



**PATHWAY ADVISORS  
GROUP**

**Frier Planning Concepts, Inc.  
D.B.A., Pathway Advisors Group**

5025 Boardwalk Drive, Suite 200

Colorado Spring, CO 80919

719-260-1184

**William David Frier**

5025 Boardwalk Drive, Suite 200

Colorado Spring, CO 80919

719-260-1184

**2B Supplemental Brochure**

September 2018

The Brochure Supplement provides information about David Frier (CRD#1029781) that supplements the Pathway Advisors Group Brochure. You should have received a copy of the Brochure. Please contact the Chief Compliance Officer at 719-260-1184 or [david@friernet.com](mailto:david@friernet.com) if you did not receive Pathway Advisors Group's Brochure or if you have any questions about the contents of this supplement.

Additional information about David Frier is available on the SEC's website at [SEC Adviser Info](#). You can search this site by a unique identifying number, known as the CRD number listed above.

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## ITEM 2 - EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

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**David Frier**

Born: 1959

Post-Secondary Education:

- University of Michigan, BA, Economics, 1981
- Insurance Licenses in Life, Accident & Health

Recent Business Experience:

- *Frier Planning Concepts DBA, Pathway Advisors Group, Principal, 02/2002-Present*
- *Frier Planning Concepts DBA Pathway Advisors Group, Investment Adviser Representative, 11/2017 - Present*
- *Parkland Securities, LLC, Registered Representative/ Investment Adviser Representative, 10/2012 – 11/2017*

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## ITEM 3 - DISCIPLINARY INFORMATION

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David Frier has no history of any legal or disciplinary events that deems to be material to a client's consideration of David Frier to act as their investment adviser representative. FINRA's BrokerCheck® may have additional information regarding the disciplinary history of David Frier that is not included in this brochure supplement. ([SEC Adviser Info](#)).

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## ITEM 4 - OTHER BUSINESS ACTIVITIES

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David Frier is an insurance agent. It is anticipated that a small portion, less than (10%) of his time, will be spent providing these insurance products. He may receive compensation from selling insurance products and therefore receive economic benefit for this activity. This activity creates a conflict of interest with clients. However, since this activity represents less than 10% of his time and income, it is presumed not to be substantial. In any event, clients have the right to decide whether to act on the recommendation and the right to purchase any insurance products through the Firm or David Frier. The Firm and its IARs will always act in the best interest of the client

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## ITEM 5 - ADDITIONAL COMPENSATION

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David Frier does not receive any economic benefit for providing advisory services beyond the scope of Pathway Advisors Group and business activities listed in **Item 4**.

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## ITEM 6 - SUPERVISION

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David Frier is the Chief Compliance Officer of Pathway Advisors Group. His activities are generally supervised in accordance with the Firm's compliance procedures. He will adhere to the policies and procedures of the Firm. Specific areas of review

include transactions, account suitability and written correspondence including email, among other activities. David Frier may be reached at 719-260-1184.

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**ITEM 7 - REQUIREMENTS FOR STATE-REGISTERED ADVISERS**

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David Frier has not been involved in or found liable in an arbitration claim or civil, self-regulatory organization or administrative proceeding alleging damages in excess of \$2,500, involving an investment or an investment-related business or activity; fraud, false statement(s), or omissions; theft, embezzlement, or other wrongful taking of property; bribery, forgery, counterfeiting, or extortion; or dishonest, unfair, or unethical practices.

David Frier has not been the subject of a bankruptcy petition. To the best of our ability all material conflicts of interest are disclosed regarding the Firm, its representatives or any of its employees, which could be reasonably expected to impair the rendering of unbiased and objective advice.