Pathfinder Financial Advisors

5908 Texas Drive, Vancouver, WA 98661

(360) 718-6380

www.pathfinderfa.com

03/27/2015

This Brochure provides information about the qualifications and business practices of Pathfinder Financial Advisors, LLC. If you have any questions about the contents of this Brochure, please contact us at (360) 718-6380 or steve@pathfinderfa.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.

Pathfinder Financial Advisors, LLC is a registered investment adviser registered in the state of Washington. Registration of an Investment Adviser does not imply any level of skill or training. The oral and written communications of an Adviser provide you with information about which you determine to hire or retain an Adviser.

Additional information about Pathfinder Financial Advisors, LLC also is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2 – Material Changes

There are material changes in this submission from the previous dated 03/24/2014.

The business mailing address has changed, see cover page.

The rate charged for hourly financial planning services has increased, see Item 5.

The submission date of this document is 03/27/2015

In the past we have offered or delivered information about our qualifications and business practices to clients on at least an annual basis. Pursuant to new SEC Rules, we will ensure that you receive a summary of any materials changes to this and subsequent Brochures within 120 days of the close of our business' fiscal year. We may further provide other ongoing disclosure information about material changes as necessary.

We will further provide you with a new Brochure as necessary based on changes or new information, at any time, without charge.

Currently, our Brochure may be requested by contacting Steven Wolfe, President at (360) 718-6380 or steve@pathfinderfa.com. Our Brochure is also available on our web site www.pathfinderfa.com and is free of charge.

Additional information about Pathfinder Financial Advisors, LLC is also available via the SEC's web site www.adviserinfo.sec.gov. The SEC's web site also provides information about any persons affiliated with Pathfinder Financial Advisors, LLC who are registered, or are required to be registered, as investment adviser representatives of Pathfinder Financial Advisors, LLC.

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Item 4 – Advisory Business

Pathfinder Financial Advisors, LLC was organized in 2008 and has been registered with the Washington State Department of Financial Institutions Securities Division since 2008. Steven Wolfe is the President and sole owner of the firm.

In its fiduciary capacity, Pathfinder Financial Advisors, LLC places the interests of Client(s) before its own. It does not accept sales commissions or finder's fees. It is not affiliated with any entities that sell financial products or securities and instead receives all compensation from Client(s).
Pathfinder Financial Advisors LLC (PFA or Advisor) is a fee-only financial planning and investment advisory firm serving individuals and families from all walks of life. PFA advises financial planning clients on a wide range of financial planning issues, including (but not limited to): asset allocation and investment selection, retirement planning, education funding, cash flow and debt management, tax planning, estate planning, risk management and/or insurance planning. These services may be general in nature or focused on particular areas of interest or need, depending upon each client's unique circumstances. Approximately 50% of PFA's business is providing investment advice while the other 50% is related to other financial planning topics.

Financial Planning Services

The primary mission of PFA is providing financial planning services to individuals. The Advisor first conducts an initial interview and gathers data to assist Client in determining specific needs, goals, objectives and tolerance for risk. Advisor then prepares analyses of the current financial situation and possible future scenarios, when appropriate. Next, the Advisor presents the analysis and a written summary of the significant observations, assumptions and recommendations over each area that the Advisor was engaged to provide advice. Upon the completion of this presentation the engagement is concluded. Clients may re-engage PFA as needed. Periodic financial check-ups are recommended and it is the Client's responsibility to initiate this review.

Hourly Financial Coaching

PFA offers hourly consulting for isolated financial planning topics. An agreement is signed by PFA and the client describing the agreed-upon services. These services are provided in an interactive session with the client and usually comprise a single meeting. There is a minimum fee of one hour for financial coaching sessions.

Educational Seminars

Advisors employed by PFA may also conduct group educational workshops on financial planning topics such as, “Maximizing Your Employee Benefits”, “Retirement Savings Strategies”, “Millionaires in the Making”, “Asset Allocation and Portfolio Risk”, and “Couples and Money”. PFA may impose a fee for educational workshops. Generally, the employer, civic or non-profit group sponsoring the workshop pay any fees charged by PFA. In the event there is a charge to workshop attendees, the fee will be published on the workshop announcement or invitation.

