Item 1 – Cover Page

Pathfinder Planning LLC

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704.301.7522

www.pathfinderplanningllc.com

July 23, 2026

This Brochure provides information about the qualifications and business practices of Pathfinder Planning LLC. If you have any questions about the contents of this Brochure, please contact us at 704.301.7522 or info@pathfinderplanningllc.com. The information in this Brochure has not been approved or verified by the United States Securities and Exchange Commission or by any state securities authority. Additional information about Pathfinder Planning LLC also is available on the SEC's website at www.adviserinfo.sec.gov.

You may view a copy of the current Brochure on the website at www.pathfinderplanningllc.com , or you may request one by contacting Pamela J. Horack, CFP® at 704.301.7522 or info@pathfinderplanningllc.com .

Item 2 – Material Changes

Brochure Date: July 23, 2026
Previous Annual Brochure: January 13, 2026

Pathfinder Planning LLC will send a notice of any material changes made during the year to all active clients. Active clients will also receive an annual updated Brochure by the end of March each year.

Form ADV Part 2 has been updated to clarify financial planning and investment management based on feedback from the Texas State Securities Board.

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Item 4 – Advisory Business

Mission

Pathfinder Planning LLC was formed in June of 2010 by Pamela J. Horack, CFP®. The company mission is to be a blessing to young adults and working families as we guide them to achieve their full financial potential using our Five Step Path to a solid Financial Tower. Pathfinder Planning LLC is owned by Pamela J. Horack, CFP® and Aaron M. Salmon, CFP®.

Assets Under Management

As of December 31, 2025, Pathfinder Planning reported $29,006,098 in regulatory Assets Under Management (AUM).

Financial Planning Services

We help our clients answer questions and meet their needs through comprehensive financial planning that includes easy-to-understand recommendations.

Financial Planning Process

Once a prospect has agreed to an engagement and signed the Client Agreement, the following process for planning begins.

- Get Organized: Client securely links and/or uploads as much information as possible to our planning software, and the Planner enters additional information. At the first meeting, we review the information, discuss goals, and make updates as needed.
- Explore: At this meeting, we focus on the client's risk and insurance needs.
- Brainstorm: At this meeting, we discuss current accounts and model various scenarios to help meet your retirement and other goals.
- Discover: Here, we catch up on any missing pieces as needed to move your plan forward.
- Present: The last meeting is to review your overall plan recommendations and the Action Items needed to meet your goals.
- 30 Day Follow Up: Check in for any additional questions or clarifications.

Note: Information related to tax and legal consequences that is provided as part of the financial plan is for informative purposes only. Clients are instructed to contact their tax or legal advisers for personalized advice.

Plan Implementation
The Client may retain Pathfinder Planning to implement and monitor financial plan recommendations once a Financial Planning Engagement is complete. This is an optional service for Clients with $400,000 or less in assets available for investing, or for Clients who choose not to invest funds through Pathfinder Planning.

Based on the Clients' financial plan, the Firm will guide the client through creating and implementing a detailed budget process, monitoring insurance purchases, verifying that 401(k) or other employer sponsored plan recommendations are completed, college savings are implemented, and other financial activities as defined in the Client's financial plan are completed.

The Implementation period varies depending on client needs and is estimated to be between 6 and 12 months.

Clients must submit requested information to Pathfinder Planning to complete the activities during Implementation. If appropriate information is not submitted, PPLLC will end the engagement with no further payments due.

Client may re-engage Pathfinder Planning LLC upon request after a Financial Planning Engagement, either with our without Plan Implementation, is complete.

Estate Planning and Coordination Services
Pathfinder Planning LLC offers Estate Planning and Coordination Services as a stand-alone service to our clients. This service provides general estate education, assistance with gathering information, delivering printed documents to the client, and coordination of a Notary to finalize documents.

Pathfinder Planning LLC uses the services of a third-party scrivener service for document preparation.

The fees associated with Estate Planning Coordination Services are contracted separately and in addition to any other client fees. See Item 5 – Fees and Compensation for fee schedule.

Portfolio Management Services
Pathfinder Planning LLC offers discretionary portfolio management services. Discretionary portfolio management service means that we do not need to obtain our clients' approval prior to making any transactions in their account(s). We do not participate in a wrap fee program.

Our investment advice is tailored to meet our clients' needs and investment objectives. To do this, we work together to gather your financial information, determine your goals, and decide how much risk to take in your investments. The information we gather helps us create and implement an asset allocation and investment strategy to meet your goals.

We will monitor your portfolio's performance on a continuous basis, and rebalance the portfolio whenever necessary, as changes occur in market conditions, your financial circumstances, or both.

Educational Services

The "Your Financial Mom" brand is a wholly owned subsidiary of Pathfinder Planning LLC. This subsidiary is the educational branch of the firm and does not offer any investment management services. This subsidiary offers SMART Women Budgeting as an online educational program.

Item 5 – Fees and Compensation

Financial Planning Services Fee Schedule

Type of Service	Fees and Billing	Deposit	Payment
Financial Planning Services	Detailed in the client's Financial Planning Agreement. Financial Planning engagements generally range from \$3000 to \$7000. Fees will vary depending on the scope of work. Fee is determined prior to signing the Financial Planning Agreement.	Deposit and fee schedule is detailed in the client's Financial Planning Agreement and may vary according to pricing and the services needed.	Fees and Payment Schedule are detailed in the client's Financial Planning Agreement and will vary according to the services needed.
Planning Implementation Services	Fee is detailed in the client's Financial Planning Agreement. This optional service lasts from six to 12 months and is billed monthly. Available only after a Financial Plan has been created. Monthly fee ranges from \$300 to \$500 per month based on complexity.	None	Fee and Payment Schedule are detailed in the client's Financial Planning Agreement.
Estate Planning and Coordination Service	Services provided by an online scrivener. We assist in gathering Client information and documentation and provide to the estate scrivener. Fees generally range from \$1500 to \$2000.	None	Payment is detailed in the Estate Planning and Coordination Services Agreement. Payments are due and payable at the beginning of the Agreement.
Projects / Hourly Planning	\$400.00 per hour based on an estimated number of hours. Projects spanning more than three months will be billed monthly.	The lesser of \$500 or ½ of the lower end of the estimated project fee.	Payment is detailed in the Client Agreement with balance due and payable at the end of the engagement as defined in the Client Agreement.
SMART Women Budgeting	Retail price of \$299	None	Payment is \$299 paid online

Alternate Fees

Pathfinder Planning LLC may negotiate alternate fees. The company may:

- Offer a flat fee based on a reduced hourly rate for a minimum number of hours.
- Negotiate a reduced hourly fee.
- Waive fees or provide pro-bono work under special circumstances.
- Offer special promotional fees for services.
- Offer online educational courses or programs for a fee.
- Offer seminars and educational workshops for a fee.
- Offer 401(k) education and advisory services for businesses for a negotiated fee.

