custodian (herein the "Custodian") to safeguard Client assets and authorize Paradiem to direct trades to the Custodian as agreed upon in the wealth management agreement.

The Advisor typically recommends that Clients establish their account[s] at Charles Schwab & Co., Inc. ("Schwab"), a FINRA-registered broker-dealer and member SIPC. Clients are not obligated to use the recommended Custodian and will not incur any extra fee or cost from the Advisor associated with using a custodian not recommended by Paradiem. Schwab will serve as the Client's "qualified custodian".

Paradiem maintains an institutional relationship with Schwab, whereby the Advisor receives economic benefits. Please see Item 14 – Client Referrals and Other Compensation below.

Paradiem may also recommend that Clients establish their account[s] at Mutual Securities, Inc. (“Mutual Securities”), a FINRA-registered broker-dealer and member SIPC. Clients are not obligated to use the recommended Custodian and will not incur any extra fee or cost from the Advisor associated with using a custodian not recommended by Paradiem. Mutual Securities will serve as the Client’s “qualified custodian”. Paradiem maintains an institutional relationship with Mutual Securities, whereby the Advisor receives economic benefits from Mutual Securities. Please see Item 14 below.

In addition, the Advisor may recommend that a Client establish their account[s] directly with a mutual fund company. For Client accounts established to invest in AFS Fund Class F-2 shares, American Funds Services will act as the transfer agent for the fund.

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

1. Soft Dollars - Soft dollars are programs offered by broker-dealers/custodians whereby an advisor enters into an agreement to place security trades with a broker-dealer/custodian in exchange for research and other services. Paradiem receives soft dollar economic benefits from Schwab (Please see Item 14). Clients should be aware that the receipt of economic benefits from a Custodian creates a conflict of interest since these benefits may influence the Advisor's recommendation of the Custodian over one that does not furnish similar software, systems support, or services. To mitigate this conflict of interest the benefits received by the Advisor or its Advisory Persons through participation in the program do not depend on the amount of brokerage transactions directed to the Custodian. As part of its fiduciary duties to clients, the Advisor at all times puts the interests of its Clients first.

2. Brokerage Referrals - Paradiem does not receive any compensation from any third party in connection with the recommendation for establishing an account.

3. Directed Brokerage - The Advisor does not utilize directed brokerage and the Client has the ability to choose whom they utilize for a Custodian. If a client engages a Custodian other than Schwab the Advisor's ability to aggregate a trade may be negated.

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 the order, 3) difficulty of execution, 4) confidentiality and 5) skill required of the Custodian.

Paradiem will execute its transactions through the Custodian as authorized by the Client. Paradiem may 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

Securities in Client accounts are monitored regular and continuous basis, at least monthly by Eric Dunavant, President of the Advisor. Formal reviews are generally conducted at least annually.

In addition to the investment monitoring each Client account shall be internally 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[s]. The Client is encouraged to notify Paradiem 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.

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 or the Custodian may also provide Clients with periodic reports regarding their holdings, allocations, and performance.

Item 14 – Client Referrals and Other Compensation

Paradiem may refer Clients to various unaffiliated, non-advisory professionals (e.g. attorneys, accountants, estate planners) to provide certain financial services necessary to meet the goals of its Clients. Paradiem does not receive compensation for these referrals. Likewise, Paradiem may receive non-compensated referrals of new Clients from various third-parties.

Participation in Institutional Advisor Platform

As disclosed under Item 12, above, the Advisor has established an institutional relationship with Schwab through its "Schwab Advisor Services" unit, a division of Schwab dedicated to serving independent advisory firms like Paradiem. As a registered investment advisor participating on the Schwab Advisor Services platform, Paradiem receives access to software and related support without cost because the Advisor renders investment management services to Clients that maintain assets at Schwab. Services provided by Schwab Advisor Services benefit the Advisor and many, but not all services provided by Schwab will benefit Clients. 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 conflict of interest since these benefits can influence the Advisor's

recommendation of Schwab over a custodian that does not furnish similar software, systems support, or services.

Services that Benefit the Client – Schwab’s institutional brokerage services include access to a broad range of investment products, execution of securities transactions, and custody of Client’s funds and securities. Through Schwab, the Advisor may be able to access certain investments and asset classes that the Client would not be able to obtain directly or through other sources. Further, the Advisor may be able to invest in certain mutual funds and other investments without having to adhere to investment minimums that might be required if the Client were to directly access the investments.

Services that May Indirectly Benefit the Client – Schwab provides participating advisors with access to technology, research, discounts and other services. In addition, the Advisor receives duplicate statements for Client accounts, the ability to deduct advisory fees, trading tools, and back-office support services as part of its relationship with Schwab. These services are intended to assist the Advisor in effectively managing accounts for its Clients but may not directly benefit all Clients.

Services that May Only Benefit the Advisor – Schwab also offers other services and financial support to Paradiem that may not benefit the Client, including: educational conferences and events, financial start-up support, consulting services and discounts for various service providers. Additionally, Schwab has agreed to pay for certain services rendered by third parties for which the Advisor would otherwise have to pay. This amount is covered once the value of Client assets in accounts at Schwab reaches a certain size. Clients do not pay more for assets maintained at Schwab as a result of these arrangements. However, the Advisor does benefit from the arrangement because the cost of these services would otherwise be borne directly by the Advisor. Access to these services and financial support creates a financial incentive for the Advisor to recommend Schwab, which results in a conflict of interest. Paradiem believes, however, that the selection of Schwab as Custodian is in the best interests of its Clients. Clients should consider these conflicts of interest when selecting a custodian.

Participation in Institutional Advisor Platform

Paradiem has established an institutional relationship with Mutual Securities (“Custodian”) to assist the Advisor in managing Client account[s]. Access to the Mutual Securities platform is provided at no charge to the Advisor. The Advisor receives access to software and related support without cost because the Advisor renders investment management services to Clients that maintain assets at Mutual Securities. 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.

