



## Form ADV Part 2A – Firm Brochure

### Pavilion Financial Planning LLC

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[www.pavilionfp.com](http://www.pavilionfp.com)

January 7, 2025

#### Item 1: Cover Page

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This Brochure provides information about the qualifications and business practices of Pavilion Financial Planning LLC (“PFP”). If you have any questions about the contents of this Brochure, please contact us at (610) 465-1120. The information in this Brochure has not been approved or verified by the United States Securities and Exchange Commission (“SEC”) or by any state securities authority.

PFP is registered as an investment adviser with the State of Pennsylvania and in other jurisdictions where required. Registration as an investment adviser does not imply any level of skill or training.

Additional information about PFP is available on the SEC’s website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov), which can be found using the firm’s identification number, 315349.

## Item 2: Material Changes

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Form ADV Part 2 requires registered investment advisers to amend their Brochure when information becomes materially inaccurate. We will promptly update this Brochure when material changes occur. Material changes are summarized in this section.

Since our previous annual filing of the Form ADV Part 2A on March 25, 2024, we have not made any material changes.

From time to time, we may amend this Brochure to reflect changes in our business practices, changes in regulations, and routine annual updates as required. Either this complete Brochure or a Summary of Material Changes shall be provided to each client annually and if a material change occurs in our business practices.

At any time, you may view the current Brochure online at the SEC's Investment Adviser Public Disclosure website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) by searching for our firm name or by our CRD number 315349. You may also request a copy of this Brochure at any time by contacting us at (610) 465-1120.

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## Item 4: Advisory Business

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### Description of Advisory Firm

Pavilion Financial Planning LLC (“PFP”) is registered as an investment adviser principally located in the State of Pennsylvania. We were founded in June 2021 and became registered as an investment adviser in July 2021. Jessica Goedel is the principal owner of PFP. PFP reports \$3,421,195 in discretionary assets under management and \$0 in non-discretionary assets under management as of December 31, 2024.

### Types of Advisory Services

#### Investment Management Services

We are in the business of managing individually tailored investment portfolios on a discretionary basis. Our firm provides continuous advice to a client regarding the investment of client funds based on the individual needs of the client. Through personal discussions in which goals and objectives based on a client’s particular circumstances are established, we develop a personal investment policy or an investment plan with an asset allocation target and create and manage a portfolio based on that policy and allocation targets. We will also review and discuss a client’s prior investment history, as well as family composition and background.

We primarily advise our clients regarding investments in stocks, bonds, mutual funds, exchange-traded funds, government and municipal bond securities, and cash and cash equivalents.

Account supervision is guided by the stated objectives of the client (such as maximum capital appreciation, growth, income, or growth and income), as well as tax considerations. Clients may impose reasonable restrictions on investing in certain securities, types of securities, or industry sectors.

*This service is offered to clients in all jurisdictions, including clients who are residents of Washington.*

#### Use of Outside Managers

We may recommend the use of a third-party investment manager (“Outside Manager”) for Investment Management Services to clients interested in Environmental, Social, and Governance (“ESG”) investing. We assist clients in selecting an appropriate allocation model, completing the Outside Manager’s investor profile questionnaire, interacting with the Outside Manager, reviewing the Outside Manager, and monitoring the services provided by the Outside Manager to ensure that maintaining the investment account with the Outside Manager remains appropriate. We encourage clients to review the Outside Manager’s Disclosure Brochure for more details regarding their services and fees. Our review process and analysis of Outside Managers is further discussed in [Item 8: Methods of Analysis, Investment Strategies, and Risk of Loss](#). Additionally, we will meet with the client on a periodic basis to discuss changes in their personal or financial situation, suitability, and any new or revised restrictions to be applied to the account. Fees pertaining to this service are outlined in [Item 5: Fees and Compensation](#).

*This service is not offered to clients who are residents of Washington.*

#### Financial Planning Services

Financial planning involves an evaluation of a client’s current and future financial state by using currently known variables to predict future cash flows, asset values, and withdrawal plans. The key defining aspect of financial planning is that through the financial planning process, all questions, information, and analysis will be considered as they affect and are affected by the entire financial and life situation of the client. Clients

purchasing this service will receive a written or an electronic report, providing the client with a detailed financial plan designed to achieve their stated financial goals and objectives.

In general, the financial plan will address some or all of the following areas of concern, and the client and PFP will work together to select specific areas to cover. These areas may include, but are not limited to, the following:

**Cash Flow and Debt Management:** We will conduct a review of your income and expenses to determine your current surplus or deficit, along with advice on prioritizing how any surplus should be used or how to reduce expenses if they exceed your income. Advice may also be provided on which debts to pay off first based on factors such as the interest rate of the debt and any income tax ramifications. We may also recommend what we believe to be an appropriate cash reserve that should be considered for emergencies and other financial goals, along with a review of accounts (such as money market funds) for such reserves, plus strategies to save desired amounts.

**College Savings:** Includes projecting the amount that will be needed to achieve college or other post-secondary education funding goals, along with advice on ways for you to save the desired amount. Recommendations as to savings strategies are included, and, if needed, we will review your financial picture as it relates to eligibility for financial aid or the best way to contribute to grandchildren (if appropriate).

**Employee Benefits Optimization:** We will provide review and analysis as to whether you, as an employee, are taking the maximum advantage possible of your employee benefits. If you are a business owner, we will consider and/or recommend the various benefit programs that can be structured to meet both business and personal retirement goals.

**Estate Planning:** This usually includes an analysis of your exposure to estate taxes and your current estate plan, which may include whether you have a will, powers of attorney, trusts, and other related documents. Our advice also typically includes ways for you to minimize or avoid future estate taxes by implementing appropriate estate planning strategies, such as the use of applicable trusts. We always recommend that you consult with a qualified attorney when you initiate, update, or complete estate planning activities. We may provide you with contact information for attorneys who specialize in estate planning when you wish to hire an attorney for such purposes. From time-to-time, we will participate in meetings or phone calls between you and your attorney with your approval or request.

**Financial Goals:** We will help clients identify financial goals and develop a plan to reach them. We will identify what you plan to accomplish, what resources you will need to make it happen, how much time you will need to reach the goal, and how much you should budget for your goal.

**Insurance:** Review of existing policies to ensure proper coverage for life, health, disability, long-term care, liability, home, and automobile.

**Investment Analysis:** This may involve developing an asset allocation strategy to meet clients' financial goals and risk tolerance, providing information on investment vehicles and strategies, reviewing employee stock options, as well as assisting you in establishing your own investment account at a selected broker-dealer or custodian. The strategies and types of investments we may recommend are further discussed in [Item 8: Methods of Analysis, Investment Strategies, and Risk of Loss](#).

