



January 1, 2021

To: Investors and partners of Impact Capital Funds, Inc.

From: Craig D. Price, CFP<sup>®</sup>, CTFA, Co-founder, Senior VP of Operations

Re: Whistleblowing Disclosures/2016 Separation from UBS

A core value of mine, and of Impact Capital Funds, is transparency. As such, please allow me to address my separation from UBS Financial Services in early 2016, following my sworn whistleblowing testimony before securities regulators in 2014.

Over a 16-year career at UBS, I earned a reputation as a trusted private wealth advisor to high net worth clients and their families. In 2013, I uncovered what I believe to be a multi-million dollar fraud being perpetrated by a junior member of my 5-person team and his girlfriend, against a UBS client—a wealthy widow and elderly Holocaust survivor with no family. I immediately reported the fraud to UBS management and requested whistleblower protection. This employee was fired shortly thereafter for management’s “loss of confidence”.

In the months following my whistleblower disclosures, and particularly after my testimony before FINRA investigators in 2014, I began to experience workplace adversity. I believe that I was being systematically retaliated against for my disclosures of wrongdoing. This retaliation culminated in February 2016 with my termination from the firm, for alleged policy violations. I continue to believe that my termination was unlawful.

In 2016, represented by a prominent whistleblower law firm in Washington, D.C., I filed a federal whistleblower case with the SEC and the CFPB, hoping to secure justice. I have also sought to vindicate my rights and filed a wrongful termination lawsuit for unlawful retaliation as well as defamation. I will continue to defend my reputation and seek legal justice.

As Price Wealth Management’s founder and CEO since 2016, I feel great responsibility to advise with integrity and am honored to serve as a fiduciary of my clients’ financial affairs. I also freely lend my experience and expertise to Impact Capital Funds, a company I co-founded with the express purpose of positively impacting the lives of others.