

# Brochure Supplement

FEBRUARY 11, 2022

## **BENJAMIN W. CAULEY**

20 Park Avenue, Suite 201  
Worcester, MA 01605

(508) 795-0264

This Brochure Supplement provides information about Benjamin W. Cauley that supplements the Disclosure Brochure of Carr Financial Group Corporation (hereinafter "Carr Financial Group"), a copy of which you should have received. Please contact Carr Financial Group's Chief Compliance Officer if you did not receive the Disclosure Brochure or if you have any questions about the contents of this Brochure Supplement. Additional information about Benjamin W. Cauley is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

**Carr Financial Group Corporation, a Registered Investment Adviser**

20 Park Avenue, Suite 201, Worcester, MA 01605 | (508) 795-0264

## Item 2. Educational Background and Business Experience

Born 1989

### Post-Secondary Education

Bentley University | Bachelors, Accounting | 2012

### Recent Business Background

Carr Financial Group Corporation | Partner and Investment Adviser Representative | November 2015  
– Present

Private Advisor Group, LLC | Investment Adviser Representative | April 2016 –February 2022

LPL Financial LLC | Registered Representative | February 2016 – February 2022

### Professional Designation

Benjamin W. Cauley holds the professional designation of CERTIFIED FINANCIAL PLANNER™ (“CFP®”).

The CFP® certification is a financial planning credential awarded by the Certified Financial Planner Board of Standards Inc. (the “CFP Board”) to individuals who meet its education, examination, experience and ethics requirements. Eligible candidates are generally required to have three years of financial planning related experience and possess a bachelor’s degree from an accredited U.S. college or university. Certificants are further required to complete a CFP Board-Registered Education Program (or possess a qualifying professional credential), clear a personal and professional background check, and pass the CFP® Certification Examination, a ten-hour multiple choice exam divided into three separate sessions. In order to maintain the certification, CFP® designees must also complete at least 30 hours of continuing education every two years on an ongoing basis.

For additional information about this credential, please refer directly to the website of the issuing organization.

## Item 3. Disciplinary Information

Carr Financial Group is required to disclose information regarding any legal or disciplinary events material to a client’s evaluation of Benjamin W. Cauley. Carr Financial Group has no information to disclose in relation to this Item.

## Item 4. Other Business Activities

Carr Financial Group is required to disclose information regarding any investment-related business or occupation in which Benjamin W. Cauley is actively engaged.

## **Licensed Insurance Agent**

Benjamin W. Cauley is a licensed insurance agent and in such capacity may recommend, on a fully-disclosed commission basis, the purchase of certain insurance products. A conflict of interest exists to the extent that Carr Financial Group recommends the purchase of insurance products where Benjamin W. Cauley receives insurance commissions or other additional compensation. Carr Financial Group seeks to ensure that all recommendations are made in the best interests of clients regardless of any additional compensation earned.

## **Item 5. Additional Compensation**

Carr Financial Group is required to disclose information regarding any arrangement under which Benjamin W. Cauley receives an economic benefit from someone other than a client for providing investment advisory services. Carr Financial Group has no information to disclose in relation to this Item.

## **Item 6. Supervision**

Richard M. Carr, is generally responsible for supervising Benjamin W. Cauley's advisory activities on behalf of Carr Financial Group. Richard M. Carr can be reached at the firm's main telephone number listed on the cover page of this Brochure Supplement.

Carr Financial Group supervises its personnel and the investments made in client accounts. Carr Financial Group monitors the investments recommended by Benjamin W. Cauley to ensure they are suitable for the particular client and consistent with their investment needs, goals, objectives and risk tolerance, as well as any restrictions previously requested by the client. Carr Financial Group periodically reviews the advisory activities of Benjamin W. Cauley, which may include reviewing individual client accounts and correspondence (including e-mails) sent and received by Benjamin W. Cauley.