**Retirement Planning:** Our retirement planning services typically include projections of your likelihood of achieving your financial goals, usually focusing on financial independence as the primary objective. For

situations where projections show less than the desired results, we may make recommendations to achieve the desired results, including those that may impact the original projections by adjusting certain variables (such as working longer, saving more, spending less, or taking more risk with investments). If you are near retirement or already retired, advice may be given on appropriate distribution strategies to minimize the likelihood of running out of money or having to adversely alter spending during your retirement years.

**Risk Management:** A risk management review includes an analysis of your exposure to major risks that could have a significant adverse impact on your financial picture, such as premature death, disability, property and casualty losses, or the need for long-term care planning. Advice may be provided on ways to minimize such risks and about weighing the costs of purchasing insurance versus the benefits of doing so and, likewise, the potential cost of not purchasing insurance (“self-insuring”).

**Tax Planning Strategies:** Advice may include ways to minimize current and future income taxes as a part of your overall financial planning picture. For example, we may make recommendations on which type of account(s) or specific investments should be owned based in part on their “tax efficiency,” with the consideration that there is always a possibility of future changes to federal, state, or local tax laws and rates that may impact your situation.

Financial Planning Services are provided on a non-discretionary basis. This means you have the option to implement any of the recommendations made in the financial plan. You are not obligated to implement any financial planning recommendations made by us.

Financial Planning Services are offered via an ongoing comprehensive or a project-based engagement, as further described below.

### **Ongoing Comprehensive Financial Planning Services**

Our Ongoing Comprehensive Financial Planning Services involve working one-on-one with a planner over an extended period of time. By paying a fixed monthly fee, clients work with a planner to develop and implement their plan. The planner will monitor the plan, recommend any changes, and ensure the plan is up-to-date.

Upon engaging our services, a client will be taken through establishing their goals and values around money. They will be required to provide information to help complete the following areas of analysis: net worth, cash flow, insurance, credit scores or reports, employee benefit, retirement planning, insurance, investments, college planning, and estate planning. Once the client’s information is reviewed, their plan will be built and analyzed, and then the findings, analysis, and potential changes to their current situation will be reviewed with them. Clients subscribing to this service will receive a written or an electronic report, providing them with a detailed financial plan designed to achieve their stated financial goals and objectives. If a follow-up meeting is required, we will meet at the client’s convenience. The plan and the client’s financial situation and goals will be monitored throughout the year and follow-up phone calls and emails will be made to the client to confirm that any agreed upon action steps have been carried out. On an annual basis, there will be a full review of the plan to ensure its accuracy and ongoing appropriateness. Any needed updates will be implemented at that time.

### **Ongoing Comprehensive Financial Planning Services for Washington Clients**

This service is available exclusively to residents of Washington. Ongoing Comprehensive Financial Planning involves working one-on-one with a planner over an extended period of time (typically, at most twelve months) to develop and implement a financial plan; however, the client is not obligated to work with the

adviser for a specific period of time. By paying an hourly fee, clients get to work with a planner to develop and implement their plan. If no service is provided to the client, no fees will be charged during that period. Once the financial plan has been delivered, the planner will monitor the plan, meet with the client to discuss areas of focus throughout the year as needed, and will recommend appropriate changes to ensure the plan stays up-to-date.

Upon desiring a comprehensive financial plan, a client will be taken through establishing their goals and values around money. They will be required to provide information to help complete the following areas of analysis, as required: net worth, cash flow, employee benefits, retirement planning, insurance, investments, college planning, and estate planning. Once the client's information is reviewed, their plan will be built and analyzed, and then the findings, analysis, and potential changes to their current situation will be reviewed with them. Clients subscribing to this service will receive a written or an electronic report, providing them with a detailed financial plan designed to achieve their stated financial goals and objectives. We will establish a tailored one-year service calendar that outlines the specific areas of focus we will cover and when we will meet to address specific objectives. In addition, we will meet with the client at their convenience throughout the year to discuss progress or concerns in these areas of focus that are most relevant to them. The plan and the client's financial situation and goals will be monitored throughout the year and follow-up phone calls and emails will be made to the client to confirm that any agreed upon action steps have been carried out. On at least an annual basis, there will be a full review of this plan to include a reflection on what was accomplished, what needs to be changed, and re-establishing goals for the next year. Any further reviews may be performed in another contractual engagement.

### **Project-Based Financial Planning Services**

We provide Project-Based Financial Planning Services on a limited scope, one-time engagement. This service is available for clients looking to address specific questions or issues. The client may choose from one or more of the above topics to cover or other areas as requested and agreed to by the planner. For Project-Based Financial Planning, the client will be ultimately responsible for the implementation of the financial plan.

*This service is offered to clients in all jurisdictions, including clients who are residents of Washington.*

### **Tax Return Preparation Services**

We offer Tax Return Preparation Services to assist with the filing of federal and state tax returns for individuals and businesses. We may ask for an explanation or clarification of some items, but we will not audit or otherwise verify client data. The client is responsible for the completeness and accuracy of information used to prepare the returns. We may utilize the services of a third-party accounting, bookkeeping, and tax preparation firm to facilitate the preparation and filing of your tax return and we will work with you and the third-party in order to gather the necessary information as part of this service.

We may observe opportunities for tax savings that require planning or changes in the way the client handles some transactions. While an engagement for tax return preparation does not include significant tax planning services, we will share any ideas we have with you and discuss terms for any additional work that may be required to implement those ideas.

This service is available on a standalone basis. When clients engage PFP for this service, a separate agreement will be executed specifically for this service.

*This service is offered to clients in all jurisdictions, including clients who are residents of Washington.*

## Client Tailored Services and Client Imposed Restrictions

We consult with clients initially and on an ongoing basis, through the duration of their engagement with us, to determine risk tolerance, time horizon, and other factors that may impact the clients' investment and/or planning needs. We ensure that clients' investment and planning recommendations are suitable for their needs, goals, objectives, and risk tolerance.

Clients can specify, within reason, limitations they would like to place on discretionary authority as it pertains to individual securities, types of securities, and/or industry sectors that will be traded in their account. We will make a reasonable attempt to honor any restrictions clients request, but in the case of pooled investment vehicles, such as mutual funds or exchange-traded funds, where underlying holdings change frequently, we cannot guarantee restrictions will always be enforced. In addition, such restrictions may cause us to deviate from the investment decisions we would otherwise make in managing your account. In some cases, we may not be able to accommodate restrictions if they do not allow us to manage your portfolio in a prudent manner. All such requests must be provided to us in writing. We will notify clients if we are unable to accommodate any requests.

For ongoing Investment Management and Financial Planning Services, we will contact or attempt to contact you annually to confirm if there have been any changes in your financial situation or investment objectives, or determine if you wish to impose or modify account restrictions. Because our advisory services are based on your specific financial circumstances, you are urged to promptly notify us any time you experience changes to your financial circumstances, so we can determine if any changes to your investment strategy or our recommendations are necessary.

## Wrap Fee Programs

We do not participate in wrap fee programs.

