

Brochure Supplement

Form ADV Part 2B

Item 1 - Cover Page

Philip C. Benedict, CFP®

CRD# 720561

of

Benedict Financial Advisors, Inc.

6000 Lake Forrest Drive
Suite #550
Atlanta, Georgia 30328

(770) 671-8228

www.benedictfinancial.com

July 27, 2021

This Brochure Supplement provides information about Philip (“Phil”) Benedict, and supplements the Benedict Financial Advisors, Inc. (“BFA”) Brochure. You should have received a copy of that Brochure. Please contact us at (770) 671-8228 if you did not receive BFA’s Brochure, or if you have any questions about the contents of this Supplement.

Additional information about Phil is available on the SEC’s website at www.AdviserInfo.sec.gov.

Item 2 - Educational Background and Business Experience

Philip C. Benedict (year of birth 1946) is the Founder and Chairman Emeritus of BFA. Prior to founding the firm in 1980, Phil worked for a national income tax preparation firm.

Phil was born in Britton, Michigan and grew up on a small family farm. He graduated from Britton-Macon High School in 1964 and enrolled at Duke University in Durham, North Carolina. In 1966, Phil transferred to Bowling Green University in Bowling Green, Ohio and earned a Bachelor of Science degree with a specialty in Investments and Finance in 1968. While he was an undergraduate, Phil taught three finance courses at the university: Stock Market Strategy, Investments and Financial Statement Analysis. He also helped a professor develop the technical portion of the account executives training course for a major stock brokerage firm. Phil also assisted in writing two college textbooks on the stock market. The following year, he completed the Associate Degree in Real Estate from the University of Toledo.

Phil currently holds the following FINRA licenses: Series 6, 7, 22, 24, 63 & 65. In 1980, he completed Georgia insurance exams for Life, Sickness & Accident and Variable annuities. Phil became a CERTIFIED FINANCIAL PLANNER™ professional* in 1982. Since 1984, he has been a Registered Representative with LPL Financial, a broker/dealer firm.

Phil has been a resident of Sandy Springs, Georgia since the mid-1970s. He is a frequent speaker in the investment industry and the original author of *The Benedict Report* newsletter. Phil has several outside business interests including the North Georgia Chapter of the Georgia Association of Accountants and Tax Professionals and Benedict Financial Group, Inc. (President).

* The CFP® certification is granted by Certified Financial Planner Board of Standards, Inc. (CFP Board). To attain the certification, the candidate must complete the required educational, examination, experience and ethics requirements set forth by CFP Board. Certain designations, such as the CPA, CFA and others may satisfy the education component, and allow a candidate to sit for the CFP® Certification Examination. A comprehensive examination tests the candidate's ability to apply financial planning knowledge to client situations. Qualifying work experience is also required for certification. Qualifying experience includes work in the area of the delivery of the personal financial planning process to clients, the direct support or supervision of others in the personal financial planning process, or teaching all, or any portion, of the personal financial planning process. CFP® professionals must complete 30 hours of continuing education accepted by CFP Board every two years.

Item 3 - Disciplinary Information

Advisers are required to disclose any material facts regarding certain legal or disciplinary events that would be material to your evaluation of an adviser; however, Phil has no such disciplinary information to report.

Item 4 - Other Business Activities

Phil is a licensed insurance agent for life, health and disability insurance. Benedict Financial Group, Inc. is an affiliated insurance agency registered in Georgia, Florida, Michigan and North Carolina. He uses the services of independent insurance brokerage firms. Insurance products provided are limited to term-life, an occasional fixed-universal life and long-term care coverage and fixed annuities. Variable annuities are regulated as securities. No advice or products are offered regarding other areas of insurance such as: variable life, property and casualty. If insurance products are recommended, the client is under no obligation to purchase such products through the representative; however, if the client elects to purchase an insurance product using the representative as his agent, that representative will then earn a commission.

Phil is also a Registered Representative of LPL Financial ("LPL"), a broker/dealer and registered investment adviser. As Registered Representative, he is entitled to receive commissions or other remuneration on the sale of insurance and other products. In order to protect client interests, BFA's policy is to disclose all forms of compensation before any such transaction is executed. Clients will not pay both a commission to Phil and also pay an advisory fee to BFA on assets held in the same account. These fees are exclusive of each other.

