

Part 2B of Form ADV: *Brochure Supplement*

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This brochure supplement provides information about Randy C. Benning that supplements the Benning Financial Group, LLC brochure. You should have received a copy of that brochure. Please contact Randy C. Benning if you did not receive Benning Financial Group, LLC's brochure or if you have any questions about the contents of this supplement.

Additional information about Randy C. Benning is available on the SEC's website at www.adviserinfo.sec.gov. You can search this site by a unique identifying number, known as a CRD number. The CRD number for Randy C. Benning is 2280167.

Item 2. Educational Background and Business Experience

Randy C. Benning, Managing Member

Year of Birth: 1959

Education:

Mr. Benning attended Santa Rosa Junior College from 1981 to 1983 (General Studies).

Professional Designation:

Mr. Benning received his Certified Financial Planner (CFP) certification in 2/2007.¹

Business Background:

Managing Member of Benning Financial Group, LLC, 10/2002 to present.
Registered Representative of Triad Advisors, 12/2008 to present.
Registered Representative of W.S. Griffith & Co. Inc., 09/1992 to 11/2002.
Registered Representative of ePlanning Securities, Inc., 11/2002 to 12/2008.

Item 3. Disciplinary Information

Mr. Benning does not have any history of disciplinary events.

Item 4. Other Business Activities

In addition to providing investment advice, Benning Financial Group, LLC (“BFG”) also provides non-advisory consulting to clients on topics such as business succession planning and mergers/acquisitions for separate and typical compensation. However, BFG emphasizes that advisory clients are under no obligation whatsoever to utilize BFG for these non-advisory services.

The principal executive officer of BFG is separately licensed as a registered representative of Triad Advisors, a FINRA registered broker dealer. Associated persons of BFG may also be insurance agents or brokers for one or more insurance companies. As such, these individuals, in their separate capacities as a registered representative and/or insurance agents or brokers, will be able to effect securities transactions and/or purchase investment products (insurance) for clients, for which they will receive separate, yet customary compensation. Clients, however, are not under any obligation to engage these individuals when considering implementation of advisory recommendations. The implementation of any or all recommendations is solely at the

¹ **Certified Financial Planner® (CFP®)**

The program is administered by the Certified Financial Planner Board of Standards Inc. Those with the CFP® designation have demonstrated competency in all areas of finance related to financial planning. Candidates complete studies on over 100 topics, including stocks, bonds, taxes, insurance, retirement planning and estate planning. In addition to passing the CFP certification exam, candidates must also complete qualifying work experience and agree to adhere to the CFP Board's code of ethics and professional responsibility and financial planning standards.

discretion of the client.

While these individuals endeavor at all times to put the interest of the clients first as part of BFG's fiduciary duty, clients should be aware that the receipt of additional compensation itself creates a conflict of interest, and may affect the judgment of these individuals when making recommendations.

These individuals may spend up to 20% of their time with these other activities.

Item 5. Additional Compensation

Benning Financial Group, LLC ("BFG") utilizes the services of the Fidelity Registered Investment Adviser Group ('FRIAG') program sponsored by Fidelity Brokerage Services LLC (Fidelity'). While there is no direct linkage (except in certain circumstances) between the investment advice given to clients and BFG's participation in the FRIAG program, economic benefits are received by BFG which would not be received if BFG did not give investment advice to clients. These benefits include: A dedicated trading desk that services FRIAG participants exclusively, a dedicated service group and a client service team dedicated to BFG's accounts, access to a real-time order matching system ability to 'block' client trades, electronic download of trades and on-line trading, balances and positions, access, to an electronic interface with FRIAG's software, duplicate and batch statements, confirmations and year-end summaries, the ability to have advisory fees directly debited from client accounts (in accordance with federal and state requirements), a quarterly newsletter, access to Fidelity mutual funds, access to over 350 mutual fund families and 4,500 mutual funds NOT affiliated with Fidelity, of which over 2,000 have no transaction fee, ability to have loads waived for BFG's clients who invest in certain Fidelity loaded funds, when certain conditions are met and maintained and the ability to have custody fees waived (when negotiated by the adviser and allowed under certain circumstances).

The benefits received through participation in the FRIAG program may depend upon the amount of transactions directed to, or amount of assets custodied by, Fidelity Brokerage Services LLC.

Item 6. Supervision

As Managing Member of Benning Financial Group, LLC, Randy C. Benning is solely responsible for all supervision, formulation and monitoring of investment advice offered to clients. Mr. Benning reviews and oversees all material investment policy changes and conducts periodic testing to ensure that client objectives and mandates are being met.

Item 7. Requirements for State-Registered Advisers

Randy C. Benning has never been the subject of a bankruptcy petition nor has he ever been involved in any of the following events:

1. An award or otherwise being found liable in an arbitration claim alleging damages in excess of \$2,500, involving any of the following:
 - (a) an investment or an investment-related business or activity;
 - (b) fraud, false statement(s), or omissions;
 - (c) theft, embezzlement, or other wrongful taking of property;
 - (d) bribery, forgery, counterfeiting, or extortion; or
 - (e) dishonest, unfair, or unethical practices.

2. An award or otherwise being found liable in a civil, self-regulatory organization, or administrative proceeding involving any of the following:
 - (a) an investment or an investment-related business or activity;
 - (b) fraud, false statement(s), or omissions;
 - (c) theft, embezzlement, or other wrongful taking of property;
 - (d) bribery, forgery, counterfeiting, or extortion; or
 - (e) dishonest, unfair, or unethical practices.