## California Code of Regulations Disclosure

Under California Code of Regulations (Title 10, Section 260.235.2), for clients who receive our Financial Planning Services, we must state when a conflict exists between the interests of our firm and the interests of our client. The client is under no obligation to act upon our recommendation. If the client elects to act on any of the recommendations, they are under no obligation to effect the transaction through our firm.

## Item 5: Fees and Compensation

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Please note, unless a client has received this Brochure at least 48 hours prior to signing an advisory agreement, the agreement may be terminated by the client within five business days of signing the agreement without incurring penalties or fees.

How we are paid depends on the type of advisory services we perform. Below is a brief description of our fees; however, you should review your executed agreement for more detailed information regarding the exact fees you will be paying. Lower fees for comparable services may be available from other sources.

*A Note for Washington Clients:* In all instances, PFP will send the client a written invoice, including the fee, the formula used to calculate the fee, the fee calculation itself, the time period covered by the fee, and, if applicable, the amount of assets under management on which the fee was based. Also, we will include the name of the custodian(s) on your fee invoice. We will send these to the client concurrent with the request for payment or payment of the advisory fees. We urge the client to compare this information with the fees listed



in the account statement. In the State of Washington, a fee over 2% may be higher than normally charged in the industry, and similar services may be offered by another adviser at a lower fee. If a client is also engaging us for financial planning, financial planning fees will be offset for related advisory services of assets being managed by PFP.

*A Note on Valuation:* In computing the market value of any investment contained in the account, each security listed on any national securities exchange shall be valued at the last quoted sale price on the valuation date on the principal exchange on which such security is traded. We do not purchase securities on behalf of clients that are not exchange-listed and priced daily. Any other security shall be valued in a manner determined in good faith by PFP to reflect its fair market value and that is consistent with our fiduciary duty. For securities not listed on a public exchange, we will contact any associated vendors and custodians to work with them on obtaining the necessary information in order to provide an evaluation for the security. Clients may contact us if they are concerned with valuation for assets not listed on a public exchange.

## Investment Management Services

### Investment Management Services Provided In-House

Our standard advisory fee for stand-alone Investment Management Services is 1.00% of assets under management. For clients also engaging our Ongoing Financial Planning Services, we charge an additional fee of 0.25% of assets under management.

The annual fees are negotiable and are prorated and paid in arrears on a quarterly basis. The advisory fee is calculated by assessing the percentage rates shown above and are based on the average daily balance over the previous quarter. No increase in the annual fee shall be effective without agreement from the client by signing a new agreement or amendment to their current advisory agreement.

Advisory fees are directly debited from client accounts, or the client may choose to pay by credit card. Accounts initiated or terminated during a calendar quarter will be charged a prorated fee based on the amount of time remaining in the billing period. An account may be terminated with written notice at least 30 calendar days in advance. Since fees are paid in arrears, no refund will be needed upon termination of the account.

*The fees described above apply to clients in all jurisdictions, including clients who are residents of Washington.*

### Investment Management Services Using an Outside Manager

The Outside Manager's advisory fee is based on the strategy type of the account and is calculated as follows:

Strategy Type	Annual Advisory Fee (Base Tax/Premium Tax)
<b>Custom to End-Client</b>	0.35% / 0.45%
<b>Adviser Thematic</b>	0.30% / 0.35%
<b>Ethic Thematic</b>	0.20% / 0.20%

The annual fees are negotiable, and are prorated and paid in arrears on a quarterly basis. Fees are calculated based on the average daily balance over the previous quarter.

When an Outside Manager is used, the Outside Manager will debit the client's account for their fee, and PFP will debit the client's account for PFP's fee. Please note, the above fee table does not include PFP's fee. No increase in the annual fee shall be effective without agreement from the client by signing a new agreement

or amendment to their current advisory agreement. Total fees charged by both parties will not exceed 3% of assets under management.

Accounts initiated or terminated during a calendar quarter will be charged a prorated fee based on the amount of time remaining in the billing period. An account may be terminated with written notice at least 15 calendar days in advance. Since fees are paid in arrears, no refund will be needed upon termination of the account.

*This service is not offered to clients who are residents of Washington.*

## **Financial Planning Services**

### **Ongoing Comprehensive Financial Planning Services**

For our Ongoing Financial Planning Services, the fee is an ongoing fee that is paid monthly in arrears, at the rate of \$300 to \$600 per month. The fee may be negotiable in certain cases. Fees for this service may be paid by electronic funds transfer or credit card. This service may be terminated with 30 days' notice. Since fees are paid in arrears, no refund will be needed upon termination of the account.

*This service is not offered to clients who are residents of Washington.*

### **Ongoing Comprehensive Financial Planning Services for Washington Clients**

Ongoing Comprehensive Financial Planning consists of a one-time setup fee based upon our hourly rate of \$300. Follow-up services and meetings will also be tied to our hourly rate of \$300. The upfront portion of the fee is for client onboarding, data gathering, and the development and delivery of the financial plan. This work on the initial financial plan will commence immediately and will be completed within the first 120 days of the engagement. Therefore, the upfront portion of the fee will not be prepaid six months or more in advance of rendering the service. If no work is provided to the client or the work that is provided does not meet the required hourly threshold, the amount due will be reduced according to the work that was completed and any unearned prepaid fee will be refunded to the client.

Once the plan has been delivered to the client, PFP will continue to monitor the plan and will schedule additional meetings with the client, as needed. The quarterly fee will be due in arrears, upon receipt of an itemized invoice disclosing the work completed and time spent over the previous quarter, tied to our hourly rate of \$300. Payment is due promptly upon receipt of the invoice. The client will receive an invoice disclosing how the fee was calculated (number of and length of meetings, any additional financial plan research and documentation, as well as other agreed upon work that was completed following the meeting) and the time period that the fee covers. The fee is negotiable in certain cases. Fees for this service may be paid by electronic funds transfer or credit card. This service may be terminated with 30 days' notice. In the event of termination of any agreement, any prepaid but unearned fee will be refunded to the client and any completed deliverables of the project will be provided to them. The client will be billed for any earned but unpaid fees for work completed up to the date of termination.

For fees paid by electronic funds transfer or credit card, we use an independent third-party payment processor in which the client can securely input their banking information and pay their fee. We do not have access to the client's banking information at any time. The client will use their own secure portal in order to make payments.

## **Project-Based Financial Planning Services**

Project-Based Financial Planning Services are offered on a fixed fee basis. The fixed fee will be agreed upon before the start of any work. The fixed fee can range between \$500 to \$7,000, depending on complexity and the needs of the client. The fee is negotiable. If a fixed fee program is chosen, half of the fee is due at the beginning of the process and the remainder is due at completion of work; however, PFP will not bill an amount above \$500 more than six months in advance. Fees for this service may be paid by electronic funds transfer or credit card. In the event of early termination any prepaid but unearned fees will be refunded to the client. Any completed deliverables of the project will be provided to the client, and no further fees will be charged.

