

Brochure

Form ADV Part 2A

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 phil@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

This Brochure is prepared in the revised format required beginning in 2011. Registered Investment Advisers are required to use this format to inform clients of the nature of advisory services provided, types of clients served, fees charged, potential conflicts of interest and other information. The 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 31, 2014. Of course the complete Brochure is available to clients at any time upon request.

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Item 4 - Advisory Business

General Information

Benedict Financial Advisors, Inc. ("BFA") was formed in 1982 and provides financial planning, portfolio management, general consulting and educational services to its clients.

Philip C. Benedict, Mark A. Beaver and Travis M. James are all principal owners and managing partners of BFA. Please see ***Brochure Supplements***, Exhibit A, for more information on these principal owners and other individuals who formulate investment advice and have direct contact with clients.

As of December 31, 2014, BFA managed \$196,751,213 on a discretionary basis, and no assets on a non-discretionary basis.

SERVICES PROVIDED

At the outset of each client relationship, BFA spends time with the client, asking questions, discussing the client's investment experience and financial circumstances, and reviewing options for the client. If appropriate and necessary, BFA will provide limited financial planning services, generally concentrating on retirement income planning. The goal of this service is to assess the financial circumstances of the client to more effectively develop the client's Investment Plan. Financial planning is not generally offered as a stand-alone service or for a separate fee, but is typically provided in conjunction with the management of the portfolio.

Based on all the information initially gathered, BFA generally develops with each client:

- a financial outline for the client based on the client's financial circumstances and goals, and the client's risk tolerance level (the "Financial Profile"); and
- the client's investment objectives and guidelines (the "Investment Plan").

The Financial Profile is a reflection of the client's current financial picture with a focus on retirement income planning and a look to the future goals of the client. The Investment Plan outlines the types of investments that BFA will make or recommend that the client consider to meet those goals. The Profile and the Plan are discussed regularly with each client, but are not necessarily written documents.

Where BFA provides general consulting services, BFA will work with the client to prepare an appropriate summary of the specific project(s) to the extent necessary or advisable under the circumstances.

Financial Planning

As described above, BFA will provide limited financial planning service. Depending on a client's particular situation, financial planning may include some or all of the following:

- Gathering factual information concerning the client's personal and financial situation;
- Assisting the client in establishing financial goals and objectives;
- Analyzing the client's present situation and anticipated future activities in light of the client's financial goals and objectives;
- Making recommendations to help achieve retirement plan goals and objectives;
- Designing an investment portfolio to help meet the goals and objectives of the client;

- Providing estate planning; or
- Reviewing goals and objectives and measuring progress toward these goals.

Management

As described above, 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.

Notwithstanding the foregoing, clients may impose certain written restrictions on BFA in the management of their investment portfolios, such as prohibiting the inclusion of certain types of investments in an investment portfolio or prohibiting the sale of certain investments held in the account at the commencement of the relationship. Each client should note, however, that restrictions imposed by a client may adversely affect the composition and performance of the client's investment portfolio. Each client should also note that his or her investment portfolio is treated individually by giving consideration to each purchase or sale for the client's account. For these and other reasons, performance of client investment portfolios within the same investment objectives, goals and/or risk tolerance may differ and clients should not expect that the composition or performance of their investment portfolios would necessarily be consistent with similar clients of BFA.

Wrap Programs

Some clients have chosen to engage BFA through its wrap program (the "Benedict Wrap Program" or the "Wrap Program") in order to simplify the payment of management fees and brokerage expenses. The Wrap Program does not at present include any outside managers, but exists solely for administrative expediency in combining brokerage expenses with BFA's portfolio management fees. Generally, BFA requires that clients have portfolios valued at \$1.25 million or more to be eligible for the Wrap Program.

General Consulting

In addition to the foregoing services, BFA may provide general consulting services to clients. These services are generally provided on a project basis, and may include, without limitation, cash flow planning for certain events such as education expenses or retirement, estate planning analysis, income tax planning analysis and review of a client's insurance portfolio, as well as other matters specific to the client as and when requested by the client and agreed to by BFA. The scope and fees for consulting services will be negotiated with each client at the time of engagement for the applicable project.

