

Pacific Northwest

Financial Profiles

High-Wealth Financial Services for Moderate-Wealth Investors

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PARACLE

advisors

They say the rich only get richer. Turns out there's a reason for that. The wealthy have access to an array of financial services that aren't usually available to people of more moderate wealth...unless they're clients of Paracle Advisors. "We all left firms where we served very wealthy clients," says E.J. Brink, co-founder of Paracle. "We shared a vision to deliver the same caliber of services to a more moderately affluent clientele."

The firm, which was founded five years ago by Brink and his partners — Anne Marie Kessler and Josh Harris — has enjoyed growth of more than 30 percent each year. "We learned at some of the best firms in the country how to provide quality, comprehensive, financial management services for the wealthiest of the wealthy," he says. "Now we're using that experience to create better financial services for more ordinary people."

Kessler says she and the three other advisors in her firm are far more than investment managers. The name Paracle is taken from a Greek word that means "called alongside to help in any way that is needed." "We're truly personal financial managers," she says. "We handle much more than just investment portfolios. We manage the entire balance sheet and can help our clients with almost anything that involves a dollar sign," including mortgage financing, stock-option planning, deferred compensation and risk management.

And because the firm boasts two certified public accountants, Paracle also offers clients a deeper understanding of the tax complications that accompany even modest wealth, such as executive compensation benefits and the needs of small business owners.

The Paracle Plan for Your Financial Future

Unlike many investment and wealth managers, who often have hundreds of clients, the advisors at Paracle limit themselves



From left: Ben Wicks, E.J. Brink, Anne Marie Kessler and Josh Harris

Cash Planning
Investment Management
Tax Strategy
Retirement Planning
Asset Protection
Estate Planning

to just 40 clients each, says Brink. "We firmly believe in relationships," he says. "And in order to have solid relationships, you can't afford to spread yourself too thin. Limiting the number of clients we have relationships with allows us to ensure we have the time to do a good job for each one, the time to continually look for ways to improve their financial life."

It also provides adequate time for what Paracle Advisors believes is the most important part of a wealth advisor's contribution to clients: detailed planning. "In uncertain markets, having a solid plan to fall back on is critical," says Harris. "At the front end of any financial relationship, it's extremely important to do detailed planning, focusing on each client's unique goals, developing a detailed plan to reach those goals and working out each step of that plan."

The factor Paracle considers to be the single most important in the creation of this plan is one that many financial advisors completely overlook: having the right cash flows in place to meet specific needs. According to Harris, "If the planning is done well, clients should have more than adequate cash flow to ride out even a dramatic downturn in the market."

Paracle Advisors, LLC

7900 SE 28th Street, Suite 204
Mercer Island, WA 98040
425-646-9292 • www.paracleadvisors.com
clientservice@paracleadvisors.com