



FIRM BROCHURE PART 2B OF SEC FORM ADV SEC CRD # 287966

OFFICE LOCATIONS:

2351 NW Boca Raton Boulevard, Suite 100, Boca Raton, Florida 33431

490 Sawgrass Corporate Parkway, Suite 200, Sunrise, Florida 33325

4455 Military Trail, Suite 201, Jupiter, Florida 33458

900 US-9 #601 Woodbridge, New Jersey, 07095

CONTACT INFORMATION:

Phone: (561) 416-2992

Fax: (561) 416-2993

Email: ClientServices@bflc.com

Website: www.bflc.com

May 7th, 2026

The following brochure supplement provides information about Benchmark Financial Wealth Advisors LLC's team who formulates investment advice for a client or who has individual discretionary authority over a client's assets. It supplements the Benchmark Financial Wealth Advisors LLC disclosure brochure, which you should have received. Please contact ClientServices@bflc.com if you did not receive Benchmark Financial Wealth Advisors LLC's brochure or if you have any questions about the contents of this supplement.

Additional information about our team is also available on the SEC's website at www.adviserinfo.sec.gov.

Roger Steven Kalina CFP®, AIF®, CEPA®, ChFC®, CLU®

Born: 1965

EDUCATIONAL BACKGROUND:

Bachelor of Science Business, SUNY College at Cortland	1987
Series 65 - Uniform Investment Adviser Law Examination	1997

PROFESSIONAL DESIGNATIONS:

CFP® - CERTIFIED FINANCIAL PLANNER™	1997
CLU® - Chartered Life Underwriter®	1998
ChFC® - Chartered Financial Consultant®	2002
AIF® - Accredited Investment Fiduciary	2018
CEPA® - Certified Exit Planning Advisor	2026

BUSINESS BACKGROUND:

07/2017 - Present	Managing Member & CCO	Benchmark Financial Wealth Advisors LLC
11/2024 - Present	Managing Member	Benchmark Financial Insurance LLC
02/2017 - 11/2024	Managing Member	Benchmark Financial Insurance Advisors LLC
01/2005 - Present	Managing Member	Benchmark Financial Group LLC
01/2021 - 02/2024	Managing Member	Business Risk Advisors, LLC
05/2017 - 01/2021	Managing Member Investment Adviser	Benchmark Financial Benefits & Risk Services LLC
06/2012 - 07/2017	Representative	Professional Planning Services

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.

OTHER BUSINESS ACTIVITIES:

Roger Kalina is also licensed as an insurance agent in the States of FL, CA, CT, MA, ME, MI, MO, NC, NJ, NV, NY, PA, SC, and TX for life, annuity, and health products through Benchmark Financial Insurance LLC. He is the Managing Member of Benchmark Financial Insurance LLC, an affiliated insurance agency located at 2351 NW Boca Raton Boulevard, Suite 100, Boca Raton, FL 33431. Through this agency, Roger Kalina maintains active appointments with multiple insurance companies, including but not limited to Lincoln National Life, Equitable Financial Life, Fidelity & Guaranty Life, Principal National Life, American National Insurance Company, Oceanview Life and Annuity, Standard Insurance Company, John Hancock Life, Nationwide Life and Annuity, and Pruco Life Insurance Company.

In this capacity, Roger Kalina may recommend or sell fixed insurance and annuity products and receive commissions from such sales. This creates a potential conflict of interest, as he has a financial incentive to recommend products that generate commissions. Roger Kalina devotes approximately 25+ hours per month to this activity, with about 1 hour typically occurring during normal trading hours.

BFWA LLC always acts in the best interest of the client. Clients are in no way required to purchase any product or service through any representative of BFWA LLC, its affiliated entities, or in such individual's capacity.

Benchmark Financial Group LLC - 2351 NW Boca Raton Boulevard Boca Raton, Suite 100, FL 33431 - Managing Member, a Non-Investment related holding company. Roger spends 10 hours a month and approximately 1 hour during trading hours on this activity.

Benchmark Financial Group Inc. - 2351 NW Boca Raton Boulevard Boca Raton, Suite 100 FL 33431 - Managing Member, non-Investment related holding company. Roger spends 10 hours a month and approximately no time during trading hours on this activity.

