



RESPONSIVE FINANCIAL GROUP INC.

A REGISTERED INVESTMENT ADVISORY FIRM

Firm Disclosure Brochure Supplement: Form ADV Part 2B

Benjamin G. Baldwin III

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Responsive Financial Group, Inc.

1043 Blackburn Dr. Inverness, IL 60067

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This brochure supplement provides information about Benjamin G. Baldwin III that supplements the Responsive Financial Group, Inc. Firm Disclosure Brochure. You should have received a copy of that brochure. Please contact Benjamin G. Baldwin III if you did not receive Responsive Financial Group, Inc.'s Disclosure Brochure or if you have any questions about the contents of this supplement.

Additional information about Benjamin G. Baldwin III is available on the SEC's website at www.adviserinfo.sec.gov. You can search this site by a unique identifying number, known as a CRD number. The CRD number for Benjamin Baldwin III is 2015673.

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Item 2. Educational Background and Business Experience

Benjamin G. Baldwin III, President

Year of Birth: 1960

Education: Hobart College, B.A. in American Studies, 1978

Professional Designations:

- Certified Financial Planner (CFP®)⁽¹⁾ designation granted by the Certified Financial Planner Board of Standards, Inc. (Washington, DC), 1992¹
- Chartered Financial Consultant (ChFC)⁽²⁾ designation granted by the American College, 2003²
- Certified Financial Transitionist, CeFT®⁽³⁾, designation granted by The Financial Transitionist Institute, West Palm Beach FL.

Business Background:

- Responsive Financial Group, Inc., President, 2003 – Present
- Baldwin Financial Systems, LLC, Director, 1992 – Present
- The Financial Concepts Company, Founder and President, 1999 – 2003
- Waterstone Financial Group, Inc., Registered Representative, 1999 – 2007
- AW Ormiston & Co., Vice President, 1997 – 1999
- The Equitable, Agent & Registered Representative, 1989 – 1997

Item 3. Disciplinary Information

Mr. Baldwin has no history of any disciplinary events.

Item 4. Other Business Activities

Mr. Baldwin, in his individual capacity, owns RCB Phoenix Inc. an IL Corporation which owns and leases a commercial property in Arlington Heights IL to an unrelated third party.

¹ The program is administered by the Certified Financial Planner Board of Standards Inc. Those with the CFP® designation have demonstrated competency in all areas of finance related to financial planning. Candidates complete studies on over 100 topics, including stocks, bonds, taxes, insurance, retirement planning and estate planning. In addition to passing the CFP® certification exam, candidates must also complete qualifying work experience and agree to adhere to the CFP® Board's code of ethics and professional responsibility and financial planning standards.

² The ChFC program is administered by the American College, Bryn Mawr, Pennsylvania. This designation has the same core curriculum as the CFP® designation, plus two or three additional elective courses that focus on various areas of personal financial planning. In addition to successful completion of an exam on areas of financial planning, including income tax, insurance, investment and estate planning, candidates are required to have a minimum of three (3) years experience in a financial industry position.

³ The CeFT® is the industry's first designation specifically geared toward financial change and transition. The certification is offered by the Financial Transitionist Institute, which is the training and certification division of the Sudden Money Institute. A Certified Financial Transitionist (CeFT) is trained to help clients navigate through major life events and the financial transitions that accompany them. In order to become a Certified Financial Transitionist (CeFT), you must first have one of the following designations: Certified Financial Planner, Certified Investment Management Analyst, Certified Private Wealth Advisor, Chartered Financial Analyst, Chartered Financial Consultant, Certified Divorce Financial Analyst, or Certified Public Accountant/Personal Financial Specialist.



Item 5. Additional Compensation

Mr. Baldwin is not compensated in any way other than the investment advisory fees described in the ADV 2A.

Item 6. Supervision

Mr. Baldwin, as President and Chief Compliance Officer of RFG, is responsible for the supervision and monitoring of investment advice offered to advisory clients of RFG. He can be reached at (847) 670-8000. Mr. Baldwin reviews all employee personal securities transactions on a quarterly basis, oversees all material investment policy changes, and conducts periodic reviews to ensure that client objectives and mandates are being met. Additionally, Mr. Baldwin is bound by RFG's compliance manual and code of ethics.

Item 7. Requirements for State-Registered Advisers

Benjamin Baldwin has never been the subject of a bankruptcy petition, nor has he ever been involved in any of the following events:

- 1) An award or otherwise being found liable in an arbitration claim alleging damages in excess of \$2,500, involving any of the following:
 - a. an investment or an investment-related business or activity;
 - b. fraud, false statement(s), or omissions;
 - c. theft, embezzlement, or other wrongful taking of property;
 - d. bribery, forgery, counterfeiting, or extortion; or
 - e. dishonest, unfair, or unethical practices.
- 2) An award or otherwise being found liable in a civil, self-regulatory organization, or administrative proceeding involving any of the following:
 - a. an investment or an investment-related business or activity;
 - b. fraud, false statement(s), or omissions;
 - c. theft, embezzlement, or other wrongful taking of property;
 - d. bribery, forgery, counterfeiting, or extortion; or
 - e. dishonest, unfair, or unethical practices.