Wrap Fee Program Brochure

Form ADV 2A - Appendix 1

Item 1 - Cover Page

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This Brochure provides information about the qualifications and business practices of Benedict Financial Advisors, Inc. If you have any questions about the contents of this Brochure, please contact us at (770) 671-8228 or mark@benedictfinancial.com. The information in this Brochure has not been approved or verified by the United States Securities and Exchange Commission or by any state authority.

Benedict Financial Advisors, Inc. is an investment advisory firm registered with the appropriate regulatory authority. Registration does not imply a certain level of skill or training. Additional information about Benedict Financial Advisors, Inc. also is available on the SEC's website at **www.AdviserInfo.sec.gov**.

Item 2 - Material Changes

Registered Investment Advisers are required to use this format to inform clients of the nature of advisory service provided, types of clients served, fees charged, potential conflicts of interest and other information. The Wrap Brochure requirements include providing a Summary of Material Changes (the "Summary") reflecting any material changes to our policies, practices, or conflicts of interest made since our last required "annual update" filing. In the event of any material changes, such Summary is provided to all clients within 120 days of our fiscal year-end. Our last annual update was filed on March 12, 2025. Of course, the complete Brochure is available to clients at any time upon request.

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Item 4 - Services, Fees and Compensation

Benedict Financial Advisors, Inc. ("BFA") was formed in 1982 and provides financial planning and portfolio management services to its clients. Such services may be offered through the "Benedict Wrap Program" or the "Program", which has been designed to simplify the payment of management fees and brokerage expenses.

Mark A. Beaver and Travis M. James are the principal owners and managing partners of BFA. Please see the appropriate Brochure Supplement provided under separate cover for more information on these principal owners and other individuals who formulate investment advice and have direct contact with clients.

Portfolio Management Services

At the beginning of a client relationship, BFA meets with the client, gathers information and performs research and analysis as necessary to develop the client's Investment Plan. The Investment Plan will be updated from time to time when requested by the client, or when determined to be necessary or advisable by BFA based on updates to the client's financial or other circumstances.

To implement the client's Investment Plan, BFA will manage the client's investment portfolio on a discretionary basis. As a discretionary investment adviser, BFA will have the authority to supervise and direct the portfolio without prior consultation with the client.

Wrap Program Fee Information

BFA generally requires that clients have portfolios valued at $1.25 million or more to be eligible to participate in the Wrap Program although exceptions may be made at the discretion of BFA. Benedict Wrap Program fees cover transaction charges as well as the management fee paid to BFA. Under the all- inclusive billing alternative, BFA will assess one client fee that captures the management and transaction charges collectively. The client pays one fee to BFA, and BFA is responsible for paying the transaction charges assessed in the account. BFA pays the transaction charges on behalf of the client, and the remainder of the fee paid by the client is retained by BFA. Although the client does not pay transaction charges, clients should be aware that BFA pays the account's custodian for the transaction charges. This creates a conflict of interest and financial incentive for BFA to avoid transactions in client accounts, or to place such trades less frequently. Clients should also understand that the amount of the transaction charges paid by BFA is a factor that BFA considers when deciding which securities to select, how frequently to place transactions, and the level of management fee to charge clients.

Fees paid to BFA are exclusive of and distinct from the fees and expenses charged by mutual funds, ETFs (exchange traded funds) or other investment pools to their shareholders (generally including a management fee and fund expenses, as described in each fund's prospectus or offering materials). Clients will pay certain fees in addition to the fees of the Benedict Wrap Program, as more fully described in the Form ADV Part 2A Brochure.

The client should review all fees charged by funds, BFA and others to fully understand the total amount of fees paid by the client for investment and financial-related services.

Please see ***Item 5 - Fees and Compensation*** of BFA's Form ADV Part 2A Brochure for more information regarding the Wrap Fee Program Fees.

Item 5 - Account Requirements and Types of Clients

BFA serves individuals, pension and profit-sharing plans, corporations, trusts, estates and charitable organizations. BFA generally imposes a minimum portfolio value of $1.25 million to participate in the Wrap Program. Under certain circumstances and in its sole discretion, BFA may negotiate this minimum.

Item 6 - Portfolio Manager Selection and Evaluation

The Benedict Wrap Program was designed to simplify for clients the payment of management fees and transaction charges through one all-inclusive fee. The Program does not select advisers in addition to BFA, which is the only Portfolio Manager for the Program.

Item 7 - Client Information Provided to Portfolio Managers

BFA is the only portfolio manager under the Benedict Wrap Program. No information is shared with any other portfolio manager.

Item 8 - Client Contact with Portfolio Managers

BFA is the only portfolio manager under the Benedict Wrap Program. No restrictions are placed on client's ability to contact or consult with BFA.

Item 9 - Additional Information

Neither BFA nor its Management Persons have any disciplinary disclosure required.

Please see BFA's Form ADV Part 2A for other important information regarding BFA and its portfolio management services, fees and conflicts of interest.