

This brochure supplement provides information about Kristie Cahill that supplements the Change Path LLC brochure. You should have received a copy of that brochure. Please contact J.P. Rankin at (913) 402-2175 if you did not receive Change Path LLC's brochure or if you have any questions about the contents of this supplement.

Additional information about Kristie Cahill is also available on the SEC's website at www.adviserinfo.sec.gov.

Change Path LLC

Form ADV Part 2B – Individual Disclosure Brochure

for

Kristie D. Cahill

Personal CRD Number: 4439727

Investment Adviser Representative

Located At:

505 Montgomery St., Ste. 1100
San Francisco, CA 94111

Change Path LLC
11460 Tomahawk Creek Pkwy
Suite 200
Leawood, KS 66211

UPDATED: 01/07/2019

Item 2: Educational Background and Business Experience

Name: Kristie D. Cahill **Born:** 1977

Education:

Mrs. Cahill received a B.A. in Mass Communication & Journalism from California State University, Fresno.

Business Background:

01/2019 - Present	Investment Advisor Representative Change Path LLC
12/2018 - 01/2019	Wealth Advisor Opes Wealth Management, LLC
01/2014 - 12/2018	Wealth Advisor Opes Advisors
09/2011 - 01/2014	StanCorp Investment Advisers, LLC Senior Investment Counselor
12/2010 - 09/2011	Senior Investment Counselor Morgan Stanley Smith Barney
05/2004 - 12/2010	Paraplanner IDS Life Insurance Company
05/2004 - 12/2010	Paraplanner American Express Financial Advisors, Inc.
09/2003 - 04/2004	Retirement Product Specialist State Farm Insurance
07/2001 - 08/2003	Financial Advisor Morgan Stanley DW Inc.

Professional Designations:

01/2008 - Present	Certified Financial Professional™, CFP®
04/2014 - Present	Certified Estate Planner™, CEP®

Certified Financial Planner™, CFP®

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 71,000 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 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.

Certified Estate Planner™, CEP®

The Certified Estate Planner™, CEP® is issued by the National Institute of Certified Estate Planners, NICEP. The prerequisites and experience required to use the CEP® include candidates for this course to hold a valid current license in either the financial, legal, or tax profession, and be in good standing with all relevant licensing bodies and regulatory or compliance related governing bodies. Educational requirements for candidates include completing a comprehensive interactive discussion of the course highlights done either live or online, displaying an understanding of the course material through case studies and diagrams, in combination with reading and understanding significant self-study materials. Candidates spend an average of 5 - 6 months of combined study and preparation between the live/online sessions and self-study materials (often requiring repeated attendance in live training and exam retakes), then successfully pass a rigorous qualifying proctored exam from a bank of 280 exam questions in which the student must demonstrate a competent grasp of the subject matter. CEP®’s must complete continuing education of a minimum of eight (8) hours every two (2) years, specifically in the area of estate planning.

Item 3: Disciplinary Information

Kristie Cahill does not have any material disciplinary history.

Additional information about Mr./Mrs. Name may be found on the SEC's Investment Adviser Public Disclosure website at www.adviserinfo.sec.gov or at the FINRA's Broker Check website at www.brokercheck.finra.org.

Item 4: Other Business Activities

Kristie Cahill is a licensed insurance agent. From time to time, Mrs. Cahill may offer clients advice and/or products from this activity. Clients should be aware that these services may pay a commission and involve a possible conflict of interest, as commissionable products can conflict with the fiduciary duties of a registered investment adviser. Change Path LLC always acts in the best interest of the client; including in the sale of commissionable products to advisory clients.

Clients of Change Path are not obligated in any manner to utilize services the aforementioned services provided by Mrs. Cahill.

Change Path does not supervise and does not receive any compensation from these Other Outside Business Activities.

Item 5: Additional Compensation

Kristie Cahill may receive additional compensation in the form of sales awards and/or marketing credits depending on levels of overall sales in connection with services provided to the client. These incentives might constitute a conflict of interest as they could encourage Mrs./Mr. Name to recommend transactions for the purpose of attaining these awards. Clients are under no obligation to engage in any securities or advisory transactions.

Item 6: Supervision

As an Investment Advisor Representative of Change Path LLC, Kristie Cahill is supervised by J.P. Rankin, the firm's Chief Compliance Officer, and is to adhere to the policies and procedures set forth by Change Path LLC. The phone number for Mr. Rankin is (913) 402-2175.