



## Form CRS (ADV 3) – Customer Relationship Summary

March 1, 2024

### ITEM 1 – INTRODUCTION

KP Financial Management, LLC (dba CAISSA Wealth Strategies) is registered with the Securities and Exchange Commission as an investment adviser (CRD No. 150458). As an investment adviser, CAISSA Wealth Strategies (CWS) is not affiliated with a broker-dealer. Our advisory services and fees are different from brokerage services. It is important to understand the difference and carefully consider the account type and services that are right for you. This document provides a summary of the types of services provided by CWS and the associated fees. In addition, free and simple tools are available to research firms and financial professionals at [Investor.gov/CRS](https://Investor.gov/CRS), which also provides educational materials about broker/dealers, investment advisers, and investing.

### ITEM 2 – RELATIONSHIPS AND SERVICES

#### *What investment services and advice can you provide me?*

CWS offers services to individual retail clients as a fiduciary. This means we have to act in your best interest throughout the advisory relationship by providing financial planning guidance, investment advisory services and developing strategies that are aligned with your personal goals and unique situation. CWS meets with clients, no less than annually, to monitor investments and financial plan progress as part of our standard services. Assets can be managed on a discretionary or non-discretionary basis. CWS focuses on discretionary management which authorizes CWS to buy and sell securities without asking in advance and without material limitations. A non-discretionary account is directed by you and you make the decision to buy or sell. CWS offers non-discretionary services on an exception basis. CWS receives compensation by charging a monthly ongoing asset management fee as disclosed in our [ADV 2A](#). CWS does not offer wrap fee programs, proprietary products, products in general or limitations on available investment options. A minimum of \$1,000,000 is generally required to open an account.

**Conversation Starters:** Given my financial situation, should I choose an investment advisory service? Why or why not? How will you choose investments to recommend to me? What is your relevant experience, including your licenses, education and other qualifications?

*What do these qualifications mean?*

### ITEM 3 – FEES, COSTS, CONFLICTS, AND STANDARD OF CONDUCT

#### *What Fees will I Pay?*

It is important to understand what fees and costs affect the value of your account over time. CWS charges a monthly management fee based on a percentage of assets under management. You pay our advisory fee even if you do not buy or sell and whether or not you make or lose money during the billing period. Fees are negotiable and are based on the scope and complexity of your account, the amount of time and expertise required as well as the account value. The more assets you have in an advisory account, including cash, the more you will pay. We therefore have an incentive to increase the assets in your account. CWS strives to manage an account in a cost-effective manner and considers custodian fees, account maintenance fees, fees related to mutual funds (12b-1 fees) and variable annuities, and other transactional fees (ticket charges) when making investment recommendations. If CWS is engaged for financial planning only

services, a one-time negotiable fee will be assessed based on the scope, complexity, the estimated amount of time and expertise required to provide such services. Advice provided is not implemented or monitored by CWS. It is your responsibility to either implement or not act on our advice. CWS will not monitor those actions or inquire of them. Additional information about fees is available in our [ADV 2A](#).

*What are your legal obligations to me when acting as my investment adviser? How else does your firm make money and what conflicts of interest do you have?*

**When we act as your investment adviser**, we have to act in your best interest and not put our interest ahead of yours. At the same time, the way we make money creates some conflicts with your interests. You should understand and ask us about these conflicts because they can affect the investment advice we provide you. Additionally, CWS offers a custody based service to manage the accounts through the use of your account usernames and passwords in order to access and process transactions on your behalf as part of your entire portfolio. CWS has an annual surprise custody exam conducted by an independent CPA firm and the audit findings are filed as an ADV E. CWS does not sponsor any wrap fee programs, offer proprietary products, receive payments from third parties, participate in a revenue sharing agreement or conduct principal trading. Additional information about conflicts of interest are available in our [ADV 2A](#).

*How do your financial professionals make money?*

Financial Professionals are compensated based on a percentage of assets under management. The percentage charged is based on the scope and complexity of your account, the amount of time and expertise required as well as the account value. CWS does not accept revenue from outside advisors or products and commissions are not charged.

**Conversation Starters:** Help me understand how these fees and costs might affect my investments. If I give you \$10,000 to invest, how much will go to fees and costs, and how much will be invested for me? How do conflicts of interest affect me, and how will you address them?

## ITEM 4 – DISCIPLINARY HISTORY

*Do you or your financial professionals have legal or disciplinary history?*

CWS has no disciplinary history to disclose; however, we encourage you to visit [Investor.gov](http://Investor.gov) for a free and simple search tool to research our firm and our financial professionals. To report a problem to the SEC, visit [Investor.gov](http://Investor.gov) or call the SEC's toll-free investor assistance line at (800) 732-0330.

**Conversation Starter:** Do you or your financial professionals have legal or disciplinary history?

## ITEM 5 – ADDITIONAL INFORMATION

You can access free and simple tools to help you research firms and financial professionals at [Investor.gov/CRS](http://Investor.gov/CRS), which provides educational materials about broker-dealers, investment advisers, and investing. To request an updated Customer Relationship Summary, please contact us at (952) 777-2270. Also, this form and additional information is available at [www.caissawealth.com/resources](http://www.caissawealth.com/resources).

**Conversation Starter:** Who is my primary contact person? Is he or she a representative of an investment adviser or a broker-dealer? Who can I talk to if I have concerns about how this person is treating me?

Financial Planning • Investment Management • Risk Management  
Estate Planning • Divorce Planning • Executive Plans • Tax Strategies

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The information provided is based on information provided by you and is only an estimate based on that information. CAISSA Wealth Strategies does not offer tax planning or legal services, but may provide references to accounting, tax services or legal providers. They may also work with your attorney or independent tax or legal advisor. A qualified tax professional or independent legal counsel should review the tax implications of any securities transaction. This material is not intended to replace the advice of a qualified attorney, tax advisor, or insurance agent. Before making any financial commitment regarding the issues discussed here, consult with the appropriate professional advisor.





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## **Form ADV 2A - Firm Disclosure Brochure**

**March 1, 2024**

This brochure provides information about the qualifications and business practices of Caissa Wealth Strategies. Being registered as a registered investment adviser does not imply a certain level of skill or training. If you have any questions about the contents of this brochure, please contact us at 612-426-6007. The information in this brochure has not been approved or verified by the United States Securities and Exchange Commission, or by any state securities authority. Additional information about Caissa Wealth Strategies (CRD #150458) is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov)

## Item 2: Material Changes

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### Annual Update

The Material Changes section of this brochure will be updated annually or when material changes occur since the previous release of the Firm Brochure. Each year, Caissa will ensure that you receive a summary of any material changes to this and subsequent brochures by April 30th. Caissa will further provide you with our most recent brochure at any time at your request, without charge. You may request a brochure by contacting us at 612-426-6007.

### Material Changes since the Last Update

Please see the below material changes since the previous other than annual amendment on October 6, 2023.

- Item 17 -CWS no longer has proxy voting authority for existing clients.

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## Item 3 - Table of contents

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Item 1: Cover Page .....	1
Item 2: Material Changes .....	2
Item 3: Table of Contents .....	3
Item 4: Advisory Business.....	4
Item 5: Fees and Compensation .....	7
Item 6: Performance-Based Fees and Side-by-Side Management.....	8
Item 7: Types of Clients .....	9
Item 8: Methods of Analysis, Investment Strategies and Risk of Loss .....	9
Item 9: Disciplinary Information.....	14
Item 10: Other Financial Industry Activities and Affiliations .....	14
Item 11: Code of Ethics, Participation or Interest in Client Transactions and Personal Trading .....	14
Item 12: Brokerage Practices.....	15
Item 13: Review of Accounts .....	16
Item 14: Client Referrals and Other Compensation.....	16
Item 15: Custody .....	16
Item 16: Investment Discretion.....	17
Item 17: Voting Client Securities .....	17
Item 18: Financial Information.....	18

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## Item 4: Advisory Business

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### Firm Description

Caissa Wealth Strategies (hereinafter "CWS") has been in business since August of 2009, and the principal owner is Kelly S. Olson Pedersen.

### Investment Supervisory Services

CWS offers ongoing discretionary and non-discretionary portfolio management services based on the individual goals, objectives, time horizon, and risk tolerance of each client. CWS creates an Investment Policy Statement (IPS) for each client, which outlines the client's current situation (income, tax levels, and risk tolerance levels) and then constructs a plan (the Investment Policy Statement) to aid in the selection of a portfolio that matches each client's specific situation. Investment Supervisory Services include, but are not limited to, the following:

- Investment strategy
- Personal investment policy
- Asset allocation
- Asset selection
- Risk tolerance
- Regular portfolio monitoring

CWS evaluates the current investments of each client with respect to their risk tolerance levels and time horizon. Risk tolerance levels are documented in the Investment Policy Statement, which is given to each client.