Roger Kalina also holds an ownership interest in CPA Wealth Partners LLC ("CPAWP"), a separate affiliated entity used in connection with certain CPA promoter relationships and business consulting arrangements involving CPAs or CPA firms. CPAWP is not an investment adviser and does not provide investment advisory services through Benchmark Financial Wealth Advisors LLC. CPAWP is not engaged by BFWA LLC clients to provide accounting or tax preparation services.

CPAWP, its members, associated persons, or related CPAs or CPA firms may receive compensation in connection with CPA promoter relationships or business consulting arrangements, including referral compensation or consulting fees, where applicable. This creates a conflict of interest because Roger Kalina has a financial interest in CPAWP and therefore has an incentive to support and benefit from relationships involving CPAWP. Clients are under no obligation to use any CPA, CPA firm, or other professional associated with CPAWP and are free to obtain accounting, tax, or other professional services from any provider of their choice.

CPAWP and certain of its members or associated persons may also refer prospective clients to BFWA LLC for investment advisory services. To the extent BFWA LLC pays referral compensation in connection with those arrangements, such arrangements create a conflict of interest because CPAWP and its members or associated persons have a financial incentive to refer prospective clients to BFWA LLC rather than to another investment adviser. Any such referral arrangement will be subject to applicable disclosure, promoter, and compliance requirements. Clients are under no obligation to engage BFWA LLC based on any referral from CPAWP or any other promoter and are free to select any investment adviser of their choosing.

Roger Kalina devotes approximately 5 hours per month to this activity, with approximately 1 hour occurring during normal trading hours.

Roger is a member of several real estate partnerships where he spends 5 hours per month and approximately no time during trading hours on this activity.

Roger is also a Basketball coach providing services outside of trading hours.

ADDITIONAL COMPENSATION:

Roger Kalina receives compensation from Benchmark Financial Wealth Advisors LLC for providing investment advisory services to clients of BFWA LLC.

Roger Kalina is also an owner of Benchmark Financial Insurance LLC. Benchmark Financial Insurance LLC may receive referrals from BFWA LLC, and Roger Kalina may receive compensation, distributions, profits, or other economic benefits from Benchmark Financial Insurance LLC as a result of his ownership interest.

This creates a conflict of interest because Roger Kalina has a financial incentive to recommend Benchmark Financial Insurance LLC or insurance services offered through that affiliated entity. Clients are not required to use Benchmark Financial Insurance LLC or any insurance provider recommended by BFWA LLC and may obtain insurance services from any provider of their choice. If a client engages Benchmark Financial

Insurance LLC, the client will enter into a separate agreement for those services. Roger Kalina is also an owner of CPA Wealth Partners LLC ("CPAWP"). Roger Kalina may receive compensation, distributions, profits, or other economic benefits from CPAWP as a result of his ownership interest, including compensation related to CPA promoter relationships or business consulting arrangements involving CPAs or CPA firms. This creates a conflict of interest because Roger Kalina has a financial incentive to support and benefit from relationships involving CPAWP.

CPAWP is not engaged by BFWA LLC clients to provide accounting or tax preparation services. Clients are not required to use any CPA, CPA firm, or other professional associated with CPAWP and may obtain accounting, tax, or other professional services from any provider of their choice.

If CPAWP or its associated persons refer prospective clients to BFWA LLC, CPAWP or such persons may receive referral compensation from BFWA LLC, as disclosed in BFWA LLC's Form ADV Part 2A and any applicable promoter disclosure. This creates a conflict of interest because CPAWP or its associated persons have a financial incentive to refer prospective clients to BFWA LLC. Clients are not required to engage BFWA LLC as a result of any referral relationship.

SUPERVISION:

As the Chief Compliance Officer (CCO) of Benchmark Financial Wealth Advisors LLC, Roger Kalina supervises all activities of the firm. Roger Kalina's contact information is on the cover page of this disclosure document. Roger Kalina adheres to applicable regulatory requirements, together with all policies and procedures outlined in the firm's code of ethics and compliance manual. Although Roger Kalina is the CCO, his activities are subject to oversight by Andrea Spridik, who serves as the firm's Director of Operations. Clients may contact Andrea Spridik at andrea.spridik@bfillc.com with any questions regarding the supervision of the CCO.

*Please refer to Description of Professional Designations beginning on page 11.

