

Your Privacy

In the normal course of business, Pathfinder Planning LLC collects nonpublic personal information from clients and prospects. This information is gathered from client agreements, questionnaires, statements and other forms. We treat this information as confidential and use it only to build your financial plan. We don't give or sell your personal information to other groups for marketing purposes.

We do not disclose any non-public personal information about customers or former customers to anyone, except as permitted by law. We may disclose personal information to companies that effect, administer, or enforce a transaction that is requested or authorized by the consumer.

We will provide customers with an initial and annual notice of our privacy policies.

If this policy changes, and we begin to disclose non-public personal information outside the exception, we will provide customers with an opt-out right and allow a reasonable time to opt-out.

Pathfinder Planning LLC protects your security and confidentiality. We shred paper documents, maintain locked file cabinets and secure our computers. We often use cloud computing for gathering client data, running planning scenarios, supporting business accounting, and maintaining permanent files. We only use sites that are password protected and SSL-encrypted for maximum security. Should there be an information breach, we will let you know immediately.

Code of Ethics

Pathfinder Planning LLC follows the practice standards established by the Certified Financial Planner Board of Standards, Inc. The firm abides by the Code of Ethics and Professional Responsibility as stated in our Written Supervisory Policies manual.

- Principle 1 – Integrity
- Principle 2 – Objectivity
- Principle 3 – Competence
- Principle 4 – Fairness
- Principle 5 – Confidentiality
- Principle 6 – Professionalism
- Principle 7 - Diligence

Business Continuity

Pathfinder Planning LLC has developed a Business Continuity Plan on how we will respond to a business disruption. Since the timing and impact of disasters and disruptions is unpredictable, we will be flexible in responding to actual events. With that in mind, here is information on our business continuity plan.

Contact – If after a significant business disruption you cannot contact us as you usually do at 704-301-7522 or pam@pathfinderplanningllc.com, call our alternative phone at 803-831-1929 or visit the website at www.pathfinderplanningllc.com, or visit our [Facebook page](#) for updated information.

The Plan – We plan to quickly recover and resume operations after a significant business disruption and respond by safeguarding our employees and property, making a financial and operational assessment, protecting the firm's books and records. In short, our plan is designed to permit us to resume operations as quickly as possible, given the scope and severity of the significant business disruption.

Our business continuity plan addresses: data backup and recovery; all mission critical systems; financial and operational assessments; alternative communications with customers, employees, and regulators; alternate physical location of employees; critical supplier, contractor, bank and counter-party impact; and regulatory reporting.

For Financial Planning clients, in the event of a significant business disruption, clients will need to contact their individual broker/dealer/custodian regarding the execution, comparison, allocation, clearance and settlement of securities transactions, maintenance of customer accounts, access to customer accounts and the delivery of funds and securities. We will make these contacts for clients with an Investment Management relationship with us.

Our permanent documents are stored electronically and available to the company from any geographic area. Our goal is to restore our operations and be able to complete existing planning engagements and accept new planning engagements within one to two business days, depending on the circumstances.

Varying Disruptions – Significant business disruptions can range from incidents that affect only the firm, the main office, the business area where our firm is located, the city where we are located, or the whole region. Within each of these areas, the severity of the disruption can also vary from minimal to severe. For local disruptions, we will transfer our operations to a nearby site as needed and expect to recover and resume business within one business day. For disruptions larger in scope, we plan to transfer our operations to a site outside of the affected area, and recover and resume business within two business days. In either situation, we plan to continue in business and notify you through our [Facebook page](#) or our customer emergency number, 803-831-1929 how to contact us. If the significant business disruption is so severe that it prevents us from remaining in business, we will assure our customer's prompt refund of funds paid for services not yet rendered.

For more information – If you have questions about our business continuity planning, you can contact us at 704-301-7522 or pam@pathfinderplanningllc.com.

Fiduciary Disclosures

The Department of Labor (Department or DOL) has determined via Final Ruling that persons who provide investment advice or recommendations for a fee or other compensation with respect to assets of a plan or IRA are to be viewed as fiduciaries in a wider array of advice relationships. In light of the importance of the final rule's consumer protections and the significance of the continuing monetary harm to retirement investors without the rule's changes, an applicability date of June 9, 2017 has been established as the Effective date of the ruling.

Pathfinder Planning LLC believes that all those who render investment or financial advice must meet the requirements of the fiduciary standard, as established originally under the Investment Advisers Act of 1940, the Employee retirement Income Security Act of 1974 (ERISA), and affirmed by the U.S. Supreme Court.

In order to protect the interests of the plan participants and beneficiaries, IRA owners, and plan fiduciaries, the Best Interest Contract exemption (BIC Exemption) requires Pathfinder Planning LLC to acknowledge fiduciary status for itself and its Advisers. Pathfinder Planning LLC and its Advisers adhere to basic standards of impartial conduct. In particular, under this standards-based approach, Pathfinder Planning LLC and its advisers give prudent advice that is in the customer's best interest, avoid misleading statements, and receive no more than reasonable compensation.

Membership

Pathfinder Planning LLC and/or our employees are a members of the following organizations:

Certified Financial Planner - CFP®
Financial Planning Association – FPA
National Association of Personal Financial Advisors - NAPFA
XY Planning Network - XYPN