As stated above, the fees are based on the typical time frame for each project; the fee may be higher in cases where we determine significantly more time is required for the project. The estimated fee will always be reviewed and agreed to by the client at the signing of the agreement. In the event significant additional time, beyond the initial estimate, is required to complete a project, PFP will obtain the client's consent for additional time and fees throughout the engagement.

*This service is not offered to clients who are residents of Washington.*

## **Project-Based Financial Planning Services for Washington Clients**

Project-Based Financial Planning engagements are offered at our hourly rate of \$300. The fee may be negotiable in certain cases and is due at the completion of the engagement. In the event of early termination by the client, any fees for the hours already worked will be due and any completed deliverables will be distributed to the client. Fees for this service may be paid by electronic funds transfer or credit card. For fees paid by electronic funds transfer or credit card, we use an independent third-party payment processor in which the client can securely input their banking information and pay their fee. We do not have access to the client's banking information at any time. The client will use their own secure portal in order to make payments.

In the event significant additional time, beyond the initial estimate, is required to complete a project, PFP will obtain the client's written consent for additional time and fees throughout the engagement.

## **Tax Return Preparation Services**

Our Tax Return Preparation Services are available on a standalone basis. When clients engage PFP for this service, a separate agreement will be executed specifically for this service. The fee for this service will be determined based on the complexity of the return and quality of recordkeeping. The fee can range between \$300 and \$5,000 and may be negotiable in certain cases. The fee will be agreed upon at the start of the engagement and is due at the completion of the engagement.

Fees for this service may be paid by electronic funds transfer or credit card. In the event of early termination, any prepaid but unearned fees will be refunded to the client. If recommended, clients are not required to utilize any third-party products or services, and they can receive similar services from other professionals at a similar or lower cost.

*The fees described above apply to clients in all jurisdictions, including clients who are residents of Washington.*

## **Other Types of Fees and Expenses**

Our fees are exclusive of brokerage commissions, transaction fees, and other related costs and expenses which may be incurred by the client. Clients may incur certain charges imposed by custodians, brokers, and other third-parties, such as custodial fees, deferred sales charges, odd-lot differentials, transfer taxes, wire transfer and electronic fund fees, and other fees and taxes on brokerage accounts and securities transactions.

Mutual fund and exchange-traded funds also charge internal management fees, which are disclosed in a fund's prospectus. Such charges, fees, and commissions are exclusive of and in addition to our fee, and we shall not receive any portion of these commissions, fees, and costs.

[Item 12: Brokerage Practices](#) further describes the factors that we consider in selecting or recommending broker-dealers for clients' transactions and determining the reasonableness of their compensation (such as commissions).

We do not accept compensation for the sale of securities or other investment products, including asset-based sales charges or service fees from the sale of mutual funds.

## **Item 6: Performance-Based Fees and Side-By-Side Management**

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We do not offer performance-based fees, which are fees based on a share of capital gains in your account. In addition, we do not engage in side-by-side management, which refers to the practice of simultaneously managing accounts that pay performance-based fees (such as a hedge fund) and those that do not.

## **Item 7: Types of Clients**

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We provide our Investment Management and Financial Planning Services to individuals. We provide our Tax Return Preparation Services to individuals and businesses.

For clients engaging our Investment Management Services, our minimum account size requirement is \$100,000. This minimum may be waived at the discretion of PFP.

For clients whose assets are managed through an Outside Manager, a minimum account size of \$250,000 is required. This minimum is negotiable at the discretion of the Outside Manager. *This service is not offered to clients who are residents of Washington.*

## **Item 8: Methods of Analysis, Investment Strategies, and Risk of Loss**

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### **Methods of Analysis and Investment Strategies**

#### **Modern Portfolio Theory**

The underlying principles of Modern Portfolio Theory ("MPT") are:

- Investors are risk averse. The only acceptable risk is that which is adequately compensated by an expected return. Risk and investment return are related and an increase in risk requires an increased expected return.
- Markets are efficient. The same market information is available to all investors at the same time. The market prices every security fairly based upon this equal availability of information.
- The design of the portfolio as a whole is more important than the selection of any particular security. The appropriate allocation of capital among asset classes will have far more influence on long-term portfolio performance than the selection of individual securities.
- Investing for the long-term (preferably longer than ten years) becomes critical to investment success because it allows the long-term characteristics of the asset classes to surface.
- Increasing diversification of the portfolio with lower correlated asset class positions can decrease portfolio risk. Correlation is the statistical term for the extent to which two asset classes move in tandem or opposition to one another.

## Passive Investment Management

We primarily practice passive investment management. Passive investing involves building portfolios that are composed of various distinct asset classes. The asset classes are weighted in a manner to achieve the desired relationship between correlation, risk, and return. Funds that passively capture the returns of the desired asset classes are placed in the portfolio. The funds that are used to build passive portfolios are typically index mutual funds or exchange-traded funds.

Passive investment management is characterized by low portfolio expenses (that is, the funds inside the portfolio have low internal costs), minimal trading costs (due to infrequent trading activity), and relative tax efficiency (because the funds inside the portfolio are tax efficient and turnover inside the portfolio is minimal). In contrast, active management involves a single manager or managers who employ some method, strategy, or technique to construct a portfolio that is intended to generate returns that are greater than the broader market or a designated benchmark.

## Use of Outside Managers for Socially Responsible Investing

We may refer clients to a third-party investment manager (“Outside Manager”) who specializes in constructing portfolios that utilize mutual funds, exchange-traded funds, or individual securities with the purpose of incorporating socially conscious principles into a client’s portfolio. These portfolios may sometimes also be customized to reflect reasonable restrictions upon certain securities or types of securities in the client’s account managed by the Outside Manager. This allows clients to invest in a way that aligns with their values. PFP may rely on mutual funds and exchange-traded funds that incorporate Environmental, Social, and Governance (“ESG”) research, as well as positive and negative screens related to specific business practices to determine the quality of an investment on values-based merits.

Our analysis of Outside Managers involves the examination of the experience, expertise, investment philosophies, and past performance of the Outside Managers in an attempt to determine if that Outside Manager has demonstrated an ability to invest over a period of time and in different economic conditions. We monitor the Outside Manager’s underlying holdings, strategies, concentrations, and leverage as part of our overall periodic risk assessment. Additionally, as part of our due diligence process, we survey the Outside Manager’s compliance and business enterprise risks, and we will ensure that the Outside Manager is compliant with state and/or federal filing requirements.

A risk of investing with an Outside Manager who has been successful in the past is that it may not be able to replicate that success in the future. In addition, as we do not control the underlying investments in an Outside Manager’s portfolio, there is also a risk that an Outside Manager may deviate from the stated investment mandate or strategy of the portfolio, making it a less suitable investment for our clients. Moreover, as we do not control the Outside Manager’s daily business and compliance operations, we may be unaware of the lack of internal controls necessary to prevent business, regulatory, or reputational deficiencies.