Financial Planning Cancellation Policy

With written notice, either party may end a planning contract within 5 business days of signing the Financial Planning Agreement or Investment Agreement with no fees due. If a Client terminates the engagement after 5 business days, the Client is responsible for any charges incurred prior to the termination of the agreement, with the exception of administrative fees, account setup fees, and minimum quarterly fees. Money owed to Pathfinder Planning LLC will be invoiced. Any unused portion of a deposit will be refunded.

Service Provider Policy

Pathfinder Planning LLC is not affiliated with any banks, broker dealers, tax services, attorneys, insurance companies, or financial service providers. Clients are free to purchase recommended products and services through any provider of their choice.

Asset allocation and other employer sponsored retirement plan recommendations must be made within the confines of the plan. For example, a 401(k) plan that uses Fidelity as a third-party provider must use the Fidelity trading platform.

General Information on Financial Planning Fees

PPLLC does not represent, warrant, or imply that the financial plan created by our company can or will predict future results, successfully identify market tops or bottoms, or insulate you from losses due to market corrections or declines.

PPLLC reviews client fees annually. PPLLC may change and/or update fees by giving written notice to the client at least 30 days prior to the change.

Portfolio Management Services Fee Schedule

For portfolio management services, Pathfinder Planning LLC charges an annual fee based upon a percentage of the market value of the assets under management. The annual portfolio management fee per account is determined based on the following fee schedules.

Schedule A - Portfolios Held with Betterment Securities

Account Value	Maximum Annual Advisory Fee	Fee Calculation
$0 - $249,999	1.50%	• Asset-based fees are calculated as a pro-rated amount of a client's average daily balance over a quarter. Quarter end dates are: March 31, June 30, September 30, December 31. • Fees are automatically debited from the client account in arrears at the end of the quarter.
$250,000 - $999,999	1.00%	
$1,000,000 and above	0.75%	
Betterment Securities will deduct the entire advisory fee for both Betterment Securities and Pathfinder Planning LLC and forward the Adviser's portion of the fee to the Adviser. Your fees will be available on your Account Statement. Pathfinder Planning LLC does not send separate fee billing information for these accounts.		

Schedule B - Portfolios Held with Charles Schwab & Co. / Altruist

Account Value	Maximum Annual Advisory Fee	Fee Calculation
$0 - $249,999	1.50%	• Asset-based fees are automatically debited from the client's investment account in advance for the upcoming quarter. Fees are calculated based on the closing market value of the prior quarter. Quarter end dates are: March 31, June 30, September 30, December 31. • Accounts opened during a quarter will be charged a pro-rata fee that will be assessed at the beginning of the first full calendar quarter that Pathfinder Planning manages the account. • Upon termination of services, Pathfinder Planning LLC will refund any unearned portion of the prepaid quarterly investment management fee by check. The refund is calculated by taking the total quarterly fee paid in advance, subtracting a prorated amount for
$250,000 - $999,999	1.00%	
$1,000,000 and above	0.75%	

	the days services were actually rendered during the quarter, and returning the unearned balance to the client.

- Clients are responsible for Custodian fees, including trading fees and other expenses as stated in the Custodian's current Fee Schedule.
- Your fees will be available on your Account Statement. Pathfinder Planning LLC does not send separate fee billing information for these accounts. Billing detail is available on request.

Portfolio management fees may be negotiable depending on factors such as the amount of assets under management, range of investments, complexity of the client's financial circumstances, or other factors that impact the expense and/or risk of managing the account. The exact fee paid by the client will be clearly stated in the Investment Agreement and/or Fee Adjustment form signed by the client and Pathfinder Planning LLC.

Cancellation Policy

The Investment Agreement between Pathfinder Planning LLC and the client will continue in effect until either party terminates the Agreement in accordance with the terms of the Agreement. Upon termination, all assets will be held at the Custodian and it will be Client's responsibility to instruct the Custodian as to the final disposition of assets, unless the Client specifically notifies Pathfinder Planning LLC to liquidate or take other action.

As of the date of termination, Pathfinder Planning LLC will no longer be the investment advisor of record, and it will be Client's responsibility to monitor the timely disposition of the account and take all future actions in regard to the management of the account.

For accounts paid in advance, any pro-rated fees will be refunded based on termination date.

Additional Fees and Expenses

Clients may incur certain charges imposed by custodians, brokers, and other third parties such as: custodial fees, deferred sales charges, odd-lot differentials, transfer taxes, wire transfer and electronic fund fees, and other fees and taxes on brokerage accounts and securities transactions.

Mutual fund and exchange traded funds (ETFs) also charge internal management fees, which are disclosed in a fund's prospectus. Such charges, fees, and commissions are exclusive of and in addition to Pathfinder Planning's fee. Pathfinder Planning does not receive any portion of these commissions, fees, and costs.

Clients who choose to invest directly in a mutual fund or ETF do not receive the asset management services provided by Pathfinder Planning LLC which are designed, among other things, to assist the client in determining which mutual fund or funds are most appropriate to each client's financial condition and objectives. Accordingly, the client should review both the fees charged by the funds and the fees charged by Pathfinder Planning LLC to fully understand the total amount of fees to be paid by the client and to thereby evaluate the advisory services being provided.

