

Caissa Wealth Strategies Firm Brochure

This brochure provides information about the qualifications and business practices of Caissa Wealth Strategies. If you have any questions about the contents of this brochure, please contact us at (952) 777-2270 or by email at Kelly@caissawealth.com. 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 is also available on the SEC's website at www.adviserinfo.sec.gov. Caissa Wealth Strategies' CRD number is: 150458

7825 Washington Ave S, Suite 625
Bloomington, MN 55439
Phone: (952) 777-2270
Fax: (952) 777-2268
Kelly@caissawealth.com
www.caissawealth.com

Registration does not imply a certain level of skill or training.

Version Date: 3/21/2017

Item 2: Material Changes

The material changes in this brochure from the last annual updating amendment of Caissa Wealth Strategies on 2/12/2016 are described below. This list summarizes changes to policies, practices or conflicts of interests only.

- Item 14 has been updated to disclose that Caissa Wealth Strategies no longer has a marketing agreement with Channel Financial Brokerage, LLC.

Item 3: Table of Contents

Table of Contents

Item 2: Material Changes	i
Item 3: Table of Contents	ii
Item 4: Advisory Business	1
A. Description of the Advisory Firm.....	1
B. Types of Advisory Services.....	1
Investment Supervisory Services	1
Selection of Other Advisors	1
Financial Planning.....	1
Services Limited to Specific Types of Investments	2
C. Client Tailored Services and Client Imposed Restrictions	2
D. Wrap Fee Programs.....	2
E. Amounts Under Management.....	2
Item 5: Fees and Compensation.....	3
A. Fee Schedule.....	3
Investment Supervisory Services Fees	3
Selection of Other Advisors Fees.....	3
Financial Planning Fees	3
Fixed Fees	3
Hourly Fees	4
B. Payment of Fees.....	4
Payment of Investment Supervisory Fees	4
Payment of Financial Planning Fees	4
C. Clients Are Responsible For Third Party Fees	4
D. Prepayment of Fees	4
E. Outside Compensation For the Sale of Securities to Clients.....	4
Item 6: Performance-Based Fees and Side-By-Side Management	5
Item 7: Types of Clients	5
Minimum Account Size	5
Item 8: Methods of Analysis, Investment Strategies, and Risk of Investment Loss	5
A. Methods of Analysis and Investment Strategies.....	5
Methods of Analysis	5
Fundamental analysis.....	5
Technical analysis.....	5
Cyclical analysis	5
Investment Strategies.....	5

B.	Material Risks Involved	6
	Methods of Analysis	6
	Fundamental analysis	6
	Technical analysis.....	6
	Cyclical analysis	6
	Investment Strategies.....	6
C.	Risks of Specific Securities Utilized	6
Item 9:	Disciplinary Information	7
Item 10:	Other Financial Industry Activities and Affiliations.....	7
A.	Registration as a Broker/Dealer or Broker/Dealer Representative	7
B.	Registration as a Futures Commission Merchant, Commodity Pool Operator, or a Commodity Trading Advisor.....	7
C.	Registration Relationships Material to this Advisory Business and Possible Conflicts of Interests.....	7
D.	Selection of Other Advisors or Managers and How This Adviser is Compensated for Those Selections.....	7
Item 11:	Code of Ethics, Participation or Interest in Client Transactions and Personal Trading.....	7
A.	Code of Ethics.....	7
B.	Recommendations Involving Material Financial Interests	8
C.	Investing Personal Money in the Same Securities as Clients.....	8
D.	Trading Securities At/ Around the Same Time as Clients' Securities	8
Item 12:	Brokerage Practices.....	8
A.	Factors Used to Select Custodians and/or Broker/Dealers	8
1.	Research and Other Soft-Dollar Benefits	8
2.	Brokerage for Client Referrals	9
3.	Clients Directing Which Broker/Dealer/Custodian to Use	9
B.	Aggregating (Block) Trading for Multiple Client Accounts	9
Item 13:	Reviews of Accounts	9
A.	Frequency and Nature of Periodic Reviews and Who Makes Those Reviews.....	9
B.	Factors That Will Trigger a Non-Periodic Review of Client Accounts.....	9
C.	Content and Frequency of Regular Reports Provided to Clients.....	10
Item 14:	Client Referrals and Other Compensation	10
A.	Economic Benefits Provided by Third Parties for Advice Rendered to Clients (Includes Sales Awards or Other Prizes)	10
B.	Compensation to Non -Advisory Personnel for Client Referrals.....	10
Item 15:	Custody.....	10
Item 16:	Investment Discretion	10
Item 17:	Voting Client Securities (Proxy Voting).....	11
Item 18:	Financial Information.....	11
A.	Balance Sheet	11
B.	Financial Conditions Reasonably Likely to Impair Ability to Meet Contractual Commitments to Clients	11
C.	Bankruptcy Petitions in Previous Ten Years	11

