

# **Robert “Bo” Joseph Caldwell, CFP<sup>®</sup>, ChFC**

**Price Financial Group Wealth Management, Inc.**

**16100 NW Cornell Road, Suite 140**

**Beaverton, OR 97006**

**Phone: (503) 253-3700**

**[www.pricefg.com](http://www.pricefg.com)**

**September 1, 2022**

**Part 2B Brochure**

This brochure supplement provides information about Price Financial Group Wealth Management, Inc. (“Price Financial”) that supplements our brochure. You should have received a copy of that brochure. Please contact us at (503) 253-3700 if you did not receive Price Financial Group Wealth Management, Inc. brochure or if you have any questions about the contents of this supplement. Additional information about Robert Caldwell is available on the SEC’s website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) by searching CRD# 6117463.

## ITEM 2 – EDUCATIONAL BACKGROUND & BUSINESS EXPERIENCE

**Robert Joseph Caldwell, CFP®, ChFC**

**Year of Birth:** 1984

### **Educational Background:**

- 2011: California State University; Bachelor of Science in Business Administration

### **Designations:**

- Certified Financial Planner<sup>1</sup>, CFP®, 2016
- Chartered Financial Consultant<sup>2</sup>, ChFC, 2016

### **Business Background:**

- *Price Financial Group Wealth Management, Inc.*, Investment Adviser Representative, 09/2022 - Present
- *Price Financial Group*, President/CEO, 11/2018 – Present
- *Mai Strategies, Inc.*, Vice President, 10/2016 – 11/2018
- *MMLIS*, Representative/Investment Adviser Representative, 06/2016 – 11/2018
- *Wells Fargo Advisors*, Representative/Investment Adviser Representative, 01/2015 – 06/2016

### **<sup>1</sup>Minimum Qualifications for CERTIFIED FINANCIAL PLANNER™**

Educational Background and Business Experience CERTIFIED FINANCIAL PLANNER™ professional I am certified for financial planning services in the United States by Certified Financial Planner Board of Standards, Inc. (“CFP Board”). Therefore, I may refer to myself as a CERTIFIED FINANCIAL PLANNER™ professional or a CFP® professional, and I may use these and CFP Board’s other certification marks (the “CFP Board Certification Marks”). The CFP® certification is voluntary. No federal or state law or regulation requires financial planners to hold the CFP® certification. You may find more information about the CFP® certification at [www.cfp.net](http://www.cfp.net). CFP® professionals have met CFP Board’s high standards for education, examination, experience, and ethics. To become a CFP® professional, an individual must fulfill the following requirements:

- Education – Earn a bachelor’s degree or higher from an accredited college or university and complete CFP Board-approved coursework at a college or university through a CFP Board Registered Program. The coursework covers the financial planning subject areas CFP Board has determined are necessary for the competent and professional delivery of financial planning services, as well as a comprehensive financial plan development capstone course. A candidate may satisfy some of the coursework requirement through other qualifying credentials.
- Examination – Pass the comprehensive CFP® Certification Examination. The examination 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 – Complete 6,000 hours of professional experience related to the personal financial planning process, or 4,000 hours of apprenticeship experience that meets additional requirements.
- Ethics – Satisfy the Fitness Standards for Candidates for CFP® Certification and Former CFP® Professionals Seeking Reinstatement and agree to be bound by CFP Board’s Code of Ethics and Standards of Conduct (“Code and Standards”), which sets forth the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements to remain certified and maintain the right to continue to use the CFP Board Certification Marks:

- Ethics – Commit to complying with CFP Board’s Code and Standards. This includes a commitment to CFP Board, as part of the certification, to act as a fiduciary, and therefore, act in the best interests of the client, at all times when providing financial advice and financial planning. CFP Board may sanction a CFP® professional who does not abide by this commitment, but CFP Board does not guarantee a CFP® professional’s services. A client who seeks a similar commitment should obtain a written engagement that includes a fiduciary obligation to the client.
- Continuing Education – Complete 30 hours of continuing education every two years to maintain competence, demonstrate specified levels of knowledge, skills, and abilities, and keep up with developments in financial planning. Two of the hours must address the Code and Standards.