General Information on Advisory Services and Fees
PPLLC does not represent, warrant, or imply that the services or methods of analysis employed by our company can or will predict future results, successfully identify market tops or bottoms, or insulate you from losses due to market corrections or declines.

PPLLC does not have custody of any client funds or securities. The services of a qualified and independent custodian are used for asset management services.

PPLLC may change and/or update fees by giving written notice to the client at least 30 days prior to the change.

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

Performance-based fees are fees that are charged based on a share of capital gains or capital appreciation of an asset. Pathfinder Planning LLC does not charge performance-based fees.

Item 7 – Types of Clients

Pathfinder Planning LLC provides Financial Planning Advice and Asset Management to Individuals, Couples, Other Registered Investment Advisers, and Businesses. Primarily, PPLLC focuses on working families, single women, and retirees and near-retirees.

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

Methods of Analysis Pathfinder Planning LLC's investment analysis is grounded in the Efficient Market Hypothesis (EMH), operating on the belief that markets generally reflect all available information and prices usually reflect the true value of assets. While we recognize that markets can overreact to uncertainty and create temporary price dislocations, we believe that consistently timing the market to exploit these short-term inefficiencies is too difficult to execute successfully.

Because of this, our primary method of analysis relies on academic, evidence-based research rather than technical analysis or active trading. Strategies solely based on active trading or technical analysis are considered inappropriate for our clients. Instead, we analyze and select investments based on specific factor tilts (such as quality and profitability) supported by academic evidence indicating these factors may offer a premium above the broader market return.

Investment Strategies Our primary goal is to meet the individual client's financial goals in a risk-adjusted manner, focusing on a smoother return path to reduce volatility and mitigate behavioral mistakes. We implement this through the following strategies:

- **Passive Core with Factor Tilts:** We maintain a strong low-cost bias, heavily favoring Exchange-Traded Funds (ETFs) to minimize expense ratios that erode long-term returns.
- **Core and Satellite Approach:** While primarily passive, we occasionally use actively managed funds to supplement a portfolio when the estimated return is reasonable compared to the cost.
- **Fixed Income for Ballast:** We use highly rated bonds to create "ballast" in portfolios, providing both behavioral stability and income. We also utilize Treasury Inflation-Protected Securities (TIPS) as insurance for long-term purchasing power.
- **Tax Management:** We manage portfolios to minimize taxes through investment tax-loss harvesting, slowly unwinding concentrated positions over time, utilizing municipal bonds in taxable accounts, and executing Roth conversions to reduce future Required Minimum Distributions.
- **Disciplined Rebalancing:** We utilize annual rebalancing for our model portfolios, stepping in more frequently only when there is significant market dislocation or a portfolio drifts outside the guardrails of its target allocation.

Note on Exclusions: To maintain our goal of a smoother return path, we avoid the use of margin, leveraged funds, structured notes, and most private alternative/hedge funds due to their inherent risk, high costs, and complexity.

Material Risks Involved

All investing strategies involve risk and may result in a loss of your original investment. The material risks associated with our investment strategies include:

- **Behavioral Risk:** We view behavioral risk as one of the most significant threats to long-term success. This is the potential for a client to overreact to market events or exit the market at an inopportune time.
- **Market Risk:** The possibility that an investment's value will fall because of a general market decline, reducing the value of the investment regardless of the issuer's operational success.
- **Interest Rate Risk:** Bond prices generally fall when interest rates rise, and bonds do not always provide a negative correlation to stocks during market downturns.
- **Inflation Risk:** Inflation may erode the buying power of your investment portfolio, even if the dollar value of your investments remains the same.
- **Investment Strategy Risk:** The Adviser’s investment strategies and/or investment techniques may not work as intended.

- **Legal or Legislative Risk**: Legislative changes or Court rulings may impact the value of investments, or the securities’ claim on the issuer’s assets and finances.

Significant or Unusual Risks

While we prioritize highly diversified, low-cost portfolios, we do utilize select strategies that may carry unique or elevated risks:

- **Digital Asset / Cryptocurrency Risk:** We maintain an openness to innovation and may include ETF funds that contain Bitcoin and Ethereum in some client portfolios where appropriate. We do not recommend direct investment in Digital Assets or Cryptocurrencies. Clients must understand that these are highly speculative and volatile investments.

- **Cryptocurrency and Other Digital Assets**, is an asset that is generated, issued, and/or transferred using a blockchain or similar distributed ledger technology network, including assets known as "tokens," "digital assets," "virtual currencies," and "coins." Certain of the firm's clients may have exposure to cryptocurrency, directly or indirectly through an investment such as an ETF or other investment vehicles. Generally, cryptocurrency transactions are irreversible such that an improper transfer can only be undone by the receiver of the cryptocurrency agreeing to return the cryptocurrency to the original sender. Cryptocurrency operates without central authority or banks and is not backed by any government. Cryptocurrency held in custody are not guaranteed and may not be subject to the insurance protections of the Federal Deposit Insurance Corporation (FDIC) or the Securities Investor Protection Corporation (SIPC). Cryptocurrencies may experience very high volatility and related investment vehicles may be affected by such volatility. Cryptocurrency is also not legal tender. Federal, state or foreign governments may restrict the use and exchange of cryptocurrency, and regulation in the U.S. is still developing. The market price of many cryptocurrencies has been subject to extreme fluctuations. If cryptocurrency markets continue to be subject to sharp fluctuations, investors may experience losses if the value of the client's investments decline.

- Cryptocurrencies are susceptible to theft, loss and destruction. Cryptocurrency wallets can be lost, stolen, damaged, or destroyed, or users can become permanently locked out of their digital wallets. In such a case, recovery of the cryptocurrency is impossible. Cryptocurrency exchanges and other trading venues on which cryptocurrencies trade are relatively new and, in most cases, largely unregulated and may therefore be more exposed to fraud and failure than established, regulated exchanges for securities, derivatives and other currencies. Cryptocurrency exchanges may stop operating or permanently shut down due to fraud, technical glitches, hackers or malware. Other risks could include a fork or splitting of the chain on which the cryptocurrency runs, which makes it go in a different direction, with different rules than the existing blockchain. Soft forks result in a protocol change, however, the crypto currency still continues to work on the original blockchain rules, while hard forks are a permanent divergence in the blockchain. Other risks could include a fork or splitting of the chain, spoofing, and tokens not being received.
- **Options Strategy Risk:** While we do not use options for standard portfolios, we may use them as a hedge, such as generating income through covered calls on a concentrated stock position a client wishes to hold. Options introduce an additional level of complexity, cost, and the potential risk of having a security "called" away at a designated strike price.

