BENCHMARK FINANCIAL

Your Financial Life.
Integrated. Organized. Simplified.

CLIENT RELATIONSHIP SUMMARY OCTOBER 12TH 2026

INTRODUCTION

Benchmark Financial Wealth Advisors, LLC ("BFWA" or "Firm"), is an investment adviser registered with the Securities and Exchange Commission. Brokerage and Investment Advisory services and fees differ; it is important that you understand the differences. There are free and simple tools available to research firms and financial professionals at Investor.gov/CRS which also provides educational materials about investment advisers, broker-dealers, and investing. (CRD#287966)

WHAT INVESTMENT SERVICES AND ADVICE CAN YOU PROVIDE ME?

We offer investment advisory services to retail investors, including individuals, families, small businesses, trusts, estates, as well as charitable organizations, corporate pensions, and profit-sharing plans. Our advisory services include wealth governance, financial planning, asset management, consulting, and employer-sponsored retirement plan services. We will meet with you to understand your current financial situation, existing resources, goals, and risk tolerance. Based on our interview questions and risk assessments, we will then recommend the service and investments that will help you meet your financial objective. We monitor the underlying assets or outside managers on an ongoing basis. Clients will receive a quarterly report from their custodian and market communication from us at least quarterly.

We manage accounts both on a discretionary basis and non-discretionary basis. The level of discretion we have is in the custodial agreement. The custodial agreement will remain in place until terminated or modified. If you have a non-discretionary account with us, you as the client makes the ultimate decision regarding the purchase or sale of investments. Additional information about our advisory services is in Item 4 of our Form ADV Part 2A (https://adviserinfo.sec.gov/firm/summary/287966)

CONSIDER ASKING US THESE QUESTIONS:

Given my financial situation, should I choose an investment advisory service? Why or why not? How will you choose investments to recommend to me? What is your relevant experience, including your licenses, education, and other qualifications? What do those qualifications mean?

WHAT FEES WILL I PAY?

Each client will enter into an agreement that describes our services and fees. We charge fees in several ways depending on the specific services, including a flat fee, an hourly rate, or fees for consulting a percentage of the client's total net worth, a percentage of client's total investable assets, and/or a percentage of the assets. Our fees start at 1% annually and decrease as the assets under management increase with minimums based on services provided . Consulting fees may be flat or hourly and are typically billed quarterly. Our fees vary and are negotiable. The fees are calculated based on the service. Fees based on your assets under management are generally calculated on the average daily balance of the account and charged based on the agreement either annually, semi-annually, or quarterly. Flat fees are deducted one-time or annually. Hourly fees have a minimum of $200 per hour and a maximum of $750 per hour. You will also pay fees in addition to our fees, such as certain charges imposed by custodians, brokers and other third parties such as custodial fees, trade commissions, deferred sales charges, 12b-1 fees, odd-lot differentials, transfer taxes, wire transfers alternative investment processing fees, electronic fund fees and other fees and taxes on brokerage accounts and securities transactions. **Our incentive is to increase the value of your account over time, which will increase our fees over time. You will pay fees and costs whether you make or lose money on your investments. Fees and costs will reduce any amount of money youmake on your investments over time. Please make sure you understand what fees and costs you are paying.** Additional information about our fees is in Item 5 of our Form ADV Part 2A (https://adviserinfo.sec.gov/firm/summary/287966)

CONSIDER ASKING US THESE QUESTIONS:

Help me understand how these fees and costs will affect my investments.

If I give you $10,000 to invest, how much will go to fees and costs, and how much will be invested for me?

WHAT ARE YOUR LEGAL OBLIGATIONS TO ME WHEN ACTING AS MY INVESTMENT ADVISER? HOW ELSE DOES YOUR FIRM MAKE MONEY AND WHAT CONFLICTS OF INTEREST DO YOU HAVE?

When we act as your investment adviser, we have to act in your best interest and not put our interest ahead of

yours. At the same time, the way we make money creates some conflicts with your interests. You should understand and ask us about these conflicts because they can affect the investment advice, we provide you. Here are some examples to helpyou understand what this means.

Examples of Ways we Make Money and Conflicts of Interest:

BFWA LLC or persons associated with our firm can buy or sell the same securities that we recommend to you, or in which you are already invested. A conflict of interest could exist in such cases if we have the ability to trade in our best interest at riskto you.

We have a conflict of interest when recommending that you roll over a retirement account such as a 401k or IRA that we do not manage to one we do manage because we will receive a fee for managing these assets.

We have a conflict of interest when recommending an SBLOC because pledged assets may remain under our management and continue to generate advisory fees.

Conflicts may arise when financial professionals recommend insurance to clients where the financial professionals have an insurance license and receive fees for making insurance recommendations.

When we recommend you custody your assets with Charles Schwab or Fidelity, we receive a direct benefit or certain services not generally available to retail investors. These services do not always directly benefit your account.
Additional information about our conflicts of interest can be found in our Form ADV Part 2 A Item 11 (https://adviserinfo.sec.gov/firm/summary/287966)

CONSIDER ASKING US THESE QUESTIONS:
How might your conflicts of interest affect me, and how will you address them?

HOW DO YOUR FINANCIAL PROFESSIONALS MAKE MONEY?
Our financial professionals are employees of the firm, and some have an ownership interest. Everyone receives a fixed salary. Some of our financial professionals also receive bonuses at the discretion of the ownership of the firm based upon the success of the firm and specifically upon the contributions of the employee; bonuses are related to meeting certain criteria including client meetings, client referrals, and client retention. Some of our financial professionals receive commissions for recommending insurance products. Please see Form ADV Part 2 A Item 10 (https://adviserinfo.sec.gov/firm/summary/287966) for additional information.

DO YOU OR YOUR FINANCIAL PROFESSIONALS HAVE LEGAL OR DISCIPLINARY HISTORY?
No, Please visit Investor.gov/CRS for a free and simple search tool to research our firm and our financial professionals.

CONSIDER ASKING US THESE QUESTIONS:
As a financial professional, do you have any disciplinary history? For what type of conduct?

ADDITIONAL INFORMATION
To receive additional information about us and to request a free copy of this Form CRS as well as to request any up to date information, please contact us at 561-416-2992. Visit our website at https://benchmarkfinancial.info/. See our Form ADV Part 2 and find out more about us at investor.gov

CONSIDER ASKING US THESE QUESTIONS:
Who is my primary contact person? Is he or she a representative of an investment adviser or a broker-dealer? Who can I talk to if I have concerns about how this person is treating me?

The following changes were made to the Form CRS.

1. WHAT FEES WILL I PAY?

August 26, 2025:
Additional information about our fees is in Item 4 of our Form ADV Part 2A

October 12, 2026:
Additional information about our fees is in Item 5 of our Form ADV Part 2A

2. "WHAT ARE YOUR LEGAL OBLIGATIONS TO ME WHEN ACTING AS MY INVESTMENT ADVISER? HOW ELSE DOES YOUR FIRM MAKE MONEY AND WHAT CONFLICTS OF INTEREST DO YOU HAVE?"

Added:

October 12th 2026

We have a conflict of interest when recommending an SBLOC because pledged assets may remain under our management and continue to generate advisory fees.