Important Disclosures

Your Privacy

In the normal course of business, Pathfinder Planning LLC collects nonpublic personal information from clients and prospects. This information is gathered from email, 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 intentionally 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 Code of Ethics and Practice Standards as established by the Certified Financial Planner Board of Standards, Inc. According to these rules, a CFP® professional must:

1. Act with honesty, integrity, competence, and diligence.
2. Act in the client’s best interests.
3. Exercise due care.
4. Avoid or disclose and manage conflicts of interest.
5. Maintain the confidentiality and protect the privacy of client information.
6. Act in a manner that reflects positively on the financial planning profession and CFP® certification.

The firm has also established our company’s Code of Ethics, based on federal and state laws. In summary, these include:

- The duty to place the interests of clients first.
- Personal securities transactions that avoid the appearance of a conflict of interest with respect to clients.
- Avoiding actions or activities that allow (or appear to allow) an employee person to profit or benefit from his or her position with PPLLC at the expense of clients.
- Prohibition from engaging in any practice that defrauds or misleads any client or engaging in any manipulative or deceitful practice with respect to clients or securities.
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 info@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, and 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.

In the event of a significant business disruption, Financial Planning 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 who have an Asset 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. 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 info@pathfinderplanningllc.com.