Insurance Company

Paradiem, LLC
510 N Jefferson, Covington, LA 70433
Phone: (985) 727-0770

As noted in Item 10, Paradiem also serves as an insurance company, where the Advisor may recommend to Clients the purchase of certain insurance products. Paradiem will benefit from any revenue generated from the sale of a recommended insurance product.

Compensation for Client Referrals

Certain Clients may be referred to Paradiem by either an affiliated or unaffiliated party (herein "Promoter") and receive, directly or indirectly, compensation for the Client referral. In such instances, Paradiem will compensate the Promoter a fee in accordance with Rule 206(4)-1 of the Advisers Act and any corresponding state securities requirements. Any such compensation shall be paid solely from the investment advisory fees earned by Paradiem, and shall not result in any additional charge to the Client.

Item 15 – Custody

The Advisor is authorized to deduct its advisory fees from the Clients account[s] at the custodian. The Client must place their assets with a "qualified custodian." The Client is required to engage the to retain all funds and securities and direct Paradiem to utilize that Custodian for securities transactions in the account[s]. The Client should review statements provided by the Custodian, as the Custodian does not perform this review. For more information about custodians and brokerage practices, see Item 12 – Brokerage Practices.

If the Client gives Paradiem the authority to move money from one account to another account, Paradiem may have custody of those assets. In order to avoid additional regulatory requirements, the Custodian and Paradiem have adopted safeguards to ensure that all money movements are completed in accordance with the Client's instructions.

Item 16 – Investment Discretion

Paradiem typically 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. These purchases or sales are subject to specified investment objectives, guidelines, or limitations previously set forth by the Client and agreed to by Paradiem. 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 Paradiem will be in accordance with each Client's investment objectives and goals.

Item 17 – Voting Client Securities

Paradiem accepts proxy-voting responsibility for securities held in Client accounts when provided by the Client. The advisory agreement between Paradiem and the Client will generally specify whether or not Paradiem has the authority to vote proxies on behalf of a particular Client.

Paradiem has engaged Broadridge Investor Communication Solutions, Inc (“Broadridge”), a third-party, independent proxy advisory firm, to vote proxies in order to mitigate risks involved with any conflicts of interest that might otherwise arise in the voting of Client proxies. Although Paradiem expects to vote proxies according to Broadridge’s recommendations, certain issues may need to be considered on a case-by-case basis due to the diverse and continually evolving nature of corporate governance issues. If such cases should arise, then Paradiem will devote appropriate time and resources to consider those issues.

Proxy Voting Policy and Procedures

Paradiem shall vote proxies in the best interest of its Clients and shall not subrogate the Client’s interest to its own. Paradiem monitors corporate actions through the Custodian. Paradiem receives notice of upcoming proxy votes, meeting and record dates, and other information on upcoming corporate actions by companies in which Paradiem Clients are shareholders. Clients may request a copy of Paradiem’s proxy voting records free of charge by contacting Paradiem.

Conflicts of Interest in the Voting Process

On occasion, a conflict of interest may exist between the Advisor and the client regarding the outcome of certain proxy votes. In such cases, the Advisor is committed to resolving the conflict in the best interest of the Clients before voting for the proxy in question.

Client Direction of Voting

Although most of Paradiem’s Clients for whom the Advisor votes proxies authorize Paradiem to vote in accordance with its proxy voting policy, a Client may request that the Advisor votes its proxies in accordance with a different policy. The Advisor will try to accommodate such requests.

In addition, a Client may direct Paradiem to votes its securities in a particular way on a particular proposal, and the Advisor will seek to do so, assuming timely receipt of the instruction.

Item 18 – Financial Information

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

Paradiem, LLC
510 N Jefferson, Covington, LA 70433
Phone: (985) 727-0770



Paradiem, LLC

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

Effective: June 11, 2026

This Form ADV2A - Appendix 1 ("Wrap Fee Program Brochure") provides information about the qualifications and business practices for Paradiem, LLC ("Paradiem" or the "Advisor") services when offering services pursuant to a wrap program. This Wrap Fee Program Brochure shall always be accompanied by the Paradiem Disclosure Brochure, which provides complete details on the business practices of the Advisor. If you did not receive the complete Paradiem Disclosure Brochure or you have any questions about the contents of this Wrap Fee Program Brochure or the Paradiem Disclosure Brochure, please contact the Advisor at (985) 727-0770.

Paradiem 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 about Paradiem to assist you in determining whether to retain the Advisor.

Additional information about Paradiem and its Advisory Persons is available on the SEC's website at www.adviserinfo.sec.gov by searching with our firm name or our CRD# 158200.

Paradiem, LLC
510 N Jefferson, Covington, LA 70433
Phone: (985) 727-0770

Item 2 – Material Changes

Form ADV 2 – Appendix 1 provides information about a variety of topics relating to an Advisor’s business practices and conflicts of interest. In particular, this Wrap Fee Program Brochure discusses wrap fee programs offering by the Advisor.

Material Changes

The following material changes have been made to this Disclosure Brochure since the annual amendment filing on 1/30/2025:

- The Advisor has individuals affiliated with Impact Kingdom Group, LLC. Please see Item 10 for additional information.
- The Advisor is no longer affiliated with Halcyon Digital Asset Advisors, LLC/Halcyon Digital Asset Advisors GP
- The Advisor is no longer affiliated with OxLot Capital.
- The Advisor no longer requires a minimum investment management fee of \$4,000 per year.
- The Advisor has amended Item 17 to reflect the use of Broadridge Investor Communication Solutions as a proxy voting vendor.

Future Changes

From time to time, the Advisor may amend this Wrap Fee Program Brochure to reflect changes in business practices, changes in regulations or routine annual updates as required by the securities regulators. This complete Wrap Fee Program Brochure (along with the complete Paradiem Disclosure Brochure) or a Summary of Material Changes shall be provided to you annually and if a material change occurs in the business practices of Paradiem.