### Non-discretionary

When the Client elects to use CWS on a non-discretionary basis, CWS will determine the securities to be bought or sold and the amount of the securities to be bought or sold. However, CWS will obtain prior Client approval on each and every transaction before executing any transaction.

### Discretionary

When the Client provides CWS discretionary authority the Client will sign a limited trading authorization or equivalent. CWS will have the authority to execute transactions in the account without seeking Client approval on each transaction.

CWS also offers, on a discretionary basis, an automated investment program (the "Program") through which clients are invested in a range of investment strategies we have constructed and manage, each consisting of a portfolio of exchange-traded funds ("ETFs") and a cash allocation. The client may instruct us to exclude up to three ETFs from their portfolio. The client's portfolio is held in a brokerage account opened by the client at Charles Schwab & Co., Inc. ("CS&Co"). We use the Institutional Intelligent Portfolios® platform ("Platform"), offered by Schwab Performance Technologies ("SPT"), a software provider to independent investment advisors and an affiliate of CS&Co., to operate the Program. We are independent of and not owned by, affiliated with, or sponsored or supervised by SPT, CS&Co., or their affiliates (together, "Schwab"). We, and not Schwab, are the client's investment advisor and primary point of contact with respect to the Program. We are

solely responsible, and Schwab is not responsible, for determining the appropriateness of the Program for the client, choosing a suitable investment strategy and portfolio for the client's investment needs and goals, and managing that portfolio on an ongoing basis. We have contracted with SPT to provide us with the Platform, which consists of technology and related trading and account management services for the Program. The Platform enables us to make the Program available to clients online and includes a system that automates certain key parts of our investment process (the "System"). The System includes an online questionnaire that helps us determine the client's investment objectives and risk tolerance and select an appropriate investment strategy and portfolio. Clients should note that we will recommend a portfolio via the System in response to the client's answers to the online questionnaire. The client may then indicate an interest in a portfolio that is one level less or more conservative or aggressive than the recommended portfolio, but we then make the final decision and select a portfolio based on all the information we have about the client. The System also includes an automated investment engine through which we manage the client's portfolio on an ongoing basis through automatic rebalancing and tax-loss harvesting (if the client is eligible and elects).

We charge clients a fee for our services as described below under Item 5 Fees and Compensation. Our fees are not set or supervised by Schwab. Clients do not pay brokerage commissions or any other fees to CS&Co. as part of the Program. Schwab does receive other revenues in connection with the Program.

We do not pay SPT fees for the Platform so long as we maintain \$100 million in client assets in accounts at CS&Co. that are not enrolled in the Program. If we do not meet this condition, then we pay SPT an annual licensing fee of 1.10% (10 basis points) on the value of our clients' assets in the Program. This fee arrangement gives us an incentive to recommend or require that our clients with accounts not enrolled in the Program be maintained with CS&Co.

- Educational seminars may be offered to clients free of charge.

### **Client Directed Accounts**

Client will receive assistance with establishing their account at CWS' custodian. In addition, CWS will place trades at the direction of the Client. CWS will not be making specific recommendations on the holdings in these accounts.

### **Selection of Other Advisors**

CWS may direct clients to third party money managers. This relationship will be disclosed in each contract between CWS and each third party advisor. Before selecting other advisors for clients, CWS will always ensure those other advisors are properly licensed or registered as investment advisor.

### **Financial Planning**

Financial plans and financial planning may include, but are not limited to: analysis of personal cash flows, net worth, college expenses, disability insurance, life insurance and retirement projections. These services are based on fixed fees or hourly fees and the final fee structure is documented in Exhibit II of the Financial Planning Agreement.

### Services Limited to Specific Types of Investments

CWS limits its investment advice and/or money management to mutual funds, equities, bonds, fixed income, debt securities, ETFs, hedge funds, third party money managers, REITs, insurance products including annuities, private placements, government securities. CWS may use other securities as well to help diversify a portfolio when applicable.

### Private (Alternative) Investments

CWS gives certain clients the option of investing in private investments, such as private equity funds, hedge funds and REITs. Due to strict regulatory requirements, only certain clients may invest in private investments. The first type are “accredited investors”, who are primarily clients that have over \$1 million in total net worth, or individual income of greater than \$200,000 the previous 2 years and expect to do the same the current year, or the client and spouse had a combined income of \$300,000 per year the previous 2 years and expect to do the same the current year. Accredited investors are permitted to invest in private investments but may NOT be charged performance-based fees. The second type are “qualified clients”, who are clients that have over \$1 million invested with us, OR a net worth of at least \$2.1 million, excluding primary residence. Under current regulations, qualified clients may be charged performance-based fees however, CWS does not do so.

### Client Tailored Services and Client Imposed Restrictions

CWS offers the same suite of services to all of its clients. However, specific client financial plans and their implementation are dependent upon the client Investment Policy Statement which outlines each client's current situation (income, tax levels, and risk tolerance levels) and is used to construct a client specific plan to aid in the selection of a portfolio that matches restrictions, needs, and targets.

Clients may impose restrictions in investing in certain securities or types of securities in accordance with their values or beliefs. However, if the restrictions prevent CWS from properly servicing the client account, or if the restrictions would require CWS to deviate from its standard suite of services, CWS reserves the right to end the relationship.

### Wrap Fee Programs

CWS does not sponsor any wrap fee programs.

### Client Assets under Management

CWS has the following assets under management:

Discretionary	Non-discretionary	Date Calculated:
\$248,493,582	\$2,467,571	December 31, 2023



## Item 5: Fees and Compensation

### Method of Compensation and Fee Schedule

#### *Investment Supervisory Services Fees*

The typical fee for asset management services is based on 1% of the assets being managed. There is a minimum annual fee of \$10,000, (which is the equivalent of a 1% fee on approximately \$1,000,000 of managed assets). Advisor has the authority to negotiate terms of minimum and fees for extraordinary circumstances, subject to future review. If an exception to the minimum fee has been agreed upon, specific financial planning modules requested to be added to the engagement scope are subject to additional fees. Fees are paid in advance via a prorated monthly electronic withdrawal. Should an exception to the minimum fee be imposed, the annual fee will not exceed 1.5% of assets managed so long as an agreed upon asset level remains under management. The final fee schedule is attached as Exhibit II of the Investment Advisory Contract and is included below:

Investment Advisory Fees (Tiered)	
Total Assets Under Management	Annual Fees
\$0 - \$2,000,000*	1.00%
\$2,000,001 - \$3,500,000	0.85%
\$3,500,001 - \$5,000,000	0.75%
Above \$5,000,000	0.65%

*\* Should an Exception to the minimum fee be imposed, the annual fee will not exceed 1.5% of assets managed so long as an agreed upon asset level remains under management.*

- All marketable assets in our custodian accounts with CAISSA access will be valued for billing purposes as the average of the values for the prior month on a daily basis.
- All assets in CAISSA custody or outside assets (such as SARA real estate) will be valued as of the last day of the month due to intra-month valuation issues that could widely skew numbers.

Asset-based portfolio management fees are withdrawn directly from the client's accounts with client's written authorization on monthly basis. Clients may select the method in which they are billed. Fees are paid in advance. Either party may terminate at any time, with 30 days of written notice. Clients may terminate their contracts without penalty, for full refund, within 5 business days of signing the advisory contract. For all asset-based fees paid in advance, the fee refunded will be equal to the balance of the fees collected in advance minus the daily rate times the number of days elapsed in the billing period.

As described in Item 4 above, for the automated investment program, clients do not pay fees to SPT or brokerage commissions or other fees to CS&CO. as part of the Program. Schwab does receive other revenues in connection with the Program. Brokerage arrangements are further described below in Item 12 Brokerage Practices.

***Client Directed Accounts There is no fee for this service.***

### **Selection of Other Advisors Fees**

CWS will direct clients to third party money managers. This relationship will be disclosed in each contract between CWS and each third-party advisor.

### **Financial Planning Fees Fixed Fees**

Depending upon the complexity of the situation and the needs of the client, the fees for creating client financial plans start at \$3,000. Fees are paid in advance, but never more than six months in advance. Fees that are charged in advance will be refunded based on the prorated amount of work completed at the point of termination. The fees are negotiable, and the final fee schedule will be attached as Exhibit II of the Financial Planning Agreement. Clients may terminate their contracts without penalty within five business days of signing the advisory contract.