## Material Risks Involved

### General Risks

All investing strategies involve risk and may result in a loss of your original investment, which you should be prepared to bear. Material risks associated with investing are listed below:

**Market Risk:** Market risk involves the possibility that an investment's current market value will fall because of a general market decline, reducing the value of the investment regardless of the operational success of the issuer's operations or its financial condition.

**Concentration Risk:** Certain investment strategies focus on particular asset classes, industries, sectors, or types of investment. From time to time, these strategies may be subject to greater risks of adverse developments in such areas of focus than a strategy that is more broadly diversified across a wider variety of investments.

**Inflation:** Inflation may erode the buying power of your investment portfolio, even if the dollar value of your investments remains the same.

**Interest Rate Risk:** Bond (fixed income) prices generally fall when interest rates rise, and the value may fall below par value or the principal investment. The opposite is also generally true: bond prices generally rise when interest rates fall. In general, fixed income securities with longer maturities are more sensitive to these price changes. Most other investments are also sensitive to the level and direction of interest rates.

**Legal or Legislative Risk:** Legislative changes or court rulings may impact the value of investments or the securities' claim on the issuer's assets and finances.

**Small and Medium Cap Company Risk:** Securities of companies with small and medium market capitalizations are often more volatile and less liquid than investments in larger companies. Small and medium cap companies may face a greater risk of business failure, which could increase the volatility of the client's portfolio.

**Strategy Risk:** Investment strategies and/or investment techniques may not work as intended.

## Risks Associated with Securities

Apart from the general risks outlined above, which apply to all types of investments, specific securities may have other risks.

**Bank Obligations:** Bank obligations, including bonds and certificates of deposit, may be vulnerable to setbacks or panics in the banking industry. Banks and other financial institutions are greatly affected by interest rates and may be adversely affected by downturns in domestic and foreign economies or changes in banking regulations.

**Common Stocks:** Common stocks may go up and down in price quite dramatically, and in the event of an issuer's bankruptcy or restructuring, could lose all value. A slower-growth or recessionary economic environment could have an adverse effect on the price of all stocks.

**Corporate Bonds:** Corporate bonds are debt securities to borrow money. Generally, issuers pay investors periodic interest and repay the amount borrowed, either periodically during the life of the security and/or at maturity. Alternatively, investors can purchase other debt securities, such as zero coupon bonds, which do not pay current interest, but rather are priced at a discount from their face values, and their values accrete over time to face value at maturity. The market prices of debt securities fluctuate depending on factors such as interest rates, credit quality, and maturity. In general, market prices of debt securities decline when interest rates rise and increase when interest rates fall. The longer the time duration to a bond's maturity, the greater its interest rate risk.

**Exchange-Traded Funds:** Exchange-traded fund (“ETF”) prices may vary significantly from the net asset value due to market conditions. Certain ETFs may not track underlying benchmarks as expected. ETFs are also subject to the following risks: an ETF’s shares may trade at a market price that is above or below their net asset value; the ETF may employ an investment strategy that utilizes high leverage ratios; or trading of an ETF’s shares may be halted if the listing exchange’s officials deem such action appropriate, the shares are de-listed from the exchange, or the activation of market-wide “circuit breakers” (which are tied to large decreases in stock prices) halts stock trading generally. PFP has no control over the risks taken by the underlying funds in which clients invest.

**Municipal Bonds:** Municipal bonds are debt obligations generally issued to obtain funds for various public purposes, including the construction of public facilities. Municipal bonds pay a lower rate of return than most other types of bonds. However, because of a municipal bond’s tax-favored status, investors should compare the relative after-tax return to the after-tax return of other bonds, depending on the investor’s tax bracket. Investing in municipal bonds carries the same general risks as investing in bonds in general. Those risks include interest rate risk, reinvestment risk, inflation risk, market risk, call or redemption risk, credit risk, and liquidity and valuation risk.

**Mutual Funds:** When a client invests in open-end mutual funds or ETFs, they indirectly bear the proportionate share of any fees and expenses payable directly by those funds. Therefore, the client will incur higher expenses, many of which may be duplicative. In addition, the client’s overall portfolio may be affected by losses of an underlying fund and the level of risk arising from the investment practices of an underlying fund (such as the use of derivatives).

## Item 9: Disciplinary Information

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As a registered investment adviser, we are required to disclose material facts about any legal or disciplinary event that may be material to your evaluation of our advisory business or of the integrity of our management personnel. PFP and its management have not been involved in any criminal or civil action, administrative enforcement proceedings, or self-regulatory organization enforcement proceedings. Therefore, we do not have any legal or disciplinary events regarding our firm or our management personnel to disclose.

## Item 10: Other Financial Industry Activities and Affiliations

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Neither our firm nor any of our management personnel are registered, or have an application pending to register, as a broker-dealer or a registered representative of a broker-dealer. In addition, neither our firm nor any of our management personnel are registered, or have an application pending to register, as a futures commission merchant, commodity pool operator, a commodity trading advisor, or an Associated Person of the foregoing entities.

Based on the services you need, we may recommend that you use an unaffiliated registered broker-dealer as the qualified custodian and broker for your accounts. We have established relationships with custodians that help facilitate our management of your accounts. Further information regarding these custodial relationships is provided in [Item 12: Brokerage Practices](#) below.

PFP only receives compensation directly from clients. We do not receive compensation from any outside source. We do not have any conflicts of interest with any outside party.



Jessica Goedel is an Enrolled Agent, a status granted to tax practitioners by the Internal Revenue Service (“IRS”). Enrolled Agents are permitted to represent taxpayers before the IRS, but they are not granted signatory authority on behalf of taxpayers.

## Recommendations or Selections of Outside Managers

As referenced in [Item 4: Advisory Business](#), PFP recommends Outside Managers to assist in the management of client accounts for clients interested in ESG investing. In the event that we recommend an Outside Manager, please note that we do not share in their advisory fee. Our fee is separate and in addition to their compensation (as noted in [Item 5: Fees and Compensation](#)) and will be described to you prior to engagement. You are not obligated, contractually or otherwise, to use the services of any Outside Manager we recommend. Additionally, PFP will only recommend an Outside Manager who is properly licensed or registered as an investment adviser.

## Item 11: Code of Ethics, Participation or Interest in Client Transactions, and Personal Trading

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As a fiduciary, PFP owes the client a fiduciary duty to put the client’s interest first, which includes, but is not limited to, a duty of care, loyalty, obedience, and utmost good faith. Our clients entrust us with their funds and personal information, which in turn places a high standard on our conduct and integrity. Our fiduciary duty is a core aspect of our Code of Ethics and represents the expected basis of all of our dealings. PFP also adheres to the *Code of Ethics and Standards of Conduct* adopted by the CFP® Board of Standards, Inc., and accepts the obligation not only to comply with the mandates and requirements of all applicable laws and regulations, but also to take responsibility to act in an ethical and professionally responsible manner in all professional services and activities.