At any time, you may view this Wrap Fee Program Brochure and the current Disclosure Brochure on-line at the SEC’s Investment Adviser Public Disclosure website at www.adviserinfo.sec.gov by searching with the Advisor’s firm name or CRD# 158200. You may also request a copy of this Disclosure Brochure at any time, by contacting the Advisor at (985) 727-0770.

Item 3 – Services Fees and Compensation

Paradiem, LLC (“Paradiem” or the “Advisor”) provides customized investment advisory services for its Clients. This Wrap Fee Program Brochure is provided as a supplement to the Paradiem Disclosure Brochure (Form ADV 2A). This Wrap Fee Program Brochure is provided along with the complete Disclosure Brochure to provide full details of the business practices and fees when selecting Paradiem as your investment advisor.

As part of the investment advisory fees noted in Item 5 – Fees and Compensation of the Disclosure Brochure, Paradiem includes normal securities transaction fees as part of the overall investment advisory fee. Securities regulations often refer to this combined fee structure as a “Wrap Fee Program”. The Advisor’s recommended Custodian does not charge securities transaction fees for ETF and equity trades in a Client’s account, provided that the account meets the terms and conditions of the Custodian’s brokerage requirements. However, the Custodian typically charges for mutual funds and other types of investments. The Advisor sponsors the Paradiem Wrap Fee Program.

The sole purpose of this Wrap Fee Program Brochure is to provide additional disclosure relating the combination of securities transaction fees into the single “bundled” investment advisory fee. This Wrap Fee Program Brochure references back to the Paradiem Disclosure Brochure in which this Wrap Fee Program Brochure serves as an Appendix. **Please see Item 4 – Advisory Services of the Disclosure Brochure for details on Paradiem’s investment philosophy and related services.**

Advisory services provided by Paradiem are offered in a wrap fee structure whereby normal securities transaction costs are included in the overall investment advisory fee paid to Paradiem. As the level of trading in a Client’s account[s] may vary from year to year, the annual cost to the Client may be more or less than engaging for advisory services where the transactions costs are borne separately by the Client. The cost of the Wrap Fee Program varies depending on services to be provided to each Client, however, the Client is not charged more if there is higher trading activity in the Client’s account[s] or to utilize securities that do not have transaction fees. As noted above, the Advisor’s recommended Custodian does not charge securities transaction fees for ETF and equity trades in a Client’s account, provided that the account meets the terms and conditions of the Custodian’s brokerage requirements. However, the Custodian typically charges for mutual funds and other types of investments such, the Advisor is incentivized to utilize ETFs and other equity securities to limit the overall cost to the Advisor. The Advisor will only place Client assets into a Wrap Fee Program when it is believed to be in the Client’s best interest. Please **see Item 5 – Fees and Compensation of the Disclosure Brochure for complete details on fees.**

Investment advisory fees are paid quarterly or monthly (herein the “Billing Period”), in advance of each Billing Period, pursuant to the terms of the investment advisory agreement. Investment advisory fees are based on the market value of assets under management at the end of the last business day of the preceding Billing Period.

Assets Under Management	Annual Rate (%)
Up to \$1,000,000	1.50%
\$1,000,001 to \$5,000,000	1.25%
\$5,000,001 to \$10,000,000	1.00%
\$10,000,001 to \$30,000,000	0.75%
Over \$30,000,000	0.50%

The investment advisory fee in the first quarter of service is prorated from the inception date of the account[s] to the end of the first Billing Period. 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 Paradiem will be independently valued by the Custodian. Paradiem will conduct periodic reviews of the Custodian's valuations.

As noted above, the Wrap Fee Program includes normal securities trading costs incurred in connection with the discretionary investment management services provided by Paradiem. Securities transaction fees for Client-directed trades may be charged back to the Client.

Clients may incur certain fees or charges imposed by third parties in connection with investments made on behalf of the Client's account[s]. Under this Wrap Fee Program, Paradiem includes securities transactions costs as part of its overall investment advisory fee.

In addition, all fees paid to Paradiem for investment advisory services or part of the Wrap Fee Program 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. Additionally, account activity fees, such as electronic funds and wire transfers fees, certificate delivery fees, markups and markdowns, bid-ask spreads, selling concessions, and other miscellaneous fees and expenses as outlined in the account opening paperwork executed with the Custodian, are generally charged to the Client. Clients are encouraged to refer to the account opening paperwork executed with the Custodian for an outline of all third-party fees not covered under this Wrap Fee Program.

Paradiem is the sponsor and portfolio manager of this Wrap Fee Program. Paradiem receives investment advisory fees paid by Clients for participating in the Wrap Fee Program and pays the Custodian for the costs associated with the management of the Client's account[s].

Item 4 – Account Requirements and Types of Clients

Paradiem offers investment advisory services to individuals, families and charitable organizations. Paradiem has a minimum relationship size of \$350,000 per household, this minimum may be waived at the sole discretion of the Advisor. Please see Item 7 – Types of Clients in the Disclosure Brochure for additional information.

Item 5 – Portfolio Manager Selection and Evaluation

Portfolio Manager Selection

Paradiem serves as sponsor and as portfolio manager for the services under this Wrap Fee Program.

Related Persons

Paradiem personnel serve as portfolio managers for this Wrap Fee Program. Paradiem does not serve as a portfolio manager for any third-party wrap fee programs.

Performance-Based Fees

Paradiem does not charge performance-based fees.

Supervised Persons

Paradiem Advisory Persons serve as portfolio managers for all accounts, including the services described in this Wrap Fee Program Brochure. Details of the advisory services provided are included in Item 4.A. of the Disclosure Brochure.

Methods of Analysis

Please see Item 8 of the Disclosure Brochure (included with this Wrap Fee Program Brochure) for details on the research and analysis methods employed by the Advisor.

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. Paradiem 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.

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[s]. Client participation in this process, including full and accurate disclosure of requested information, is essential for the analysis of a Client's account[s]. 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.

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. Please see Item 8.B. – Risk of Loss in the Disclosure Brochure for details on investment risks.