### **Hourly Fees**

The hourly fee for these services range from \$170 to \$450 based on the scope, complexity and staff level assigned. The fees are negotiable and the final fee schedule will be attached as Exhibit II of the Financial Planning Agreement. Fees are paid in advance, but never more than six months in advance. Fees that are charged in advance will be refunded based on the prorated amount of work completed at the point of termination. Clients may terminate their contracts without penalty within five business days of signing the advisory contract.

### **Client Payment of Fees**

#### ***Payment of Investment Supervisory Fees***

Advisory fees are withdrawn directly from the client's accounts with client written authorization. Fees are payable either monthly or quarterly, depending on the specific client's agreement.

### **Payment of Financial Planning Fees**

Hourly Financial Planning fees are paid via check or electronic withdrawal from a brokerage account in advance, but never more than six months in advance. Fees that are charged in advance will be refunded based on the prorated amount of work completed at the point of termination. Fixed Financial Planning fees are paid via check or electronic withdrawal from a brokerage account in advance, but never more than six months in advance. Fees that are charged in advance will be refunded based on the prorated amount of work completed at the point of termination.

### **Additional Client Fees Charged**

Clients are responsible for the payment of all third-party fees (i.e. custodian fees, mutual fund fees, transaction fees, etc.). Those fees are separate and distinct from the fees and expenses charged by CWS. Please see Item 12 of this brochure regarding broker/custodian.

### **Prepayment of Client Fees**

CWS collects fees in advance. Fees that are collected in advance will be refunded based on the prorated amount of work completed at the point of termination and the total days during the billing period. Fees will be returned within fourteen days to the client via check.

## **External Compensation for the Sale of Securities to Clients**

Neither CWS nor its supervised persons accept any compensation for the sale of securities or other investment products, including asset-based sales charges or services fees from the sale of mutual funds.

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

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### **Sharing of Capital Gains**

CWS does not accept performance-based fees or other fees based on a share of capital gains on or capital appreciation of the assets of a client.

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

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### **Description**

CWS generally provides investment advice and/or management supervisory services to the following Types of Clients:

- Individuals
- High-Net-Worth individuals
- Profit and Pension Plans

Clients eligible to enroll in the Program include:

- Individuals
- Revocable Living Trusts

Clients that are organizations (such as corporations and partnerships) or government entities, and clients that are subject to the Employee Retirement Income Security Act of 1974, are not eligible for the Program.

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

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### **Methods of Analysis**

CWS's methods of analysis include fundamental analysis, technical analysis, and cyclical analysis.

**Fundamental analysis** concentrates on factors that determine a company's value and expected future earnings. This strategy would normally encourage equity purchases in stocks that are undervalued or priced below their perceived value. The risk assumed is that the market will fail to reach expectations of perceived value.

**Technical analysis** attempts to predict a future stock price or direction based on market trends. The assumption is that the market follows discernible patterns and if these patterns can be identified then a prediction can be made. The risk is that markets do not always follow patterns and relying solely on this method may not work long term.

**Cyclical analysis** assumes that the markets react in cyclical patterns which, once identified, can be leveraged to provide performance. The risks with this strategy are two-fold: 1) the markets do not always repeat cyclical patterns and 2) if too many investors begin to implement this strategy, it changes the very cycles they are trying to take advantage of.

## Investment Strategy

Long term trading is designed to capture market rates of both return and risk. Frequent trading, when done, can affect investment performance, particularly through increased brokerage and other transaction costs and taxes.

Short term trading, short sales, margin transactions, and options writing generally hold greater risk and clients should be aware that there is a chance of material risk of loss using any of those strategies.

## Security Specific Material Risks

All investment programs have certain risks that are borne by the investor. Our investment approach constantly keeps the risk of loss in mind. Investors face the following investment risks and should discuss these risks with CWS:

- **Market Risk:** The prices of securities held by mutual funds in which Clients invest may decline in response to certain events taking place around the world, including those directly involving the companies whose securities are owned by a fund; conditions affecting the general economy; overall market changes; local, regional or global political, social or economic instability; and currency, interest rate and commodity price fluctuations. Investors should have a long-term perspective and be able to tolerate potentially sharp declines in market value.
- **Interest-rate Risk:** Fluctuations in interest rates may cause investment prices to fluctuate. For example, when interest rates rise, yields on existing bonds become less attractive, causing their market values to decline.
- **Inflation Risk:** When any type of inflation is present, a dollar today will buy more than a dollar next year, because purchasing power is eroding at the rate of inflation.
- **Currency Risk:** Overseas investments are subject to fluctuations in the value of the dollar against the currency of the investment's originating country. This is also referred to as exchange rate risk.
- **Reinvestment Risk:** This is the risk that future proceeds from investments may have to be reinvested at a potentially lower rate of return (i.e. interest rate). This primarily relates to fixed income securities.
- **Liquidity Risk:** Liquidity is the ability to readily convert an investment into cash. Generally, assets are more liquid if many traders are interested in a standardized product. For example, Treasury Bills are highly liquid, while real estate properties are not.
- **Management Risk:** The advisor's investment approach may fail to produce the intended results. If the advisor's assumptions regarding the performance of a specific asset class or fund are not realized in the expected time frame, the overall performance of the Client's portfolio may suffer.

- **Equity Risk:** Equity securities tend to be more volatile than other investment choices. The value of an individual mutual fund or ETF can be more volatile than the market as a whole. This volatility affects the value of the Client's overall portfolio. Small and mid-cap companies are subject to additional risks. Smaller companies may experience greater volatility, higher failure rates, more limited markets, product lines, financial resources, and less management experience than larger companies. Smaller companies may also have a lower trading volume, which may disproportionately affect their market price, tending to make them fall more in response to selling pressure than is the case with larger companies.
- **Fixed Income Risk:** The issuer of a fixed income security may not be able to make interest and principal payments when due. Generally, the lower the credit rating of a security, the greater the risk that the issuer will default on its obligation. If a rating agency gives a debt security a lower rating, the value of the debt security will decline because investors will demand a higher rate of return. As nominal interest rates rise, the value of fixed income securities held by a fund is likely to decrease. A nominal interest rate is the sum of a real interest rate and an expected inflation rate.
- **Investment Companies Risk:** When a Client invests in open end mutual funds or ETFs, the Client indirectly bears their proportionate share of any fees and expenses payable directly by those funds. Therefore, the Client will incur higher expenses, 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). ETFs are also subject to the following risks: (i) an ETF's shares may trade at a market price that is above or below their net asset value or (ii) 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. Adviser has no control over the risks taken by the underlying funds in which Client invests.
- **REIT Risk:** To the extent that a Client invests in REITs, it is subject to risks generally associated with investing in real estate, such as (i) possible declines in the value of real estate, (ii) adverse general and local economic conditions, (iii) possible lack of availability of mortgage funds, (iv) changes in interest rates, and (v) environmental problems. In addition, REITs are subject to certain other risks related specifically to their structure and focus such as: dependency upon management skills; limited diversification; the risks of locating and managing financing for projects; heavy cash flow dependency; possible default by borrowers; the costs and potential losses of self-liquidation of one or more holdings; the possibility of failing to maintain exemptions from securities registration; and, in many cases, relatively small market capitalization, which may result in less market liquidity and greater price volatility.
- **Derivatives Risk:** Funds in a Client's portfolio may use derivative instruments. The value of these derivative instruments derives from the value of an underlying asset, currency or index. Investments by a fund in such underlying funds may involve the risk that the value of the underlying fund's

derivatives may rise or fall more rapidly than other investments, and the risk that an underlying fund may lose more than the amount that it invested in the derivative instrument in the first place. Derivative instruments also involve the risk that other parties to the derivative contract may fail to meet their obligations, which could cause losses.