Item 19: Requirements For State Registered Advisers11

- A. Principal Executive Officers and Management Persons; Their Formal Education and Business Background11
- B. Other Businesses in Which This Advisory Firm or its Personnel are Engaged and Time Spent on Those (If Any).....12
- C. How Performance Based Fees are Calculated and Degree of Risk to Clients12
- D. Material Disciplinary Disclosures for Management Persons of this Firm12
- E. Material Relationships That Management Persons Have With Issuers of Securities (If Any)12

Item 4: Advisory Business

A. Description of the Advisory Firm

This firm has been in business since August of 2009, and the principal owner is Kelly S. Olson Pedersen.

B. Types of Advisory Services

Caissa Wealth Strategies (hereinafter "CWS") offers the following services to advisory clients:

Investment Supervisory Services

CWS offers ongoing portfolio management services based on the individual goals, objectives, time horizon, and risk tolerance of each client. CWS creates an Investment Policy Statement 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
- Asset allocation
- Risk tolerance
- Personal investment policy
- Asset selection
- 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.

Educational seminars may be offered to clients free of charge.

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.

C. 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.

D. Wrap Fee Programs

CWS does not participate in any wrap fee programs.

E. Amounts Under Management

CWS has the following assets under management:

Discretionary Amounts:	Non-discretionary Amounts:	Date Calculated:
\$85,722,000	\$0.00	December 2016

Item 5: Fees and Compensation

A. Fee Schedule

Investment Supervisory Services Fees

Total Assets Under Management	Annual Fee
\$0 - \$500,000	1.00%
\$500,001 - \$1,000,000	0.90%
\$1,000,001 - \$3,500,000	0.75%
Above \$3,500,000	0.65%

These fees are negotiable and the final fee schedule is attached as Exhibit II of the Investment Advisory Contract. Fees are paid quarterly in advance, and clients may terminate their contracts with thirty days' written notice. Refunds are given on a prorated basis, based on the number of days remaining in a quarter at the point of termination. Clients may terminate their contracts without penalty, for full refund, within 5 business days of signing the advisory contract. Advisory fees are withdrawn directly from the client's accounts with client written authorization.

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 \$350. 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.

B. Payment of Fees

Payment of Investment Supervisory Fees

Advisory fees are withdrawn directly from the client's accounts with client written authorization. Fees are paid quarterly in advance.

Payment of Financial Planning Fees

Hourly Financial Planning fees are paid via check 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 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.

C. Clients Are Responsible For Third Party Fees

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.

D. Prepayment of 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, factoring in the 30 day notice period. Fees will be returned within fourteen days to the client via check.

E. Outside 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.

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

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.

Item 7: Types of Clients

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

- ❖ Individuals
- ❖ High-Net-Worth Individuals
- ❖ Corporations or Business Entities

Minimum Account Size

There is an account minimum, \$500,000, which may be waived by the investment advisor, based on the needs of the client and the complexity of the situation.

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

A. Methods of Analysis and Investment Strategies

Methods of Analysis

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

Fundamental analysis involves the analysis of financial statements, the general financial health of companies, and/or the analysis of management or competitive advantages.

Technical analysis involves the analysis of past market data; primarily price and volume.

Cyclical analysis involved the analysis of business cycles to find favorable conditions for buying and/or selling a security.

Investment Strategies

CWS uses long term trading, short term trading, short sales, margin transactions, options writing (including covered options, uncovered options, or spreading strategies) and alternative investments via LLCs and partnerships.

Investing in securities involves a risk of loss that you, as a client, should be prepared to bear.

B. Material Risks Involved

Methods of 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 Strategies

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.

Investing in securities involves a risk of loss that you, as a client, should be prepared to bear.

C. Risks of Specific Securities Utilized

CWS generally seeks investment strategies that do not involve significant or unusual risk beyond that of the general domestic and/or international equity markets. However, it will utilize short sales, margin transactions, alternative investments and options writing. Short sales, margin transactions, alternatives investments, and options writing generally hold greater risk of capital loss and clients should be aware that there is a chance of material risk of loss using any of those strategies.

Past performance is not a guarantee of future returns. Investing in securities involves a risk of loss that you, as a client, should be prepared to bear.

Item 9: Disciplinary Information

There are no legal or disciplinary events that are material to a client's or prospective client's evaluation of this advisory business or the integrity of our management.

Item 10: Other Financial Industry Activities and Affiliations

A. Registration as a Broker/Dealer or Broker/Dealer Representative

Neither CWS nor its representatives are registered as a broker/dealer or as representatives of a broker/dealer.

B. Registration as a Futures Commission Merchant, Commodity Pool Operator, or a Commodity Trading Advisor

Neither CWS nor its representatives are registered as a FCM, CPO, or CTA.