Proxy Voting

Paradiem accepts proxy-voting responsibility for securities held in Client accounts when provided by the Client. The advisory agreement between Paradiem and the Client will generally specify whether or not Paradiem has the authority to vote proxies on behalf of a particular Client.

Paradiem has engaged Broadridge Investor Communication Solutions, Inc (“Broadridge”), a third-party, independent proxy advisory firm, to vote proxies in order to mitigate risks involved with any conflicts of interest that might otherwise arise in the voting of Client proxies. Although Paradiem expects to vote proxies according to Broadridge’s recommendations, certain issues may need to be considered on a case-by-case basis due to the diverse and continually evolving nature of corporate governance issues. If such cases should arise, then Paradiem will devote appropriate time and resources to consider those issues.

Proxy Voting Policy and Procedures

Paradiem shall vote proxies in the best interest of its Clients and shall not subrogate the Client’s interest to its own. Paradiem monitors corporate actions through the Custodian. Paradiem receives notice of upcoming proxy votes, meeting and record dates, and other information on upcoming corporate actions by companies in which Paradiem Clients are shareholders. Clients may request a copy of Paradiem’s proxy voting records free of charge by contacting Paradiem.

Conflicts of Interest in the Voting Process

On occasion, a conflict of interest may exist between the Advisor and the client regarding the outcome of certain proxy votes. In such cases, the Advisor is committed to resolving the conflict in the best interest of the Clients before voting for the proxy in question.

Client Direction of Voting

Although most of Paradiem’s Clients for whom the Advisor votes proxies authorize Paradiem to vote in accordance with its proxy voting policy, a Client may request that the Advisor votes its proxies in accordance with a different policy. The Advisor will try to accommodate such requests.

In addition, a Client may direct Paradiem to votes its securities in a particular way on a particular proposal, and the Advisor will seek to do so, assuming timely receipt of the instruction.

Item 6 – Client Information Provided to Portfolio Managers

Paradiem is the sponsor and sole portfolio manager for the Program. The Advisor does not share Client information with other portfolio managers because it is the sole portfolio manager for this Wrap Fee Program. Please also see the Paradiem Privacy Policy (included after this Wrap Fee Program Brochure).

Item 7 – Client Contact with Portfolio Managers

Paradiem is a full-service investment management advisory firm. Clients always have direct access to the Portfolio Managers at Paradiem.

Item 8 – Additional Information

Paradiem values the trust Clients place in the Advisor. The Advisor encourages Clients to perform the requisite due diligence on any advisor or service provider that the Client engages. The backgrounds of the Advisor and its Advisor Persons are on the Investment Adviser Public Disclosure website at www.adviserinfo.sec.gov by searching for the Advisor's firm name or CRD# 158200. Please see Item 9 of the Paradiem Disclosure Brochure as well as Item 3 of each Advisory Person's Brochure Supplement (included with this Wrap Fee Program Brochure) for additional information on how to research the background of the Advisor and its Advisory Persons.

Other Financial Activities and Affiliations

Please see Item 10 – Other Financial Industry Activities and Affiliations and Item 14 – Client Referrals and Other Compensation of the Form ADV Part 2A – Disclosure Brochure (included with this Wrap Fee Program Brochure).

Paradiem has implemented a Code of Ethics that defines our fiduciary commitment to each Client. This Code of Ethics applies to all persons subject to Paradiem's compliance program ("Supervised Persons"). Complete details on the Paradiem Code of Ethics can be found under Item 11 – Code of Ethics, Participation in Client Transactions and Personal Trading in the Disclosure Brochure (included with this Wrap Fee Program Brochure).

Review of Accounts

Investments in Client accounts are monitored on a regular and continuous basis by Advisory Persons of Paradiem under the supervision of the Chief Compliance Officer ("CCO"). Details of the review policies and practices are provided in Item 13 – Review of Accounts of the Form ADV Part 2A – Disclosure Brochure.

Other Compensation

Participation in Institutional Advisor Platform

The Advisor has established an institutional relationship with Schwab through its "Schwab Advisor Services" unit, a division of Schwab dedicated to serving independent advisory firms like Paradiem. As a registered investment advisor participating on the Schwab Advisor Services platform, Paradiem receives access to software and related support without cost because the Advisor renders investment management services to Clients that maintain assets at Schwab. Services provided by Schwab Advisor Services benefit the Advisor and many, but not all services provided by Schwab will benefit Clients. 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 conflict of interest since these benefits can influence the Advisor's recommendation of Schwab over a custodian that does not furnish similar software, systems support, or services.

Services that Benefit the Client – Schwab’s institutional brokerage services include access to a broad range of investment products, execution of securities transactions, and custody of Client’s funds and securities. Through Schwab, the Advisor may be able to access certain investments and asset classes that the Client would not be able to obtain directly or through other sources. Further, the Advisor may be able to invest in certain mutual funds and other investments without having to adhere to investment minimums that might be required if the Client were to directly access the investments.

Services that May Indirectly Benefit the Client – Schwab provides participating advisors with access to technology, research, discounts and other services. In addition, the Advisor receives duplicate statements for Client accounts, the ability to deduct advisory fees, trading tools, and back-office support services as part of its relationship with Schwab. These services are intended to assist the Advisor in effectively managing accounts for its Clients but may not directly benefit all Clients.

Services that May Only Benefit the Advisor – Schwab also offers other services and financial support to Paradiem that may not benefit the Client, including: educational conferences and events, financial start-up support, consulting services and discounts for various service providers. Additionally, Schwab has agreed to pay for certain services rendered by third parties for which the Advisor would otherwise have to pay. This amount is covered once the value of Client assets in accounts at Schwab reaches a certain size. Clients do not pay more for assets maintained at Schwab as a result of these arrangements. However, the Advisor does benefit from the arrangement because the cost of these services would otherwise be borne directly by the Advisor. Access to these services and financial support creates a financial incentive for the Advisor to recommend Schwab, which results in a conflict of interest. Paradiem believes, however, that the selection of Schwab as Custodian is in the best interests of its Clients. Clients should consider these conflicts of interest when selecting a custodian.

