



Benchmark Financial Wealth Advisors, LLC

Firm Brochure

Part 2B of SEC Form ADV SEC

CRD # 287966

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Part 2B: Brochure Supplements

The following brochure supplements 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. Please contact Roger Kalina 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.

WEALTH GUIDANCE

INVESTMENT MANAGEMENT

INSURANCE PLANNING

benchmarkfinancial.info

Constandinos "Costa" Yenidounia

Born: 1982

EDUCATIONAL BACKGROUND AND PROFESSIONAL DESIGNATIONS:

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|--|-----------|
| Florida Atlantic University – Bachelors -Chemistry | 2004-2005 |
| University of Florida – Associates Degree | 1999-2004 |

BUSINESS BACKGROUND:

| | |
|-------------------|--|
| 08/2019 – Present | Financial Advisor- Benchmark Financial Wealth Advisors LLC |
| 06/2017 – 08/2019 | Financial Advisor- BNY Mellon |
| 12/2015-06/2017 | Founder -XY Wealth Advisors LLC |
| 08/2015-11/2015 | Investment Advisor - Dawson James Asset Management |
| 12/2013-11/2015 | Registered Representative – Dawson James Securities |

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

Fixed insurance sales, 08/2019 to present, 25 + hours per month and 1 hour during trading hours. From time to time, Costa Yendiounia will offer clients products from those activities. Clients should be aware that these services pay compensation and thus involve a conflict of interest. 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 in such individual's capacities.

ADDITIONAL COMPENSATION

Costa Yenidounia 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. Costa Yenidounia is compensated for fixed insurance and annuity sales. Clients may always seek other insurance and annuities options through any other party.

SUPERVISION

As a representative of Benchmark Financial Wealth Advisors LLC, Costa Yenidounia is supervised by Roger Kalina, the firm's Chief Compliance Officer. Roger Kalina is responsible for ensuring that Costa Yenidounia adheres to all required regulations regarding the activities of an Investment Adviser Representative, as well as all policies and procedures outlined in the firm's Code of Ethics and compliance manual. The phone number for Roger Kalina is (561) 953-1499.

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.

CFP® CERTIFIED FINANCIAL PLANNER™ professional certification marks are 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 consists of two 3-hour sessions separated by a scheduled 40-minute break. The examination 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.

ChFC®- CHARTERED FINANCIAL CONSULTANT®- 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® certificants who 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

CHARTERED LIFE UNDERWRITER (CLU)® 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 in order 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.

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.