Risk Mitigation Strategies While all investing involves risk, Pathfinder Planning LLC employs strategies to protect our clients' long-term financial plans:

- **Behavioral Risk:** We provide proactive financial education and establish comprehensive plans *before* market volatility occurs. This helps clients stick to their strategy and avoid emotionally driven decisions, like panic selling.
- **Market Risk:** We use broad global diversification across multiple asset classes and sectors to limit the impact of a downturn in any single market segment.
- **Interest Rate & Inflation Risk:** We manage interest rate risk by monitoring bond duration and using highly rated bonds for stability. To combat inflation, we maintain appropriate allocations to growth equities and use Treasury Inflation-Protected Securities (TIPS).
- **Investment Strategy Risk:** We rely on established academic research rather than unproven algorithms or market timing. Regular monitoring and annual rebalancing ensure portfolios remain aligned with target allocations, even if a specific asset class underperforms.
- **Legal or Legislative Risk:** Broad diversification severely limits exposure to targeted regulatory actions in specific sectors or countries. We also monitor tax and estate law changes to adjust our planning strategies accordingly.
- **Significant/Unusual Risks (Digital Assets & Options):** If used, these assets are managed by restricting investments to a small percentage of the overall portfolio and are only utilized for clients with the documented risk tolerance and financial capacity to absorb potential volatility.

Item 9 – Disciplinary Information

Registered Investment Advisors are required to disclose any legal or disciplinary events that impact your evaluation of the company. Pathfinder Planning LLC does not have any legal or disciplinary issues to report.

Item 10 – Other Financial Industry Activities and Affiliations

Pathfinder Planning LLC is not affiliated with any broker-dealer or other financial or service provider. Fees paid to Pathfinder Planning LLC for financial planning and advisory services are separate from fees charged by other firms, advisers, and professionals.

The company does not receive fees or commissions from any products or services recommended. Be sure you understand all fee schedules before engaging additional services. Be sure to read all prospectuses before purchasing exchange traded funds, mutual funds, and other investments.

Item 11 – Code of Ethics

Pathfinder Planning LLC follows the Code of Ethics and Practice Standards defined by the Certified Financial Planner Board of Standards. The company has adopted a Code of Ethics for all employees. The Code describes the standard of business conduct and fiduciary duty to our clients. The Code of Ethics includes details on client confidentiality, ban on insider trading, restrictions on gifts, employee securities trading, and employee education.

All employees must acknowledge the terms of the Code of Ethics annually, or as amended. Employees of Pathfinder Planning LLC may hold the same securities that are recommended to Clients. Employees do not receive preferential treatment for trades over Clients. There may be individual stocks that we do not comment or advise on due to potential conflicts of interest. Employees may receive a reduced annual fee for their accounts. The company maintains records of personal securities transactions. Pathfinder Planning LLC complies with the rules that prohibit insider trading.

Anyone may request a copy of our company's Code of Ethics by contacting us via mail, email, or phone.

Item 12 – Brokerage Practices

Factors Used to Select Custodians
Advisor does not have any affiliation with any custodian we recommend. Specific custodian recommendations are made to the Client based on their need for such services. We recommend custodians based on the reputation and services provided by the firm.

In recommending custodians, we have an obligation to seek the "best execution" of transactions in Client accounts. The determinative factor in the analysis of best execution is not the lowest possible commission cost, but whether the transaction represents the best qualitative execution, taking into consideration the full range of the custodian's services. The factors we consider when evaluating a custodian for best execution include, without limitation, the custodian's:

- Combination of transaction execution services and asset custody services (generally without a separate fee for custody);
- Capability to execute, clear, and settle trades (buy and sell securities for your account);
- Capability to facilitate transfers and payments to and from accounts (wire transfers, check requests, bill payment, etc.);
- Breadth of available investment products (stocks, bonds, mutual funds, exchange-traded funds (ETFs), etc.);
- Availability of investment research and tools that assist us in making investment decisions
- Quality of services;
- Competitiveness of the price of those services (commission rates, margin interest rates, other fees, etc.) and willingness to negotiate the prices;
- Reputation, financial strength, security and stability;
- Prior service to us and our clients.

With this in consideration, our firm recommends Charles Schwab & Co., Inc., a registered broker-dealer, member FINRA and SIPC ("Schwab"), Altruist , and Betterment MTG, LLC dbA Betterment Securities. We are not affiliated with Schwab, Altruist or Betterment Securities. The Client will ultimately make the final decision of the custodian to be used to hold the Client's investments by signing the selected custodian's account opening documentation.

Research and Other Soft-Dollar Benefits

Advisor does not have any soft-dollar arrangements with custodians whereby soft-dollar credits, used to purchase products and services, are earned directly in proportion to the amount of commissions paid by a Client. However, as a result of being on their institutional platform, Schwab may provide us with certain services and products that may benefit us. All such soft dollar benefits are consistent with the safe harbor contained in Section 28(e) of the Securities Exchange Act of 1934, as amended.