Item 5 - Additional Compensation

Other than stated above, Phil has no other income or compensation to disclose.

Item 6 - Supervision

Phil's activities are supervised by Mark Beaver, Chief Compliance Officer. This supervision includes a review of transactions, account suitability, and written correspondence including email, among other activities. Mr. Beaver can be reached at 770-671-8228.

Brochure Supplement

Form ADV Part 2B

Item 1 - Cover Page

Travis M. James, CFP®

CRD# 4297837

of

Benedict Financial Advisors, Inc.

6000 Lake Forrest Drive
Suite #550
Atlanta, Georgia 30328

(770) 671-8228

www.benedictfinancial.com

July 27, 2021

This Brochure Supplement provides information about Travis James, and supplements the Benedict Financial Advisors, Inc. ("BFA") Brochure. You should have received a copy of that Brochure. Please contact us at (770) 671-8228 if you did not receive BFA's Brochure, or if you have any questions about the contents of this Supplement.

Additional information about Travis is available on the SEC's website at www.AdviserInfo.sec.gov.

Item 2 - Educational Background and Business Experience

Travis M. James (year of birth 1975) is a Managing Partner of BFA. Travis joined BFA in March of 2000. Travis creates retirement income and estate plans to help protect clients against the multiple risks that face them in retirement and create a smooth transition to the next generation(s).

A native of Atlanta, Travis graduated from Central Gwinnett High School in 1993 and attended Berry College on a Presidential Merit Scholarship. While at Berry, he received a B.S. degree in Business from the Campbell School of Business in 1997 and was awarded the Earl Roberson scholarship for outstanding achievement in Economics. In 2000, Travis became affiliated with LPL Financial as an Investment Advisory Representative and a Registered Representative. His post graduate study for the CERTIFIED FINANCIAL PLANNER™ certification* was completed at Oglethorpe University in 2008. Travis currently holds the following FINRA licenses: Series 7, 24, 63 &65.

Travis currently resides in Sandy Springs, Georgia with his wife, Sharon, and their two children.

* The CFP® certification is granted by Certified Financial Planner Board of Standards, Inc. (CFP Board). To attain the certification, the candidate must complete the required educational, examination, experience and ethics requirements set forth by CFP Board. Certain designations, such as the CPA, CFA and others may satisfy the education component, and allow a candidate to sit for the CFP® Certification Examination. A comprehensive examination tests the candidate's ability to apply financial planning knowledge to client situations. Qualifying work experience is also required for certification. Qualifying experience includes work in the area of the delivery of the personal financial planning process to clients, the direct support or supervision of others in the personal financial planning process, or teaching all, or any portion, of the personal financial planning process. CFP® professionals must complete 30 hours of continuing education accepted by CFP Board every two years.

Item 3 - Disciplinary Information

Advisers are required to disclose any material facts regarding certain legal or disciplinary events that would be material to your evaluation of an adviser; however, Travis has no such disciplinary information to report.

Item 4 - Other Business Activities

Travis is a Registered Representative of LPL Financial ("LPL"), a broker/dealer and registered investment adviser. As Registered Representative, he is entitled to receive commissions or other remuneration on the sale of other products. In order to protect client interests, BFA's policy is to disclose all forms of compensation before any such transaction is executed. Clients will not pay both a commission to Travis and also pay an advisory fee to BFA on assets held in the same account. These fees are exclusive of each other

Item 5 - Additional Compensation

Other than stated above, Travis has no other income or compensation to disclose.

Item 6 - Supervision

Travis' activities are supervised by Mark Beaver, Chief Compliance Officer. This supervision includes a review of transactions, account suitability, and written correspondence including email, among other activities. Mr. Beaver can be reached at 770-671-8228.

Brochure Supplement

Form ADV Part 2B

Item 1 - Cover Page

Mark A. Beaver, CFP®

CRD# 4509070

of

Benedict Financial Advisors, Inc.

