

LifePath Financial

Form ADV Part 2 Disclosures

March 23, 2012

This brochure provides information about the qualifications and business practices of LifePath Financial. If you have any questions about the contents of this brochure, please contact us at 614-477-2433 or roger@lifepathfinancial.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 LifePath Financial is also available on the SEC's website at www.adviserinfo.sec.gov. Click on the "Investment Adviser Search" link and then search for "Investment Adviser Firm" using the firm's IARD number, which is 147657.

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Material Changes

The following items have materially changed from the August 25, 2011 version of ADV Part 2:

Section 1 B Types of Advisory Services: Removed the words “hourly-based” from each type of investment advice to be consistent with a few flat-fee based services offered.

Section 12 Custody: Added “or personal friend” to trustee paragraph to allow for a future trustee relationship with a friend.

The following items have materially changed from the April 9, 2011 version of ADV Part 2:

Section 7 Other Financial Industry Activities and Affiliations: Changed LifePath Financial is a member of NAPFA to Roger Wickboldt is an affiliate of NAPFA.

The following items have materially changed from the March 2, 2011 version of ADV Part 2:

Cover Sheet: Updated LifePath Financial address and phone number to remove the office at C-Suites and use the main office address and phone number.

Material Changes: Added a reference to the specific version of the ADV Part 2 that the amendments apply to.

Section 2 D Advance Fee Payment: Added a description of how a client would obtain a refund of pre-paid fees and how the amount of refund is determined.

Section 7 Other Financial Industry Activities and Affiliations: Removed reference to affiliation with Garrett Planning Network and The Motley Fool since LifePath Financial is no longer affiliated with those organizations as of April 1, 2011.

The following items have materially changed from the February 2, 2010 version of ADV Part 2B:

Cover Sheet: Updated LifePath Financial address and phone number to remove the office at C-Suites and use the main office address and phone number.

Requirements for State Registered Advisers: Changed phone number from C-Suites office number to main phone number.

The following items have materially changed from the February 10, 2010 Revision 1 version of ADV Part II:

Section 4 Types of Clients: LifePath Financial will now accept small businesses and non-profit organizations among its clients.

Section 11 Client Referrals and Other Compensation: LifePath does not pay fees to The Motley Fool as part of a marketing arrangement to promote Garrett Financial Planners on their web site. At the time of the issuing of the last annual ADV disclosure it was thought that at some point during the year The Motley Fool (TMF) would require some level of compensation to recommend Garrett planners. This did not turn out to be the case and it is not expected that The Motley Fool will require fees anytime in the future to recommend Garrett planners to TMF's subscribers or website visitors.

Section 16 Requirements for State-Registered Advisers: Roger Wickboldt successfully completed his Certificate in Financial Planning during 2010.

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1. Advisory Business

1.A. Firm Description

LifePath Financial was launched in 2008 to provide fee-only, hourly, fiduciary financial advice to people at all stages of life.

We work with clients on a **fee-only** basis, meaning we do not accept commissions of any kind.

We feel this is the most objective way to provide financial advice.

We work with clients on an **hourly** basis, meaning clients simply pay by the hour for as much or as little advice as they want (similar to a CPA or an attorney). We feel this is a very accessible way to provide financial advice.

We work with clients on a **fiduciary** basis, meaning our only loyalty is to our clients – not a brokerage firm or a mutual fund company. We feel this is the best way to provide financial advice.

LifePath Financial is owned by Roger C. Wickboldt, the sole proprietor.

1.B. Types of Advisory Services

LifePath Financial receives approximately 45% of its fees from *investment* advice consultations. Investment consultations include advice on asset allocation and investment selection. LifePath Financial receives approximately 55% of its fees from *financial* advice consultations. Financial advice consultations include advice on income and expense planning, tax planning, risk management, retirement planning, estate planning and college funding.

1.C. Client Tailoring

LifePath Financial provides fee-only, hourly, as-needed financial planning and investment advice services to individuals from all walks of life. These services may be general in nature or focused on a particular area of interest or need, depending upon the client's unique circumstances.

The primary function of LifePath Financial is to provide financial advice services to individuals.