- ***Foreign Securities Risk:*** Funds in which Clients invest may invest in foreign securities. Foreign securities are subject to additional risks not typically associated with investments in domestic securities. These risks may include, among others, currency risk, country risks (political, diplomatic, regional conflicts, terrorism, war, social and economic instability, currency devaluations and policies that have the effect of limiting or restricting foreign investment or the movement of assets), different trading practices, less government supervision, less publicly available information, limited trading markets and greater volatility. To the extent that underlying funds invest in issuers located in emerging markets, the risk may be heightened by political changes, changes in taxation, or currency controls that could adversely affect the values of these investments. Emerging markets have been more volatile than the markets of developed countries with more mature economies.
- ***Long-term purchases:*** Long-term investments are those vehicles purchased with the intension of being held for more than one year. Typically the expectation of the investment is to increase in value so that it can eventually be sold for a profit. In addition, there may be an expectation for the investment to provide income. One of the biggest risks associated with long-term investments is volatility, the fluctuations in the financial markets that can cause investments to lose value.
- ***Short-term purchases:*** Short-term investments are typically held for one year or less. Generally there is not a high expectation for a return or an increase in value. Typically, short-term investments are purchased for the relatively greater degree of principal protection they are designed to provide. Short-term investment vehicles may be subject to purchasing power risk- the risk that your investment's return will not keep up with inflation.
- ***Trading risk:*** Investing involves risk, including possible loss of principal. There is no assurance that the investment objective of any fund or investment will be achieved.
- ***Options Trading:*** The risks involved with trading options are that they are very time sensitive investments. An options contract is generally a few months. The buyer of an option could lose his or her entire investment even with a correct prediction about the direction and magnitude of a particular price change if the price change does not occur in the relevant time period (i.e., before the option expires). Additionally, options are less tangible than some other investments. An option is a "book-entry" only investment without a paper certificate of ownership.
- ***Trading on Margin:*** In a cash account, the risk is limited to the amount of money that has been invested. In a margin account, risk includes the amount of money invested plus the amount that has been loaned. As market conditions fluctuate, the value of marginable securities will also fluctuate, causing a change in the overall account balance and debt ratio. As a result, if the value of the securities held in a margin account depreciates, the Client will be required to deposit additional cash

or make full payment of the margin loan to bring account back up to maintenance levels. Clients who cannot comply with such a margin call may be sold out or bought in by the brokerage firm.

- **Leveraged Risk:** The risks involved with using leverage may include compounding of returns (this works both ways - positive and negative), possible reset periods, volatility, use of derivatives, active trading and high expenses.
- **Equity Linked CD Risk:** Penalties may apply to early withdrawals. Fair market value of CD's when sold in the secondary market may be worth more or less than face value. May or may not be FDIC insured. Returns are not based solely on market returns, as there may be a maximum rate of interest the CD will earn. May be taxed on income earned, but interest isn't accrued (received) until the CD matures. Many CDs may have "call" features, allowing the bank to close the contract early with no penalty, paying back principle and any accrued interest.
- **Structured Notes Risk:** The risks involved with using structured notes are credit risk of the issuing investment bank, illiquidity, and there is a risk to the pricing accuracy as most structured notes do not trade after issuance.
- **Hedge Funds Risk:** The risks involved with hedge funds are that they may invest in unregistered investments that are not subject to the SEC's registration and disclosure requirements. They may have risky investment strategies, which may include speculative investment and trading strategies. Both unregistered and registered hedge funds are illiquid investments and are subject to restrictions on transferability and resale. The tax structure of investments in hedge funds may be complex.
- **Private Equity/Placement Risk:** Because offerings are exempt from registration requirements, no regulator has reviewed the offerings to make sure the risks associated with the investment and all material facts about the entity raising money are adequately disclosed. Securities offered through private placements are generally illiquid, meaning there are limited opportunities to resell the security. Risk of the underlying investment may be significantly higher than publicly traded investments.
- **Cybersecurity Risk:** Cyberattacks and other security events remain a risk to all registered investment advisers including CWS, particularly if such events involve compromise of account credentials or the unauthorized access or disclosure of confidential information. A cyberattack on a company in which CWS invests could result in the company being unable to receive, process, or fulfil customer orders or may result in supply chain disruptions which, if sustained for a lengthy duration, could eventually impact the valuation of such company. Cyberattacks on CWS itself could result in an increased likelihood of wire fraud, unauthorized disclosure of CWS or Client information, or delays in processing Client trade orders or communicating with Clients, regulators, or third parties. CWS mitigates these cybersecurity risks by leveraging third party service providers for cybersecurity and technology expertise, network security, data replication, and regular testing and training.



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**Item 9: Disciplinary Information**

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**Criminal or Civil Actions**

CWS and its management have not been involved in any criminal or civil action.

**Administrative Enforcement Proceedings**

CWS and its management have not been involved in administrative enforcement proceedings.

**Self-Regulatory Organization Enforcement Proceedings**

CWS and its management have not been involved in legal or disciplinary events that are material to a Client's or prospective Client's evaluation of CWS or the integrity of its management.

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**Item 10: Other Financial Industry Activities and Affiliations**

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**Broker-Dealer or Representative Registration**

CWS is not registered as a broker-dealer and no affiliated representatives of CWS are registered representatives of a broker-dealer.

**Futures or Commodity Registration**

Neither CWS nor its affiliated representatives are registered or have an application pending to register as a futures commission merchant, commodity pool operator, or a commodity trading advisor.

**Material Relationships Maintained by this Advisory Business and Conflicts of Interest**

Neither CWS nor its representatives have any material relationships to this advisory business that would present a possible conflict of interest.

**Recommendations or Selections of Other Investment Advisors and Conflicts of Interest**

CWS will direct clients to third party money managers. CWS will always act in the best interests of the client, including when determining which third party manager to recommend to clients.

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

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**Code of Ethics Description**

We have a written Code of Ethics that covers the following areas: Prohibited Purchases and Sales, Insider Trading, Personal Securities Transactions, Exempted Transactions, Prohibited Activities, Conflicts of Interest, Gifts and Entertainment, Confidentiality, Service on a Board of Directors, Compliance Procedures, Compliance with Laws and Regulations, Procedures and Reporting, Certification of Compliance, Reporting Violations, Compliance Officer Duties, Training and Education, Recordkeeping, Annual Review, and Sanctions. Clients may request a copy of our Code of Ethics from management.



## **Investment Recommendations Involving a Material Financial Interest and Conflict of Interest**

CWS does not recommend to Clients securities in which we have a material financial interest.

## **Advisory Firm Purchase of Same Securities Recommended to Clients and Conflicts of Interest**

From time to time, representatives of CWS may buy or sell securities for themselves that they also recommend to clients. CWS will always document any transactions that could be construed as conflicts of interest and will always transact client business before their own when similar securities are being bought or sold.

## **Client Securities Recommendations or Trades and Concurrent Advisory Firm Securities Transactions and Conflicts of Interest**

From time to time, representatives of CWS may buy or sell securities for themselves at or around the same time as clients. CWS will trade client's non-mutual funds and non-ETF securities before they trade their own.

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## **Item 12: Brokerage Practices**

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### **Factors Used to Select Broker-Dealers for Client Transactions**

The Custodian, Schwab Institutional, a division of Charles Schwab & Co., Inc., was chosen based on their relatively low transaction fees and access to mutual funds and ETFs. CWS will never charge a premium or commission on transactions, beyond the actual cost imposed by Custodian. While you are free to choose any broker-dealer or other service provider, CWS recommends that you establish an account with a brokerage firm with which CWS have an existing relationship. Such relationships may include benefits provided to our firm, including, but not limited to research, market information, and administrative services that help our firm manage your account(s). CWS believes that recommended broker-dealers provide quality execution services for our clients at competitive prices. Price is not the sole factor we consider in evaluating best execution. We also consider the quality of the brokerage services provided by the recommended broker-dealers, including the value of research provided, the firm's reputation, execution capabilities, commission rates, and responsiveness to our clients and our firm.

#### ***1. Research and Other Soft-Dollar Benefits***

CWS receives no research, product, or service other than execution from a broker-dealer or third-party in connection with client securities transactions ("soft dollar benefits").

#### ***2. Brokerage for Client Referrals***

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

#### ***3. Clients Directing Which Broker/Dealer/Custodian to Use***

CWS allows clients to direct brokerage. CWS may be unable to achieve most favorable execution of client transactions if clients choose to direct brokerage. This may cost clients money because without the ability to direct brokerage CWS may not be able to aggregate orders to reduce transactions costs resulting in higher brokerage commissions and less favorable prices.

## **Aggregating Securities Transactions for Client Accounts**

CWS maintains the ability to block trade purchases across accounts but will rarely do so. While block trading may benefit clients by purchasing larger blocks in groups, we do not feel that the clients are at a disadvantage due to the best execution practices of our custodian.

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### **Item 13: Review of Accounts**

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#### **Schedule for Periodic Review of Client Accounts or Financial Plans and Advisory Persons Involved**

Client accounts are subject to periodic review by Kelly S. Olson Pedersen, President and Chief Compliance Officer with regards to a client's investment objective and risk profile. Financial Plans are also subject to review by Kelly S. Olson Pedersen.