6000 Lake Forrest Drive
Suite #550
Atlanta, Georgia 30328

(770) 671-8228

www.benedictfinancial.com

July 27, 2021

This Brochure Supplement provides information about Mark Beaver, and supplements the Benedict Financial Advisors, Inc. ("BFA") Brochure. You should have received a copy of that Brochure. Please contact us at (770) 671-8228 if you did not receive BFA's Brochure, or if you have any questions about the contents of this Supplement.

Additional information about Mark is available on the SEC's website at www.AdviserInfo.sec.gov.

Item 2 - Educational Background and Business Experience

Mark A. Beaver (year of birth 1974) is a Managing Partner of BFA and serves as the firm's Chief Compliance Officer. Mark joined BFA in 2001.

Mark was born in Atlanta, Georgia and graduated from South Gwinnett High School in Snellville, Georgia in 1993. He attended Berry College in Rome, Georgia and graduated in 1997 with a BA Degree in Psychology from The Charter School of Education and Human Sciences.

In 2001, Mark became affiliated with LPL Financial as an Investment Advisory Representative and a Registered Representative. He completed the Financial Planner Program at Oglethorpe University and received his CERTIFIED FINANCIAL PLANNER™ certification* in 2009. Mark currently holds the following FINRA licenses: Series 6, 7, 24, 63 and 65.

Mark currently resides in Brookhaven, Georgia with his wife Christie.

* The CFP® certification is granted by Certified Financial Planner Board of Standards, Inc. (CFP Board). To attain the certification, the candidate must complete the required educational,

examination, experience and ethics requirements set forth by CFP Board. Certain designations, such as the CPA, CFA and others may satisfy the education component, and allow a candidate to sit for the CFP® Certification Examination. A comprehensive examination tests the candidate's ability to apply financial planning knowledge to client situations. Qualifying work experience is also required for certification. Qualifying experience includes work in the area of the delivery of the personal financial planning process to clients, the direct support or supervision of others in the personal financial planning process, or teaching all, or any portion, of the personal financial planning process. CFP® professionals must complete 30 hours of continuing education accepted by CFP Board every two years.

Item 3 - Disciplinary Information

Advisers are required to disclose any material facts regarding certain legal or disciplinary events that would be material to your evaluation of an adviser; however, Mark has no such disciplinary information to report.

Item 4 - Other Business Activities

Mark is a Registered Representative of LPL Financial ("LPL"), a broker/dealer and registered investment adviser. As Registered Representative, he is entitled to receive commissions or other remuneration on the sale of other products. In order to protect client interests, BFA's policy is to disclose all forms of compensation before any such transaction is executed. Clients will not pay both a commission to Mark and also pay an advisory fee to BFA on assets held in the same account. These fees are exclusive of each other

Item 5 - Additional Compensation

Other than stated above, Mark has no other income or compensation to disclose.

Item 6 - Supervision

As Chief Compliance Officer, Mark is responsible for supervising advisory activities conducted through BFA. I can be reached at 770-671-8228.

Brochure Supplement

Form ADV Part 2B

Item 1 - Cover Page

Ashley A. Thompson, CFP®

CRD# 5208583

of

Benedict Financial Advisors, Inc.

6000 Lake Forrest Drive
Suite #550
Atlanta, Georgia 30328

(770) 671-8228

www.benedictfinancial.com

July 27, 2021

This Brochure Supplement provides information about Ashley Thompson, and supplements the Benedict Financial Advisors, Inc. ("BFA") Brochure. You should have received a copy of that Brochure. Please contact us at (770) 671-8228 if you did not receive BFA's Brochure, or if you have any questions about the contents of this Supplement.

Additional information about Ashley is available on the SEC's website at www.AdviserInfo.sec.gov.

Item 2 - Educational Background and Business Experience

Ashley A. Thompson (year of birth 1984) is a Financial Advisor with BFA. After interning over the summer with BFA from June of 2005 through August of 2005, Ashley developed a strong interest in the industry and later joined BFA in July of 2006. Her primary responsibilities include investment account management and financial planning.