Willard "Will" Schoch, AIF®

Born: 1983

EDUCATIONAL BACKGROUND:

Master of Business Administration Finance, Northeastern University	2013
Bachelor of Science Business Administration Marketing, Northeastern University	2007
Series 65 - Uniform Investment Adviser Law Examination	2021

PROFESSIONAL DESIGNATIONS:

AIF® - Accredited Investment Fiduciary	2022
--	------

BUSINESS BACKGROUND:

01/2023 - Present	Director of Investments	Benchmark Financial Wealth Advisors LLC
01/2023 - Present	Portfolio Advisor	Benchmark Financial Wealth Advisors LLC
11/2020 - 09/2021	Stay at Home Parent	
08/2014 - 11/2020	Sr. Portfolio & Reporting Analyst	North American Management Corp.
05/2007 - 08/2014	Alternative Investment Analyst	The Bank of NY Mellon

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.

OTHER BUSINESS ACTIVITIES:

Willard "Will" Schoch is an uncompensated board member of the Presidential Estates Property Owners Association, advising on all board matters, including the investment of surplus funds. The association is not a client of Benchmark Financial Wealth Advisors LLC, and Will spends less than 5 hours per month and no time during the trading day as a board member.

Will also serves on the advisory board for the Holy Cross Catholic Preschool and Center in West Palm Beach, spending less than 5 hours per month and no time during the trading day as a board member.

ADDITIONAL COMPENSATION:

Willard "Will" Schoch does not receive any economic benefit from any person, company, or organization, other than Benchmark Financial Wealth Advisors LLC in exchange for providing clients advisory services through Benchmark Financial Wealth Advisors LLC.

SUPERVISION:

As the Chief Compliance Officer (CCO) of Benchmark Financial Wealth Advisors LLC, Roger Kalina supervises all activities of the firm. Roger Kalina's contact information is on the cover page of this disclosure document. Roger Kalina adheres to applicable regulatory requirements, together with all policies and procedures outlined in the firm's code of ethics and compliance manual. Although Roger Kalina is the CCO, his activities are subject to oversight by Andrea Spridik, who serves as the firm's Director of Operations. Clients may contact Andrea Spridik at andrea.spridik@bfillc.com with any questions regarding the supervision of the CCO.

*Please refer to Description of Professional Designations beginning on page 11.

Alexander "Alex" Ligeti, CFP®, CFA®

Born: 1995

EDUCATIONAL BACKGROUND:

Bachelor of Science Finance, University of Pittsburgh 2017

PROFESSIONAL DESIGNATIONS:

CFP® - CERTIFIED FINANCIAL PLANNER™ 2024

CFA® - Chartered Financial Analyst 2022

BUSINESS BACKGROUND:

10/2022 - Present	Wealth Advisor	Benchmark Financial Wealth Advisors LLC
10/2022 - Present	Insurance Agent	Benchmark Financial Insurance LLC
09/2022 - 10/2022	Associate	Benchmark Financial Wealth Advisors LLC
	Development Program Analyst/	
06/2018 - 08/2022	Business Analytics Consultant	PNC Bank
01/2018 - 06/2018	Unemployed	
08/2017 - 12/2017	College Student	University of Pittsburgh
06/2017 - 08/2017	Intern	Morgan Stanley
06/2016 - 05/2017	College Student	University of Pittsburgh

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.

OTHER BUSINESS ACTIVITIES:

Alexander "Alex" Ligeti is a High School soccer coach outside of trading hours.

Alexander "Alex" Ligeti is also a licensed insurance agent in states FL, MA, MO, and PA, for life, annuity, and health products through Benchmark Financial Insurance LLC. He is appointed with several insurance companies, including Lincoln National Life, Principal National Life, Standard Insurance, and Equitable Financial Life, and may sell life, health, and annuity products. In this capacity, he may receive commissions in addition to the advisory fees clients pay for investment advisory services. This creates a potential conflict of interest, as he has an incentive to recommend insurance products that generate commissions.

Alexander "Alex" Ligeti devotes approximately 25 hours per month to this activity, with about 1 hour typically occurring during normal trading hours. Clients are under no obligation to purchase insurance products through him or Benchmark Financial Insurance LLC.

ADDITIONAL COMPENSATION:

Alexander "Alex" Ligeti does not receive any economic benefit from any person, company, or organization, other than Benchmark Financial Wealth Advisors LLC in exchange for providing clients advisory services through Benchmark Financial Wealth Advisors LLC.