### Code of Ethics Description

Our Code of Ethics does not attempt to identify all possible conflicts of interest, and literal compliance with each of its specific provisions will not shield Associated Persons from liability for personal trading or other conduct that violates a fiduciary duty to advisory clients. A summary of the Code of Ethics’ principles is outlined below:

- **Integrity:** Associated Persons shall offer and provide professional services with integrity.
- **Objectivity:** Associated Persons shall be objective in providing professional services to clients.
- **Competence:** Associated Persons shall provide services to clients competently and maintain the necessary knowledge and skill to continue to do so in those areas in which they are engaged.
- **Fairness:** Associated Persons shall perform professional services in a manner that is fair and reasonable to clients, principals, partners, and employees, and shall disclose conflict(s) of interest in providing such services.
- **Confidentiality:** Associated Persons shall not disclose confidential client information without the specific consent of the client, unless in response to proper legal process or as required by law.
- **Professionalism:** Associated Persons’ conduct in all matters shall reflect the credit of the profession.
- **Diligence:** Associated Persons shall act diligently in providing professional services.

We periodically review and amend our Code of Ethics to ensure that it remains current, and we require all firm Access Persons to attest to their understanding of and adherence to the Code of Ethics at least annually. Our firm will provide a copy of its Code of Ethics to any client or prospective client upon request.



## Participation or Interest in Client Transactions

Neither our firm nor its Associated Persons are authorized to recommend to a client or effect a transaction for a client involving any security in which our firm or an Associated Person has a material financial interest, such as in the capacity as an underwriter or adviser to the issuer. Additionally, we do not engage in principal transactions or agency cross transactions.

## Personal Trading

Our firm and its employees may buy or sell securities the same as, similar to, or different from, those we recommend to clients. Investing in securities in which clients also invest presents a potential conflict of interest. To help mitigate this conflict of interest, our firm and its employees will typically execute personal securities transactions after client transactions.

In an effort to reduce or eliminate conflicts of interest involving the firm or employee trading, we may restrict or prohibit certain transactions in our firm proprietary and employee accounts. Any exceptions or trading pre-clearance must be approved by our Chief Compliance Officer in advance. Our Chief Compliance Officer also reviews firm and employee holdings and transaction reports as required by our Code of Ethics.

## Item 12: Brokerage Practices

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### Selecting Custodians and/or Broker-Dealers

PPF does not have any affiliation with any custodians or broker-dealers. Specific custodian recommendations are made to the client based on their need for such services. We recommend custodians based on the reputation and services provided by the custodian.

In recommending broker-dealers, we have an obligation to seek the “best execution” of transactions in client accounts. The determinative factor in the analysis of best execution is not the lowest possible commission cost, but whether the transaction represents the best qualitative execution, taking into consideration the full range of the broker-dealer’s services. The factors we consider when evaluating a broker-dealer for best execution include, but are not limited to, the broker-dealer’s execution capability, commission rates, financial responsibility, responsiveness and customer service, custodial capabilities, research services or ancillary brokerage services provided, and any other factors that we consider relevant.

### Custodians and Broker-Dealers We Use

With the above in consideration, our firm recommends Charles Schwab & Co., Inc. (“Schwab”) or Altruist Financial LLC (“Altruist”), both independent and unaffiliated broker-dealers and members of the Financial Industry Regulatory Authority (“FINRA”) and the Securities Investor Protection Corporation (“SIPC”), to help facilitate our management of client accounts. Although we generally recommend that clients open brokerage accounts with Schwab or Altruist, the client will ultimately make the final decision of which custodian to use to hold their investment accounts by signing the selected broker-dealer’s account opening documentation.

Custodians may charge a separate custodial fee, or they may be compensated by commissions or trade fees on transactions executed in client accounts. In addition, qualified custodians may be compensated by earning interest on the uninvested cash in clients’ investment accounts. Clients are encouraged to review the information provided by the custodian regarding fees and compensation.

We do not maintain custody of client assets. The custodian and broker-dealers we use maintain custody of your assets that we manage, although we may be deemed to have limited custody of your assets due to our ability to withdraw fees from your account (see [Item 15: Custody](#)).

## **Research and Other Soft Dollar Benefits**

Through our participation in the adviser programs offered by Schwab and Altruist, we receive various benefits, provided without cost or at a discount, that may not be available to retail customers. These benefits include access to certain investment options; execution of securities transactions; custodial services; access to an electronic trading platform, including access to aggregated block trading; the ability to deduct our advisory fee from client accounts; access to client account data; receipt of duplicate trade confirmations and account statements; research related products and tools; pricing and market data; access to software, technology or services; attendance at educational conferences and events; consulting on technology, compliance, or other business matters; and access to industry publications. Some of these products and services may benefit you directly, while others may benefit us by assisting us in the administration of our business and the management of client accounts, including accounts held with other custodians.

The availability of these services may be contingent upon PFP committing a certain number of accounts or assets under management to the custodian, but they do not depend on the number of brokerage transactions directed to the custodian. These services are available to all advisers who participate in the custodial programs, and they are not provided in exchange for us directing client trades to the custodian. We do not direct client trades to a particular broker; all transactions are executed through the custodian that holds the client's account. Therefore, the services and benefits that we may receive from a custodian are not considered soft dollar arrangements. The receipt of these benefits from the custodians creates a potential conflict of interest, as we may have an incentive to recommend clients maintain their account with a specific custodian. However, we strive to recommend the custodian that is most appropriate for clients based on their individual needs.

## **Brokerage for Client Referrals**

We receive no referrals from a broker-dealer or third-party in exchange for using that broker-dealer or third-party.

## **Clients Directing Which Broker-Dealer or Custodian to Use**

We do recommend specific custodians for clients to use; however, clients may custody their assets at a custodian of their choice. We execute client transactions directly with the qualified custodian that holds the client account. By allowing clients to choose a specific custodian, we may be unable to achieve the most favorable execution of client transactions, and this may cost clients money over using a lower-cost custodian.

## **Aggregating Trade Orders**

Investment advisers may elect to purchase or sell the same securities for several clients at approximately the same time when they believe such action may prove advantageous to clients. This process is referred to as aggregating orders, batch trading, or block trading. We do not engage in block trading. It should be noted that implementing trades on a block or aggregate basis may be less expensive for client accounts; however, it is our trading policy to implement all client orders on an individual basis. Therefore, we do not aggregate client transactions. Considering the types of investments we hold in advisory client accounts, we do not believe clients are hindered in any way because we trade accounts individually. This is because we develop

individualized investment strategies for clients and holdings will vary. Our strategies are primarily developed for the long-term and minor differences in price execution are not material to our overall investment strategy.