Ashley was born in Atlanta, Georgia. She grew up in the Atlanta area and currently lives in Marietta, Georgia. In 2002, Ashley graduated high school from Holy Innocents' Episcopal School. She graduated from Auburn University in 2006 with a B.S. in Finance from the Lowder School of Business. In July of 2006, Ashley completed the Georgia Life, Accident & Sickness Insurance Examination. She became affiliated with LPL Financial as a Registered Representative and Investment Advisory Representative in 2007. Ashley currently holds the following FINRA licenses: Series 7 and 66. She became a CERTIFIED FINANCIAL PLANNER™ professional* in 2012.

* The CFP® certification is granted by Certified Financial Planner Board of Standards, Inc. (CFP Board). To attain the certification, the candidate must complete the required educational, examination, experience and ethics requirements set forth by CFP Board. Certain designations, such as the CPA, CFA and others may satisfy the education component, and allow a candidate to sit for the CFP® Certification Examination. A comprehensive examination tests the candidate's ability to apply financial planning knowledge to client situations. Qualifying work experience is also required for certification. Qualifying experience includes work in the area of the delivery of the personal financial planning process to clients, the direct support or supervision of others in the personal financial planning process, or teaching all, or any portion, of the personal financial planning process. CFP® professionals must complete 30 hours of continuing education accepted by CFP Board every two years.

Item 3 - Disciplinary Information

Advisers are required to disclose any material facts regarding certain legal or disciplinary events that would be material to your evaluation of an adviser; however, Ashley has no such disciplinary information to report.

Item 4 - Other Business Activities

Ashley is a licensed insurance agent for life, health and disability insurance. Benedict Financial Group, Inc. is an affiliated insurance agency registered in Georgia, Florida, Michigan and North Carolina. She uses the services of independent insurance brokerage firms. Insurance products provided are limited to term-life, an occasional fixed-universal life and long-term care coverage and fixed annuities. Variable annuities are regulated as securities. No advice or products are offered regarding other areas of insurance such as: variable life, property and casualty. If insurance products are recommended, the client is under no obligation to purchase such products through the representative; however, if the client elects to purchase an insurance product using the representative as his agent, that representative will then earn a commission.

Ashley is also a Registered Representative of LPL Financial ("LPL"), a broker/dealer and registered investment adviser. As Registered Representative, she is entitled to receive commissions or other remuneration on the sale of insurance and other products. In order to protect client interests, BFA's policy is to disclose all forms of compensation before any such transaction is executed. Clients will not pay both a commission to Ashley and also pay an advisory fee to BFA on assets held in the same account. These fees are exclusive of each other

Item 5 - Additional Compensation

Other than stated above, Ashley has no other income or compensation to disclose.

Item 6 - Supervision

Ashley's activities are supervised by Mark Beaver, Chief Compliance Officer. This supervision includes a review of transactions, account suitability, and written correspondence including email, among other activities. Mr. Beaver can be reached at 770-671-8228.

Brochure Supplement

Form ADV Part 2B

Item 1 - Cover Page

James R. Senkbeil, CIMA®

CRD# 714049

of

Benedict Financial Advisors, Inc.

6000 Lake Forrest Drive
Suite #550
Atlanta, Georgia 30328

(770) 671-8228

www.benedictfinancial.com

July 27, 2021

This Brochure Supplement provides information about James (“Jim”) Senkbeil, and supplements the Benedict Financial Advisors, Inc. (“BFA”) Brochure. You should have received a copy of that Brochure. Please contact us at (770) 671-8228 if you did not receive BFA’s Brochure, or if you have any questions about the contents of this Supplement.

Additional information about Jim is available on the SEC’s website at www.AdviserInfo.sec.gov.

Item 2 - Educational Background and Business Experience

James R. Senkbeil (year of birth 1955) is a Certified Investment Management Analyst® and Financial Advisor with BFA. After a successful career at Moore Colson Wealth Management and founding his own firm, Charles Street Asset Management, Jim merged with BFA in 2021.

Jim earned a B.S. in Business Studies from the University of Nebraska in 1977 and is married with two grown children. Jim is a member of the Investments & Wealth Institute® and earned his Certified Investment Management Analyst®* (CIMA®) certification on 2/1/2005. Jim has been the featured columnist in several industry publications, such as Georgia Trend Magazine and the Georgia Society of Certified Public Accountants (GSCPA). In 2000, Jim became affiliated with LPL Financial as an Investment Advisory Representative and was a Branch Manager until 2021.