SUPERVISION:

As the Chief Compliance Officer (CCO) of Benchmark Financial Wealth Advisors LLC, Roger Kalina supervises all activities of the firm. Roger Kalina's contact information is on the cover page of this disclosure document. Roger Kalina adheres to applicable regulatory requirements, together with all policies and procedures outlined in the firm's code of ethics and compliance manual. Although Roger Kalina is the CCO, his activities are subject to oversight by Andrea Spridik, who serves as the firm's Director of Operations. Clients may contact Andrea Spridik at andrea.spridik@bfillc.com with any questions regarding the supervision of the CCO.

*Please refer to Description of Professional Designations beginning on page 11.

Alex Manolakos, CRPS®, CPFA®, MBA
Born: 1999

EDUCATIONAL BACKGROUND:

Master of Business Administration Finance, Florida State University	2023
Bachelor of Arts Finance, Florida State University	2023
Series 65 - Uniform Investment Adviser Law Examination	2023

PROFESSIONAL DESIGNATIONS:

CRPS® - Chartered Retirement Plans Specialist SM	2024
CPFA® - Certified Plan Fiduciary Adviser	2025

BUSINESS BACKGROUND:

09/2023 - Present	Associate Wealth Advisor	Benchmark Financial Wealth Advisors LLC
09/2025 - Present	Insurance Agent	Benchmark Financial Insurance LLC
01/2022- 09/2023	Intern	Benchmark Financial Wealth Advisors LLC
06/2021 -12/2023	Graduate Student	Florida State University
06/2018 -06/2021	Undergraduate Student	Florida State University

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.

OTHER BUSINESS ACTIVITIES:

Alex Manolakos also holds a state insurance license in Florida for life, annuity, and health products through Benchmark Financial Insurance LLC. In this capacity, he may receive commissions in addition to the advisory fees clients pay for investment advisory services. This creates a potential conflict of interest, as he has an incentive to recommend insurance products that generate commissions. Alex Manolakos devotes approximately 25 hours per month to this activity, with about 1 hour typically occurring during normal trading hours. Clients are under no obligation to purchase insurance products through him or Benchmark Financial Insurance LLC.

ADDITIONAL COMPENSATION:

Alex Manolakos does not receive any economic benefit from any person, company, or organization, other than Benchmark Financial Wealth Advisors LLC in exchange for providing clients advisory services through Benchmark Financial Wealth Advisors LLC.

SUPERVISION:

As the Chief Compliance Officer (CCO) of Benchmark Financial Wealth Advisors LLC, Roger Kalina supervises all activities of the firm. Roger Kalina's contact information is on the cover page of this disclosure document. Roger Kalina adheres to applicable regulatory requirements, together with all policies and procedures outlined in the firm's code of ethics and compliance manual. Although Roger Kalina is the CCO, his activities are subject to oversight by Andrea Spridik, who serves as the firm's Director of Operations. Clients may contact Andrea Spridik at andrea.spridik@bfillc.com with any questions regarding the supervision of the CCO.

*Please refer to Description of Professional Designations beginning on page 11.

Thomas Jedrej, CBDA, FEA, LL.M.

Born: 1974

EDUCATIONAL BACKGROUND:

Master of Laws-Business Law, York University - Osgoode Hall Law School	2020
Series 65 - Uniform Investment Adviser Law Examination	2024

PROFESSIONAL DESIGNATIONS:

Family Enterprise Advisor	2014
ICD. Designation for Corporate Directors in Canada	2017
Certified Blockchain and Digital Assets	2024

BUSINESS BACKGROUND:

05/2024 - Present	Chief Strategy Officer	Benchmark Financial Wealth Advisors, LLC
09/2025 - Present	Insurance Agent	Benchmark Financial Insurance LLC
10/2023 - 05/2024	Management Consultant	Thomas Jedrej Management Consultant
06/2023 -10/2023	Unemployed	
03/2011 - 06/2023	Private Client Wealth Advisor	TD Bank

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.

OTHER BUSINESS ACTIVITIES:

Thomas Jedrej also holds a state insurance license in Florida for life, annuity, and health products through Benchmark Financial Insurance LLC. In this capacity, he may receive commissions in addition to the advisory fees clients pay for investment advisory services. This creates a potential conflict of interest, as he has an incentive to recommend insurance products that generate commissions. Thomas Jedrej devotes approximately 25 hours per month to this activity, with about 1 hour typically occurring during normal trading hours. Clients are under no obligation to purchase insurance products through him or Benchmark Financial Insurance LLC.