Schwab Advisor Services™ is Schwab's business serving independent investment advisory firms like us. They provide our Clients and us with access to their institutional brokerage services (trading, custody, reporting and related services), many of which are not typically available to Schwab retail customers. Schwab also makes available various support services. Some of those services help us manage or administer our Clients' accounts, while others help us manage and grow our business. Schwab's support services are generally available on an unsolicited basis (we don't have to request them) and at no charge to us. The benefits received by Advisor or its personnel do not depend on the number of brokerage transactions directed to Schwab. As part of its fiduciary duties to Clients, Advisor at all times must put the interests of its Clients first. Clients should be aware, however, that the receipt of economic benefits by Advisor or its related persons in and of itself creates a potential conflict of interest and may indirectly influence the Advisor's choice of Schwab for custody and brokerage services. This conflict of interest is mitigated as Advisor regularly reviews the factors used to select custodians to ensure our recommendation is appropriate. Following is a more detailed description of Schwab's support services:

1. Services that benefit you. Schwab's institutional brokerage services include access to a broad range of investment products, execution of securities transactions, and custody of Client assets. The investment products available through Schwab include some to which we might not otherwise have access or that would require a significantly higher minimum initial investment by our Clients. Schwab's services described in this paragraph generally benefit you and your account.
2. Services that may not directly benefit you. Schwab also makes available to us other products and services that benefit us but may not directly benefit you or your account. These products and services assist us in managing and administering our Clients' accounts. They include investment research, both Schwab's own and that of third parties. We may use this research to service all or a substantial number of our Clients' accounts, including accounts not maintained at Schwab. In addition to investment research, Schwab also makes available software and other technology that:
    - provide access to Client account data (such as duplicate trade confirmations and account statements)
    - facilitate trade execution and allocate aggregated trade orders for multiple Client accounts
    - provide pricing and other market data
    - facilitate payment of our fees from our Clients' accounts
    - assist with back-office functions, recordkeeping, and Client reporting
3. Services that generally benefit only us. Schwab also offers other services intended to help us manage and further develop our business enterprise. These services include:

- Educational conferences and events
- Consulting on technology, compliance, legal, and business needs
- Publications and conferences on practice management and business succession

4. Your brokerage and custody costs. For our Clients' accounts that Schwab maintains, Schwab generally does not charge you separately for custody services but is compensated by charging you commissions or other fees on trades that it executes or that settle into your Schwab account. Certain trades (for example, many mutual funds and ETFs) may not incur Schwab commissions or transaction fees.

Brokerage for Client Referrals
We receive no referrals from a custodian, broker-dealer or third party in exchange for using that custodian, broker-dealer or third party.

Clients Directing Which Broker/Dealer/Custodian to Use
We do recommend a specific custodian for Clients to use, however, Clients may custody their assets at a custodian of their choice. Clients may also direct us to use a specific custodian to execute transactions. By allowing Clients to choose a specific custodian, we may be unable to achieve the most favorable execution of Client transactions and this may cost Clients money over using a lower-cost custodian.

Aggregating (Block) Trading for Multiple Client Accounts
Investment advisers may elect to purchase or sell the same securities for several clients at approximately the same time when they believe such action may prove advantageous to clients. This process is referred to as aggregating orders, batch trading or block trading. We do not engage in block trading. It should be noted that implementing trades on a block or aggregate basis may be less expensive for client accounts; however, it is our trading policy to implement all client orders on an individual basis. Therefore, we do not aggregate or "block" client transactions. Considering the types of investments we hold in advisory client accounts, we do not believe clients are hindered in any way because we trade accounts individually. This is because we develop individualized investment strategies for clients and holdings will vary. Our strategies are primarily developed for the long-term and minor differences in price execution are not material to our overall investment strategy.

Altruist

Pathfinder Planning LLC offers investment advisory services through the custodial platform offered by Altruist Financial LLC ("Altruist"), an unaffiliated SEC registered broker dealer and FINRA/SIPC member. Custody, clearing and execution services are provided by Altruist Financial LLC as a self-clearing broker-dealer. PPLLC's clients establish brokerage accounts through Altruist. PPLLC maintains an institutional relationship with Altruist whereby Altruist provides certain benefits to PPLLC, including a fully digital account opening process, a variety of available investments, and integration with software tools that can benefit PPLLC and its clients. Pathfinder Planning LLC is not affiliated with Altruist. Altruist does not supervise PPLLC, its agents, activities, or its regulatory compliance.

Research and Other Soft Dollar Benefits received from Betterment Securities
Betterment Securities is an investment and advice platform serving independent investment advisory companies like us. Betterment Securities also makes available various support services

which may not be available to their retail customers. Some of those services help us manage or administer our clients' accounts, while others help us manage and grow our business. Betterment Securities support services are generally available on an unsolicited basis (we don't have to request them) and at no charge to us. Following is a more detailed description of Betterment Securities support services:

Services That Benefit You: Betterment Securities includes access to a range of investment products, execution of securities transactions, and custody of client assets through Betterment Securities. Betterment Securities' services described in this paragraph generally benefit you and your account.

Services That May Not Directly Benefit You: Betterment Securities also makes available to us other products and services that benefit us, but may not directly benefit you or your account. These products and services assist us in managing and administering our clients' accounts, such as software and technology that may:

- Assist with back-office functions, recordkeeping, and client reporting of our clients' accounts. Provide access to client account data (such as duplicate trade confirmations and account statements).
- Provide pricing and other market data.
- Assist with back-office functions, recordkeeping, and client reporting.

Services That Generally Benefit Only Us: By using Betterment Securities, we will be offered other services intended to help us manage and further develop our business enterprise. These services may include:

- Educational conferences and events.
- Consulting on technology, compliance, legal, and business needs.
- Publications and conferences on practice management and business succession.

Pathfinder Planning LLC understands its duty for best execution and considers all factors in making recommendations to clients. The research services we receive from Schwab, Altruist and Betterment Securities may be useful in servicing all Pathfinder Planning LLC clients and may not be used in connection with any particular account that may have paid compensation to the firm providing such services. While Pathfinder Planning LLC may not always obtain the lowest rate, we believe the rate is reasonable in relation to the value of the brokerage and research services provided by these custodians.

Brokerage for Client Referrals

We may receive Financial Planning or Asset Management Prospect referrals from the broker-dealers or Custodians in which we have an institutional advisory arrangement.

Directed Brokerage

Clients who choose to manage their own funds outside of Pathfinder Planning LLC's recommended custodians are responsible for all aspects of managing their own accounts. Pathfinder Planning LLC may be granted limited power of attorney to view only account information. In these situations, our company is not authorized to negotiate commissions, cannot obtain volume discounts or best execution, and does not rebalance client accounts. In addition, under these circumstances a disparity in commission charges may exist between the commissions charged to clients who direct our company to use a particular broker/dealer and those that don't.