Compensation for Client Referrals

Certain Clients may be referred to Paradiem by either an affiliated or unaffiliated party (herein “Promoter”) and receive, directly or indirectly, compensation for the Client referral. In such instances, Paradiem will compensate the Promoter a fee in accordance with Rule 206(4)-1 of the Advisers Act and any corresponding state securities requirements. Any such compensation shall be paid solely from the investment advisory fees earned by Paradiem, and shall not result in any additional charge to the Client.

Financial Information

Neither Paradiem, nor its management have any adverse financial situations that would reasonably impair the ability of Paradiem to meet all obligations to its Clients. Neither Paradiem, nor any of its Advisory Persons, has been subject to a bankruptcy or financial compromise. Paradiem is not required to deliver a balance sheet along with this Disclosure Brochure, as the firm does not collect advance fees of \$1,200 or more for services to be performed six months or more in advance. Please see Item 18 of the Form ADV Part 2A – Disclosure Brochure.



Form ADV Part 2B – Brochure Supplement

for

**Eric L. Dunavant
Founder & President**

Effective: June 11, 2026

This Form ADV 2B (“Brochure Supplement”) provides information about the background and qualifications of Eric L. Dunavant (CRD# 3255295) in addition to the information contained in the Paradiem, LLC (“Paradiem” or the “Advisor”) Disclosure Brochure (contained herein). If you have not received a copy of this Brochure Supplement or if you have any questions about the contents of this Brochure Supplement or Paradiem’s Disclosure Brochure, please contact the Advisor at (985) 727-0770.

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

Paradiem, LLC
510 N Jefferson, Covington, LA 70433
Phone: (985) 727-0770

Item 2 – Educational Background and Business Experience

The President of Paradiem is Eric L. Dunavant. Mr. Dunavant, born in 1973. Mr. Dunavant earned a B.S. - Agribusiness from Texas A&M University in College Station, TX in 1996. Additional information regarding Mr. Dunavant's employment history is included below.

Employment History:

Paradiem, LLC	
- Founder & President	09/2019 to Present
- President and Chief Compliance Officer	06/2011 to 09/2019
Registered Representative, LPL Financial LLC	11/2007 to 05/2017
Investment Advisor Representative, LPL Financial LLC	11/2007 to 10/2011
Registered Representative, Charles Schwab & Co, Inc.	06/1999 to 11/2007

Item 3 – Disciplinary Information

There are no legal, civil or disciplinary events to disclose regarding Mr. Dunavant. Mr. Dunavant 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. Dunavant. 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. Dunavant.** However, we do encourage you to independently view the background of Mr. Dunavant on the Investment Adviser Public Disclosure website at www.adviserinfo.sec.gov by searching with his full name or his CRD# 3255295.

Item 4 – Other Business Activities

Insurance Agency Affiliations

Mr. Dunavant is also a licensed insurance professional through Paradiem. These services are separate and distinct from the advisory services offered to Clients. Paradiem may include these as part of its overall investment process. However, these are provided as a separate service and fee, which is based on the unique needs of each Client. As an insurance professional, Mr. Dunavant will receive customary commissions and other related revenues from the insurance companies whose products are sold. Mr. Dunavant is not required to offer the products of any particular insurance company. Commissions generated by insurance sales do not offset regular advisory fees. This practice presents a conflict of interest in recommending certain products of the insurance companies. Clients always have the right to choose whether to implement any recommendations made by Mr. Dunavant or the Advisor.

IC4 Coaching and Consulting LLC d/b/a Kingdom ROI Coaching and Consulting

Mr. Dunavant is the owner of IC4 Coaching and Consulting LLC d/b/a Kingdom ROI Coaching and Consulting (“IC4”). IC4 offers coaching and consulting services in an effort to create life and generational impact through wisdom and communication. Mr. Dunavant serves as the Kingdom ROI Strategist for IC4. Clients of Paradiem may be engaged for these services outside the scope of their asset management agreement with Paradiem. This presents a conflict of interest, as Mr. Dunavant may be incentivized to recommend to Clients of Paradiem that they engage with IC4 for an additional fee.

Odyssey

Mr. Dunavant is a part owner and board member of Odyssey, an organization with the mission “to train and lead men”. For his role in the firm, Mr. Dunavant assists in sales, service, and training. Mr. Dunavant spends 5 hours per month in this capacity and is not currently compensated for his position.

Kingdom Signet

Mr. Dunavant is a part owner, insurance agent, and CEO of Kingdom Signet, a life insurance company. For his role in the firm, Mr. Dunavant oversees the organization and sells insurance. Mr. Dunavant spends 10 hours per month in this capacity and receives compensation for his position through commission on personal insurance sales and company sales.

Eric L. Dunavant, Author

Mr. Dunavant, has published multiple books titled “What If We’ve Been Doing It All Wrong?”, “I Crashed in Backwardsville”, and “At The Bistro With Bob”. The books talk about concepts and ideas of investing but are all provided for general education and informational purposes. The information found in these books are not tailored to a consumer’s individual financial circumstances, goals, investment objectives, risk tolerance, or other relevant factors. The consumer should not use the books as the basis for making any financial decisions and should instead consult a financial, tax, or legal professional to determine the applicability of the information to their unique situation. The Advisor receives compensation from the book sales, which are separate and distinct from advisory fees.

Impact Kingdom Group, LLC

Mr. Dunavant is also a Fund Manager for Impact Kingdom Fund, LLC, which is owned and managed by Impact Kingdom Group, LLC. For his role in the fund, Mr. Dunavant oversees operations of the initial set up and compliance of the fund. Mr. Dunavant spends 15 hours per month in this capacity and is not currently compensated but could receive additional compensation in the future through profit sharing.

Item 5 – Additional Compensation

Mr. Dunavant has additional business activities where compensation is received, which are detailed in Item 4 above.