ADDITIONAL COMPENSATION:

Thomas Jedrej does not receive any economic benefit from any person, company, or organization other than Benchmark Financial Wealth Advisors LLC in exchange for providing clients advisory services through Benchmark Financial Wealth Advisors LLC.

SUPERVISION:

As the Chief Compliance Officer (CCO) of Benchmark Financial Wealth Advisors LLC, Roger Kalina supervises all activities of the firm. Roger Kalina's contact information is on the cover page of this disclosure document. Roger Kalina adheres to applicable regulatory requirements, together with all policies and procedures outlined in the firm's code of ethics and compliance manual. Although Roger Kalina is the CCO, his activities are subject to oversight by Andrea Spridik, who serves as the firm's Director of Operations. Clients may contact Andrea Spridik at andrea.spridik@bfillc.com with any questions regarding the supervision of the CCO.

*Please refer to Description of Professional Designations beginning on page 11.

Lawson Wlodkowski

Born: 2000

EDUCATIONAL BACKGROUND:

Master of Business Administration Finance, University of Florida	2025
Bachelor of Science Business Administration Finance, University of Arizona	2023
Series 65 - Uniform Investment Adviser Law Examination	2023

PROFESSIONAL DESIGNATIONS:

Lawson Wlodkowski does not currently hold any designations.

BUSINESS BACKGROUND:

09/2025 - Present	Portfolio Analyst	Benchmark Financial Wealth Advisors LLC
09/2015 - 06/2025	Traveling	
06/2024 - 05/2025	Student	University of Florida
08/2023 - 06/2024	Wealth Management Associate	Morgan Stanley
08/2022 - 06/2023	Financial Modeling Analyst	RMH Investment Management
08/2023 - 05/2023	Equity Research Analyst	University of Arizona
08/2019 - 05/2023	Student	University of Arizona

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.

OTHER BUSINESS ACTIVITIES:

Lawson Wlodkowski does not have any other business activities to report.

ADDITIONAL COMPENSATION:

Lawson Wlodkowski does not receive any economic benefit from any person, company, or organization other than Benchmark Financial Wealth Advisors LLC in exchange for providing clients advisory services through Benchmark Financial Wealth Advisors LLC.

SUPERVISION:

As the Chief Compliance Officer (CCO) of Benchmark Financial Wealth Advisors LLC, Roger Kalina supervises all activities of the firm. Roger Kalina's contact information is on the cover page of this disclosure document. Roger Kalina adheres to applicable regulatory requirements, together with all policies and procedures outlined in the firm's code of ethics and compliance manual. Although Roger Kalina is the CCO, his activities are subject to oversight by Andrea Spridik, who serves as the firm's Director of Operations. Clients may contact Andrea Spridik at andrea.spridik@bfillc.com with any questions regarding the supervision of the CCO.

*Please refer to Description of Professional Designations beginning on page 11.

Joseph F. Scutellaro, CPA

Born: 1960

EDUCATIONAL BACKGROUND:

Bachelor of Science Accounting, Fordham University 1982

PROFESSIONAL DESIGNATIONS:

CPA - Certified Public Accountant 1985

BUSINESS BACKGROUND:

02/2026 - Present	Consultant - Independent Contractor	Benchmark Financial Wealth Advisors LLC
02/2026 - Present	CPA Accountant	Joseph F. Scutellaro CPA
03/2025 - 01/2026	Partner and Managing Director	CohnReznick Advisory LLC
01/2015 - 01/2026	Managing Director, Investment Adviser Representative, and Chief Compliance Officer	CohnReznick Wealth Management LLC
07/2014 - 03/2025	Certified Public Accountant	CohnReznick LLP
04/1997 - 12/2014	Managing Member	Targeted Capital, LLC

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.

OTHER BUSINESS ACTIVITIES:

Joseph F. Scutellaro is a Certified Public Accountant and is engaged in tax return preparation through Joseph F. Scutellaro CPA, a sole proprietorship located in Brick, New Jersey. In this capacity, he prepares and reviews tax returns as a CPA. He devotes approximately 20 hours per month to this activity, with approximately 30 hours occurring during normal trading hours.

Joseph F. Scutellaro is also CFO and minority owner of Open Lockers LLC, a non-investment-related business involved in equipment and software sales. In this capacity, he prepares monthly financial reports and assists the Chief Executive Officer with financial issues. He devotes approximately 20 hours per month to this activity, with approximately 20 hours occurring during normal trading hours.