Trade Aggregation/Block Trading

Some Registered Investment Advisers execute Client accounts on an aggregated basis to lower expenses. We may, from time to time, use trade aggregation.

This involves combining multiple orders for shares of the same securities purchased for advisory accounts we manage (this practice is commonly referred to as "block trading"). We will then distribute a portion of the shares to participating accounts in a fair and equitable manner. The distribution of the shares purchased is typically proportionate to the size of the account, but it is not based on account performance or the amount or structure of management fees. Subject to our discretion, regarding particular circumstances and market conditions, when we combine orders, each participating account pays an average price per share for all transactions and pays a proportionate share of all transaction costs. Accounts owned by our firm or persons associated with our firm may participate in block trading with your accounts; however, they will not be given preferential treatment.

Outside Managers used by Pathfinder Planning LLC may block Client trades at their discretion. Their specific practices are further discussed in their ADV Part 2A, Item 12.

Item 13 – Review of Accounts

Financial Plan Reviews

Pathfinder Planning LLC sees Clients on a limited engagement and does not provide on-going or automatic reviews for one-time plans unless the client opts for additional Ongoing Planning and Implementation Services. The company recommends annual financial check-ups and regular portfolio reviews. The Client is responsible for initiating this review; however, the company will send follow-up reminders for this service.

Clients who continue Financial Planning services through the Ongoing Planning Service program have a built-in review schedule and receive regular contact and follow up for their plans.

Portfolio Management Account Reviews

Pathfinder Planning LLC monitors client accounts that fall under its investment management program. Accounts are monitored on a regular basis with a formal account review at least annually.

Additional reviews may be offered in certain circumstances. Factors for an additional review include, but are not limited to: changes in economic conditions, changes in the client's financial situation or investment objectives, or a client's request.

Clients will receive statements directly from their account custodian(s) on at least a quarterly basis. We encourage our clients to compare custodial account statements with statements prepared by our company for accuracy. Clients are encouraged to notify our company if changes occur in their personal financial situation.

Item 14 – Client Referrals and Other Compensation

Pathfinder Planning LLC may provide financial planning services to other investment advisers. Fees and payments are negotiated. SMARTER Budgeting and Your Financial Mom activities are wholly owned subsidiaries of Pathfinder Planning LLC.

The company may provide referrals to legal, accounting, tax, insurance, or other professionals as a service to our Clients. Neither Pathfinder Planning LLC or our Financial Planners receive referral fees from these firms or professionals.

Except for the receipt of Research and Soft Dollar Benefits described under Item 12 – Brokerage Practices, we do not receive any other compensation from outside parties in connection with the investment advice we provide to you.

Item 15 – Custody

Under Federal and State regulations, registered investment advisers who are authorized to debit advisory fees from client accounts are considered to have custody. Schwab and Betterment Securities maintains actual custody of your assets and forward advisory fees to Pathfinder Planning. Your statements will be available for you to review on each custodian's website. You will also receive electronic account statements directly from Schwab, Altruist and Betterment Securities. You should promptly review your statements.

Item 16 – Investment Discretion

Pathfinder Planning LLC offers Investment Management Services on a discretionary basis. Clients must grant discretionary authority in the executed investment advisory contract. Discretionary authority extends to the type and amount of securities to be bought and sold and does not require advance client approval. However, apart from the ability to request the deduction of advisory fees, Pathfinder Planning LLC does not have the ability to withdraw funds or securities from the client's account.

If you wish, you may limit our discretionary authority in some areas. For example, you may set a limit on the type of securities that can be purchased for your account. This information will be stated in the Investment Policy Statement we will complete with each account Investment Management Agreement. Please refer to Item 4 - Advisory Business, for more information on our discretionary management services.

Item 17 – Voting Client Securities

Pathfinder Planning LLC does not vote client proxy requests. Proxy voting information is sent directly from your broker-dealer or custodian. If you are interested in advice on how to vote a proxy, you may contact the company for a consultation. The standard hourly rate will apply.

Item 18 – Financial Information

Pathfinder Planning LLC is required to disclose information about the company's financial condition. The company has no financial issues that impact its ability to work for you. Neither the company nor its officers or management has filed for bankruptcy.

Item 19 – Requirements for State-Registered Advisers

Principal Executive Officers and Management Persons

Please refer to Item 2 of the Form ADV Part 2B Supplement for information about our Principal Executive Officer and Management's education and business background.

The officers and management of Pathfinder Planning LLC do not receive performance-based fees.

There are no arbitration cases, civil proceedings, self-regulatory organization proceedings, or administrative proceedings against an officer or manager of the company.

Pathfinder Planning LLC employees who give financial advice to Clients must have a college degree and relevant financial planning and/or investment advisory experience. Employees agree to adhere to the CFP® Board's Code of Ethics and Professional Responsibility, whether they are a CFP® certificant or not. Our company and our related persons do not have relationships or arrangements with any securities issuer.

Pamela J. Horack, CFP®

8 Mischief Lane, Lake Wylie, SC 29710

704.301.7522

www.pathfinderplanningllc.com

July 23, 2026

This Brochure provides information about the qualifications and business practices of Pamela J. Horack, CFP® that supplements Pathfinder Planning LLC's brochure. You should have received a copy of that brochure. If you have any questions about the contents of this Brochure, please contact us at 704.301.7522 or info@pathfinderplanningllc.com.