#### **Review of Client Accounts on Non-Periodic Basis**

Reviews may be triggered by material market, economic or political events, or by changes in client's financial situations (such as retirement, termination of employment, physical move, or inheritance).

#### **Content of Client Provided Reports and Frequency**

Each client will receive at least quarterly a written report from the custodian. In addition to these custodial statements, CWS may furnish a periodic, written report to each client.

Clients are provided a one-time financial plan concerning their financial situation. After the presentation of the plan, there are no further reports. Clients may request additional plans or reports for a fee.

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### **Item 14: Client Referrals and Other Compensation**

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#### **Economic Benefits Provided to the Advisory Firm from External Sources and Conflicts of Interest**

CWS does not receive any economic benefit, directly or indirectly from any third party for advice rendered to CWS clients.

#### **Advisory Firm Payments for Client Referrals**

CWS does not compensate for Client referrals.

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### **Item 15: Custody**

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#### **Account Statements**

CWS does not have physical custody of any client funds and/or securities. Client funds and securities will be held with a bank, broker dealer, or other independent qualified custodian. However, by granting CWS written authorization to automatically deduct fees from client accounts, CWS is deemed to have limited custody. You will receive account statements from the independent, qualified custodian holding your funds at least quarterly. The account statement from your custodian will indicate the amount of advisory fees deducted from your account(s) each billing cycle. Clients should carefully review statements received from the custodian and compare these with any similar account statements received from CWS.

*Standing Letters of Authorization.* Some clients may execute limited powers of attorney or other standing letters of authorization that permit the firm to transfer money from their account with the client's independent qualified Custodian to third-parties. This authorization to direct the Custodian may be deemed to cause our firm to exercise limited custody over your funds or securities and for regulatory reporting purposes, we are required to keep track of the number of clients and accounts for which we may have this ability. CWS does not have physical custody of any of your funds and/or securities. Your funds and securities will be held with a bank, broker-dealer, or other independent, qualified custodian. You will receive account statements from the independent, qualified custodian(s) holding your funds and securities at least quarterly. The account statements from your custodian(s) will indicate any transfers that may have taken place within your account(s) each billing period. You should carefully review account statements for accuracy.

CWS is deemed to have to have custody based on maintaining client account usernames and passwords in order to access and process transactions on behalf clients. Because of this technical classification of having custody, CWS is subject to an annual surprise custody exam conducted by an independent CPA firm. The CPA's report can be viewed at [CAISSA WEALTH STRATEGIES - Investment Adviser Firm \(sec.gov\)](https://www.caissawealthstrategies.com/sec.gov) under "Annual Surprise Examination Report".

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## **Item 16: Investment Discretion**

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### **Discretionary Authority for Trading**

For those Client accounts where CWS provides ongoing supervision, CWS may maintain limited power of attorney regarding the type and amount of securities to be bought or sold. If applicable, Clients will authorize CWS discretionary authority to execute selected investment program transactions as stated within the Client's IPS and investment advisory agreement. All buying and selling of securities is explained to clients in detail before an advisory relationship has commenced.

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

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### **Proxy Votes**

While CWS has voted proxies on behalf of clients in the past, CWS does not vote proxies for new client accounts effective January 2022, and CWS completed the process of relinquishing proxy voting authority for existing clients in July 2023. At your request, CWS may offer you advice regarding corporate actions and the exercise of your proxy voting rights. If you own shares of common stock or mutual funds, you are responsible for exercising your right to vote as a shareholder.

In most cases, you will receive proxy materials directly from the account custodian. However, in the event CWS were to receive any written or electronic proxy materials, CWS 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 any electronic solicitation to vote proxies.

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**Item 18: Financial Information**

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**Balance Sheet**

A balance sheet is not required because CWS does not require prepayment of fees of more than \$1,200 per Client and six months or more in advance.

**Financial Conditions Reasonably Likely to Impair Advisory Firm's Ability to Meet commitments to Clients**

Neither CWS nor its management have any financial conditions that are likely to reasonably impair our ability to meet contractual commitments to clients.

**Bankruptcy Petitions during the Past Ten Years**

Neither CWS nor its management has had any bankruptcy petitions in the last ten years.



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

**Kelly S. Olson Pedersen, CFP<sup>®</sup>, CDFA<sup>®</sup>**

**March 1, 2024**

This brochure supplement provides information about your Investment Advisor Representative that supplements the firm disclosure brochure. You should have received a copy of the firm brochure that describes the investment advisory services offered through Caissa Wealth Strategies a registered investment advisor. Please contact Caissa Wealth Strategies at the telephone number above if you did not receive their brochure or if you have any questions about the contents of this supplement. Additional information about your Investment Advisor Representative is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

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**Item 2 - Educational Background and Business Experience**

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This section of the brochure supplement includes the supervised person's name, age (or year of birth), formal education after high school, and business background (including an identification of the specific positions held) for the preceding five years.

Name: Kelly S. Olson Pedersen

Year of birth: 1977

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**Education**

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The following information details your Financial Advisor's formal education. If a degree was attained, the type of the degree will be listed next to the name of the institution. If a degree is not listed, the Financial Advisor attended the institution but did not attain a degree.

BA Finance and Economics, University of Northern Iowa – 1999

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**Professional Designations**

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The following provides information on professional designation(s) that your Financial Advisor earned.

The CERTIFIED FINANCIAL PLANNER<sup>™</sup>, CFP<sup>®</sup> and federally registered CFP (with flame design) marks (collectively, the "CFP<sup>®</sup> marks") are professional certification marks granted in the United States by Certified Financial Planner Board of Standards, Inc. ("CFP Board").

The CFP<sup>®</sup> certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP<sup>®</sup> certification. It is recognized in the United States and a number of other countries for its (1) high standard of professional education; (2) stringent code of conduct and standards of practice; and (3) ethical requirements that govern professional engagements with Clients.

To attain the right to use the CFP<sup>®</sup> marks, an individual must satisfactorily fulfill the following requirements:

- Education – Complete an advanced college-level course of study addressing the financial planning subject areas that CFP Board's studies have determined as necessary for the competent and professional delivery of financial planning services, and attain a Bachelor's Degree from a regionally accredited United States college or university (or its equivalent from a foreign university). CFP Board's financial planning subject areas include insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning and estate planning;
- Examination – Pass the comprehensive CFP<sup>®</sup> Certification Examination. The examination, administered in two 3 hour sections in one day that, includes case studies and Client scenarios designed to test one's ability to correctly diagnose financial planning issues and apply one's knowledge of financial planning to real world circumstances;

- Experience – Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year); and,
- Ethics – Agree to be bound by CFP Board’s *Standards of Professional Conduct*, a set of documents outlining the ethical and practice standards for CFP® professionals.

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

- Continuing Education – Complete 30 hours of continuing education hours every two years, including two hours on the *Code of Ethics* and other parts of the *Standards of Professional Conduct*, to maintain competence and keep up with developments in the financial planning field; and,
- Ethics – Renew an agreement to be bound by the *Standards of Professional Conduct*. The *Standards* prominently require that CFP® professionals provide financial planning services at a fiduciary standard of care. This means CFP® professionals must provide financial planning services in the best interests of their Clients.

CFP® professionals who fail to comply with the above standards and requirements may be subject to CFP Board’s enforcement process, which could result in suspension or permanent revocation of their CFP® certification.

Certified Divorce Financial Analysts® (CDFA): A designation awarded to people with experience in the unique financial circumstances that surround a divorce. The professional training for the certification is focused on understanding and estimating the long-term costs of a divorce.

- Experience - CDFA practitioners must have a minimum of three years work experience in a financial or legal capacity prior to earning the right to use the CDFA certification mark.
- Education - CDFA candidates must also develop their theoretical and practical understanding and knowledge of the financial aspects of divorce by completing a comprehensive course of study approved by the Institute for Divorce Financial Analysts™ (IDFA™).
- Examination - CDFA candidates must complete a four-part Educational Curriculum and Certification Exam that tests their understanding and knowledge of the financial aspects of divorce. The candidate must also demonstrate the practical application of this knowledge in the divorce process by completing a comprehensive case study.
- Ethics - CDFA practitioners agree to abide by a strict code of professional conduct known as the IDFA Code of Ethics and Professional Responsibility, which sets forth their ethical responsibilities to the public, Clients, employers and other professionals. The IDFA may perform a background check during this process and each CDFA candidate must disclose any investigations or legal proceedings relating to his or her professional or business conduct.