ADDITIONAL COMPENSATION:

Joseph F. Scutellaro receives compensation from Benchmark Financial Wealth Advisors LLC for providing investment advisory services to clients of BFWA LLC.

Joseph F. Scutellaro receives compensation from Joseph F. Scutellaro CPA for tax return preparation and related CPA services. This creates a conflict of interest because he has a financial incentive to continue providing CPA services outside of BFWA LLC. BFWA LLC does not provide accounting or tax preparation services through Joseph F. Scutellaro CPA, and clients are not required to use Joseph F. Scutellaro CPA or any CPA or tax professional recommended by BFWA LLC. Clients may obtain accounting, tax, or related services from any provider of their choice.

Joseph F. Scutellaro may also receive compensation, distributions, profits, or other economic benefits from Open Lockers LLC as a result of his role as CFO and minority owner. Open Lockers LLC is not investment-related and does not provide investment advisory services through BFWA LLC.

SUPERVISION:

As the Chief Compliance Officer (CCO) of Benchmark Financial Wealth Advisors LLC, Roger Kalina supervises all activities of the firm. Roger Kalina's contact information is on the cover page of this disclosure document. Roger Kalina adheres to applicable regulatory requirements, together with all policies and procedures outlined in the firm's code of ethics and compliance manual. Although Roger Kalina is the CCO, his activities are subject to oversight by Andrea Spridik, who serves as the firm's Director of Operations. Clients may contact Andrea Spridik at andrea.spridik@bfillc.com with any questions regarding the supervision of the CCO.

*Please refer to Description of Professional Designations beginning on page 11.

Description of Professional Designations

AIF® - THE ACCREDITED INVESTMENT FIDUCIARY®

The AIF designation signifies specialized knowledge of fiduciary responsibility and the ability to implement policies and procedures that meet a defined standard of care. The designation is the culmination of a rigorous training program, which includes a comprehensive, closed-book final examination under the supervision of a proctor, and agreement to abide by the Center's Code of Ethics and Conduct Standards. On an ongoing basis, completion of continuing education and adherence to the Code of Ethics and Conduct Standards are required to maintain the AIF designation.

CEPA® - CERTIFIED EXIT PLANNING ADVISOR

The Certified Exit Planning Advisor (CEPA®) designation is a professional credential awarded by the Exit Planning Institute to financial advisors, CPAs, attorneys, consultants, and other professionals who advise business owners on exit and succession planning. The CEPA® designation signifies specialized knowledge in helping business owners prepare for and transition out of their businesses while seeking to maximize enterprise value and align business, personal, and financial goals.

The CEPA® program is a comprehensive education program that focuses on valuation concepts, exit strategy development, tax and estate considerations, and the Value Acceleration Methodology, a framework used to enhance business value and readiness for transition. Candidates for the designation must have relevant professional experience, complete a comprehensive multi-day education program, and pass a comprehensive examination assessing their understanding of exit planning principles and strategies.

To maintain the CEPA® designation, designees must complete continuing education requirements and adhere to the professional and ethical standards established by the Exit Planning Institute. These ongoing requirements are intended to ensure that CEPA® professionals remain current with developments in exit planning, business succession strategies, and related financial planning disciplines.

CFP® - THE 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 several 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 71,000 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 - Earn a bachelor's degree or higher from an accredited college or university and complete CFP Board-approved coursework at a college or university through a CFP Board Registered Program. The coursework covers the financial planning subject areas CFP Board has determined are necessary for the competent and professional delivery of financial planning services, as well as a comprehensive financial plan development capstone course. A candidate may satisfy some of the coursework requirements through other qualifying credentials.
- Examination - Pass the comprehensive CFP® Certification Examination. The examination is designed to assess an individual's ability to integrate and apply a broad base of financial planning knowledge in the context of real-life financial planning situations.