Item 5 – Fees and Compensation

Fees for **Financial Planning Services** clients are determined based on an hourly rate of $180 per hour and the estimated time to complete the agreed upon services. The Advisor charges fees on an hourly, fee-only basis. Hourly fees are billed in six (6) minute increments. Projects spanning more than three months will be billed quarterly. Fees are not collected for services to be provided more than 6 months in advance. Fees may be discounted at the sole discretion of PFA.

PFA requires a deposit for initial engagements in the amount of the lesser of $500 or ½ of the lower end of the estimated fee range. The balance of fees due are payable immediately upon presentation of the plan or advice to Client. Services to be provided and the anticipated fee range are detailed in the written Service Agreement.

Either party may terminate an engagement upon written notice within 5 business days of signing the Service Agreement, at which time no fees would be due. Should Client terminate the engagement after this date, Client is responsible and will be invoiced for any time charges incurred by Advisor in the preparation of their Plan.

Fees for **Hourly Financial Coaching** are based on an hourly rate of $180 per hour and billed in 6 minute increments. Fees for hourly financial coaching sessions are due at the conclusion of the session. There is a minimum fee of one hour for financial coaching sessions.

Fees paid to PFA for financial planning and advisory services are completely separate from the fees and expenses charged by mutual fund companies and their portfolio managers. A complete explanation of these fees and expenses are provided in each mutual fund prospectus. Clients are encouraged to read the prospectus before investing. Client may also incur transaction costs or administration fees from broker/dealers, trust companies or other service providers. Clients are encouraged to obtain a complete schedule of these fees from the service provider prior to entering into any engagement. PFA does not receive any portion of these other fees. The only compensation received by PFA is the hourly fees paid directly by Client. All fees are subject to negotiation at our sole discretion.

Item 12 further describes the factors that Pathfinder Financial Advisors, LLC considers in selecting or recommending broker-dealers for *client* transactions and determining the reasonableness of their compensation (*e.g.*, commissions).

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

Pathfinder Financial Advisors, LLC does not charge any performance-based fees (fees based on a share of capital gains on or capital appreciation of the assets of a client).

Item 7 – Types of Clients

Pathfinder Financial Advisors, LLC provides its services primarily to individuals and high net worth individuals. We do not require minimums as to income, assets, net worth, length of engagement, or other conditions for engaging our services.

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

When Pathfinder Financial Advisors, LLC is engaged to provide investment advice, we first gather information about the client's personal financial situation and then conduct a meeting with the client to clarify the client's personal financial information and determine the client's specific needs, objectives, goals and tolerance for risk. Then, we recommend a proper asset allocation based on the client's personal financial situation. We make asset allocation and investment policy decisions using our best judgment to help the client achieve their overall financial objectives and goals while minimizing risk exposure. PFA utilizes historical market risk and return data as well as projected risk and return data to evaluate our asset allocation recommendations. We believe that the appropriate allocation of assets across diverse investment categories (i.e. stock vs. bond, foreign vs. domestic, large cap. vs. small cap., high quality vs. high yield, etc.) is the primary determinant of portfolio returns and is critical to the long-term success of a client's financial objectives and goals. We recommend specific investments, primarily low-cost, no-load, index investments, to match the recommended asset allocation. Recommendations for actively managed funds are made only when the corresponding index fund is not available such as in a client's 401K plan. We recommend that the portfolio be maintained by rebalancing at least annually. PFA does not recommend individual stocks nor do we provide market timing services.

While we believe our investment strategy is designed to increase possible return for a given level of risk, it cannot guarantee that an investment objective or goal will be achieved. Some investment recommendations made by us may result in loss, which may include the original principal amount invested. The client must be able to bear the various risks involved in investing, which may include market risk, liquidity risk, interest rate risk, currency risk or political risk, among others. Low-cost, no-load, index investments have the potential to be affected by tracking error risk, which is defined as a deviation from the stated benchmark index. These risks are described in more detail below.

