

Brochure Supplement

March 15, 2018

SD Financial Pathways, LLC

CRD No. 167693

Steven Deceuninck

President

Individual CRD No. 3173165

4 Parklane Blvd., Suite 320

Dearborn, MI 48126

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This brochure supplement provides information about Steven Deceuninck that supplements the SD Financial Pathways, LLC, brochure. You should have received a copy of that brochure. If you did not receive a brochure or if you have any questions about the contents of this supplement, please contact us at 248-244-8900.

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

Item 2: Educational Background and Business Experience

Steven Deceuninck (b. 1966) is the President of SD Financial Pathways, LLC.

A. Educational Background

Bachelor of Science, Michigan State University
Master of Science, Walsh College

B. Professional Designations and Licenses

CERTIFIED FINANCIAL PLANNER™ (CFP®) Professional
Certified Fund Specialist® (CFS®)

C. Business Background

SD Financial Pathways, LLC	07/2013–Present
Emerson Wealth Management, LLC	08/2007–06/2013
Emerson Dankovich Advisors, Inc.	12/2005–08/2007
Emerson Dankovich and Company	03/2000–12/2005
Northwestern Mutual Investment Services, LLC	08/1998–12/2005

D. Professional Designations - Qualifications and Related Criteria

D.1. CERTIFIED FINANCIAL PLANNER™ (CFP®) Professional

Individuals certified by CFP® Board have taken the step to demonstrate their professionalism by voluntarily submitting to the CFP® certification process that includes thorough education, examination, experience and ethical requirements. The CFP® is issued by the Certified Financial Planner Board of Standards, Inc. Prerequisites require a designee to hold a Bachelor's degree (or higher) from an accredited college or university as well as three years of full-time personal financial planning experience. In addition, candidates must complete a CFP-board registered program (or hold an accepted designation, degree or license) and take the CFP Certification examination. To maintain certification, the designee is required to complete 30 hours of continuing education every two years and continue to agree to be bound by the Standards of Professional Conduct.

D.2. Certified Fund Specialist® (CFS®)

The Certified Fund Specialist® (CFS®) program is an intermediate-to-advanced course on mutual funds, ETFs, REITs, closed-end funds, and similar investment vehicles. The program addresses the foundation of modern practice with knowledge that can be used to provide intelligent solutions in building long-term client relationships.

Objectives

- Historical returns and risks
- Fund costs and share classes
- Fund management and selection
- ETFs, REITs, CEFs, UITs, and structured notes
- Risk measurements and minimization
- Tax issues
- Modern Portfolio Theory
- Strategic asset allocation

Core Subject Highlights

- Mutual fund features and benefits
- Structure and regulation of investment companies
- Expenses, share classes, and load v. no load
- Performance metrics for risk and returns
- Asset classes and fund categories
- Indexing v. actual management
- Mutual funds v. CEFs, EANs, ETFs, ETNs, UITs
- Basics of portfolio construction

With mutual funds training, a Certified Fund Specialist[®] is able to evaluate and compare financial measurements and benchmarks when constructing a portfolio. Modern portfolio theory (MPT) is a key part of the program; its components are broken down and detailed in terms the advisor can easily understand and convey to a client. Armed with MPT and other selection criteria learned as part of the mutual fund education, a suitable and efficient portfolio using closed-end, exchange-traded, and open-end funds can be derived.

Item 3: Disciplinary Information

Steven Deceuninck does not have any disciplinary action to report. Public information concerning Steven Deceuninck's registration as an investment advisor representative may be found by accessing the SEC's public disclosure site at www.adviserinfo.sec.gov.

Item 4: Other Business Activities

Steven Deceuninck is independently licensed to sell insurance and is appointed with various insurance companies. If you choose to purchase insurance through Mr. Deceuninck, he will receive a commission from the insurance company. Please be advised of a potential conflict of interest in that there is an economic incentive to recommend insurance and other investment products of such carriers. Clients are under no obligation to purchase insurance products through SD Financial. Please also be advised that SD Financial professionals strive to put their clients' interests first and foremost.

Item 5: Additional Compensation

Steven Deceuninck receives additional compensation through his business activity described in Item 4 above.

Item 6: Supervision

Supervision of Steven Deceuninck is performed by himself in his capacity as President of SD Financial Pathways, through reviews of internal transaction and security holdings reports, electronic and physical correspondence, and other internal reports as mandated by the firm and its regulatory authorities.

Item 7: Requirements for State-Registered Advisors

A. Additional Disciplinary Disclosures

A.1. An Award or Otherwise Being Found Liable in an Arbitration Claim Alleging Damages in Excess of \$2,500

There is nothing to report for this item.

A.2. An Award or Otherwise Being Found Liable in a Civil, Self-Regulatory Organization or Administrative Proceeding

There is nothing to report for this item.

B. Bankruptcy

There is nothing to report for this item.

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SD Financial Pathways, LLC

CRD No. 167693

Kiley M. Kastl

Investment Advisor Representative

Individual CRD No. 6870516

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Dearborn, MI 48126

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email: kiley@sdfinancialpathways.com

website: www.sdfinancialpathways.com

This brochure supplement provides information about Kiley Kastl that supplements the SD Financial Pathways, LLC brochure. You should have received a copy of that brochure. If you did not receive a brochure or if you have any questions about the contents of this supplement, please contact us at 248-244-8900.

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

Item 2: Educational Background and Business Experience

Kiley Kastl (b. 1993) is an Investment Advisor Representative of SD Financial Pathways, LLC.

A. Educational Background

Bachelor of Arts — Michigan State University, James Madison College 2015

B. Professional Designations

There is nothing to report for this item.

C. Business Background

Investment Advisor Representative at SD Financial Pathways, LLC	03/2016–Present
Global Supply Chain Manager at American International Foods, Inc.	06/2015–02/2016
Student at Michigan State University, James Madison College	08/2011–05/2015
Retail Sales Intern at Mondelēz Global	01/2015–04/2015
International Marketing Intern at Food Export Association of the Midwest	06/2014–04/2015

Item 3: Disciplinary Information

Kiley Kastl does not have any disciplinary action to report. Public information concerning Kiley Kastl's registration as an investment advisor representative may be found by accessing the SEC's public disclosure site at www.adviserinfo.sec.gov.

Item 4: Other Business Activities

Service Director, Metro Detroit Young Professionals Kiwanis Club 10/2017–Present

Item 5: Additional Compensation

There is nothing to report for this item.

Item 6: Supervision

Supervision of Kiley Kastl is performed by Gery Sadzewicz, Chief Compliance Officer, through reviews of internal transaction and security holdings reports, electronic and physical correspondence, and other internal reports as mandated by the firm and its regulatory authorities. Gery Sadzewicz can be reached at 815-782-1250.

Item 7: Requirements for State-Registered Advisors

A. Additional Disciplinary Disclosures

A.1. An Award or Otherwise Being Found Liable in an Arbitration Claim Alleging Damages in Excess of \$2,500

There is nothing to report for this item.

A.2. An Award or Otherwise Being Found Liable in a Civil, Self-Regulatory Organization or Administrative Proceeding

There is nothing to report for this item.

B. Bankruptcy

There is nothing to report for this item.