

This brochure supplement provides information about David Reynolds Tracey that supplements the Pathway Financial Advisers, LLC brochure. You should have received a copy of that brochure. Please contact David Reynolds Tracey if you did not receive Pathway Financial Advisers, LLC's brochure or if you have any questions about the contents of this supplement.

Additional information about David Reynolds Tracey is also available on the SEC's website at www.adviserinfo.sec.gov.

Pathway Financial Advisers, LLC

Form ADV Part 2B – Individual Disclosure Brochure

for

David Reynolds Tracey
Personal CRD Number: 5222875
Investment Adviser Representative

Pathway Financial Advisers, LLC
4571 County Road 35 Auburn, IN 46706
(260) 925-2887
david@pathwayria.com

UPDATED: 03/08/2021

Item 2: Educational Background and Business Experience

Name: David Reynolds Tracey

Born: 1984

Educational Background and Professional Designations:

Education:

Financial Planning Certificate, Bryant University, 2016

MBA MBA, Indiana University - 2008

Bachelor of Science Finance, Manchester University - 2006

Designations:

CFP® - Certified Financial Planner

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.

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 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:

- i. 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
- ii. 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.

Business Background:

01/2021 – Present	Chief Compliance Officer Pathway Financial Advisers, LLC
11/2017 - Present	Member & Investment Adviser Representative Pathway Financial Advisers, LLC
01/2009 – 11/2017	Investment Officer STAR Financial Bank
05/2009 – 07/2017	Investment Executive Primevest Financial
05/2008 - 10/2008	Senior Operations Accountant United States Infrastructure Corp
01/2007 - 05/2008	Inside Sales Rep Classic Products Corp
09/2006 – 01/2007	Financial Advisor Intern Merrill Lynch

Item 3: Disciplinary Information

There are no legal or disciplinary events that are material to a client’s or prospective client’s evaluation of this advisory business.

Item 4: Other Business Activities

David Reynolds Tracey is a part owner of Financial Building, LLC DBA Covenant Properties. This building was purchased by David Tracey (50%), Austin Miller (25%), Steve Post (12.5%) & Joel Grimm (12.5%) in Auburn, Indiana for the purpose of renting it to the Investment Firm Pathway Financial Advisers, LLC & an accounting/tax Firm Post & Miller, Inc. His responsibilities include managing the real estate property for the tenants of Pathway Financial Advisers, LLC & Post & Miller, Inc. 5 hours a month are devoted to this activity during trading hours. 10 hours a month are devoted to this activity outside of trading hours. 0 yearly compensation is expected to be derived from this business.

Item 5: Additional Compensation

Other than salary, annual bonuses, or regular bonuses, David R. Tracey does not receive any economic benefit from any person, company, or organization, in exchange for providing clients advisory services through Pathway Financial Advisers, LLC.

Item 6: Supervision

As a one-third owner and representative of Pathway Financial Advisers, LLC, David R. Tracey supervises all duties and activities of the firm as the firm's Chief Compliance Officer. David R. Tracey's contact information is on the cover page of this disclosure document. David R. Tracey adheres to all required regulations regarding the activities of an Investment Adviser Representative and follows all policies and procedures outlined in the firm's policies and procedures manual, including the Code of Ethics, and appropriate securities regulatory requirements.