

*This brochure supplement provides information about Richard Eddy 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 Richard Eddy is also available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).*

## **ChangePath LLC**

### **Form ADV Part 2B – Individual Disclosure Brochure**

*for*

### **Richard Eddy**

Personal CRD Number: 4962972  
Investment Adviser Representative

Located At:  
177 E. Colorado Blvd  
Suite 200  
Pasadena, CA 91105  
626.657.9710 (P)  
877.883-3561 (Toll Free)

ChangePath LLC  
6330 Sprint Pkwy, Suite 400  
Overland Park, KS 66211  
888.798.2360 (P)

UPDATED: 12/1/2021

## Item 2: Educational Background and Business Experience

**Name:** Richard Eddy                      **Born:** 1966

### **Education:**

Mr. Eddy attended the California State University of Fullerton and Azusa Pacific University. He holds a Bachelor of Arts in Liberal Studies from Los Angeles Pacific University, part of the Azusa Pacific University system.

### **Business Background:**

07/2018 - Present	Investment Adviser Representative Change Path LLC
07/2018 - Present	Owner CONA Wealth
04/2017 - Present	Owner and Managing Member Factor Four, LLC
07/2010 - 01/2019	Investment Adviser Representative CONA Investment Advisors, LLC
11/2007 - 01/2010	Registered Representative Intersecurities/TFA
01/2005 - 12/2008	President Involute Manufacturing Corp.

## Item 3: Disciplinary Information

Richard Eddy does not have any material disciplinary history.

Additional information about Mr. Eddy may be found on the SEC's Investment Adviser Public Disclosure website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) or at the FINRA's Broker Check website at [www.brokercheck.finra.org](http://www.brokercheck.finra.org).

#### **Item 4: Other Business Activities**

Richard Eddy is a licensed insurance agent. From time to time, Mr. Eddy 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.

Mr. Eddy is a licensed real estate agent with the REeBroker Group and may receive compensation resulting from his involvement in real estate transactions and/or referrals to other real estate agents/brokers.

Mr. Eddy is the owner and Managing Member of Factor Four, LLC, through which he provides strategy, coaching, and consulting services to businesses. Factor Four, LLC also holds digital assets and brand identities that may be sold or licensed for a fee.

Mr. Eddy is also an employee & strategy consultant for Cobblestone Applied Research & Evaluation, Inc. which provides program evaluation and social science research, mainly related to the field of education at the K-12 and university level and workforce development.

Mr. Eddy is a classified employee of the Azusa Unified School District, serving as an athletic coach.

Additionally, Mr. Eddy serves as a board member of the Sierra La Verne Homeowners Association.

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

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

#### **Item 5: Additional Compensation**

Richard Eddy 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. Eddy 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 Adviser Representative of Change Path LLC, Richard Eddy 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.