* The CIMA® certification signifies that an individual has met initial and ongoing experience, ethical, education, and examination requirements for investment management consulting, including advanced investment management theory and application. To earn CIMA® certification, candidates must: submit an application, pass a background check and have an acceptable regulatory history; complete an in-person or online executive education program through a Registered Education Provider; pass an online Certification Examination; Pass a second background check; and have three years of financial services experience at the time of certification.

CIMA® certificants must adhere to Investments & Wealth Institute's Code of Professional Responsibility, and Rules and Guidelines for Use of the Marks. CIMA® designees must report 40 hours of continuing education credits, including two ethics hours, every two years to maintain the certification.

Item 3 - Disciplinary Information

Advisers are required to disclose any material facts regarding certain legal or disciplinary events that would be material to your evaluation of an adviser; however, Jim has no such disciplinary information to report.

Item 4 - Other Business Activities

Jim is a licensed insurance agent for life, health and disability insurance. Benedict Financial Group, Inc. is an affiliated insurance agency registered in Georgia, Florida, Michigan and North Carolina. He uses the services of independent insurance brokerage firms. Insurance products provided are limited to term-life, an occasional fixed-universal life and long-term care coverage and fixed annuities. Variable annuities are regulated as securities. No advice or products are offered regarding other areas of insurance such as: variable life, property and casualty. If insurance products are recommended, the client is under no obligation to purchase such products through the representative; however, if the client elects to purchase an insurance product using the representative as his agent, that representative will then earn a commission.

Jim is also a Registered Representative of LPL Financial ("LPL"), a broker/dealer and registered investment adviser. As Registered Representative, he is entitled to receive commissions or other remuneration on the sale of insurance and other products. In order to protect client interests, BFA's policy is to disclose all forms of compensation before any such transaction is executed. Clients will not pay both a commission to Jim and also pay an advisory fee to BFA on assets held in the same account. These fees are exclusive of each other

Item 5 - Additional Compensation

Other than stated above, Jim has no other income or compensation to disclose.

Item 6 - Supervision

Jim's activities are supervised by Mark Beaver, Chief Compliance Officer. This supervision includes a review of transactions, account suitability, and written correspondence including email, among other activities. Mr. Beaver can be reached at 770-671-8228.

Brochure Supplement

Form ADV Part 2B

Item 1 - Cover Page

Robert J. Hamill, CFP®, ChFC®, APMA®

CRD# 6557170

of

Benedict Financial Advisors, Inc.

6000 Lake Forrest Drive
Suite #550
Atlanta, Georgia 30328

(770) 671-8228

www.benedictfinancial.com

July 27, 2021

This Brochure Supplement provides information about Robert Hamill, and supplements the Benedict Financial Advisors, Inc. ("BFA") Brochure. You should have received a copy of that Brochure. Please contact us at (770) 671-8228 if you did not receive BFA's Brochure, or if you have any questions about the contents of this Supplement.

Additional information about Robert is available on the SEC's website at www.AdviserInfo.sec.gov.

Item 2 - Educational Background and Business Experience

Robert J. Hamill (year of birth 1992) is a Financial Advisor with BFA. Robert joined BFA in July of 2021. Prior to joining BFA, Robert worked for two nationally recognized independent broker/dealers and continued to develop a strong interest in the industry.

Robert was born in Owensboro, Kentucky. He grew up in Indiana, and currently lives in Sandy Springs, Georgia. In 2011, Robert graduated from Oak Hill High School in Indiana. He graduated from Mount Vernon Nazarene University in 2015 with a B.S. in Finance from the Jetter School of Business located in Mount Vernon, Ohio. While he was an undergraduate, Robert was the CFO for the Enactus team which is an international non-profit organization that works with leaders in business to make a difference in their communities. During his involvement with Enactus, he led a personal finance program which went to various high schools throughout Ohio to teach juniors and seniors how to make wise decisions about their finances.