Advice may be rendered in the areas of cash flow, debt management, education funding, retirement planning, estate planning, tax planning, risk management, insurance planning, divorce financial planning and recovery, investment evaluation, planning and asset allocation.

The adviser employs fundamental, long-term financial planning and investment strategies.

First, the adviser conducts an initial interview and gathers data to assist the client in determining specific needs, objectives, goals and tolerance for risk. Based on the breadth and complexity of the client's needs, the adviser will estimate the number of hours required to provide the service the client has requested. A written quote including the specifics of the fee arrangements is provided to the client before the engagement begins. Then, the adviser prepares an analysis of the client's current financial situation and possible future scenarios, when appropriate.

Next, the adviser presents the analysis and a written summary of significant observations, assumptions and recommendations in each area the adviser was engaged to provide advice. The engagement is concluded upon completion of this presentation. The client may re-engage LifePath Financial as needed. Periodic financial reviews are recommended and it is the client's responsibility to initiate these reviews.

Clients are allowed to impose restrictions on investing in certain securities or types of securities.

1.D. Wrap Fee Programs

LifePath does not offer wrap fee programs.

1.E. Managing Client Assets

LifePath does not manage client assets. As part of its services to clients, LifePath may make recommendations about which securities to invest in, but the firm does not manage client assets on an ongoing, day to day basis.

2. Fees and Compensation

2.A. Compensation for Advisory Services

Fees for financial planning and investment advice services are \$135 per hour. The adviser charges fees on a fee-only, hourly basis. No performance related fees or asset management fees are charged. Hourly fees are billed in six minute increments.

LifePath Financial also currently offers two fixed price packages; College Education Funding Analysis for \$99 and Starting Down the LifePath, designed for young college graduates and newlywed couples, for \$299.

Fees are negotiable as the sole discretion of the adviser.

2.B. Fee Payment

LifePath Financial requires a deposit for initial engagements in the amount of the lesser of \$500 or half of the lower end of the estimated fee range. The balance of fees due is payable immediately upon presentation of the advice to the client. For each engagement, proposed services and an estimated fee range are detailed in the written service agreement.

LifePath does not deduct fees from client assets.

Fees are not collected for services to be provided more than six months in advance. LifePath

Financial does not take custody of client funds or securities, nor does it accept or retain proxy voting authority over any client account. Fees are negotiable at the sole discretion of the adviser.

2.C. Other Fees

LifePath does not collect any types of fees such as custodian fees or mutual fund expense fees.

Fees paid to LifePath Financial for financial advice 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 is provided in each mutual fund prospectus. The client is encouraged to read each prospectus before investing. The client may also incur transaction costs or administration fees from broker-dealers, trust companies or other service providers. The client is encouraged to obtain a complete schedule of fees from each service provider prior to entering into any engagement. LifePath Financial does not receive any portion of these other fees and is only compensated in the form of hourly fees paid directly by the client.

Please see section 12 for additional information on brokerage services.

2.D. Advance Fee Payment

LifePath Financial requires a deposit for initial engagements in the amount of the lesser of \$500 or half of the lower end of the estimated fee range.

Either party may terminate an engagement upon written notice within five (5) days of signing the service agreement, at which time no fees are due. Any deposit obtained from the client will be refunded within 7 business days of termination via a check written to the client for the full amount of the deposit. If the client terminates the engagement after this date, the client is responsible for any fees already incurred based on hours of work already performed to provide advice. In this case the number of hours worked on the client matters are tallied up, multiplied by the hourly rate and deducted from the deposit amount to arrive at the amount refunded to the client. This refund would be sent to the client via a check within 7 business days of termination.

2.E. Compensation for Sale of Securities

LifePath does not receive any compensation for the sale of securities or other investment products, including asset-based sales charges or service fees from the sale of mutual funds.

3. Performance-Based Fees and Side-

By-Side Management

LifePath does not receive any performance-based fees, i.e. fees based on a share of capital gains on or capital appreciation of the assets of a client. We also do not provide ongoing investment management services, so issues related to side-by-side management are not applicable.

4. Types of Clients

LifePath Financial provides investment advice to individuals, small businesses and non-profit organizations.