- Ongoing Certification Requirements - CDFA practitioners are required to maintain technical competence and to fulfill ethical obligations. Practitioners must pay an annual reinstatement fee of \$195. Every two years, they must complete a minimum of fifteen (15) hours of continuing education specifically related to the field of divorce.
- In addition to the biennial continuing education requirement, all CDFA practitioners must voluntarily disclose any public, civil, criminal, or disciplinary actions that may have been taken against them during the past two years as part of the renewal process.
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## **Business Experience**

The following information details your Financial Advisor's business experience for at least the past 5 years.

Caissa Wealth Strategies.; President /Investment Advisor Representative; 06/2009-Present

## **Item 3 - Disciplinary Information**

This section includes any legal or disciplinary events and material to a client's or prospective client's evaluation of the supervised person.

There are no legal or disciplinary events required to be disclosed in response to this item. Any such disciplinary information would be available at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

## **Item 4 - Other Business Activities**

This section includes any relationship between the advisory business and the supervised person's other financial industry activities that creates a material conflict of interest with clients and describes the nature of the conflict and generally how it is addressed. If the supervised person is actively engaged in any investment-related business or occupation, including if the supervised person is registered, or has an application pending to register, as a broker-dealer, registered representative of a broker-dealer, futures commission merchant ("FCM"), commodity pool operator ("CPO"), commodity trading advisor ("CTA"), or an associated person of an FCM, CPO, or CTA, the business relationship, if any, between the advisory business and the other business is disclosed below.

Kelly S. Olson Pedersen is not engaged in any investment-related business or occupation (other than this advisory firm).



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**Item 5 - Additional Compensation**

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This section includes details regarding if someone who is not a client provides an economic benefit to the supervised person for providing advisory services. For purposes of this Item, economic benefits include sales awards and other prizes, but not the supervised person's regular salary, if any.

Other than salary, annual bonuses, regular bonuses, Kelly S. Olson Pedersen does not receive any economic benefit from any person, company, or organization, in exchange for providing clients advisory services through Caissa Wealth Strategies.

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**Item 6 – Supervision**

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This section explains how Caissa Wealth Strategies supervises the supervised person, including how the advice the supervised person provided to clients is monitored.

As a representative and only owner of Caissa Wealth Strategies, Kelly S. Olson Pedersen supervises all duties and activities. Kelly S. Olson Pedersen's contact information is on the cover page of this disclosure document.



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

Aimee Nicole Bauman, CFP<sup>®</sup>, ChFC<sup>®</sup>, CLU<sup>®</sup>

**March 1, 2024**

This brochure supplement provides information about your Investment Advisor Representative that supplements the firm disclosure brochure. You should have received a copy of the firm brochure that describes the investment advisory services offered through Caissa Wealth Strategies a registered investment advisor. Please contact Caissa Wealth Strategies at the telephone number above if you did not receive their brochure or if you have any questions about the contents of this supplement. Additional information about your Investment Advisor Representative is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

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**Item 2 - Educational Background and Business Experience**

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This section of the brochure supplement includes the supervised person's name, age (or year of birth), formal education after high school, and business background (including an identification of the specific positions held) for the preceding five years.

Name: **Aimee Nicole Bauman**

Year of birth: 1977

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**Education**

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The following information details your Financial Advisor's formal education. If a degree was attained, the type of the degree will be listed next to the name of the institution. If a degree is not listed, the Financial Advisor attended the institution but did not attain a degree.

Gustavus Adolphus; Bachelor of Arts, Economics and Music; 06/1999 Business

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**Professional Designations**

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The following provides information on professional designation(s) that your Financial Advisor earned.

The CERTIFIED FINANCIAL PLANNER<sup>™</sup>, CFP<sup>®</sup> and federally registered CFP (with flame design) marks (collectively, the "CFP<sup>®</sup> marks") are professional certification marks granted in the United States by Certified Financial Planner Board of Standards, Inc. ("CFP Board").

The CFP<sup>®</sup> certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP<sup>®</sup> certification. It is recognized in the United States and a number of other countries for its (1) high standard of professional education; (2) stringent code of conduct and standards of practice; and (3) ethical requirements that govern professional engagements with Clients.

To attain the right to use the CFP<sup>®</sup> marks, an individual must satisfactorily fulfill the following requirements:

- Education – Complete an advanced college-level course of study addressing the financial planning subject areas that CFP Board's studies have determined as necessary for the competent and professional delivery of financial planning services, and attain a Bachelor's Degree from a regionally accredited United States college or university (or its equivalent from a foreign university). CFP Board's financial planning subject areas include insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning;

- Examination – Pass the comprehensive CFP® Certification Examination. The examination, administered in two 3 hour sections in one day that includes case studies and Client scenarios designed to test one's ability to correctly diagnose financial planning issues and apply one's knowledge of financial planning to real world circumstances;
- Experience – Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year); and,
- Ethics – Agree to be bound by CFP Board's *Standards of Professional Conduct*, a set of documents outlining the ethical and practice standards for CFP® professionals.

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

- Continuing Education – Complete 30 hours of continuing education hours every two years, including two hours on the *Code of Ethics* and other parts of the *Standards of Professional Conduct*, to maintain competence and keep up with developments in the financial planning field; and,
- Ethics – Renew an agreement to be bound by the *Standards of Professional Conduct*. The *Standards* prominently require that CFP® professionals provide financial planning services at a fiduciary standard of care. This means CFP® professionals must provide financial planning services in the best interests of their Clients.

CFP® professionals who fail to comply with the above standards and requirements may be subject to CFP Board's enforcement process, which could result in suspension or permanent revocation of their CFP® certification.

Chartered Financial Consultant® (ChFC®): Chartered Financial Consultant (ChFC®) is a designation issued by the American College. ChFC® designation requirements:

- Complete ChFC® coursework within five years from the date of initial enrollment.
- Pass the exams for all required elective courses. A minimum score of 70% must be achieved to pass.
- Meet the experience requirements: Three years of full-time business experience within the five years preceding the date of the award. An undergraduate or graduate degree from an accredited educational institution qualifies as one year of business experience.
- Take the Professional Ethics Pledge.
- When you achieve your ChFC® designation, you must earn 30 hours of continuing education credit every two years.

Chartered Life Underwriter (CLU®): Chartered Life Underwriter is a designation granted by the American College. CLU® designation requirements:

- Successfully complete CLU® coursework: five required and three elective courses.
- Meet the experience requirements: Three years of business experience immediately preceding the date of the use of the designation are required. An undergraduate or graduate degree from an accredited education institution qualifies as one year of business experience.
- Take the Professional Ethics Pledge.
- When you achieve the CLU® designation, you must complete 30 hours of continuing education credit every two years.

### **Business Experience**

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The following information details your Financial Advisor's business experience for at least the past 5 years.

Caissa Wealth Strategies; Director of Wealth Planning 07/2019- Present

Wells Fargo Bank; Senior Wealth Planner  
06/1999 – 06/2019

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### **Item 3 - Disciplinary Information**

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This section includes any legal or disciplinary events and material to a client's or prospective client's evaluation of the supervised person.

There are no legal or disciplinary events required to be disclosed in response to this item. Any such disciplinary information would be available at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

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### **Item 4 - Other Business Activities**

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This section includes any relationship between the advisory business and the supervised person's other financial industry activities that creates a material conflict of interest with clients and describes the nature of the conflict and generally how it is addressed. If the supervised person is actively engaged in any investment-related business or occupation, including if the supervised person is registered, or has an application pending to register, as a broker-dealer, registered representative of a broker-dealer, futures commission merchant ("FCM"), commodity pool operator ("CPO"), commodity trading advisor ("CTA"), or an associated person of an FCM, CPO, or CTA, the business relationship, if any, between the advisory business and the other business is disclosed below.

Aimee Bauman is not engaged in any investment-related business or occupation (other than this advisory firm).

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**Item 5 - Additional Compensation**

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This section includes details regarding if someone who is not a client provides an economic benefit to the supervised person for providing advisory services. For purposes of this Item, economic benefits include sales awards and other prizes, but not the supervised person's regular salary, if any.

Other than salary, annual bonuses, regular bonuses, Aimee Bauman does not receive any economic benefit from any person, company, or organization, in exchange for providing clients advisory services through Caissa Wealth Strategies.

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**Item 6 – Supervision**

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This section explains how Caissa Wealth Strategies supervises the supervised person, including how the advice the supervised person provided to clients is monitored.

As a representative of Caissa Wealth Strategies, Aimee Bauman works closely with supervisor Kelly Pedersen, and all advice provided to clients is reviewed by this supervisor prior to implementation. Kelly Pedersen can be reached at (612) 426-6007.