## Item 13: Review of Accounts

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### Investment Management Services

Client accounts managed under our Investment Management Services will be reviewed regularly on a quarterly basis by Jessica Goedel, Owner and Chief Compliance Officer of PFP. The account is reviewed with regards to the client's investment policies and risk tolerance levels. Events that may trigger a special review would be unusual performance, addition or deletions of client-imposed restrictions, excessive draw-down, volatility in performance, or buy and sell decisions from the firm or per client's needs.

Clients will receive trade confirmations from the broker-dealer for each transaction in their accounts, as well as monthly or quarterly statements and annual tax reporting statements from their custodian showing all activity in the accounts, such as receipt of dividends and interest.

PFP will provide written reports to clients engaging our Investment Management Services on an annual basis. We urge clients to compare these reports against the account statements they receive from their custodian.

### Financial Planning Services

Jessica Goedel will work with clients to obtain current information regarding their assets and investment holdings and will review this information as part of our Financial Planning Services. PFP does not provide specific reports to financial planning clients, other than financial plans.

Clients receiving our Ongoing Comprehensive Financial Planning Services will have their financial plan reviewed at least annually. With our Project-Based Financial Planning Services, we typically do not provide any ongoing review, monitoring, or reporting.

### Tax Return Preparation Services

We do not provide any ongoing, review, or reporting for Tax Return Preparation Services.

## Item 14: Client Referrals and Other Compensation

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We do not receive any economic benefit, directly or indirectly, from any third-party for advice rendered to our clients. Nor do we, directly or indirectly, compensate any person who is not advisory personnel for client referrals. Please see [Item 12: Brokerage Practices](#) for disclosures related to soft dollar arrangements.

## Item 15: Custody

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PFP does not accept physical custody of client funds or securities. However, under applicable securities regulations, we are deemed to have custody of client funds or securities if we debit our investment advisory fees directly from client accounts. When our investment advisory fees are deducted from the client's account:

- PFP will send a copy of its invoice to the custodian at the same time that it sends the client a copy.
- The custodian will send at least quarterly statements to the client showing all disbursements for the account, including the amount of the advisory fee.
- The client will provide written authorization to PFP, permitting us to be paid directly for their accounts held by the custodian.

Clients should receive at least quarterly statements from the custodian that holds and maintains their investment assets. We urge you to carefully review such statements and compare official custodial records to the account statements or reports that we may provide to you. Our statements or reports may vary from custodial statements based on accounting procedures, reporting dates, or valuation methodologies of certain securities. Depending on the reporting methodology of any performance reporting systems we may use in the future, they may or may not take into account dividends and interest that sometimes post to an account following the custodian's statement for a given month; therefore, this commonly results in minor differences between account values, cash positions, and individual holding positions. In cases where this is applicable, it would usually be disclosed on the performance or holding report.

## **Item 16: Investment Discretion**

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For client accounts where we provide Investment Management Services, we maintain discretion over client accounts with respect to securities to be bought and sold and the amount of securities to be bought and sold. Investment discretion is explained to clients in detail when an advisory relationship has commenced. At the start of the advisory relationship, the client will execute a Limited Power of Attorney granting our firm discretion over the account. Additionally, the discretionary relationship will be outlined in the advisory contract and signed by the client.

Recommendations made under our Financial Planning Services with regard to accounts for which we do not provide Investment Management Services are provided on a non-discretionary basis. Clients are responsible for initiating any transactions necessary to implement our recommendations.

### **Washington Administrative Code Disclosure**

Pursuant to Washington Administrative Code 460-24A-130(1), the advisory agreement with the client will disclose whether and the extent to which the agreement grants discretionary authority to PFP and any limits on such authority.

## **Item 17: Voting Client Securities**

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We do not vote client proxies. Therefore, clients maintain exclusive responsibility for voting proxies and acting on corporate actions pertaining to the client's investment assets. The client shall instruct the their qualified custodian to forward to them copies of all proxies and shareholder communications relating to the client's investment assets. If the client would like our opinion on a particular proxy vote, they may contact us at the number listed in [Item 1: Cover Page](#).

In most cases, clients will receive proxy materials directly from the account custodian. However, in the event we were to receive any written or electronic proxy materials, we would forward them directly to you by mail, unless you have authorized our firm to contact you by electronic mail, in which case, we would forward you any electronic solicitation to vote proxies.

## **Item 18: Financial Information**

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Registered investment advisers are required to provide clients and prospective clients with certain financial information or disclosures about our financial condition. We have no financial commitment that impairs our ability to meet contractual and fiduciary commitments to clients, and we have not been the subject of a bankruptcy proceeding.

We do not maintain custody of client assets or require or solicit prepayment of more than \$500 in fees per client six months or more in advance.

## **Item 19: Requirements for State-Registered Advisers**

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### **Principals**

Jessica Goedel serves as PFP's sole principal. Information about Jessica Goedel's education, business background, and outside business activities can be found on her [Form ADV Part 2B - Brochure Supplement](#) included with this Brochure.

### **Conflicts of Interest**

Other than the advisory services described in this Brochure, our firm is not engaged in any other business activities and does not have any relationship or arrangement with any issuer of securities.

Neither our firm nor any of its Associated Persons are compensated for advisory services with performance-based fees.

Neither our firm nor any of its Associated Persons have been involved in any award resulting from an arbitration claim, or civil, self-regulatory, or administrative proceeding.

All material conflicts of interest under California Code of Regulations Section 260.238(k) are disclosed regarding PFP and its Associated Persons, which could be reasonably expected to impair the rendering of unbiased and objective advice.

# Business Continuity Plan

PFP maintains a Business Continuity Plan (“Plan”) that outlines how we will respond to events that significantly disrupt our business. Since the timing and impact of disasters and disruptions is unpredictable, we will have to be flexible in responding to actual events as they occur. With that in mind, we are providing you with this information.

## Contacting Us

If after a significant business disruption, you cannot contact us as you usually do, you may attempt to contact us using one of the methods shown in [Item 1: Cover Page](#). If you cannot access us through these alternate means, you may contact the custodian who holds your account for assistance with your account. Contact information for your custodian may be found on your account statement.

## Our Plan

We plan to quickly recover and resume business operations after a significant business disruption and respond by safeguarding our personnel and property, protecting the firm’s books and records, and allowing our clients to transact business. In short, our Plan is designed to permit our firm to resume operations as quickly as possible, given the scope and severity of the significant business disruption. Our Plan addresses data backup and recovery; mission critical systems; alternative communications with clients, personnel, regulators, and critical business constituents; alternate physical location of personnel; and assuring our clients prompt access to their funds and securities if we are unable to continue our business.

## Varying Disruptions

Significant business disruptions can vary in their scope, such as only our firm, the city where we are located, or the whole geographic region. The severity of the disruption can also vary from minimal to severe. Our Plan is flexible enough to address a variety of disruptions. We are able to work virtually from any location with internet access, and we anticipate being able to resume business operations promptly in most scenarios. If the significant business disruption is so severe that it prevents us from remaining in business, you still have access to your funds and securities directly through your account custodian.