### **<sup>2</sup>Minimum Qualifications for the Chartered Financial Consultant (ChFC)**

The ChFC program is administered by the American College, Bryn Mawr, Pennsylvania. This designation has the same core curriculum as the CFP® designation, plus two or three additional elective courses that focus on various areas of personal financial planning. In addition to successful completion of an exam on areas of financial planning, including income tax, insurance, investment and estate planning, candidates are required to have a minimum of three (3) years of experience in a financial industry position. Chartered Financial Consultant® (ChFC®)

The ChFC® designation is offered by The American College. Designation holders are required to serve clients with the highest level of professionalism. The authority to use the ChFC® mark is granted by the Certification Committee of the Board of Trustees of The American College, and that privilege is contingent on adherence to strict ethical guidelines. All ChFC® advisors are required to do the same for clients that they would do for themselves in similar circumstances, the standard of ethical behavior most beneficial for their clients. Each ChFC® has taken 9 or more college-level courses on all aspects of financial planning. The average study time for the program is over 400 hours, and advisors frequently spend years earning this coveted distinction. Each ChFC® must also complete a minimum of 30 hours of continuing education every two years and must meet extensive experience requirements to ensure that you get the professional financial advice you need.

### **ITEM 3 – DISCIPLINARY INFORMATION**

Bo Caldwell has no history of any legal or disciplinary events that deem to be material to a client's consideration of Bo Caldwell to act as their investment adviser representative. FINRA's BrokerCheck® is a resource available to review the disciplinary history of Bo Caldwell. <https://brokercheck.finra.org/>

### **ITEM 4 – OTHER BUSINESS ACTIVITIES**

Bo Caldwell is the President and CEO of Price Financial Group. Price Financial Group Wealth Management, Inc. is wholly owned by Price Financial Group. Price Financial Group is owned, in equal measures, by the following affiliated individuals: Robert Caldwell, Matthew Mai, and Mateusz Sudol. Price Financial Group is used for bookkeeping and marketing purposes for advisory services and insurance income. In addition, Price Financial Group offers radio programming. Their radio program offers financial industry information and is used as an advertising vehicle for the firm's advisory services. Mr. Caldwell spends 25% of his time each month on this activity.

Bo Caldwell holds an insurance license to sell insurance products and offers them through various carriers. It is anticipated that a small portion, less than (10%) of his time, will be spent providing these insurance products. He will receive compensation from selling insurance products and therefore receive economic benefit for this activity. This activity creates a conflict of interests with clients. The client is under no obligation to purchase insurance through Bo Caldwell on a commissionable basis. To address this, disclosure is made to the client at the time purchase is made, identifying the nature of the transaction or relationship, the role to be played and any compensation to be paid by the client and/or received by the insurance agent. Clients have the right to decide whether to act on the recommendation and the right to purchase any insurance products through the insurance agent of their choice. The Firm and its Investment Adviser Representative will always act in the best interest of the client.

### **ITEM 5 – ADDITIONAL COMPENSATION**

Bo Caldwell does not receive additional compensation beyond the scope of his role as your investment adviser representative and items listed in Item 4.

## ITEM 6 – SUPERVISION

Bo Caldwell is the Chief Compliance Officer of Price Financial. He supervises and oversees all activities conducted through the firm and maintains policies and procedures to guide his activities. Bo Caldwell reviews those policies and procedures annually for their adequacy and the effectiveness of their implementation. Bo Caldwell will adhere to the firm's policies and procedures.

Bo Caldwell may be reached at (503) 253-3700.

## **Mateusz “Matt” Wojciech Sudol, CFP®**

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## ITEM 2 – EDUCATIONAL BACKGROUND & BUSINESS EXPERIENCE

**Mateusz Wojciech Sudol, CFP®**

**Year of Birth:** 1988

**Educational Background:**

- 2014: Portland State University, Bachelor of Science in Finance

**Designations:**

- Certified Financial Planner<sup>1</sup>, CFP®, 2021

**Business Background:**

- *Price Financial Group Wealth Management, Inc.*, Investment Adviser Representative, 09/2022 - Present
- *Price Financial Group*, Owner, 11/2020 – Present
- *Wells Fargo*, Premier Banker, 10/2013 – 11/2020
- *Wells Fargo*, Banker, 03/2008 – 09/2013

