

This brochure supplement provides information about Erik Bowman 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 Erik Bowman is also available on the SEC's website at www.adviserinfo.sec.gov.

Change Path LLC

Form ADV Part 2B – Individual Disclosure Brochure

for

Erik B. Bowman

Personal CRD Number: 5902070

Investment Adviser Representative

Located At:

385 Inverness Parkway
Suite 275
Englewood, CO 80112

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

UPDATED: 2/10/2020

Item 2: Educational Background and Business Experience

Name: Erik B. Bowman **Born:** 1967

Education:

Mr. Bowman received a B.S. in Business Administration from the University of Colorado, Boulder.

Business Background:

11/2018 – Present	Investment Advisor Representative Change Path LLC
05/2016 – Present	Owner Bowman Financial Strategies
05/2016 – 11/2018	Registered Representative USA Financial Securities
06/2011 – 05/2016	Registered Representative AXA Advisors LLC

Professional Designations:

Retirement Income Certified Professional®, RICP®

The RICP® is offered by The American College of Financial Services® (“The College”). Once The College awards a designation, that designee has a “right to use” the designation mark, provided all ongoing recertification requirements through the Professional Recertification Program are met.

To receive the RICP® designation, you must successfully complete all required courses, meet experience requirements and ethics standards, and agree to comply with The American College Code of Ethics and Procedures.

- Education: Must successfully complete three courses and exams.
- Experience - Three years of full-time business experience is required for all Huebner School designations. The three-year period must be within the five years preceding the date of the award. An undergraduate or graduate degree from an accredited educational institution qualifies as one year of business experience. Part-time qualifying business experience is credited toward the three-year

requirement on an hourly basis, with 2,000 hours representing the equivalent of one year full-time experience.

- Ethics: All RICP® holders must abide by the Professional Pledge: “In all my professional relationships, I pledge myself to the following rule of ethical conduct: I shall, in light of all conditions surrounding those I serve, which I shall make every conscientious effort to ascertain and understand, render that service which, in the same circumstances, I would apply to myself.”

Individuals who wish to maintain their RICP® designation must satisfy the recertification requirements set by the Professional Achievement in Continuing Education (“PACE”). The College requires designees to:

- Recertify their knowledge with 30 hours continuing education (CE) every two years which must include at least one hour of ethics.
- Recommit to The American College of Financial Services standard of ethics
- Reconfirm client-facing status annually
- Update contact information annually
- Pay an annual program Fee of \$125 (client facing) or \$50 (non-client facing)

National Social Security Advisor (NSSA) Certificate

The National Social Security Advisor (NSSA®) Certificate denotes advanced education, knowledge and training in the Social Security program. The National Social Security Association, LLC oversees all facets of the NSSA® Certificate Program including educational content development delivery and maintenance, instructor selection and training, and program requirements, policies, and procedures.

The intent of the program is to enable professional advisors to assist clients with reviewing the many options that are available when receiving Social Security benefits. The National Social Security Advisor Certificate is not affiliated or endorsed by the United States Government or the Social Security Administration.

Education Requirements: The National Social Security Advisor Certificate education is provided in three formats - live classroom, live web based, or taped on demand, and cover eight domains of knowledge. After attending the training, advisors take an online closed book, proctored exam that is recorded via camera. The exam is a summative (multiple choice question) 75-question assessment tests achievement of the intended learning outcomes of the Program, via a combination of knowledge-based questions and

situational case study questions that require you to calculate benefits. The passing grade is 79% and applicants are allowed to retake it two times.

The NSSA® Certificate Program received assessment-based accreditation from The Institute in Credentialing Excellence (ICE) in December 2017. The focus of ICE assessment-based accreditation focuses on the education/training and verifying the learning objectives from the specific education or training were met.

Continuing Education: The NSSA® Certificate requires eight hours of continuing education every two years to renew.

Code of Conduct: The National Social Security Association has a recommended code of conduct for NSSA® Certificate Holders which is a list of standards NSSA® Certificate Holders are expected to abide by.

Enforcement: Certificate program holders who have violated program requirements or policies are to undergo an investigation by the National Social Security Association Board of Directors. All complaints filed against a Certificate holder are investigated by the Board of Directors. The Board may temporarily or indefinitely suspend or revoke a person's certificate and will inform the person immediately by phone and in a written document. The participant has the opportunity to appeal this decision within thirty (30) days of the resolution decision. If your certificate is revoked, the NSSA® Certificate Digital Badge is likewise revoked.

Item 3: Disciplinary Information

Erik Bowman does not have any material disciplinary history.

Additional information about Mr. Bowman 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

Erik Bowman is a licensed insurance agent. From time to time, Mr. Bowman 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.

In addition, Mr. Bowman is the Owner of Rainmaker Commission which provides services in order to track revenue through a portal for Financial Advisors.

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

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

Item 5: Additional Compensation

Erik Bowman 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 Mr. Bowman 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, Erik Bowman 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.