LifePath Financial does not perform ongoing investment advisory services and it does not impose a minimum dollar value of assets or other condition for starting or maintaining an account.

5. Methods of Analysis, Investment Strategies and Risk of Loss

5.A. Methods of Analysis and Investment Strategies

If LifePath is engaged to provide investment advice, the client's current financial situation, needs, objectives, goals and tolerance for risk are first evaluated. Asset allocation and investment policy decisions are made, in the adviser's best judgment, to help the client achieve their overall financial objectives while minimizing risk exposure. Asset allocation, along with individual investments are recommended to clients to help the client achieve their financial goals, at the requested goal time frames and at a level of risk appropriate for their risk tolerance and time frame. The adviser believes that the appropriate allocation of assets across diverse investment categories (i.e. stock vs. bond, foreign vs. domestic, large capitalization vs. small capitalization, 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.

LifePath employs fundamental and technical analysis to recommend investment selection and implementation strategies. Recommendations provided are based on publicly available reports, analyses, research materials, computerized asset allocation models and various subscription

services. Additional sources of information such as financial newspapers and magazines, research materials prepared by others, corporate rating services, annual reports, prospectuses, filings with the Securities and Exchange Commission and company press releases are also used. Investment strategies used to implement investment advice given to clients include long term purchases, short term purchases and, in limited circumstances, the adviser may provide advice to clients interested in trading individual stocks and bonds. While under certain circumstances LifePath Financial may make investment recommendations utilizing a full range of investments, LifePath Financial generally recommends fundamental, long-term, buy and hold investment strategies and generally recommends investments in no-load mutual funds including index funds and exchange traded funds (ETFs).

Risks Inherent in Investing

Investing in fixed income securities involves interest rate risk, credit risk, and inflation risk. Interest rate risk is the possibility that bond prices will decrease because of an interest rate increase. When interest rates rise, bond prices and the values of fixed income securities fall. When interest rates fall, bond prices and the values of fixed income securities rise. Credit risk is the risk that a company will not be able to pay its debts, including the interest on its bonds. Inflation risk is the possibility that the interest paid on an investment in bonds will be lower than the inflation rate, decreasing purchasing power.

Investing in stock securities involves volatility risk, market risk, business risk, and industry risk. The prices of most stocks fluctuate. Volatility risk is the chance that the value of a stock will fall. Market risk is chance that the prices of all stocks will fall due to conditions in the economic environment. Business risk is the chance that a specific company's stock will fall because of issues affecting it. Industry risk is the chance that a set of factors particular to an industry group will adversely affect stock prices within the industry.

International investing involves additional risks including, but not limited to, changes in currency exchange rates, differences in accounting and taxation policies, and political or economic instabilities that can increase or decrease returns.

5.B. Risks Involved In Investment Strategies

Fundamental, long-term, buy and hold investment strategies investing in no-load mutual funds including index funds and exchange traded funds (ETFs) can lose money as noted in section 8.A.

5.C. Risks Involved In Particular Types of Securities

Investing in no-load mutual funds including index funds and exchange traded funds (ETFs) can lose money. Even though index type investments spread the risk across many individual securities within an asset class, the whole asset class may lose money as noted in section 8.A.

6. Disciplinary Information

No legal or disciplinary events have occurred or are pending with LifePath Financial.

7. Other Financial Industry Activities and Affiliations

Roger Wickboldt is an affiliate of the National Association of Personal Financial Advisors (NAPFA). Participation in this organization requires membership fees to be paid, adherence to ethical guidelines, and meeting experiential and educational requirements.

7.ABCD. Other Financial Industry Activities and Affiliations

LifePath Financial is not registered, nor does it have an application pending as a securities broker/dealer. It is also not registered, nor does it have an application pending as a futures commission merchant, commodity pool operator or commodity trading adviser. It does not have arrangements that are material to its advisory business or its clients with a related person who is a broker/dealer, investment company, other investment adviser, financial planning firm, commodity pool operator, commodity trading adviser or futures commission merchant, banking or thrift institution, accounting firm, law firm, insurance company or agency, pension consultant, real estate broker or dealer or entity that creates or packages limited partnerships. LifePath Financial is not a general partner in any partnership in which clients are solicited to invest.