Stock Fund Primary Risks

An investment in a Stock Fund could lose money over short or even long periods. Client(s) should expect the Fund's share price and total return to fluctuate within a wide range, like the fluctuations of the overall stock market. The Fund's performance could be hurt by:

Stock market risk, which is the chance that stock prices overall, will decline. Stock markets tend to move in cycles, with periods of rising prices and periods of falling prices. The Fund's target index may, at times, become focused in stocks of a particular sector, category, or group of companies.

Index sampling risk (Index Funds), which is the chance that the securities selected for the Fund, in the aggregate, will not provide investment performance matching that of the Fund's target index. Index sampling risk for the Fund should be low.

Manager risk (Active Funds), which is the chance that poor security selection will cause the Fund to underperform relevant benchmarks or other funds with a similar investment objective.

Bond Fund Primary Risks

An investment in a Bond Fund could lose money over short or even long periods. Client(s) should expect the Fund's share price and total return to fluctuate within a wide range, like the fluctuations of the overall bond market. The Fund's performance could be hurt by:

> ***Interest rate risk***, which is the chance that bond prices overall will decline because of rising interest rates. Interest rate risk should be moderate for a Fund that invests mainly in short- and intermediate-term bonds, whose prices are less sensitive to interest rate changes than are the prices of long-term bonds.
> ***Income risk***, which is the chance that the Fund's income will decline because of falling interest rates. Income risk is generally moderate for intermediate-term bond funds, so investors should expect the Fund's monthly income to fluctuate accordingly.

Credit risk*,* which is the chance that a bond issuer will fail to pay interest and principal in a timely manner, or that negative perceptions of the issuer's ability to make such payments will cause the price of that bond to decline. Credit risk should be low for the Fund that purchases only bonds that are issued by the U.S. Treasury or are of investment-grade quality.

Call risk*,* which is the chance that during periods of falling interest rates, issuers of callable bonds may call (repay) securities with higher coupons or interest rates before their maturity dates. The Fund would then lose any price appreciation above the bond's call price and would be forced to reinvest the unanticipated proceeds at lower interest rates, resulting in a decline in the Fund's income. For mortgage-backed securities, this risk is known as ***prepayment risk***. Call/prepayment risk should be moderate for the Fund when it invests only a portion of its assets in callable bonds and mortgage-backed securities.

Index sampling risk (Index Funds)*,* as described above.

Manager risk (Active Funds), as described above.

Foreign Stock Fund Primary Risks

An investment in a Foreign Stock Fund could lose money over short or even long periods. Client(s) should expect the Fund's share price and total return to fluctuate within a wide range, like the fluctuations of the global stock market. The Fund's performance could be hurt by:

Stock market risk, as described above. Additionally, the Fund's investments in foreign stock markets can be riskier than U.S. stock investments. The prices of foreign stocks and the prices of U.S. stocks have, at times moved in opposite directions.

Country/regional risk*,* is the chance that world events—such as political upheaval, financial troubles, or natural disasters—will adversely affect the value of securities issued by companies in foreign countries or regions. Because the Fund may invest a large portion of its assets in securities of companies located in any one country or region, the Fund's performance may be hurt disproportionately b***y the poor performanc****e* of its investments in that area. Country/regional risk is especially high in emerging markets.

Emerging markets risk, which is the chance that the stocks of companies located in emerging markets will be substantially more volatile, and substantially less liquid, than the stocks of companies located in more developed foreign markets.

Currency risk, which is the chance that the value of a foreign investment, measured in U.S. dollars, will decrease because of unfavorable changes in currency exchange rates. Currency risk is especially high in emerging markets.
Index sampling risk (Index Funds)*, as described above.*
Manager risk (Active Funds), as described above.
Investment style risk, which is the chance that returns from non-U.S. small capitalization stocks will trail returns from the overall global stock market. Historically, non-U.S. small-cap stocks have been more volatile in price than the large-cap stocks that dominate the global market, and they often perform quite differently.