**<sup>1</sup>Minimum Qualifications for CERTIFIED FINANCIAL PLANNER™**

Educational Background and Business Experience CERTIFIED FINANCIAL PLANNER™ professional I am certified for financial planning services in the United States by Certified Financial Planner Board of Standards, Inc. (“CFP Board”). Therefore, I may refer to myself as a CERTIFIED FINANCIAL PLANNER™ professional or a CFP® professional, and I may use these and CFP Board’s other certification marks (the “CFP Board Certification Marks”). The CFP® certification is voluntary. No federal or state law or regulation requires financial planners to hold the CFP® certification. You may find more information about the CFP® certification at [www.cfp.net](http://www.cfp.net). CFP® professionals have met CFP Board’s high standards for education, examination, experience, and ethics. To become a CFP® professional, an individual must fulfill the following requirements:

- Education – Earn a bachelor’s degree or higher from an accredited college or university and complete CFP Board-approved coursework at a college or university through a CFP Board Registered Program. The coursework covers the financial planning subject areas CFP Board has determined are necessary for the competent and professional delivery of financial planning services, as well as a comprehensive financial plan development capstone course. A candidate may satisfy some of the coursework requirement through other qualifying credentials.
- Examination – Pass the comprehensive CFP® Certification Examination. The examination 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 – Complete 6,000 hours of professional experience related to the personal financial planning process, or 4,000 hours of apprenticeship experience that meets additional requirements.
- Ethics – Satisfy the Fitness Standards for Candidates for CFP® Certification and Former CFP® Professionals Seeking Reinstatement and agree to be bound by CFP Board’s Code of Ethics and Standards of Conduct (“Code and Standards”), which sets forth the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements to remain certified and maintain the right to continue to use the CFP Board Certification Marks:

- Ethics – Commit to complying with CFP Board’s Code and Standards. This includes a commitment to CFP Board, as part of the certification, to act as a fiduciary, and therefore, act in the best interests of the client, at all times when providing financial advice and financial planning. CFP Board may sanction a CFP® professional who does not abide by this commitment, but CFP Board does not guarantee a CFP® professional’s services. A client who seeks a similar commitment should obtain a written engagement that includes a fiduciary obligation to the client.
- Continuing Education – Complete 30 hours of continuing education every two years to maintain competence, demonstrate specified levels of knowledge, skills, and abilities, and keep up with developments in financial planning. Two of the hours must address the Code and Standards.

### ITEM 3 – DISCIPLINARY INFORMATION

Mateusz Sudol has no history of any legal or disciplinary events that deem to be material to a client's consideration of Mateusz Sudol to act as their investment adviser representative. FINRA's BrokerCheck® is a resource available to review the disciplinary history of Mateusz Sudol. <https://brokercheck.finra.org/>

### ITEM 4 – OTHER BUSINESS ACTIVITIES

Mateusz Sudol is an owner of Price Financial Group. Price Financial Group Wealth Management, Inc. is wholly owned by Price Financial Group. Price Financial Group is owned, in equal measures, by the following affiliated individuals: Robert Caldwell, Matthew Mai, and Mateusz Sudol. Price Financial Group is used for bookkeeping and marketing purposes for advisory services and insurance income. In addition, Price Financial Group offers radio programming. Their radio program offers financial industry information and is used as an advertising vehicle for the firm's advisory services. Mr. Sudol spends 25% of his time each month on this activity.

Mateusz Sudol holds an insurance license to sell insurance products and offers them through various carriers. It is anticipated that a small portion, less than (10%) of his time, will be spent providing these insurance products. He will receive compensation from selling insurance products and therefore receive economic benefit for this activity. This activity creates a conflict of interests with clients. The client is under no obligation to purchase insurance through Mateusz Sudol on a commissionable basis. To address this, disclosure is made to the client at the time purchase is made, identifying the nature of the transaction or relationship, the role to be played and any compensation to be paid by the client and/or received by the insurance agent. Clients have the right to decide whether to act on the recommendation and the right to purchase any insurance products through the insurance agent of their choice. The Firm and its Investment Adviser Representative will always act in the best interest of the client.

### ITEM 5 – ADDITIONAL COMPENSATION

Mateusz Sudol does not receive additional compensation beyond the scope of his role as your investment adviser representative and items listed in Item 4.

### ITEM 6 – SUPERVISION

Mateusz Sudol is supervised through a compliance program designed to prevent and detect violations of the federal and state securities laws. Supervision is conducted by the Chief Compliance Officer, Bo Caldwell, who is responsible for administering the policies and procedures. As Chief Compliance Officer, Bo Caldwell reviews those policies and procedures annually for their adequacy and the effectiveness of their implementation. All policies and procedures of the firm are followed. Bo Caldwell may be reached at (503) 253-3700.

