



RESPONSIVE FINANCIAL GROUP INC.

A REGISTERED INVESTMENT ADVISORY FIRM

Part 2B of Form ADV: Brochure Supplement

Benjamin G. Baldwin III

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This brochure supplement provides information about Benjamin G Baldwin III that supplements the Responsive Financial Group, Inc. 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 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.

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®) designation granted by the Certified Financial Planner Board of Standards, Inc. (Washington, DC), 1992¹

Chartered Financial Consultant (ChFC) designation granted by the American College, 2003²

BUSINESS BACKGROUND:

Responsive Financial Group, Inc., President, 2003 – Present

Financial Planning Association of Illinois, (FPAIL) – Pro-Bono Director 2006 to 2008.

Society of Financial Services Professionals (SFSP) –Investment Management Specialty Section Chairman, 2006 to 2008

DePaul University's Dept of Continuing & Professional Education, Certified Financial Planner, CFP®, Certificate program, Instructor, Curriculum Developer, 1997-1999

Baldwin Financial Systems, Inc, Director, 1992 – 2007

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.

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 three (3) years of 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.

ITEM 4. OTHER BUSINESS ACTIVITIES

Benjamin Baldwin, in his individual capacity, is also an agent for various insurance companies. He is however, inactive and retains his license only for advisory purposes. While technically, he is able to receive separate, yet customary commission compensation resulting from implementing product transactions, the only commissions he receives are for pre-existing disability and long term care policies. In calendar year 2010 these commissions totaled less than \$2,000. Mr. Baldwin does not and will not enter into new product sale transactions which generate commissions for himself, RFG or any related party. Clients, are not under any obligation to engage Mr. Baldwin when considering implementation of advisory recommendations. The implementation of any or all recommendations is solely at the discretion of the client, and Mr. Baldwin's assistance would be provided only for a pre-disclosed fee paid by the client to Responsive Financial Group, Inc. under a standard engagement agreement.

ITEM 5. ADDITIONAL COMPENSATION

Mr. Baldwin does not receive any additional compensation from third parties for providing investment advice to its clients.

As President and Owner of RFG, Mr. Baldwin may compensate properly registered and approved investment advisor representatives based on their solicitation of advisory clients. As a matter of firm practice, the advisory fees paid by clients referred to RFG by solicitors are not increased as a result of any referral.

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 will review all employee personal securities transactions on a quarterly basis, oversee all material investment policy changes, and conduct periodic testing to ensure that client objectives and mandates are being met.

Mr. Baldwin requires that employees seek prior approval of any outside employment activity so that he may ensure that any conflicts of interests in such activities are properly addressed. Mr. Baldwin periodically monitors outside employment activities to verify that any conflicts of interest continue to be properly addressed.

Mr. Baldwin is educated regarding the responsibilities of being a fiduciary, including the need for having a reasonable and independent basis for the investment advice provided to clients.