

Joshua Barlow, CFA®
Level Paths LLC
d/b/a: Clear Money Path

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FORM ADV PART 2B
BROCHURE SUPPLEMENT

This brochure supplement provides information about Joshua Barlow that supplements the Clear Money Path brochure. You should have received a copy of that brochure. Contact us at 573-426-5770 if you did not receive Clear Money Path's brochure or if you have any questions about the contents of this supplement.

Additional information about Joshua Barlow (CRD # 6270321) is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2 Educational Background and Business Experience

Joshua Barlow, CFA®

Year of Birth: 1991

Formal Education After High School:

- Bachelor's of Science in Finance from the University of Kansas

Business Background:

- Level Paths LLC d/b/a Clear Money Path, Vice President - Investments, 5/2022 - Present
- Freestate Advisors LLC, Vice President Investment Strategy, 7/2014 - 5/2022
- Freestate Investments, LLC, Financial Analyst, 1/2015 - 12/2019

Certifications: CFA

The Chartered Financial Analyst (CFA®) and Certification Mark (collectively, the "CFA marks") are professional certification marks granted in the United States and internationally by the CFA Institute.

The Chartered Financial Analyst® (CFA®) charter is a globally respected, graduate-level investment credential established in 1962 and awarded by CFA Institute — the largest global association of investment professionals.

There are currently more than 150,000 CFA charterholders working in more than 140 countries. To earn the CFA charter, candidates must: 1) pass three sequential, six-hour examinations; 2) have at least four years of qualified professional investment experience; 3) join CFA Institute as members; and 4) commit to abide by, and annually reaffirm, their adherence to the CFA Institute Code of Ethics and Standards of Professional Conduct.

High Ethical Standards

The CFA Institute Code of Ethics and Standards of Professional Conduct, enforced through an active professional conduct program, require CFA charterholders to:

- Place their clients' interests ahead of their own;
- Maintain independence and objectivity;
- Act with integrity;
- Maintain and improve their professional competence; and
- Disclose conflicts of interest and legal matters.

Global Recognition

Passing the three CFA exams is a difficult feat that requires extensive study (successful candidates report spending an average of 300 hours of study per level). Earning the CFA charter demonstrates mastery of many of the advanced skills needed for investment analysis and decision making in today's quickly evolving global financial industry. As a result, employers and clients are increasingly seeking CFA charterholders—often making the charter a prerequisite for employment.

Additionally, regulatory bodies in over 30 countries and territories recognize the CFA charter as a proxy for meeting certain licensing requirements, and more than 125 colleges and universities around the world have incorporated a majority of the CFA Program curriculum into their own finance courses.

Comprehensive and Current Knowledge

The CFA Program curriculum provides a comprehensive framework of knowledge for investment decision making and is firmly grounded in the knowledge and skills used every day in the investment profession. The three levels of the CFA Program test a proficiency with a wide range of fundamental and advanced investment topics, including ethical and professional standards, fixed-income and equity analysis, alternative and derivative investments, economics, financial reporting standards, portfolio management, and wealth planning.

The CFA Program curriculum is updated every year by experts from around the world to ensure that candidates learn the most relevant and practical new tools, ideas, and investment and wealth management skills to reflect the dynamic and complex nature of the profession. To learn more about the CFA charter, visit www.cfainstitute.org.

Item 3 Disciplinary Information

Form ADV Part 2B requires disclosure of certain criminal or civil actions, administrative proceedings, and self-regulatory organization proceedings, as well as certain other proceedings related to suspension or revocation of a professional attainment, designation, or license. Mr. Joshua Barlow has no required disclosures under this item.

Item 4 Other Business Activities

Joshua Barlow is not actively engaged in any other business or occupation (investment-related or otherwise) beyond his capacity as Vice President - Investments of Clear Money Path. Moreover, Mr. Barlow does not receive any commissions, bonuses or other compensation based on the sale of securities or other investment products.

Item 5 Additional Compensation

Joshua Barlow does not receive any additional compensation beyond that received as an Vice President - Investments of Clear Money Path.

Item 6 Supervision

In the supervision of our associated persons, advice provided is limited based on the restrictions set by Clear Money Path, and by internal decisions as to the types of investments that may be included in client portfolios. We conduct periodic reviews of client holdings and documented suitability information to provide reasonable assurance that the advice provided remains aligned with each client's stated investment objectives and with our internal guidelines.

My supervisor is: Mark T. Riefer, Managing Member/ CCO

Supervisor phone number: 573-426-5770

Item 7 Requirements for State Registered Advisers

Joshua Barlow does not have any reportable arbitration claims, has not been found liable in a reportable civil, self-regulatory organization or administrative proceeding, and has not been the subject of a bankruptcy petition.