Paradiem, LLC

510 N Jefferson, Covington, LA 70433

Phone: (985) 727-0770

Item 6 – Supervision

Mr. Dunavant serves as the Founder & President of Paradiem and is supervised by Ray Marie Fenger, the Chief Compliance Officer. Ms. Fenger can be reached at (985) 727-0770.

Paradiem has implemented a Code of Ethics, an internal compliance document that guides each Supervised Person in meeting their fiduciary obligations to Clients of Paradiem. Further, Paradiem is subject to regulatory oversight by various agencies. These agencies require registration by Paradiem and its Supervised Persons. As a registered entity, Paradiem is subject to examinations by regulators, which may be announced or unannounced. Paradiem 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

**Carl W. Drury
Senior Planning Strategist**

Effective: June 11, 2026

This Form ADV 2B (“Brochure Supplement”) provides information about the background and qualifications of Carl W. Drury (CRD# 6063550) in addition to the information contained in the Paradiem, LLC (“Paradiem” or the “Advisor”) (CRD # 158200) Disclosure Brochure. If you have not received a copy of the Disclosure Brochure or if you have any questions about the contents of the Paradiem Disclosure Brochure or this Brochure Supplement, please contact the Advisor at (985) 727-0770.

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

Paradiem, LLC
510 N Jefferson, Covington, LA 70433
Phone: (985) 727-0770

Item 2 – Educational Background and Business Experience

Carl W. Drury is the Senior Planning Strategist for Paradiem. Mr. Drury, born in 1964, is dedicated to advising Clients of Paradiem. Mr. Drury earned a Bachelor of Science Mechanical Engineering from Purdue University in 1989. Additional information regarding Mr. Drury's employment history is included below.

Employment History:

Paradiem, LLC	
- Senior Planning Strategist	03/2025 to Present
- President of Transformation	09/2018 to 03/2025
- Vice President of Planning	07/2014 to 09/2018
VP & COO, Kardia, Inc.	04/2007 to 07/2014
General Manager Filament Bearings, Rexnord	09/1989 to 04/2007

Item 3 – Disciplinary Information

There are no legal, civil or disciplinary events to disclose regarding Mr. Drury. Mr. Drury 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. Drury. 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. Drury.** However, we do encourage you to independently view the background of Mr. Drury on the Investment Adviser Public Disclosure website at www.adviserinfo.sec.gov by searching with his full name or his CRD# 6063550.

Item 4 – Other Business Activities

Impact Kingdom Group, LLC

Mr. Drury is also a Fund Manager and Chief Compliance Officer for the Impact Kingdom Fund, LLC which is owned and managed by Impact Kingdom Group, LLC. For his role in the fund, Mr. Drury oversees operations of the initial set up and compliance of the fund. Mr. Drury spends 15 hours per month in this capacity and is not currently compensated but could receive additional compensation in the future through profit sharing.

Kingdom Signet, LLC

Mr. Drury is also a Senior Planning Strategist for Kingdom Signet, LLC, a life insurance company. As a Senior Planning Strategist, Mr. Drury assists with creating insurance strategies to meet client needs and

implement strategies for them. Mr. Drury spends 6 hours per month in this capacity and does not receive any additional compensation at this time

Item 5 – Additional Compensation

Mr. Drury has additional business activities where compensation is received, which are detailed in Item 4 above.

Item 6 – Supervision

Mr. Drury serves as the Senior Planning Strategist of Paradiem and is supervised by Ray Marie Fenger, the Chief Compliance Officer. Ms. Fenger can be reached at (985) 727-0770.

Paradiem has implemented a Code of Ethics and internal compliance that guide each Supervised Person in meeting their fiduciary obligations to Clients of Paradiem. Further, Paradiem is subject to regulatory oversight by various agencies. These agencies require registration by Paradiem and its Supervised Persons. As a registered entity, Paradiem is subject to examinations by regulators, which may be announced or unannounced. Paradiem 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

**Danielle R. Wauchope
Chief Planning Strategist**

Effective: June 11, 2026

This Form ADV 2B (“Brochure Supplement”) provides information about the background and qualifications of Danielle R. Wauchope (CRD# 6362274) in addition to the information contained in the Paradiem, LLC (“Paradiem” or the “Advisor”) (CRD # 158200) Disclosure Brochure. If you have not received a copy of the Disclosure Brochure or if you have any questions about the contents of the Paradiem Disclosure Brochure or this Brochure Supplement, please contact the Advisor at (985) 727-0770.

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

Paradiem, LLC
510 N Jefferson, Covington, LA 70433
Phone: (985) 727-0770

Item 2 – Educational Background and Business Experience

Danielle R. Wauchope is the Chief Planning Strategist with Paradiem. Mrs. Wauchope, born in 1985, is dedicated to advising Clients of Paradiem. Mrs. Wauchope earned a Bachelor of Science in Management and Business Administration from Indiana Wesleyan University in 2007. Additional information regarding Mrs. Wauchope's employment history is included below.

Employment History:

Paradiem, LLC	
- Chief Planning Strategist	01/2025 to Present
- Vice President of Financial Transformation	09/2018 to 01/2025
- Financial Planner	07/2014 to 09/2018
Financial Planner, Kardia, Inc.	1/2008 to 07/2014
Swing Manager, McDonalds	12/1999 to 12/2007

Item 3 – Disciplinary Information

There are no legal, civil or disciplinary events to disclose regarding Mrs. Wauchope. Mrs. Wauchope has never been involved in any regulatory, civil or criminal action. There have been no client complaints, lawsuits, arbitration claims or administrative proceedings against Mrs. Wauchope. 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 Mrs. Wauchope.** However, we do encourage you to independently view the background of Mrs. Wauchope on the Investment Adviser Public Disclosure website at www.adviserinfo.sec.gov by searching her full name or her CRD# 6362274.

Item 4 – Other Business Activities

Mrs. Wauchope is dedicated to her church and is heavily active in the church community. This is a volunteer position and is not compensated for her work.