Real Estate Investments Trust (REIT) Fund Primary Risks

An investment in a REIT Fund could lose money over short or even long periods. Client(s) should expect the Fund's share price and total return to fluctuate within a wide range, like the fluctuations of the overall stock market. The Fund's performance could be hurt by:

Industry concentration risk*,* which is the chance that the stocks of REITs will decline because of adverse developments affecting the real estate industry and real property values. Because the Fund concentrates its assets in REIT stocks, industry concentration risk is high.
Stock market risk, as described above.
Interest rate risk, which is the chance that REIT stock prices overall, will decline because of rising interest rates. Interest rate risk should be high for the Fund.
Investment style risk, which is the chance that the returns from REIT stocks—which typically are small- or mid-capitalization stocks—will trail returns from the overall stock market. Historically, these stocks have performed quite differently from the overall market.

Money Market Fund Primary Risks

A Money Market Fund is designed for investors with a low tolerance for risk; however, the Fund's performance could be hurt by:

Income risk, which is the chance that the Fund's income will decline because of falling interest rates. Because the Fund's income is based on short-term interest rates—which can fluctuate significantly over short periods—income risk is expected to be high.
Manager risk, which is the chance that poor security selection will cause the Fund to underperform relevant benchmarks or other funds with a similar investment objective.

Credit risk, which is the chance that the issuer of a security will fail to pay interest and principal in a timely manner, or that negative perceptions of the issuer's ability to make such payments will cause the price of that security to decline. Credit risk should be very low for the Fund, because it invests primarily in securities that are considered to be of high quality.

Industry concentration risk, which is the chance that there will be overall problems affecting a particular industry. Because the Fund invests more than 25% of its assets in securities issued by companies in the financial services industry, the Fund's performance depends to a greater extent on the overall condition of that industry.

An investment in a Money Market Fund is not a deposit of a bank and is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency.

Exchange Traded Funds (ETF) Risks

Because ETF Shares are traded on an exchange, they are subject to additional risks:

ETF Shares are listed for trading on NYSE Arca and/or other stock exchanges and can be bought and sold on the secondary market at market prices. Although it is expected that the market price of an ETF Share typically will approximate its net asset value (NAV), there may be times when the market price and the NAV vary significantly. Thus, Client(s) may pay more or less than NAV when Client(s) buy ETF Shares on the secondary market, and Client(s) may receive more or less than NAV when Client(s) sell those shares.

Although ETF Shares are listed for trading on NYSE Arca and/or other exchanges, it is possible that an active trading market may not develop or be maintained.

Trading of ETF Shares on NYSE Arca may be halted if NYSE Arca officials deem such action appropriate, if ETF Shares are delisted from NYSE Arca, or if the activation of market wide "circuit breakers" halts trading generally.

Investing in securities involves risk of loss that clients should be prepared to bear.

Item 9 – Disciplinary Information

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of Pathfinder Financial Advisors, LLC or the integrity of PFA's management. Pathfinder Financial Advisors, LLC has no information applicable to this item.

Item 10 – Other Financial Industry Activities and Affiliations

Pathfinder Financial Advisors may provide referrals to other Investment Advisory firms as a service to Clients. PFA does not have agreements with or receive referral fees from any other Advisors.

Steven C. Wolfe is a member of Garrett Planning Network (GPN), a nationwide network of professional, fee-only financial advisors. GPN members are dedicated to providing competent, objective financial advice to people from all walks of life. This group of independent financial planners supports each other through the sharing of technical, operational and marketing information, nationally recognized founder, Sheryl Garrett, CFP®, provides training and operational procedures. Clients and prospective clients may be referred to PFA by Garrett Planning Network's website, www.garrettplanningnetwork.com. Advisor may pay operational fees to GPN but nothing is paid to GPN for client referrals. Clients referred by GPN do not pay more for the services of Advisor than clients who learn about Advisor from another referral source.