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

**Form ADV 2B – Individual Disclosure Brochure**  
**Merissa Joleen Perkins, CFP<sup>®</sup>**

**March 1, 2024**

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**Item 2 - Educational Background and Business Experience**

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This section of the brochure supplement includes the supervised person's name, age (or year of birth), formal education after high school, and business background (including an identification of the specific positions held) for the preceding five years.

Name: Merissa Joleen Perkins

Year of birth: 1978

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**Education**

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The following information details your Financial Advisor's formal education. If a degree was attained, the type of the degree will be listed next to the name of the institution. If a degree is not listed, the Financial Advisor attended the institution but did not attain a degree.

Southern New Hampshire University; Bachelor of Science; Finance; Concentration in Financial Planning; 2020

Rasmussen; Associate of Science Business Management; Business; 2017

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**Professional Designations**

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The following provides information on professional designation(s) that your Financial Advisor earned.

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To attain the right to use the CFP<sup>®</sup> marks, an individual must satisfactorily fulfill the following requirements:

- Education – Complete an advanced college-level course of study addressing the financial planning subject areas that CFP Board's studies have determined as necessary for the competent and professional delivery of financial planning services, and attain a Bachelor's Degree from a regionally accredited United States college or university (or its equivalent from a foreign university). CFP Board's financial



planning subject areas include insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning;

- Examination – Pass the comprehensive CFP® Certification Examination. The examination, administered in two 3 hour sections in one day that includes case studies and Client scenarios designed to test one's ability to correctly diagnose financial planning issues and apply one's knowledge of financial planning to real world circumstances;
- Experience – Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year); and,
- Ethics – Agree to be bound by CFP Board's *Standards of Professional Conduct*, a set of documents outlining the ethical and practice standards for CFP® professionals.

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

- Continuing Education – Complete 30 hours of continuing education hours every two years, including two hours on the *Code of Ethics* and other parts of the *Standards of Professional Conduct*, to maintain competence and keep up with developments in the financial planning field; and,
- Ethics – Renew an agreement to be bound by the *Standards of Professional Conduct*. The *Standards* prominently require that CFP® professionals provide financial planning services at a fiduciary standard of care. This means CFP® professionals must provide financial planning services in the best interests of their Clients.

CFP® professionals who fail to comply with the above standards and requirements may be subject to CFP Board's enforcement process, which could result in suspension or permanent revocation of their CFP® certification.

## **Business Experience**

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The following information details your Financial Advisor's business experience for at least the past 5 years.

- Caissa Wealth Strategies; Investment Advisor Representative; 03/2016-Present
- Caissa Wealth Strategies; Financial Planning Associate; 03/2016-Present
- BP Controls, LLC; Managing Member; 01/2007-02/2020
- Roundbank/Investment Solutions; Client Care Specialist; 02/2013-02/2016
- Investment Centers of America, Inc.; Registered Representative; 11/2014-02/2016
- Fintegra, LLC; Registered Representative; 05/2014-11/2014
- Dougherty Staffing/Dexterity Dental Arts; Human Resources; 05/2010-02/2013
- The Employer Group; Customer Service; 06/2009-06/2010
- American Family Securities, LLC; Registered Representative; 01/2009 – 06/2009
- American Family Insurance; Insurance Agent; 04/2008 – 06/2009
- The Employer Group; Customer Service; 08/2007 – 05/2008

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**Item 3 - Disciplinary Information**

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This section includes any legal or disciplinary events and material to a client's or prospective client's evaluation of the supervised person.

There are no legal or disciplinary events required to be disclosed in response to this item. Any such disciplinary information would be available at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

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**Item 4 - Other Business Activities**

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This section includes any relationship between the advisory business and the supervised person's other financial industry activities that creates a material conflict of interest with clients and describes the nature of the conflict and generally how it is addressed. If the supervised person is actively engaged in any investment-related business or occupation, including if the supervised person is registered, or has an application pending to register, as a broker-dealer, registered representative of a broker-dealer, futures commission merchant ("FCM"), commodity pool operator ("CPO"), commodity trading advisor ("CTA"), or an associated person of an FCM, CPO, or CTA, the business relationship, if any, between the advisory business and the other business is disclosed below.

Merissa Perkins is not engaged in any investment-related business or occupation (other than this advisory firm).

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**Item 5 - Additional Compensation**

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This section includes details regarding if someone who is not a client provides an economic benefit to the supervised person for providing advisory services. For purposes of this Item, economic benefits include sales awards and other prizes, but not the supervised person's regular salary, if any.

Merissa Joleen Perkins does not receive any economic benefit from any person, company, or organization, other than Caissa Wealth Strategies in exchange for providing clients advisory services through Caissa Wealth Strategies.

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**Item 6 – Supervision**

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This section explains how Caissa Wealth Strategies supervises the supervised person, including how the advice the supervised person provided to clients is monitored.

As a representative of Caissa Wealth Strategies, Merissa Joleen Perkins works closely with supervisor Kelly Pedersen, and all advice provided to clients is reviewed by this supervisor prior to implementation. Kelly Pedersen can be reached at (612) 426-6007.



7825 Washington Ave., Suite 725  
Bloomington, MN 55439

Phone: 612-426-6007 | Fax: 612-355-8811

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

**Form ADV 2B – Individual Disclosure Brochure**  
**Andrew J. Campbell, CFP<sup>®</sup>**

**March 1, 2024**

This brochure supplement provides information about your Investment Advisor Representative that supplements the firm disclosure brochure. You should have received a copy of the firm brochure that describes the investment advisory services offered through Caissa Wealth Strategies a registered investment advisor. Please contact Caissa Wealth Strategies at the telephone number above if you did not receive their brochure or if you have any questions about the contents of this supplement. Additional information about your Investment Advisor Representative is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

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**Item 2 - Educational Background and Business Experience**

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This section of the brochure supplement includes the supervised person's name, age (or year of birth), formal education after high school, and business background (including an identification of the specific positions held) for the preceding five years.

Name: Andrew J. Campbell

Year of birth: 1983

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**Education**

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The following information details your Financial Advisor's formal education. If a degree was attained, the type of the degree will be listed next to the name of the institution. If a degree is not listed, the Financial Advisor attended the institution but did not attain a degree.

University of Wisconsin-Madison; Bachelor of Science in Economics and Sociology – 2006

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**Professional Designations**

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The following provides information on professional designation(s) that your Financial Advisor earned.

The CERTIFIED FINANCIAL PLANNER<sup>™</sup>, CFP<sup>®</sup> and federally registered CFP (with flame design) marks (collectively, the "CFP<sup>®</sup> marks") are professional certification marks granted in the United States by Certified Financial Planner Board of Standards, Inc. ("CFP Board").

The CFP<sup>®</sup> certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP<sup>®</sup> certification. It is recognized in the United States and a number of other countries for its (1) high standard of professional education; (2) stringent code of conduct and standards of practice; and (3) ethical requirements that govern professional engagements with Clients.

To attain the right to use the CFP<sup>®</sup> marks, an individual must satisfactorily fulfill the following requirements:

- Education – Complete an advanced college-level course of study addressing the financial planning subject areas that CFP Board's studies have determined as necessary for the competent and professional delivery of financial planning services, and attain a Bachelor's Degree from a regionally accredited United States college or university (or its equivalent from a foreign university). CFP Board's financial planning subject areas include insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning;

- Examination – Pass the comprehensive CFP® Certification Examination. The examination, administered in two 3 hour sections in one day that includes case studies and Client scenarios designed to test one's ability to correctly diagnose financial planning issues and apply one's knowledge of financial planning to real world circumstances;
- Experience – Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year); and,
- Ethics – Agree to be bound by CFP Board's *Standards of Professional Conduct*, a set of documents outlining the ethical and practice standards for CFP® professionals.

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

- Continuing Education – Complete 30 hours of continuing education hours every two years, including two hours on the *Code of Ethics* and other parts of the *Standards of Professional Conduct*, to maintain competence and keep up with developments in the financial planning field; and,
- Ethics – Renew an agreement to be bound by the *Standards of Professional Conduct*. The *Standards* prominently require that CFP® professionals provide financial planning services at a fiduciary standard of care. This means CFP® professionals must provide financial planning services in the best interests of their Clients.

CFP® professionals who fail to comply with the above standards and requirements may be subject to CFP Board's enforcement process, which could result in suspension or permanent revocation of their CFP® certification.

### **Business Experience**

The following information details your Financial Advisor's business experience for at least the past 5 years.