Item 5 – Additional Compensation

Mrs. Wauchope has additional business activities where no compensation is received, which are detailed in Item 4 above.

Item 6 – Supervision

Mrs. Wauchope serves as the Chief Planning Strategist and is supervised is supervised by Ray Marie Fenger, the Chief Compliance Officer. Ms. Fenger can be reached at (985) 727-0770.

Paradiem has implemented a Code of Ethics, and internal compliance document that guide each Supervised Person in meeting their fiduciary obligations to Clients of Paradiem. Further, Paradiem is subject to regulatory oversight by various agencies. These agencies require registration by Paradiem and its Supervised Persons. As a registered entity, Paradiem is subject to examinations by regulators, which may be announced or unannounced. Paradiem 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.

Paradiem, LLC

510 N Jefferson, Covington, LA 70433

Phone: (985) 727-0770



Form ADV Part 2B – Brochure Supplement

for

**Matthew B. Sullivan
Associate Advisor**

Effective: June 11, 2026

This Form ADV 2B (“Brochure Supplement”) provides information about the background and qualifications of Matthew B. Sullivan (CRD# 8030136) in addition to the information contained in the Paradiem, LLC (“Paradiem” or the “Advisor”, CRD# 158200) Disclosure Brochure. If you have not received a copy of the Disclosure Brochure or if you have any questions about the contents of the Paradiem Disclosure Brochure or this Brochure Supplement, please contact us at (985) 727-0770.

Additional information about Mr. Sullivan is available on the SEC’s Investment Adviser Public Disclosure website at www.adviserinfo.sec.gov by searching with his full name or his Individual CRD# 8030136.

Paradiem, LLC
510 N Jefferson, Covington, LA 70433
Phone: (985) 727-0770

Item 2 – Educational Background and Business Experience

Matthew B. Sullivan, born in 1999, is dedicated to advising Clients of Paradiem as an Associate Advisor. Mr. Sullivan earned his Bachelor's Degree from Southeastern Louisiana University in 2022. Additional information regarding Mr. Sullivan's employment history is included below.

Employment History:

Associate Advisor I, Paradiem, LLC	01/2025 to Present
Account Relations, First Guaranty Bank	11/2021 to 01/2025

Item 3 – Disciplinary Information

There are no legal, civil or disciplinary events to disclose regarding Mr. Sullivan. Mr. Sullivan 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. Sullivan.

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. Sullivan.***

However, we do encourage you to independently view the background of Mr. Sullivan on the Investment Adviser Public Disclosure website at www.adviserinfo.sec.gov by searching with his full name or his Individual CRD# 8030136.

Item 4 – Other Business Activities

Mr. Sullivan is dedicated to the investment advisory activities of Paradiem's Clients. Mr. Sullivan does not have any other business activities.

Item 5 – Additional Compensation

Mr. Sullivan is dedicated to the investment advisory activities of Paradiem's Clients. Mr. Sullivan does not receive any additional forms of compensation.

Item 6 – Supervision

Mr. Sullivan serves as an Associate Advisor of Paradiem and is supervised by Ray Marie Fenger, the Chief Compliance Officer. Ms. Fenger can be reached at (985) 727-0770.

Paradiem has implemented a Code of Ethics, an internal compliance document that guides each Supervised Person in meeting their fiduciary obligations to Clients of Paradiem. Further, Paradiem is subject to regulatory oversight by various agencies. These agencies require registration by Paradiem and its Supervised Persons. As a registered entity, Paradiem is subject to examinations by regulators, which may be announced or unannounced. Paradiem 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

**Caleb W. Kelso
Financial Planning Advisor**

Effective: June 11, 2026

This Form ADV 2B (“Brochure Supplement”) provides information about the background and qualifications of Caleb W. Kelso (CRD# 8076928) in addition to the information contained in the Paradiem, LLC (“Paradiem” or the “Advisor”, CRD# 158200) Disclosure Brochure. If you have not received a copy of the Disclosure Brochure or if you have any questions about the contents of the Paradiem Disclosure Brochure or this Brochure Supplement, please contact us at (985) 727-0770 or by email at.

Additional information about Mr. Kelso is available on the SEC’s Investment Adviser Public Disclosure website at www.adviserinfo.sec.gov by searching with his full name or his Individual CRD# 8076928.

Paradiem, LLC
510 N Jefferson, Covington, LA 70433
Phone: (985) 727-0770

www.paradiem.org

Item 2 – Educational Background and Business Experience

Caleb W. Kelso, born in 1999, is dedicated to advising Clients of Paradiem as a Financial Planning Advisor. Mr. Kelso earned a Bachelor of Science in Finance from the University of Arkansas - Fayetteville in 2022. Additional information regarding Mr. Kelso's employment history is included below.

Employment History:

Financial Planning Advisor, Paradiem, LLC	04/2025 to Present
OPEX Coordinator, Next Level Blending	07/2022 to 04/2025
Treasury Intern, Tyson Foods	01/2021 to 05/2022
Student, University of Arkansas- Fayetteville	08/2018 to 05/2022

Item 3 – Disciplinary Information

There are no legal, civil or disciplinary events to disclose regarding Mr. Kelso. Mr. Kelso 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. Kelso.

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. Kelso.***

However, we do encourage you to independently view the background of Mr. Kelso on the Investment Adviser Public Disclosure website at www.adviserinfo.sec.gov by searching with his full name or his Individual CRD# 8076928.

Item 4 – Other Business Activities

Mr. Kelso is dedicated to the investment advisory activities of Paradiem's Clients. Mr. Kelso does not have any other business activities.

Item 5 – Additional Compensation

Mr. Kelso is dedicated to the investment advisory activities of Paradiem's Clients. Mr. Kelso does not receive any additional forms of compensation.

Item 6 – Supervision

Mr. Kelso serves as a Financial Planning Advisor of Paradiem and is supervised by Ray Marie Fenger, the Chief Compliance Officer. Ms. Fenger can be reached at (985) 727-0770.

