



# BENCHMARK FINANCIAL

**Your Financial Life.**  
Integrated. Organized. Simplified.

Benchmark Financial Wealth Advisors, LLC

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

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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. 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](http://www.adviserinfo.sec.gov).

WEALTH GUIDANCE

INVESTMENT MANAGEMENT

INSURANCE PLANNING

Bfllc.com

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

Born: 1965

**EDUCATIONAL BACKGROUND:**

BS Business, SUNY College at Cortland – 1987

**PROFESSIONAL DESIGNATIONS:**

CFP® - CERTIFIED FINANCIAL PLANNER™

AIF® - Accredited Investment Fiduciary

ChFC® - Chartered Financial

Consultant® CLU® - Chartered Life

Underwriter (CLU)®

Series 65 – Uniform Investment Adviser Law Examination

**BUSINESS BACKGROUND:**

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

**Benchmark Financial Insurance Advisors LLC – 2351 NW Boca Raton Boulevard Boca Raton, FL 33431 -** Managing Member, Fixed insurance sales, 2/17 to present, 25 + hours per month and 1 hour during trading hours on this activity. 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, its affiliated entities, or in such individual’s capacity.

**Benchmark Financial Group LLC – 2351 NW Boca Raton Boulevard Boca Raton, 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, 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.

**Business Risk Advisors, LLC- 4400 N Federal Highway Ste 210-4 Boca Raton, FL 33431, Member, Provides Business Insurance -** Minority Shareholder - 01/2021 to present, 5 hours per month approximately no time during trading hours on this activity.

### OTHER BUSINESS ACTIVITIES (Continued):

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 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.

Business Risk Advisors, LLC and Benchmark Financial Insurance Advisors, LLC shall receive referrals from Benchmark Financial Wealth Advisors, LLC. As one of the owners of these insurance entities Roger Kalina will receive this additional compensation. Clients are able to seek their own insurance services and are not required to use any firm that we could refer the client to. The client shall enter into an agreement with the other firm separate from their agreement with us.

### SUPERVISION:

As the Chief Compliance Officer 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.

\*Please refer to Description of Professional Designations beginning on page 8.

## Philip Nathanael Piedt CFP®, RICP®

Born: 1989

### EDUCATIONAL BACKGROUND:

BS Accounting, Palm Beach Atlantic University – 2010

### PROFESSIONAL DESIGNATIONS:

CFP® - CERTIFIED FINANCIAL PLANNER™

RICP® - Retirement Income Certified Professional®

Series 66 – Uniform Combined State Law Examination

### BUSINESS BACKGROUND:

07/2017 - Present	Member	Benchmark Financial Wealth Advisors LLC
02/2017 - Present	Member	Benchmark Financial Insurance Advisors LLC
01/2010 – 06/2017	Member	Benchmark Financial Group LLC
05/2017 - 01/2021	Advisor	Benchmark Financial Benefits & Risk Services LLC
09/2012 - 07/2017	Investment Adviser	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:

**Benchmark Financial Insurance Advisors LLC** – 2351 NW Boca Raton Boulevard Boca Raton, FL 33431- Member, Fixed insurance sales, 2/17 to present, 25 + hours per month and 1 hour during trading hours on this activity. 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, its affiliated entities, or in such individual's capacity.

**Benchmark Financial Group, LLC**– 2351 NW Boca Raton Boulevard Boca Raton, FL 33431 - Member A Non-Investment related holding company. Philip spends 2 hours a month and approximately 1 hour during trading hours on this activity.

**MP Holdings Group LLC** – Non-Investment related entity. – Managing Member. Philip spends 1 hour a month and less than 1 hour during trading hours on this activity.

### ADDITIONAL COMPENSATION:

Philip Nathanael Piedt 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. As stated above, Philip Nathanael Piedt is compensated for fixed insurance and annuity sales. Clients can always seek other insurance and annuities options through any other party.