C. Registration Relationships Material to this Advisory Business and Possible Conflicts of Interests

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

D. Selection of Other Advisors or Managers and How This Adviser is Compensated for Those Selections

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.

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

A. Code of Ethics

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.

B. Recommendations Involving Material Financial Interests

CWS does not recommend that clients buy or sell any security in which a related person to CWS has a material financial interest.

C. Investing Personal Money in the Same Securities as Clients

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.

D. Trading Securities At/Around the Same Time as Clients' Securities

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.

Item 12: Brokerage Practices

A. Factors Used to Select Custodians and/or Broker/Dealers

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.

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.

B. Aggregating (Block) Trading for Multiple 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.

Item 13: Reviews of Accounts

A. Frequency and Nature of Periodic Reviews and Who Makes Those Reviews

Client accounts are reviewed at least monthly only by Kelly S. Olson Pedersen, President. Kelly S. Olson Pedersen is the chief advisor and is instructed to review clients' accounts with regards to their investment policies and risk tolerance levels. All accounts at CWS are assigned to this reviewer.

All financial planning accounts are reviewed upon financial plan creation and plan delivery by Kelly S. Olson Pedersen, President. There is only one level of review and that is the total review conducted to create the financial plan.

B. Factors That Will Trigger a Non-Periodic Review of Client Accounts

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).

C. Content and Frequency of Regular Reports Provided to Clients

Each client will receive at least quarterly a written report detailing the client's account which may come from the custodian.

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.

Item 14: Client Referrals and Other Compensation

A. Economic Benefits Provided by Third Parties for Advice Rendered to Clients (Includes Sales Awards or Other Prizes)

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

B. Compensation to Non -Advisory Personnel for Client Referrals

CWS does not compensate non-advisory personnel for client referrals.

Item 15: Custody

CWS does not take custody of client accounts at any time. Custody of client's accounts is held primarily at Schwab Institutional, a division of Charles Schwab & Co., Inc. Clients will receive account statements from the custodian and should carefully review those statements. CWS urges clients to compare the account statements they receive from the custodian with those they received from CWS.

Item 16: Investment Discretion

For those client accounts where CWS provides ongoing supervision, CWS maintains limited power of authority over client accounts with respect to securities to be bought and sold and amount of securities to be bought and sold. All buying and selling of securities is explained to clients in detail before an advisory relationship has commenced.

Item 17: Voting Client Securities (Proxy Voting)

CWS will not ask for, nor accept voting authority for client securities. Clients will receive proxies directly from the issuer of the security or the custodian. Clients should direct all proxy questions to the issuer of the security.

Item 18: Financial Information

A. Balance Sheet

CWS does not require nor solicit prepayment of more than \$500 in fees per client, six months or more in advance and therefore does not need to include a balance sheet with this brochure.

B. Financial Conditions Reasonably Likely to Impair Ability to Meet Contractual 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.

C. Bankruptcy Petitions in Previous Ten Years

CWS has not been the subject of a bankruptcy petition in the last ten years.

Item 19: Requirements For State Registered Advisers

A. Principal Executive Officers and Management Persons; Their Formal Education and Business Background

CWS currently has only one management person and only one executive officer; Kelly S. Olson Pedersen. Kelly S. Olson Pedersen's education and business background can be found on the Supplemental ADV Part 2B form. Kelly S. Olson also has a board of advisors. Those on this Board are Matt Gulseth of Channel Financial Brokerage, LLC and Greg Pierce of Reinhart Partners, LLC.

B. Other Businesses in Which This Advisory Firm or its Personnel are Engaged and Time Spent on Those (If Any)

Kelly S. Olson Pedersen's other business activities can be found on the Supplemental ADV Part 2B form.

C. How Performance Based Fees are Calculated and Degree of Risk to Clients

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.

D. Material Disciplinary Disclosures for Management Persons of this Firm

No management person at CWS has been involved in an arbitration claim or been found liable in a civil, self-regulatory organization, or administrative proceeding that is material to the client's evaluation of the firm or its management.

E. Material Relationships That Management Persons Have With Issuers of Securities (If Any)

Neither CWS, nor its management persons, has any relationship or arrangement with issuers of securities.

This brochure supplement provides information about Kelly S. Olson Pedersen that supplements the Caissa Wealth Strategies brochure. You should have received a copy of that brochure. Please contact Kelly S. Olson Pedersen, President if you did not receive Caissa Wealth Strategies's brochure or if you have any questions about the contents of this supplement.

Additional information about Kelly S. Olson Pedersen is also available on the SEC's website at www.adviserinfo.sec.gov.