Information about Pamela J. Horack, CFP® is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2 – Educational Background and Business Experience

Name: Pamela J. Horack, CFP®
Birth Year: 1968
Education: Boston University, Certificate in Financial Planning (2014)
University of South Carolina, BS in Business Administration, Finance Major (1991)
Experience:

Pathfinder Planning LLC, Lake Wylie, SC Owner, Financial Planner (6-2010 – present)	Atlantic Assurance, Charlotte, NC Title, Appraisal, and Insurance Company Training Manager (2001 - 2002)
Mother, Lake Wylie, SC Caregiver for two boys (4-2005 – forever)	Not Employed (8-2001 – 11-2001)
Bank of America Investment Services Inc., Charlotte NC Broker-Dealer Vice President - Curriculum Developer (8-2002 – 3-2005)	DLJDirect, Charlotte, NC Online Brokerage Firm Training Manager (1998 - 2001)
Not Employed (6-2002 – 7-2002)	

Certified Financial Planner™ Credentials:

The CERTIFIED FINANCIAL PLANNER™, CFP® and federally registered CFP (with flame design) marks (collectively, the "CFP® marks") are professional certification marks granted in the United States by Certified Financial Planner Board of Standards, Inc. ("CFP Board").

The CFP® certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP® certification. It is recognized in the United States and a number of other countries for its (1) high standard of professional education; (2) stringent code of conduct and standards of practice; and (3) ethical requirements that govern professional engagements with clients. Currently, more than 68,000 individuals have obtained CFP® certification in the United States.

To attain the right to use the CFP® marks, an individual must satisfactorily fulfill the following requirements:

- Education – Complete an advanced college-level course of study addressing the financial planning subject areas that CFP Board's studies have determined as necessary for the competent and professional delivery of financial planning services, and attain a Bachelor's Degree from a regionally accredited United States college or university (or its equivalent from a foreign university). CFP Board's financial planning subject areas include insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning.

- Examination – Pass the comprehensive CFP® Certification Examination. The examination, administered over a six-hour period, includes case studies and client scenarios designed to test one's ability to correctly diagnose financial planning issues and apply one's knowledge of financial planning to real world circumstances.
- Experience – Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year); and
- Ethics – Agree to be bound by CFP Board's *Standards of Professional Conduct*, a set of documents outlining the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements in order to maintain the right to continue to use the CFP® marks:

- Continuing Education – Complete 30 hours of continuing education hours every two years, including two hours on the *Code of Ethics* and other parts of the S*tandards of Professional Conduct*, to maintain competence and keep up with developments in the financial planning field; and
- Ethics – Renew an agreement to be bound by the *Standards of Professional Conduct*.

The *Standards* prominently require that CFP® professionals provide financial planning services at a fiduciary standard of care. This means CFP® professionals must provide financial planning services in the best interests of their clients.

CFP® professionals who fail to comply with the above standards and requirements may be subject to CFP Board's enforcement process, which could result in suspension or permanent revocation of their CFP® certification.

Item 3 – Disciplinary Information

There are no arbitration cases, civil proceedings, self-regulatory organization proceedings, or administrative proceedings against Pamela J. Horack, CFP®.

Item 4 – Other Business Activities

Pamela J. Horack, CFP® is not involved in any other investment related business activities. SMARTER Budgeting and Your Financial Mom activities are wholly owned subsidiaries of Pathfinder Planning LLC.

Item 5 – Additional Compensation

Please refer to Item 14 of our Form ADV Part 2A Brochure for more information about additional compensation received by our company and Mrs. Horack.

Item 6 – Supervision

Pamela J. Horack, CFP® is subject to the company's Policies and Procedures. The company is based in and regulated by the State of South Carolina and follows the rules and regulations of the state.

Item 7 – Requirements for State-Registered Advisers

There are no arbitration cases, civil proceedings, self-regulatory organization proceedings, or administrative proceedings against Pamela J. Horack, CFP®. She has not filed for bankruptcy in any state.

Aaron M. Salmon, CFP®

8 Mischief Lane, Lake Wylie, SC 29710

704.301.7522

www.pathfinderplanningllc.com

July 23, 2026

This Brochure provides information about the qualifications and business practices of Aaron M. Salmon, CFP® that supplements Pathfinder Planning LLC's brochure. You should have received a copy of that brochure. If you have any questions about the contents of this Brochure, please contact us at 704.301.7522 or info@pathfinderplanningllc.com.

Information about Aaron M. Salmon, CFP® is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2 – Educational Background and Business Experience

Name: Aaron M. Salmon, CFP®
Birth Year: 1974
Education: Presbyterian College, B.S. Business Administration (1996)
Graduate, Southeastern Trust School at Campbell University (2004)
Queens University, Certificate in Financial Planning (2005)
Experience:

Pathfinder Planning LLC, Lake Wylie, SC Investment Adviser Representative (3-2017 – present)	First Union / Wachovia/Wells Fargo Wealth Management Personal Trust Administrator (3-1997 – 3-2009)
Stay-at-home Dad (4-2009-2-2027)	

Certified Financial Planner™ Credentials:

The CERTIFIED FINANCIAL PLANNER™, CFP® and federally registered CFP (with flame design) marks (collectively, the "CFP® marks") are professional certification marks granted in the United States by Certified Financial Planner Board of Standards, Inc. ("CFP Board").

The CFP® certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP® certification. It is recognized in the United States and a number of other countries for its (1) high standard of professional education; (2) stringent code of conduct and standards of practice; and (3) ethical requirements that govern professional engagements with clients. Currently, more than 68,000 individuals have obtained CFP® certification in the United States.

To attain the right to use the CFP® marks, an individual must satisfactorily fulfill the following requirements:

- Education – Complete an advanced college-level course of study addressing the financial planning subject areas that CFP Board's studies have determined as necessary for the competent and professional delivery of financial planning services, and attain a Bachelor's Degree from a regionally accredited United States college or university (or its equivalent from a foreign university). CFP Board's financial planning subject areas include insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning.
- Examination – Pass the comprehensive CFP® Certification Examination. The examination, administered over a six-hour period, includes case studies and client scenarios designed to test one's ability to correctly diagnose financial planning issues and apply one's knowledge of financial planning to real world circumstances.
- Experience – Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year); and
- Ethics – Agree to be bound by CFP Board's *Standards of Professional Conduct*, a set of documents outlining the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements in order to maintain the right to continue to use the CFP® marks:

- Continuing Education – Complete 30 hours of continuing education hours every two years, including two hours on the *Code of Ethics* and other parts of the *Standards of Professional Conduct*, to maintain competence and keep up with developments in the financial planning field; and
- Ethics – Renew an agreement to be bound by the *Standards of Professional Conduct*.