- Caissa Wealth Strategies; Investment Advisor Representative; 07/2021 – Present
- Wells Fargo and Company; Vice President – Senior Wealth Planner; 10/2006 – 7/2021

### **Item 3 - Disciplinary Information**

This section includes any legal or disciplinary events and material to a client's or prospective client's evaluation of the supervised person.

There are no legal or disciplinary events required to be disclosed in response to this item. Any such disciplinary information would be available at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

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**Item 4 - Other Business Activities**

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This section includes any relationship between the advisory business and the supervised person's other financial industry activities that creates a material conflict of interest with clients and describes the nature of the conflict and generally how it is addressed. If the supervised person is actively engaged in any investment-related business or occupation, including if the supervised person is registered, or has an application pending to register, as a broker-dealer, registered representative of a broker-dealer, futures commission merchant ("FCM"), commodity pool operator ("CPO"), commodity trading advisor ("CTA"), or an associated person of an FCM, CPO, or CTA, the business relationship, if any, between the advisory business and the other business is disclosed below.

Andrew J. Campbell is not engaged in any investment-related business or occupation (other than this advisory firm).

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**Item 5 - Additional Compensation**

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This section includes details regarding if someone who is not a client provides an economic benefit to the supervised person for providing advisory services. For purposes of this Item, economic benefits include sales awards and other prizes, but not the supervised person's regular salary, if any.

Andrew J. Campbell does not receive any economic benefit from any person, company, or organization, other than Caissa Wealth Strategies in exchange for providing clients advisory services through Caissa Wealth Strategies.

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**Item 6 – Supervision**

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This section explains how Caissa Wealth Strategies supervises the supervised person, including how the advice the supervised person provided to clients is monitored.

As a representative of Caissa Wealth Strategies, Andrew J. Campbell works closely with supervisor Kelly Pedersen, and all advice provided to clients is reviewed by this supervisor prior to implementation. Kelly Pedersen can be reached at (612) 426-6007.



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

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

**Ryan C. Zywotko**

**March 1, 2024**

This brochure supplement provides information about your Investment Advisor Representative that supplements the firm disclosure brochure. You should have received a copy of the firm brochure that describes the investment advisory services offered through Caissa Wealth Strategies a registered investment advisor. Please contact Caissa Wealth Strategies at the telephone number above if you did not receive their brochure or if you have any questions about the contents of this supplement. Additional information about your Investment Advisor Representative is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).



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**Item 2 - Educational Background and Business Experience**

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This section of the brochure supplement includes the supervised person's name, age (or year of birth), formal education after high school, and business background (including an identification of the specific positions held) for the preceding five years.

Name: Ryan C. Zywojko

Year of birth: 1984

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**Education**

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The following information details your Financial Advisor's formal education. If a degree was attained, the type of the degree will be listed next to the name of the institution. If a degree is not listed, the Financial Advisor attended the institution but did not attain a degree.

BS Finance, Saint Cloud State University – G.R. Herberger College of Business

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**Professional Designations**

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The following provides information on professional designation(s) that your Financial Advisor earned.

The Chartered Financial Analyst (CFA®) charter is a designation given to those who have completed the CFA® Program and completed acceptable work experience requirements.

The CFA Program is a three-part exam that tests the fundamentals of investment tools, valuing assets, portfolio management, and wealth planning. To attain the right to use the CFA® charter, an individual must have a Bachelor's degree, submit reference letters with the application to become a member of the CFA Institute, and satisfactorily fulfill the following requirements:

- Pass all three CFA Exams
- Achieve Qualified Work Experience - Complete work experience requirements before, during, or after participation in CFA Program. The individual's experience must be directly involved with the Investment decision-making process or producing a work product that informs or adds value to that process; and
- Agree to abide by the CFA Institute Code of Ethics and Standards of Professional Conduct

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**Business Experience**

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The following information details your Financial Advisor's business experience for at least the past 5 years.

Caissa Wealth Strategies; Director of Investments; 06/2022-Present

Orgel Wealth Management; Research Analyst; 03/2017-06/2022

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**Item 3 - Disciplinary Information**

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This section includes any legal or disciplinary events and material to a client's or prospective client's evaluation of the supervised person.

There are no legal or disciplinary events required to be disclosed in response to this item. Any such disciplinary information would be available at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

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**Item 4 - Other Business Activities**

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This section includes any relationship between the advisory business and the supervised person's other financial industry activities that creates a material conflict of interest with clients and describes the nature of the conflict and generally how it is addressed. If the supervised person is actively engaged in any investment-related business or occupation, including if the supervised person is registered, or has an application pending to register, as a broker-dealer, registered representative of a broker-dealer, futures commission merchant ("FCM"), commodity pool operator ("CPO"), commodity trading advisor ("CTA"), or an associated person of an FCM, CPO, or CTA, the business relationship, if any, between the advisory business and the other business is disclosed below.

Ryan C. Zywojko is not engaged in any investment-related business or occupation (other than this advisory firm).

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**Item 5 - Additional Compensation**

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This section includes details regarding if someone who is not a client provides an economic benefit to the supervised person for providing advisory services. For purposes of this Item, economic benefits include sales awards and other prizes, but not the supervised person's regular salary, if any.

Other than salary, annual bonuses, regular bonuses, Ryan C. Zywojko does not receive any economic benefit from any person, company, or organization, in exchange for providing clients advisory services through Caissa Wealth Strategies.

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**Item 6 – Supervision**

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This section explains how Caissa Wealth Strategies supervises the supervised person, including how the advice the supervised person provided to clients is monitored.

As the Director of Investments of Caissa Wealth Strategies, Ryan Zywojko works closely with supervisor Kelly Pedersen, and all advice provided to clients is reviewed by this supervisor prior to implementation. Kelly Pedersen can be reached at (612) 426-6007.

### FACTS

#### WHAT DOES CAISSA WEALTH STRATEGIES DO WITH YOUR PERSONAL INFORMATION

##### Why?

Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

##### What?

The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security number and income
- Account balances and payment history
- Credit history and credit scores

##### How?

All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons we choose to share; and whether you can limit this sharing.

Reasons we can share your personal	Do we	Can you limit this
<b>For our everyday business purposes—</b> such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
<b>For our marketing purposes—</b> to offer our products and services to you	Yes	Yes
<b>For joint marketing with other financial companies</b>	No	We don't share
<b>For our affiliates' everyday business purposes—</b> information about your transactions and experiences	Yes	Yes

<b>For our affiliates' everyday business purposes—</b> information about your creditworthiness	Yes	Yes
<b>For our affiliates to market to you</b>	Yes	Yes
<b>For non-affiliates to market to you</b>	No	We don't share

<b>To limit our sharing</b>	<ul style="list-style-type: none"> <li>• Mail the form below</li> </ul> <p><b>Please note:</b></p> <p>If you are a <i>new</i> customer, we can begin sharing your information from the date you received this notice. When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p>
<b>Questions?</b>	Call 612-426-6007

Who we are	
<b>Who is providing this notice?</b>	<b>Caissa Wealth Strategies</b>
What we do	
<b>How do we protect my personal information?</b>	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.
<b>How do we collect my personal information?</b>	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> <li>• Open an account or deposit money</li> </ul>
<b>Why can't I limit all sharing?</b>	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> <li>• Sharing for affiliates' everyday business purposes—information about your creditworthiness</li> <li>• Affiliates from using your information to market to you</li> <li>• Sharing for non-affiliates to market to you</li> </ul> <p>State laws and individual companies may give you additional rights to limit sharing.</p>

<b>What happens when I limit sharing for an account I hold jointly?</b>	Your choices will apply to everyone on your account—unless you tell us otherwise.
<b>Definitions</b>	
<b>Affiliates</b>	Companies related by common ownership or control. They can be financial and non-financial companies.
<b>Non-affiliates</b>	Companies not related by common ownership or control. They can be financial and nonfinancial companies.
<b>Joint marketing</b>	A formal agreement between non-affiliated financial companies that together market financial products or services to you.

### Mail-in Form

If you have a joint account, your choice(s) will apply to everyone on your account unless you mark below.

☐ Apply only to me

Mark any you want to limit:

- ☐ Do not share information about my creditworthiness with your affiliates for their everyday business purposes.
- ☐ Do not allow your affiliates to use my personal information to market to me.
- ☐ Do not share my personal information with non-affiliates to market their products and services to me.

**Name**

**Address**

**City, State,**

**Account #**

**Mail to:**

*Caissa Wealth Strategies*  
*7825 Washington Avenue*  
*South, Suite 725*  
*Bloomington, MN 55439*