8. Code of Ethics, Participation or Interest in Client Transactions and Personal Trading

8.A. Code of Ethics

Although LifePath Financial is not an SEC-registered adviser, the firm has adopted a code of ethics that sets forth the basic policies of ethical conduct for all associated persons of the firm. This code of ethics governs employees' personal trading and is intended to ensure that their securities transactions are conducted in a manner that avoids any actual or potential conflicts of interest between such persons and clients of the firm, and/or contrary to law. A copy of the firm's code of ethics is available upon request by any client or potential client. LifePath Financial adheres to the Certified Financial Planner Board of Standards Code of Ethics, which may be found at: www.cfp.net/learn/ethics.asp and the NAPFA Fiduciary Oath which may be found at: <http://www.napfa.org/consumer/NAPFAFiduciaryOath.asp>.

8.B. Financial Interest in Client Transactions

LifePath Financial does not, as principal, buy securities from or sell securities it owns to any client. It also does not, as broker or agent, effect securities transactions for compensation for any client. Nor does it, as broker or agent for any person other than a client, effect transactions in which client securities are bought from or sold to a brokerage customer. It does not recommend to clients that they buy or sell securities or investment products in which the adviser or a related person has some financial interest.

8.C. Investing in the Same Securities as Clients

At times the adviser may hold positions in securities that are also recommended to the client. These transactions are in broadly traded mutual funds, stocks, bonds, ETFs 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. At no time will the adviser or any related party receive preferential treatment over the client.

8.D. Investing at the Same Time as Clients

At times the adviser may buy or sell positions in securities that are also recommended to the client. It is possible that these transactions may occur at the same time as clients execute transactions in the same securities recommended by the adviser. These transactions will be fully disclosed to clients if at any time it appears that such investing will impact any recommendation provided to clients. At no time will the adviser or any related party receive preferential treatment over the client.

9. Brokerage Practices

LifePath Financial does not have authority to determine, without obtaining specific client consent, the securities to be bought or sold, the amount of securities to be bought or sold,

the broker or dealer to be used or the broker/dealer commission rates paid. The adviser may recommend the services of various brokers such as Vanguard, Scottrade, Fidelity, Schwab, T. Rowe Price etc. Broker or custodian recommendations are based on individual client needs, total cost and ease of use for the client. LifePath Financial receives no compensation of any kind from brokers/dealers recommended. For those clients that request assistance with investment execution, LifePath Financial maintains an association with Scottrade in which LifePath Financial can execute trades on behalf of clients. This is done only at the direction of clients and no discretionary trading is carried out.

9.A. Factors Considered for Recommended Brokerages

Broker or custodian recommendations are based on individual client needs, total cost and ease of use for the client. LifePath receives no research or soft dollar benefits (such as discounts on financial software) from broker-dealers and no client referrals from broker-dealers. Because LifePath does not require clients to use a specified, affiliated brokerage, it is possible that clients will pay slightly higher brokerage fees because they will not have the opportunity to have their trades aggregated with other client trades in the same securities. Since LifePath recommends only discount brokerages and since LifePath typically recommends buy and hold investment strategies, the impact of lost aggregation is minimal.

9.B. Trade Aggregation

LifePath recommends that clients handle their own execution of investment recommendations. As noted above, this may cause a higher cost per transaction than if several like transactions were executed together by the adviser. Where the adviser has been requested by the client to perform investment execution for a client, the adviser may aggregate trades if multiple clients have requested the same security trade.

10. Review of Accounts

LifePath Financial 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.

11. Client Referrals and Other

Compensation

LifePath Financial does not receive nor does it pay any fees for client referrals.

12. Custody

LifePath Financial does not take custody of client cash, bank accounts or securities. The client's cash, bank accounts and securities will be maintained by 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.