- Experience - Complete 6,000 hours of professional experience related to the personal financial planning process, or 4,000 hours of apprenticeship experience that meets additional requirements.
- Ethics - Satisfy the Fitness Standards for Candidates for CFP® Certification and Former CFP® Professionals Seeking Reinstatement and agree to be bound by CFP Board's Code of Ethics and Standards of Conduct ("Code and Standards"), which sets forth the ethical and practice standards for CFP® professionals. Individuals who become certified must complete the following ongoing education and ethics requirements to remain certified and maintain the right to continue to use the CFP® Board Certification Marks.
- Ethics - Commit to complying with CFP Board's Code and Standards. This includes a commitment to CFP Board, as part of the certification, to act as a fiduciary, and therefore, act in the best interests of the client, at all times when providing financial advice and financial planning. CFP Board may sanction a CFP® professional who does not abide by this commitment, but CFP Board does not guarantee a CFP® professional's services. A client who seeks a similar commitment should obtain a written engagement that includes a fiduciary obligation to the client.
- Continuing Education - Complete 30 hours of continuing education hours every two years to maintain competence, demonstrate specified levels of knowledge, skills, and abilities, and keep up with developments in financial planning. Two of the hours must address the Code and Standards.

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.

CFA - CHARTERED FINANCIAL ANALYST

The CFA accreditation is a professional designation administered through the CFA institute to investment professionals. This designation is geared toward asset valuation and portfolio management, but the range of topics covered in the self-study curriculum also includes ethical and professional standards, financial theory, probability and statistics, microeconomics and macroeconomics, accounting and financial statement analysis, corporate finance, debt valuation, derivative analysis, and alternative investments. The CFA candidate must pass three exams, most commonly by taking one per year for three years. In addition to setting the CFA curriculum and administering the CFA exam, the CFA institute also publishes voluntary performance reporting standards for the investment industry. The CFA institute standards have practical importance because many institutional investors, such as corporate pension funds, require their asset managers to report performance in compliance with the standards. Until 2004, the CFA institute was known as the association for investment management and research, or AIMR.

ChFC® - CHARTERED FINANCIAL CONSULTANT®

This program prepares one to meet the advanced financial planning needs of individuals, professionals, and small business owners.

To receive the ChFC® designation, one must successfully complete all courses in his/her selected program, meet the three years of full-time business experience requirement and ethics standards, and agree to comply with The American College Code of Ethics and Procedures.

ChFC® is a nine-course (7 required plus 2 elective courses), college-level program. Each course involves an average of 50 hours of study.

Continuing education requirements: All ChFC® certifications which matriculated after June 30, 1989, are subject to the PACE Recertification Program. If one is a ChFC® who falls into any of the following specified categories, he/she is required to earn 30 hours of CE credit every two years:

- Licensed insurance agent/broker/consultant
- Licensed security representative/registered investment adviser
- Financial consultant, attorney, accountant, employee benefits specialist, and any other individual who provides;
- Insurance, employee benefits, financial planning, or estate planning advice and counsel to the public.

CLU® - CHARTERED LIFE UNDERWRITER

A professional designation for individuals who wish to specialize in life insurance and estate planning. Individuals must complete five core courses and three elective courses, in addition to successfully passing eight 100-question, two-hour examinations to receive the designation. The required course titles include Fundamentals of Insurance Planning, Individual Life Insurance, Life Insurance Law, Fundamentals of Estate Planning and Planning for Business Owners and Professionals. Other course topics include financial planning, health insurance, income, taxation, group benefits, investments, and retirement planning.

CPFA® - CERTIFIED PLAN FIDUCIARY ADVISER

The CPFA® credential is issued by the National Association of Plan Advisors (NAPA), an affiliate of the American Retirement Association. NAPA is a professional organization dedicated to supporting retirement plan professionals through advocacy, education, and networking. Its membership includes financial professionals who work with employer-sponsored retirement plans such as 401(k)s.

The CPFA® designation is awarded to financial professionals who have demonstrated the expertise required to act as a plan fiduciary or to assist plan fiduciaries in managing their responsibilities. Earning the credential requires completion of a rigorous training program and a proctored exam covering fiduciary roles, plan investment oversight, regulatory compliance, and retirement plan design and management. Designees must complete ongoing continuing education to maintain the credential.

CBDA - CERTIFIED BLOCKCHAIN AND DIGITAL ASSETS

Minimum Qualifications:

Completion of the CBDA certification program, which focuses on blockchain technology, cryptocurrency basics, and digital asset regulations.

Passing a comprehensive exam on blockchain and digital asset use cases, risks, and compliance frameworks.

Demonstrated knowledge of financial systems and prior relevant work experience or education.