Paradiem has implemented a Code of Ethics, an internal compliance document that guides each Supervised Person in meeting their fiduciary obligations to Clients of Paradiem. Further, Paradiem is subject to regulatory oversight by various agencies. These agencies require registration by Paradiem and its Supervised Persons. As a registered entity, Paradiem is subject to examinations by regulators, which may be announced or unannounced. Paradiem 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

**Carson A. Rich
Senior Research & Trading Associate**

Effective: June 11, 2026

This Form ADV 2B (“Brochure Supplement”) provides information about the background and qualifications of Carson A. Rich (CRD# 8248860) in addition to the information contained in the Paradiem, LLC (“Paradiem” or the “Advisor”, CRD# 158200) Disclosure Brochure. If you have not received a copy of the Disclosure Brochure or if you have any questions about the contents of the Paradiem Disclosure Brochure or this Brochure Supplement, please contact us at (985) 727-0770.

Additional information about Mr. Rich is available on the SEC’s Investment Adviser Public Disclosure website at www.adviserinfo.sec.gov by searching with his full name or his Individual CRD# 8248860.

Paradiem, LLC
510 N Jefferson, Covington, LA 70433
Phone: (985) 727-0770

Item 2 – Educational Background and Business Experience

Carson A. Rich, born in 2000, is dedicated to advising Clients of Paradiem as a Senior Research & Trading Associate. Mr. Rich earned a High School Diploma from Mandeville High School in 2018. Additional information regarding Mr. Rich’s employment history is included below.

Employment History:

Paradiem, LLC	04/2026 to Present
- Senior Research & Trading Associate	01/2025 to 04/2026
- Research Associate I	
Real Estate Agent, Living in South Louisiana DBA CR Holdings, LLC	03/2021 to Present
Barista, PJ's Coffee	01/2018 to 01/2021

Item 3 – Disciplinary Information

There are no legal, civil or disciplinary events to disclose regarding Mr. Rich. Mr. Rich 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. Rich.

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. Rich.***

However, we do encourage you to independently view the background of Mr. Rich on the Investment Adviser Public Disclosure website at www.adviserinfo.sec.gov by searching with his full name or his Individual CRD# 8248860.

Item 4 – Other Business Activities

Living in South Louisiana DBA CR Holdings, LLC

Mr. Rich is also a Real Estate Agent of Living in South Louisiana DBA CR Holdings, LLC. Mr. Rich is compensated for this activity and spends approximately 5% of his time per month in this capacity.

Item 5 – Additional Compensation

Mr. Rich has additional business activities where compensation is received that are detailed in Item 4 above.

Item 6 – Supervision

Mr. Rich serves as a Senior Research & Trading Associate of Paradiem and is supervised by Ray Marie Fenger, the Chief Compliance Officer. Ms. Fenger can be reached at (985) 727-0770.

Paradiem has implemented a Code of Ethics, an internal compliance document that guides each Supervised Person in meeting their fiduciary obligations to Clients of Paradiem. Further, Paradiem is subject to regulatory oversight by various agencies. These agencies require registration by Paradiem and its Supervised Persons. As a registered entity, Paradiem is subject to examinations by regulators, which may be announced or unannounced. Paradiem 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: June 11, 2026

Our Commitment to You

Paradiem, LLC (“Paradiem” or the “Advisor”) is committed to safeguarding the use of your personal information that we have as your Investment Advisor. Paradiem (referred to as "we", "our" and "us") protects the security and confidentiality of the personal information we have and make efforts to ensure that such information is used for proper business purposes in connection with the management or servicing of your account. Our relationship with you is our most important asset. We understand that you have entrusted us with your private information, and we do everything we can to maintain that trust.

We do not sell your non-public personal information to anyone. Nor does Paradiem provide such information to others except for discrete and proper business purposes in connection with the servicing and management of your account 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 privacy policy.

The Information We Collect About You

You typically provide personal information when you complete the paperwork required to become our Client. This information may include your:

• Name and address	• Assets
• E-mail address[es]	• Income
• Phone number[s]	• Account balance
• Social security or taxpayer identification number	• Investment activity
	• Accounts at other institutions

In addition, we may collect non-public information about you from the following sources:

- Information we receive on Brokerage Agreements, Managed Account Agreements and other Subscription and Account Opening Documents;
- Information we receive in the course of establishing a customer relationship including, but not limited to, applications, forms, and questionnaires;
- Information about your transactions with us or others

Information About You That Paradiem Shares

Paradiem works to provide products and services that benefit our customers. We may share non-public personal information with non-affiliated third parties (such as brokers and custodians) as necessary for us

Paradiem, LLC
510 N Jefferson, Covington, LA 70433
Phone: (985) 727-0770

to provide agreed services and products to you consistent with applicable law. We may also disclose non-public personal information to other financial institutions with whom we have joint business arrangements for proper business purposes in connection with the management or servicing of your account. In addition, your non-public personal information may also be disclosed to you, persons we believe to be your authorized agent or representative, regulators in order to satisfy Paradiem's regulatory obligations, and is otherwise required or permitted by law. Lastly, we may disclose your non-public personal information to companies we hire to help administrate our business. Companies we hire to provide services of this kind are not allowed to use your personal information for their own purposes and are contractually obligated to maintain strict confidentiality. We limit their use of your personal information to the performance of the specific service we have requested.

To repeat, we do not sell your non-public personal information to anyone.

Information About Former Clients

Paradiem 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.

Confidentiality and Security

Our employees are advised about the firm's need to respect the confidentiality of our customers' non-public personal information. Additionally, we maintain physical, procedural and electronic safeguards in an effort to protect the information from access by unauthorized parties.

We'll Keep You Informed

We will send you notice of our privacy policy annually for as long as you maintain an ongoing relationship with us. Periodically we may revise our privacy 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. You may obtain a copy of our current privacy policy by contacting us at (985) 727-0770.