### SUPERVISION:

As a representative of Benchmark Financial Wealth Advisors LLC, Philip Nathanael Piedt is supervised by Roger Kalina, the firm's Chief Compliance Officer. Roger Kalina is responsible for ensuring that Philip Nathanael Piedt 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. Roger Kalina's contact information is on the cover page of this disclosure document.

\*Please refer to Description of Professional Designations beginning on page 8.

## Willard “Will” Schoch, AIF®

Born: 1983

### EDUCATIONAL BACKGROUND:

MBA Finance, Northeastern University - 2013

BS Business Administration Marketing, Northeastern University - 2007

### PROFESSIONAL DESIGNATIONS:

AIF® - Accredited Investment Fiduciary

Series 65 - Uniform Investment Adviser Law Examination

### BUSINESS BACKGROUND:

09/2021 - Present	Portfolio Advisor	Benchmark Financial Wealth Advisors LLC
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.

### 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 a representative of Benchmark Financial Wealth Advisors LLC, Willard “Will” Schoch is supervised by Roger Kalina, the firm's Chief Compliance Officer. Roger Kalina is responsible for ensuring that he 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. Roger Kalina’s contact information is on the cover page of this disclosure document.

\*Please refer to Description of Professional Designations beginning on page 8.

**Alexander “Alex” Ligeti, CFA®**

Born: 1995

**EDUCATIONAL BACKGROUND:**

Bachelor of Science Finance University of Pittsburg - 2017

**PROFESSIONAL DESIGNATIONS:**

CFA®- Chartered Financial Analyst

**BUSINESS BACKGROUND:**

10/2022 – Present	Wealth Advisor	Benchmark Financial Wealth Advisors LLC
09/2022 – 10/2022	Associate Development Program Analyst/	Benchmark Financial Wealth Advisors LLC
06/2018 – 11/2020	Business Analytics Consultant	PNC Bank
01/2018 – 06/2018	Unemployed	
07/2013 – 12/2017	College Student	Santa Clara University/University of Pittsburg

**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 Soccer coach providing services outside of trading hours.

**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 a representative of Benchmark Financial Wealth Advisors LLC, Alexander “Alex” Ligeti is supervised by Roger Kalina, the firm's Chief Compliance Officer. Roger Kalina is responsible for ensuring that he 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. Roger Kalina’s contact information is on the cover page of this disclosure document.

\*Please refer to Description of Professional Designations beginning on page 8.

## Alex Manolakos

Born: 1999

### EDUCATIONAL BACKGROUND:

Bachelor of Arts Finance Florida State University – 2021

### PROFESSIONAL DESIGNATIONS:

Series 65 – Uniform Investment Adviser Law Examination 08/2023

### BUSINESS BACKGROUND:

09/2023 - Present	Associate Wealth Advisor	Benchmark Financial Wealth Advisors, LLC
01/2022- 09/2023	Intern	Benchmark Financial Wealth Advisors, LLC
06/2021 -Present	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 is a Basketball coach providing services outside of trading hours.

### 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 a representative of Benchmark Financial Wealth Advisors LLC, Alex Manolakos is supervised by Roger Kalina, the firm's Chief Compliance Officer. Roger Kalina is responsible for ensuring that he 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. Roger Kalina’s contact information is on the cover page of this disclosure document.

\*Please refer to Description of Professional Designations beginning on page 8.



## 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® - 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 planning 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® 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.

### **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 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.

## **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](#).

## **SERIES 66**

The Series 66 exam is the NASAA Uniform Combined State Law Examination, it is a North American Securities Administrators Association (NASAA) exam administered by FINRA.

The exam consists of 100 scored questions. Candidates have 150 minutes to complete the exam. For a candidate to pass the Series 66 Exam, he/she must correctly answer at least 73 of the 100 scored questions.

There is no prerequisite for the Series 66 examination. However, the Series 7 examination is a co-requisite to the Series 66 Examination.

For additional information about this exam, including the content outline, please visit the exams page on the [NASAA website](#).