CPA - CERTIFIED PUBLIC ACCOUNTANT

The CPA credential is a professional license for accountants issued by state boards of accountancy. Requirements generally include education, examination, experience, and continuing professional education requirements, subject to the rules of the applicable state board of accountancy. A CPA license does not constitute a securities license and does not authorize an individual to provide investment advice unless the individual is separately registered or exempt from registration, as applicable.

CRPS® - CHARTERED RETIREMENT PLANS SPECIALISTSM

The CRPSTM designation is awarded by the College for Financial Planning®—a Kaplan Company, to individuals who complete a specialized educational program focused on designing, implementing, and managing employer-sponsored retirement plans. The program includes coursework on plan types, fiduciary responsibilities, regulatory requirements, and techniques for tailoring retirement plans to meet business and employee needs.

To earn the designation, candidates must successfully complete the required coursework and pass a comprehensive examination that tests their knowledge and application of retirement plan design and administration. To maintain the credential, designees are required to complete 16 hours of continuing education every two years and adhere to the standards of professional conduct set by the College for Financial Planning®.

FEA - FAMILY ENTERPRISE ADVISOR (CANADA ONLY)

A Family Enterprise Advisor (FEA) in Canada is a professional who specializes in advising family businesses. The designation is recognized as a global benchmark in family business advising. The professional with a FEA possesses a deep understanding of the unique challenges and dynamics that family enterprises face. The FEA designation is granted by Family Enterprise Canada to qualified professionals who complete a rigorous executive education program and certification process. This program equips advisors with the skills to navigate complex issues such as wealth transfer, succession planning, and maintaining family harmony, ensuring the long-term success and continuity of family businesses.

To become a Family Enterprise Advisor (FEA) in Canada, one must hold a degree or professional designation or equivalent. They must then complete the Family Enterprise Advisor Program, which includes six highly engaging modules and a capstone team project. Following the completion of the program, candidates must apply and pass the FEA written and oral exams. The FEA Program is a prerequisite to earning the FEA designation. The program and exams are designed to ensure that FEAs have the necessary knowledge and skills to effectively advise family businesses.

Once certified, FEAs must maintain their membership and complete 7 Continuing Education (CE) credits per year to keep their designation. This ensures that they stay up to date with the latest developments and best practices in the field of family business advising. The FEA designation is a testament to an advisor's commitment to serving family businesses and their unique needs. It is a mark of quality that sets them apart in the field of family business advising.

This designation is not issued by a U.S. regulatory body and does not constitute a securities license or permit to provide investment advice in the United States.

ICD.D (INSTITUTE OF CORPORATE DIRECTORS DESIGNATION) - CANADA ONLY

The ICD.D designation is a Canadian credential awarded by the Institute of Corporate Directors. It is earned through the completion of the ICD-Rotman Directors Education Program (DEP), which involves modules on corporate governance, strategy, risk, and oversight. The designation requires at least five years of senior executive or board experience and the Successful completion of a qualifying exam assessing governance knowledge. This designation reflects governance expertise but is not a securities license and is not recognized by U.S. regulators as an investment advisory qualification.

LL.M (Master of Laws)

The LL.M. is an advanced postgraduate degree in law earned after completing a Juris Doctor (J.D.) or an equivalent law degree. The program typically requires one year of full-time study or two years of part-time study, including specialized coursework and academic research.

RICP® - RETIREMENT INCOME CERTIFIED PROFESSIONAL®

The RICP program consists of three courses: Retirement Income Process, Strategies and Solutions; Sources of Retirement Income; and Managing the Retirement Income Plan. It is designed for financial professionals who already have a broad-based financial planning credential such as Chartered Financial Consultant, Certified Financial Planner or Chartered Life Underwriter or whose businesses already emphasize retirement income planning. Applicants must have three-plus years of relevant work experience, complete the three online courses, and pass a 100-question exam.

RICPs must adhere to a code of ethics and meet continuing education and reporting requirements.

SERIES 65

The Series 65 exam is the NASAA Investment Advisers Law Examination, it is a North American Securities Administrators Association (NASAA) exam administered by FINRA.

The exam consists of 130 scored questions. Candidates have 180 minutes to complete the exam. For a candidate to pass the Series 65 exam, he/she must correctly answer at least 94 of the 130 scored questions. For additional information about this exam, including the content outline, please visit the exams page on the [NASAA website](https://www.nasaa.org/exams/). (<https://www.nasaa.org/exams/>)