In July of 2015, Robert joined an independent broker/dealer in Hartville, Ohio. He completed the Ohio Life, Accident & Sickness Insurance Examination. He subsequently obtained the FINRA Series 7 and 66 licenses which he currently holds. He now holds his Georgia Life, Accident & Sickness Insurance

license. He re-located to Atlanta, Georgia in 2017 and joined a larger broker/dealer firm. He supported lead advisors and delivered high-value planning services to clients. He became a CERTIFIED FINANCIAL PLANNER™ professional* in 2018. He also obtained the Accredited Portfolio Management AdvisorSM designation** in 2018, which is a program that educates advisors on the finer points of portfolio creation, augmentation, and maintenance. In 2020, Robert earned the Chartered Financial Consultant® designation*** which contains curriculum designed to apply real-world financial planning strategies to families.

Robert became affiliated with LPL Financial as a Registered Representative and Investment Advisory Representative in July of 2021.

* The CFP® certification is granted by Certified Financial Planner Board of Standards, Inc. (CFP Board). To attain the certification, the candidate must complete the required educational, examination, experience and ethics requirements set forth by CFP Board. Certain designations, such as the CPA, CFA and others may satisfy the education component, and allow a candidate to sit for the CFP® Certification Examination. A comprehensive examination tests the candidate's ability to apply financial planning knowledge to client situations. Qualifying work experience is also required for certification. Qualifying experience includes work in the area of the delivery of the personal financial planning process to clients, the direct support or supervision of others in the personal financial planning process, or teaching all, or any portion, of the personal financial planning process. CFP® professionals must complete 30 hours of continuing education accepted by CFP Board every two years.

** The APMA® certification is granted by the College for Financial Planning®. To attain the certification, the candidate must complete the required educational and examination set forth by the College for Financial Planning®. A comprehensive examination tests the candidate's ability to apply portfolio creation and making asset allocation decisions to client situations. APMA® professionals must complete 16 hours of continuing education every two years.

*** The ChFC® certification is granted by the American College of Financial Services®. To attain the certification, the candidate must complete the required educational, examination, experience and ethics requirements set forth by the American College of Financial Services®. Mid-career professionals can augment their CFP® certification with the advanced knowledge of the ChFC® designation program course "Contemporary Applications in Financial Planning" (HS 347). Upon completion of HS 347, CFP® professionals will earn the ChFC® designation, allowing them to elevate their credentials with a single course, and by successfully completing an examination. Qualifying experience includes work in financial services, the direct support or supervision of others in financial services, or teaching all, or any portion, of subjects related to the ChFC® curriculum. ChFC® professionals must complete 30 hours of continuing education accepted by the American College of Financial Services® every two years.

Item 3 - Disciplinary Information

Advisers are required to disclose any material facts regarding certain legal or disciplinary events that would be material to your evaluation of an adviser; however, Robert has no such disciplinary information to report.

Item 4 - Other Business Activities

Robert is a licensed insurance agent for life, health, and disability insurance. Benedict Financial Group, Inc. is an affiliated insurance agency registered in Georgia, Florida, Michigan and North Carolina. He

uses the services of independent insurance brokerage firms. Insurance products provided are limited to term-life, an occasional fixed-universal life and long-term care coverage and fixed annuities. Variable annuities are regulated as securities. No advice or products are offered regarding other areas of insurance such as: variable life, property and casualty. If insurance products are recommended, the client is under no obligation to purchase such products through the representative; however, if the client elects to purchase an insurance product using the representative as his agent, that representative will then earn a commission.

Robert is also a Registered Representative of LPL Financial ("LPL"), a broker/dealer and registered investment adviser. As Registered Representative, he is entitled to receive commissions or other remuneration on the sale of insurance and other products. In order to protect client interests, BFA's policy is to disclose all forms of compensation before any such transaction is executed. Clients will not pay both a commission to Robert and also pay an advisory fee to BFA on assets held in the same account. These fees are exclusive of each other.

Item 5 - Additional Compensation

Other than stated above, Robert has no other income or compensation to disclose.

Item 6 - Supervision

Robert's activities are supervised by Mark Beaver, Chief Compliance Officer. This supervision includes a review of transactions, account suitability, and written correspondence including email, among other activities. Mr. Beaver can be reached at 770-671-8228.