The *Standards* prominently require that CFP® professionals provide financial planning services at a fiduciary standard of care. This means CFP® professionals must provide financial planning services in the best interests of their clients.

CFP® professionals who fail to comply with the above standards and requirements may be subject to CFP Board's enforcement process, which could result in suspension or permanent revocation of their CFP® certification.

Item 3 – Disciplinary Information

There are no arbitration cases, civil proceedings, self-regulatory organization proceedings, or administrative proceedings against Aaron M. Salmon, CFP®.

Item 4 – Other Business Activities

Aaron M. Salmon, CFP® is not involved in any other investment related business activities.

Item 5 – Additional Compensation

Aaron M. Salmon, CFP® does not receive any economic benefit from any person, company, or organization, in exchange for providing clients advisory services through Pathfinder Planning LLC.

Item 6 – Supervision

As a representative of Pathfinder Planning LLC, Mr. Salmon works closely with his supervisor who reviews all advice provided to clients prior to implementation. Pathfinder Planning implements procedures to ensure employees comply with the firm's Code of Ethics, and monitors all reports provided to clients. Questions can be referred to 704.301.7522 or info@pathfinderplanningllc.com.

Item 7 – Requirements for State-Registered Advisers

There are no arbitration cases, civil proceedings, self-regulatory organization proceedings, or administrative proceedings against Aaron M. Salmon, CFP®. Mr. Salmon has not filed for bankruptcy in any state.

Karina Moretz, CFP®, ChFC

8 Mischief Lane, Lake Wylie, SC 29710

704.301.7522

www.pathfinderplanningllc.com

July 23, 2026

This Brochure provides information about the qualifications and business practices of Karina Moretz, CFP®, ChFC that supplements Pathfinder Planning LLC's brochure. You should have received a copy of that brochure. If you have any questions about the contents of this Brochure, please contact us at 704.301.7522 or info@pathfinderplanningllc.com.

Information about Karina Moretz, CFP®, ChFC is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2 – Educational Background and Business Experience

Name: Karina Moretz, CFP®, ChFC
Birth Year: 1985
Education: Southern New Hampshire University, 2021
American College of Financial Services, 2023

Experience:

Pathfinder Planning LLC, Lake Wylie, SC Lead Financial Planner (1-2026 – present) Associate Planner (2-2022 – 1-2026)
Stay-at-home Mom (1-2015 - 2-2022)

Certified Financial Planner™ Credentials:

The CERTIFIED FINANCIAL PLANNER™, CFP® and federally registered CFP (with flame design) marks (collectively, the "CFP® marks") are professional certification marks granted in the United States by Certified Financial Planner Board of Standards, Inc. ("CFP Board").

The CFP® certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP® certification. It is recognized in the United States and a number of other countries for its (1) high standard of professional education; (2) stringent code of conduct and standards of practice; and (3) ethical requirements that govern professional engagements with clients. Currently, more than 68,000 individuals have obtained CFP® certification in the United States.

To attain the right to use the CFP® marks, an individual must satisfactorily fulfill the following requirements:

- Education – Complete an advanced college-level course of study addressing the financial planning subject areas that CFP Board's studies have determined as necessary for the competent and professional delivery of financial planning services, and attain a Bachelor's Degree from a regionally accredited United States college or university (or its equivalent from a foreign university). CFP Board's financial planning subject areas include insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning.
- Examination – Pass the comprehensive CFP® Certification Examination. The examination, administered over a six-hour period, includes case studies and client scenarios designed to test one's ability to correctly diagnose financial planning issues and apply one's knowledge of financial planning to real world circumstances.
- Experience – Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year); and
- Ethics – Agree to be bound by CFP Board's *Standards of Professional Conduct*, a set of documents outlining the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements in order to maintain the right to continue to use the CFP® marks:

- Continuing Education – Complete 30 hours of continuing education hours every two years, including two hours on the *Code of Ethics* and other parts of the *Standards of Professional Conduct*, to maintain competence and keep up with developments in the financial planning field; and
- Ethics – Renew an agreement to be bound by the *Standards of Professional Conduct*.

The *Standards* prominently require that CFP® professionals provide financial planning services at a fiduciary standard of care. This means CFP® professionals must provide financial planning services in the best interests of their clients.

CFP® professionals who fail to comply with the above standards and requirements may be subject to CFP Board's enforcement process, which could result in suspension or permanent revocation of their CFP® certification.

Chartered Financial Consultant (ChFC): This designation is issued by The American College and is granted to individuals who have at least three years of full-time business experience within the five years preceding the awarding of the designation. The candidate is required to take seven mandatory courses which include the following disciplines: financial, insurance, retirement and estate planning; income taxation, investments and application of financial planning; as well as two elective courses involving the application of the aforementioned disciplines. Each course has a final proctored exam and once issued, the individual is required to submit 30 hours of continuing education every two years.

Item 3 – Disciplinary Information

There are no arbitration cases, civil proceedings, self-regulatory organization proceedings, or administrative proceedings against Karina Moretz, CFP®, ChFC.

Item 4 – Other Business Activities

Karina Moretz, CFP®, ChFC is not involved in any other investment related business activities.

Item 5 – Additional Compensation

Karina Moretz, CFP®, ChFC does not receive any economic benefit from any person, company, or organization, in exchange for providing clients advisory services through Pathfinder Planning LLC.

Item 6 – Supervision

As a representative of Pathfinder Planning LLC, Ms. Moretz works closely with her supervisor who reviews all advice provided to clients prior to implementation. Pathfinder Planning implements procedures to ensure employees comply with the firm's Code of Ethics, and monitors all reports provided to clients. Questions can be referred to 704.301.7522 or info@pathfinderplanningllc.com.

Item 7 – Requirements for State-Registered Advisers

There are no arbitration cases, civil proceedings, self-regulatory organization proceedings, or administrative proceedings against Karina Moretz, CFP®, ChFC. Ms Moretz has not filed for bankruptcy in any state.