## For More Information

If you have questions about our Plan, you can contact Jessica Goedel, Chief Compliance Officer, at one of the methods listed in [Item 1: Cover Page](#) for further information.



## Form ADV Part 2B – Brochure Supplement

### Pavilion Financial Planning LLC

3003 Parkway Boulevard  
Allentown, Pennsylvania 18104

(610) 465-1120

[www.pavilionfinancialplanning.com](http://www.pavilionfinancialplanning.com)

[www.pavilionfp.com](http://www.pavilionfp.com)

January 7, 2025

### **Jessica Goedel**

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*Owner and Chief Compliance Officer*

#### **Item 1: Cover Page**

This Brochure Supplement provides information about Jessica Goedel that supplements the [Form ADV Part 2A – Firm Brochure](#) for Pavilion Financial Planning LLC (“PFP”). A copy of that Brochure precedes this Supplement. Please contact Jessica Goedel if PFP’s Brochure is not included with this Supplement or if you have any questions about the contents of this Supplement.

Additional information about Jessica Goedel is available on the SEC’s website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov), which can be found using her individual identification number 6377275.

## Item 2: Educational Background and Business Experience

**Full Name:** Jessica Goedtel

**CRD Number:** 6377275

**Born:** 1983

### Educational Background

- Pennsylvania State University: Bachelor of Arts, Classics and Ancient Mediterranean Studies – 2007

### Business Experience

- Pavilion Financial Planning LLC: Owner and Chief Compliance Officer – 4/2021 to Present
- Keyvantage Wealth, LLC: Tax Contractor 12/2024 to Present
- Eos Tax Services: Tax Contractor – 2/2022 to Present
- McCarthy Tax Preparation: Tax Contractor – 10/2021 to Present
- Forbes: Freelance Writer – 8/2023 to 12/2024
- IBHero.com: Freelance Writer – 6/2022 to 3/2023
- Facet Wealth: Lead Planner – 10/2020 to 7/2021
- Valley National Financial Advisors: Assistant Vice President – 5/2016 to 10/2020
- Ayco, A Goldman Sachs Company: Senior Financial Analyst – 11/2013 to 5/2016

### Professional Designations and Certifications

- CERTIFIED FINANCIAL PLANNER®
- Enrolled Agent

Please refer to [Appendix](#) for definitions of the above.

## Item 3: Disciplinary Information

Jessica Goedtel has not been involved in an arbitration claim of any kind or been found liable in a civil, self-regulatory organization, or administrative proceeding.

## Item 4: Other Business Activities

Jessica Goedtel is a freelance writer for various publications, writing articles on financial planning topics, which accounts for less than 5% of her time. She is also a contractor providing tax preparation for various firms, which accounts for less than 15% of her time. These outside business activities do not involve clients of PFP and, as such, do not create a conflict of interest to her provision of advisory services.

Jessica instructs and creates educational content on Thinkific, which accounts for less than 5% of her time. The content includes various tax and financial planning related topics; however, the content is for informational and educational purposes only and should not be considered individualized investment, tax, legal, or financial advice. Fees paid to access this educational content are separate and apart from the fees clients pay PFP for advisory services. Clients are under no obligation to purchase this content.

Jessica is also an Enrolled Agent, a status granted to tax practitioners by the Internal Revenue Service (“IRS”). Enrolled Agents are permitted to represent taxpayers before the IRS, but they are not granted signatory authority on behalf of taxpayers.



## Item 5: Additional Compensation

Jessica Goedtel does not receive any economic benefit, directly or indirectly, from any person, company, or organization, in exchange for providing clients advisory services through PFP. Refer to [Item 4: Other Business Activities](#) above for disclosure of Jessica's receipt of additional compensation as a result of her other business activities.

## Item 6: Supervision

Jessica Goedtel, as Owner and Chief Compliance Officer of PFP, is responsible for supervision. She may be contacted at the phone number listed on [Item 1: Cover Page](#).

## Item 7: Requirements for State Registered Advisers

Jessica Goedtel has not been involved in an arbitration, civil proceeding, self-regulatory proceeding, administrative proceeding, or a bankruptcy petition.

## Appendix

### CERTIFIED FINANCIAL PLANNER®

The CERTIFIED FINANCIAL PLANNER® ("CFP®") is a professional certification awarded by the Certified Financial Planner Board of Standards, Inc. ("CFP Board"). The CFP® certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP® certification. It is recognized for its high standards for education, examination, experience, and ethics.

To attain the right to use the CFP® certification, an individual must satisfactorily fulfill the following requirements:

**Education:** The education requirement includes both completing college- or university-level coursework on financial planning through a CFP Board Registered Program and holding a bachelor's degree or higher (in any discipline) from an accredited university. The coursework includes topics on professional conduct and regulation, general principles of financial planning, risk management and income planning, estate planning, psychology of financial planning, and financial plan development.

**Examination:** Candidates for the CFP® certification must pass the CFP® exam. The exam is designed to assess an individual's ability to integrate and apply a broad base of financial planning knowledge in the context of real-life financial planning situations.

**Experience:** The experience requirement prepares candidates for the CFP® certification to provide personal financial planning to the public without supervision. Individuals may fulfill the experience requirement either before or after taking the exam. Candidates must complete either 6,000 hours of professional experience related to the financial planning process or 4,000 hours of apprenticeship experience that meets additional requirements.

**Ethics:** CFP® professionals must agree to be bound by CFP Board's *Code of Ethics and Standards of Conduct* ("Code and Standards"), which require individuals to adhere to high ethical and professional standards for the practice of financial planning and to act as a fiduciary when providing financial advice to their clients.

Individuals who obtain the CFP® certification must also complete the following ongoing education and ethics requirements in order to maintain the right to continue to use the CFP® marks:

**Continuing Education:** Individuals must complete 30 hours of continuing education hours every two years, including a two-hour, CFP Board-approved ethics course.

**Ethics:** Individuals must complete a Renewal Application annually, which includes an agreement to be bound by the CFP Board's *Code of Ethics and Standards of Conduct*. These require that the CFP® professional provide financial planning services as a fiduciary and in the best interest of their clients.

CFP® professionals who fail to comply with the above standards and requirements may be subject to the CFP Board's disciplinary process, which could result in suspension or permanent revocation of the CFP® certification. For more information, refer to the CFP Board's website at: <https://www.cfp.net/>.

### **Enrolled Agent**

An Enrolled Agent ("EA") is a tax professional authorized by the United States government to represent taxpayers in matters regarding the Internal Revenue Service ("IRS"). EAs may become credentialed in two different ways: with five years of IRS experience regularly interpreting tax regulations, or through the successful completion of the three-part Special Enrollment Exam. EA candidates must also pass a background check before they are granted EA status. To maintain EA status, individuals must adhere to ethical standards and complete 72 hours of continuing education courses every three years. For more information, refer to the IRS website at: <https://www.irs.gov/tax-professionals/enrolled-agents/enrolled-agent-information>.