Item 11 – Code of Ethics

As a member of the Garrett Planning Network, Pathfinder Financial Advisors LLC embraces and is required to adhere to the: (1) CFP Code of Ethics found at http://www.cfp.net/learn/ethics.asp and the (2) NAPFA Fiduciary Oath. The advisor shall exercise his/her best efforts to act in good faith and in the best interests of the client. The advisor shall provide written disclosure to the client prior to the engagement of the advisor, and thereafter throughout the term of the engagement, of any conflicts of interest, which will or reasonably may compromise the impartiality or independence of the advisor. The advisor, or any party in which the advisor has a financial interest, does not receive any compensation or other remuneration that is contingent on any client's purchase or sale of a financial product. The advisor does not receive a fee or other compensation from another party based on the referral of a client or the client's business. PFA will provide a copy of its Code of Ethics to any client or prospective client at any time upon request. Requests should be made to Steven Wolfe at (360) 718-6380 or steve@pathfinderfa.com .

Pathfinder Financial Advisors, LLC representatives or personnel may buy and/or sell securities also recommended to clients. These transactions are in broadly traded mutual funds, stocks, and bonds and similar investments where personal ownership is not likely to present a conflict of interest. These transactions will be fully disclosed to clients if at any time it appears that such investing will impact any recommendation provided to clients.

Item 12 – Brokerage Practices

Pathfinder Financial Advisors, LLC is not affiliated with any bank, custodian or brokerage firm. If we are engaged to provide investment advice, we will offer to use the service provider with whom the client's assets are currently maintained. If the client prefers to use a new service provider, we will recommend one based on the need, overall cost and ease of use for the client.

Our policy is to restrict any non-cash compensation, or soft dollars, that we may receive from a service provider to only that which enhances our ability to render quality advice and service to the client. Although we may recommend one or more service providers to the client, we derive no special benefit from doing so.

Item 13 – Review of Accounts

Pathfinder Financial Advisors, LLC does not provide continuous monitoring of its financial planning and investment advice services. Periodic reviews are recommended and it is the client's responsibility to initiate these reviews. We remind the client to notify us of any changes to their personal financial situation.

Item 14 – *Client* Referrals and Other Compensation

Pathfinder Financial Advisors, LLC does not receive, nor does it pay, any fees for client referrals. The only compensation the Advisor receives is in the form of hourly fees paid directly by the client.

Item 15 – Custody

Pathfinder Financial Advisors, LLC does not take custody of client cash, bank accounts or securities. The client's cash, bank accounts and securities will be maintained by unaffiliated, qualified custodians, such as banks, brokerage firms, mutual fund companies and transfer agents. The client will receive account statements directly from their service provider. These statements are typically provided on a monthly or quarterly basis or as account transactions occur.

Item 16 – Investment Discretion

Pathfinder Financial Advisors, LLC does not provide discretionary investment management services, so issues related to investment discretion are not applicable.

PFA does provide specific recommendations on securities to buy or sell. The client has the final decision whether to act on those recommendations. If they chose to act on PFA recommendations, the client is responsible for executing the transactions in their accounts. PFA will provide coaching to clients regarding how to complete transactions if requested.

Item 17 – Voting *Client* Securities

Pathfinder Financial Advisors, LLC does not vote client securities. The client will maintain responsibility for directing the manner in which proxies are voted, as well as all other elections relative to mergers, acquisitions, tender offers or other events pertaining to the client's investments. The client will receive their proxies and other solicitations directly from the custodian or transfer agent for their investments.

Item 18 – Financial Information

Due to the nature of our services, an audited balance sheet is not required, nor included in this disclosure document. Pathfinder Financial Advisors, LLC does not have any financial conditions (such as pending bankruptcy) that require further disclosure.

Item 19 – Requirements for State-Registered Advisers

This item requires State Registered Investment Advisers to provide you with certain information or disclosures about the principals of Pathfinder Financial Advisors, LLC.

Please refer to Adv Part 2b for this information.