Caissa Wealth Strategies

Form ADV Part 2B – Individual Disclosure Brochure

for

Kelly S. Olson Pedersen

Personal CRD Number: 4301810

Investment Adviser Representative

Caissa Wealth Strategies
7825 Washington Ave S, Suite 625
Bloomington, MN 55439
Phone: (952) 777-2270
Fax: (952) 777-2268
www.caissawealth.com
Kelly@caissawealth.com

UPDATED: 2/12/2016

Item 2: Educational Background and Business Experience

Name: Kelly S. Olson Pedersen **Born:** 1977

Education Background and Professional Designations:

Education:

BA Finance and Economics, University of Northern Iowa – 1999

Designations:

CFP® - Certified Financial Planner

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

The CFP® certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP® certification. It is recognized 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. Currently, more than 62,000 individuals have obtained CFP® certification in the United States.

To attain the right to use the CFP® 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 10 hours over a two-day period, 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.

CDFA®- Certified Divorce Financial Analyst

CDFA® MINIMUM QUALIFICATIONS

- In order to be considered for this designation, a professional must have at least two years' experience in the financial or legal industry.
- Must complete a series of four examinations based upon material learned from four self-study courses. Coursework outlines several key areas important in divorce proceedings; including the treatment of property during divorce, alimony and child support, and tax implications of property division. The entire program generally takes at least 4 months to complete.

Business Background:

06/2009 – Present

President
Caissa Wealth Strategies

Item 3: Disciplinary Information

There are no legal or disciplinary events that are material to a client's or prospective client's evaluation of this advisory business.

Item 4: Other Business Activities

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

Item 5: Additional Compensation

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.

Item 6: Supervision

As the only owner and representative 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.

Item 7: Requirements For State Registered Advisers

This disclosure is required by Minnesota securities authorities and is provided for your use in evaluating this investment advisor representative's suitability.

- A. Kelly S. Olson Pedersen has **NOT** been involved in any of the events listed below.
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.
- B. Kelly S. Olson Pedersen has **NOT** been the subject of a bankruptcy petition at any time.

This brochure supplement provides information about Julie Ann Betchwars that supplements the Caissa Wealth Strategies brochure. You should have received a copy of that brochure. Please contact Julie Ann Betchwars if you did not receive Caissa Wealth Strategies's brochure or if you have any questions about the contents of this supplement.

Additional information about Julie Ann Betchwars is also available on the SEC's website at www.adviserinfo.sec.gov.

Caissa Wealth Strategies

Form ADV Part 2B – Individual Disclosure Brochure

for

Julie Ann Betchwars

Personal CRD Number: 2501332

Investment Adviser Representative

Caissa Wealth Strategies
7825 Washington Ave S, Suite 625
Bloomington, MN 55439
(952) 777-2271
Julie@Caissawealth.com

UPDATED: 2/17/2015

Item 2: Educational Background and Business Experience

Name: Julie Ann Betchwars **Born:** 1958

Educational Background and Professional Designations:

Education:

Bachelor of Arts Business, Gustavus Adolphus - 1982

Designations:

CFP® - Certified Financial Planner

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

The CFP® certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP® certification. It is recognized 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. Currently, more than 62,000 individuals have obtained CFP® certification in the United States.

To attain the right to use the CFP® 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 10 hours over a two-day period, 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:

- i. 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
- ii. 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 Background:

04/2014 - Present	Investment Adviser Representative Caissa Wealth Strategies
06/2011 - 04/2014	Registered Investment Assistant Fintegra, LLC
06/2011 - 04/2014	Registered Administrative Assistant Roundbank
01/2011 - 06/2011	Representative Northwestern Mutual Wealth Management Company
08/2010 - 06/2011	Registered Representative Northwestern Mutual Investment Services, LLC
07/2010 - 06/2011	Associate Agent Julie Hetland
07/2010 - 06/2011	Associate Agent Bharadwaj Puram
03/2007 - 07/2010	Financial Advisor Fintegra, LLC
03/2007 - 07/2010	Account Executive Prior Lake State Bank

Item 3: Disciplinary Information

There are no legal or disciplinary events that are material to a client's or prospective client's evaluation of this advisory business.

Item 4: Other Business Activities

Julie Ann Betchwars is the treasurer of the Oak Hollow Home Owners Association and the owner of a rental property. Caissa Wealth Strategies always acts in the best interest of the client and clients are in no way required to utilize the services of any representative of Caissa Wealth Strategies in such individual's outside capacities.

Item 5: Additional Compensation

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

Item 6: Supervision

As a representative of Caissa Wealth Strategies, Julie Ann Betchwars 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 (952) 777-2270.

Item 7: Requirements For State Registered Advisers

This disclosure is required by Minnesota securities authorities and is provided for your use in evaluating this investment advisor representative's suitability.

- A. Julie Ann Betchwars has NOT been involved in any of the events listed below.
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.
- B. Julie Ann Betchwars has NOT been the subject of a bankruptcy petition in the past ten years.