LifePath Financial does not have authority to determine, without obtaining specific client consent, the securities to be bought or sold, the amount of securities to be bought or sold, the broker or dealer to be used or the broker/dealer commission rates paid. The adviser may recommend the services of Vanguard, Scottrade, Fidelity, Schwab, T. Rowe Price etc. Broker or custodian recommendations are based on individual client needs, total cost and ease of use for the client. LifePath Financial receives no compensation of any kind from brokers/dealers recommended. For those clients that request assistance with investment execution, LifePath Financial maintains an association with Scottrade in which LifePath Financial can execute trades on behalf of clients. This is done only at the direction of clients and no discretionary trading is carried out.

LifePath Financial will not act as trustee for, or have full power of attorney over, a client account, unless as a trustee of an immediate family member or personal friend.

13. Investment Discretion

LifePath Financial does not have authority to determine, without obtaining specific client consent, the securities to be bought or sold, the amount of securities to be bought or sold, the broker or dealer to be used or the broker/dealer commission rates paid.

14. Voting Client Securities

LifePath Financial 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.

15. Financial Information

Because LifePath Financial neither has custody of client funds or securities, nor requires prepayment of more than \$1200 in fees per client and six or more months in advance, it is not required to provide a balance sheet for its most recent fiscal year.

16. Requirement for State-Registered Advisers

16.A. Executive Officers and Management Persons

Roger Wickboldt is currently the sole officer, management person and employee in LifePath Financial. Roger's formal education and experience can be found in Part 2B Brochure Supplement.

16.B. Other Business Activities

Roger Wickboldt's other business activities can be found in Part 2B Brochure Supplement.

16.C. Performance-Based Fees

LifePath Financial does not accept performance-based fees.

16.D. Disciplinary Actions

LifePath Financial has not been involved in any disciplinary action. Please see Part 2B Brochure Supplement for a list of disciplinary actions LifePath has not been involved in.

Part 2A Appendix 1 – Wrap Fee Program Brochure (Not Applicable)

LifePath Financial does not sponsor a wrap fee program, so issues related to a wrap fee program are not applicable.

LifePath Financial

Form ADV Part 2B Brochure Supplement (Advisory Personnel)

April 9, 2011

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LifePath Financial
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Educational Background and Business Experience

Name: Roger C. Wickboldt

Title: Principal

Education:

Certificate, Financial Planning – Texas A&M University - Commerce, College of Business & Technology (2010)

Master of Business Administration – Capital University, Columbus, Ohio (1987)

Bachelor of Science in Electrical Engineering - Valparaiso University, Valparaiso, Indiana (1980)

Experience:

Principal - LifePath Financial (2008-Present)

Supply Chain Program Manager – Alcatel-Lucent (1998-Present)

Various engineering and management positions – Western Electric/ AT&T/ Lucent Technologies (1980-1998)

Disciplinary Information

LifePath Financial has not been the subject of a reportable legal or disciplinary event.

Other Business Activities

Roger Wickboldt continues to maintain a full time position (>40 hours per week) as a supply chain program manager at Alcatel-Lucent.

The above mentioned other business activity does not present a material conflict of interest for the financial planning and investment advice services that are provided by Roger Wickboldt as the Principal of LifePath Financial.

Additional Compensation

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

Supervision

Since Roger Wickboldt is currently the sole proprietor and only employee of LifePath Financial, he does not supervise any other employees.

Requirements for State-Registered Advisers

Roger Wickboldt has not been involved in any of the events listed below.

1. An award or otherwise being found liable in an arbitration claim alleging damages in excess of \$2,500, involving any of the following:
 - a) an investment or an investment-related business or activity;
 - b) fraud, false statement(s), or omissions;
 - c) theft, embezzlement, or other wrongful taking of property;
 - d) bribery, forgery, counterfeiting, or extortion; or
 - e) dishonest, unfair, or unethical practices.

2. An award or otherwise being found liable in a civil, self-regulatory organization, or administrative proceeding involving any of the following:
 - a) an investment or an investment-related business or activity;
 - b) fraud, false statement(s), or omissions;
 - c) theft, embezzlement, or other wrongful taking of property;
 - d) bribery, forgery, counterfeiting, or extortion; or
 - e) dishonest, unfair, or unethical practices.
3. A bankruptcy petition

Questions about LifePath Financial, its services or this document may be posed to Roger Wickboldt at 614-416-7678 or roger@lifepathfinancial.com.