Steven C. Wolfe

Pathfinder Financial Advisors, LLC

Brochure Supplement (Form ADV part 2B)

This Brochure Supplement provides information about Steven C. Wolfe that supplements the Pathfinder Financial Advisors, LLC Brochure. You should have received a copy of that Brochure. Please contact Steven Wolfe, President if you did not receive Pathfinder Financial Advisors, LLC's Brochure or if you have any questions about the contents of this supplement.

Additional information about Steven Wolfe is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2- Educational Background and Business Experience

Name: Steven C. Wolfe, CFP®

Year of Birth: 1956

Formal Education after High School:

Bachelor of Science, Paper Science and Engineering - University of Wisconsin- Stevens Point 1978

CFP® Education Program - University of Portland, Portland 2007

Business Background:

Pathfinder Financial Advisors LLC, President 2008 - Present

Georgia Pacific Corporation, Operations Manager Camas WA mill, 2000-2006,

Various engineering and management positions 1978-2000

Examinations/Professional Designations:

CERTIFIED FINANCIAL PLANNER™ - Certificant

Series 65 Exam - Uniform Investment Advisor State Law Exam, NASD

Professional Affiliations:

National Association of Personal Financial Advisors (NAPFA®)

Garrett Planning Network

Additional Information about the CFP® Designation

To become certified, you are required to meet the following initial certification requirements (known as the four "Es"):

Education

Examination

Experience

Ethics

These four components are briefly described below:

Education

To take the CFP® Certification Examination, you will need to be knowledgeable in all of areas covered by the financial planning topic list. There are three ways to complete the educational requirement: CFP Board-Registered Programs, Challenge Status or Transcript Review. Candidates for certification must have a bachelor's degree (or higher), or its equivalent, in any discipline, from an accredited college or university in order to obtain CFP® certification. The bachelor's degree requirement is a condition of initial certification; it is not a requirement to be eligible to take the CFP® Certification Examination and does not have to occur before sitting for the exam.

Examination

After you have successfully met the education requirement, you will be eligible to apply for the CFP® Certification Examination. The CFP® Certification Examination assesses your ability to apply your financial planning knowledge (based on the topic list), in an integrated format, to financial planning situations. Combined with the education and experience requirements, it assures the public that you have met a level of competency appropriate for professional practice.

Experience

Because CFP® certification indicates to the public your ability to provide financial planning without supervision, CFP Board requires you to have experience in the financial planning process. Three years of full-time relevant personal financial planning experience is required.

Ethics

When you have completed the education, examination and experience components of the CFP® certification process, you will be directed to complete the CFP® Certification Application asking you to disclose whether you have been a party (or involved) in any criminal, civil, governmental, or self-regulatory agency proceeding or inquiry. CFP® certification also requires you to agree to adhere to CFP Board's *Code of Ethics and Professional Responsibility*, *Rules of Conduct* and *Financial Planning Practice Standards*, and acknowledge CFP Board's right to enforce them through its *Disciplinary Rules and Procedures*.

Item 3- Disciplinary Information

Steven C. Wolfe has not been nor is currently the subject of any reportable legal or disciplinary event.

Item 4- Other Business Activities

Steven C. Wolfe concentrates the majority of his time and effort on providing financial planning advice, which includes investment analysis and recommendations.

Item 5- Additional Compensation

Steven C. Wolfe does not accept or receive additional economic benefit (i.e. sales awards or other prizes) for providing advisory services to clients.

Item 6 - Supervision

Steven Wolfe serves in multiple capacities for Pathfinder Financial Advisors, LLC: Managing Member, President, Financial Planner and Investment Adviser Representative (IAR). We recognize that the lack of segregation of duties may potentially create conflicts of interest. However, we employ policies and procedures to ensure timely and accurate recordkeeping and supervision, including outsourcing certain functions to qualified entities to assist in these efforts when necessary.

Item 7- Requirements for State-Registered Advisers

Steven C. Wolfe has not been involved in or the subject of any of the events required to be disclosed in this section.