## **Matthew Edward Mai, AAMS®**

**Price Financial Group Wealth Management, Inc.**

**16100 NW Cornell Road, Suite 140**

**Beaverton, OR 97006**

**Phone: (503) 253-3700**

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## ITEM 2 – EDUCATIONAL BACKGROUND & BUSINESS EXPERIENCE

**Matthew Edward Mai, AAMS®**

**Year of Birth:** 1973

**Educational Background:**

- 1994: US Navy; Certificate in Avionics

**Designations:**

- Accredited Asset Management Specialist<sup>1</sup>, AAMS®, 2012

**Business Background:**

- *Price Financial Group Wealth Management, Inc.*, Investment Adviser Representative, 09/2022 - Present
- *Price Financial Group*, Owner, 09/2020 – Present
- *Mai Strategies, Inc.*, Financial Advisor, 01/2016 – 09/2020
- *Edward Jones*, Financial Advisor, 08/2009 – 01/2016

**<sup>1</sup>Minimum Qualifications for the Accredited Asset Management Specialist, AAMS**

The College for Financial Planning® awards the AAMS® designation to students who successfully complete the program, pass the final examination and comply with the Code of Ethics, which includes agreeing to abide by the Standards of Professional Conduct and Terms and Conditions. Applicants must also disclose of any criminal, civil, self-regulatory organization, or governmental agency inquiry, investigation, or proceeding relating to their professional or business conduct. Conferment of the designation is contingent upon the College for Financial Planning's review of matters either self-disclosed or which are discovered by the College that are required to be disclosed. Continued use of the AAMS® designation is subject to ongoing renewal requirements. Every two years individuals must renew their right to continue using the AAMS® designation by completing 16 hours of continuing education and reaffirming to abide by the Standards of Professional Conduct, Terms and Conditions, and self-disclose any criminal, civil, self-regulatory organization, or governmental agency inquiry, investigation, or proceeding relating to their professional or business conduct.

## ITEM 3 – DISCIPLINARY INFORMATION

Matthew Mai has no history of any legal or disciplinary events that deem to be material to a client's consideration of Matthew Mai to act as their investment adviser representative. FINRA's BrokerCheck® is a resource available to review the disciplinary history of Matthew Mai. <https://brokercheck.finra.org/>

## ITEM 4 – OTHER BUSINESS ACTIVITIES

Matthew Mai is an owner of Price Financial Group. Price Financial Group Wealth Management, Inc. is wholly owned by Price Financial Group. Price Financial Group is owned, in equal measures, by the following affiliated individuals: Robert Caldwell, Matthew Mai, and Mateusz Sudol. Price Financial Group is used for bookkeeping and marketing purposes for advisory services and insurance income. In addition, Price Financial Group offers radio programming. Their radio program offers financial industry information and is used as an advertising vehicle for the firm's advisory services. Mr. Mai spends 25% of his time each month on this activity.

Matthew Mai holds an insurance license to sell insurance products and offers them through various carriers. It is anticipated that a small portion, less than (10%) of his time, will be spent providing these insurance products. He will receive compensation from selling insurance products and therefore receive economic benefit for this activity. This activity creates a conflict of interests with clients. The client is

under no obligation to purchase insurance through Matthew Mai on a commissionable basis. To address this, disclosure is made to the client at the time purchase is made, identifying the nature of the transaction or relationship, the role to be played and any compensation to be paid by the client and/or received by the insurance agent. Clients have the right to decide whether to act on the recommendation and the right to purchase any insurance products through the insurance agent of their choice. The Firm and its Investment Adviser Representative will always act in the best interest of the client.

#### **ITEM 5 – ADDITIONAL COMPENSATION**

Matthew Mai does not receive additional compensation beyond the scope of his role as your investment adviser representative and items listed in Item 4.

#### **ITEM 6 – SUPERVISION**

Matthew Mai is supervised through a compliance program designed to prevent and detect violations of the federal and state securities laws. Supervision is conducted by the Chief Compliance Officer, Bo Caldwell, who is responsible for administering the policies and procedures. As Chief Compliance Officer, Bo Caldwell reviews those policies and procedures annually for their adequacy and the effectiveness of their implementation. All policies and procedures of the firm are followed. Bo Caldwell may be reached at (503) 253-3700.