Education

One of the prime purposes of BFA is to provide education on financial and investment areas that are designed to be understandable by the general public. BFA publishes several newsletters on general financial topics and specific investment areas. These include: THE BENEDICT REPORT, FROM THE FIFTH FLOOR and the BENEDICT BRIEF. BFA also conducts various lectures and workshops on financial and investment matters for existing clients, friends and the public in general.

Item 5 - Fees and Compensation

General Fee Information

Clients enter into one of two fee arrangements. Generally, clients elect to pay management fees to BFA separately from the brokerage expenses of the account. Accordingly, client accounts pay a management fee, plus the cost of transactions in the account. The brokerage expenses may take the form of asset-based pricing, meaning that the broker/dealer charges the account a flat-rate percentage to cover all brokerage expenses, or these expenses may be assessed on a per-trade basis. Please see ***Item 12 - Brokerage Practices*** for additional information.

Alternatively, some clients may engage in the Benedict Wrap Program. The Wrap Program fee structure includes the brokerage expenses (i.e., commissions, ticket charges, etc.) of the account 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, brokerage and administrative portions collectively. Inasmuch as BFA pays to LPL Financial the transaction and execution costs associated with client accounts, this may create a disincentive for BFA to trade securities in accounts.

In either of these arrangements, the fees noted above are separate and distinct from the internal fees and expenses charged by mutual funds, Exchange Traded Funds (ETFs), 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). The client should review all fees charged by funds, brokers, BFA and others to fully understand the total amount of fees paid by the client for investment and financial-related services. Please see ***Item 12 - Brokerage Practices*** for additional information.

Financial Planning Fees

General fee information of the specific types of Financial Plans is outlined below. Fees may be negotiated with each client, and may vary depending upon the complexity of the client's financial circumstances.

Management Fees

The annual fee schedule, based on a percentage of assets under management, is as follows:

Account balance up to \$750,000	1.49%
Account balance of \$750,000 to \$1,250,000	1.29%
Account balance of \$1,250,000 to \$2,000,000	1.19%
Account balance of \$2,000,000 to \$3,000,000	1.14%
Account balance of \$3,000,000 to \$5,000,000	1.09%
Account balance over \$5,000,000	0.95%

The minimum portfolio value is generally set at \$300,000. The fee schedule is set based on the initial value of the account, and is generally not adjusted for changes in asset levels. BFA may, at its discretion, make exceptions to the foregoing or negotiate special fee arrangements where BFA deems it appropriate under the circumstances.

Portfolio management fees are generally payable quarterly, in advance. Fees are prorated for cash flows during each quarter. If management begins after the start of a quarter, fees will be prorated accordingly. With client authorization and unless other arrangements are made, fees are normally debited directly from client account(s).

Either BFA or the client may terminate their Investment Management Agreement at any time, subject to any written notice requirements in the agreement. In the event of termination, any paid but unearned fees, based on the number of days that the account was managed, will be promptly refunded to the client, and any fees due to BFA from the client will be invoiced or deducted from the client's account prior to termination.

Wrap Program Fees

As described above, clients may participate in BFA's Wrap Program. Clients participating in the Wrap Program will pay the fees listed above, but do not separately pay brokerage expenses in the account(s) managed by BFA, and BFA pays the total brokerage expenses (commissions, ticket charges, etc.) charged by the custodian on behalf of the client. Generally, BFA requires that clients have portfolios valued at \$1.25 million or more to be eligible for the Wrap Program.

General Consulting Fees

When BFA provides general consulting services to clients, these services are generally separate from BFA's financial planning services. Fees for general consulting are negotiated at the time of the engagement for such services.

Other Compensation

Philip C. Benedict and Ashley A. Thompson are licensed insurance agents for life, health and disability insurance. Benedict Financial Group, Inc. is an insurance agency registered in Georgia, Florida, Michigan and North Carolina. They use 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. Clients also have the option to purchase such products through other brokers or agents not affiliated with BFA.

Philip C. Benedict, Travis M. James, Mark A. Beaver and Ashley A. Thompson are Registered Representatives and Investment Adviser Representatives of LPL Financial ("LPL"), a broker/dealer and registered investment adviser. As Registered Representatives, they are 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 fully disclose all forms of compensation before any such transaction is executed. Clients will not pay both a commission to these individuals and also pay an advisory fee to BFA on assets held in the same account. These fees are exclusive of each other. If insurance products are recommended, the client is under no obligation to purchase such products through the representative but has the option to purchase such products through other brokers or agents not affiliated with BFA.

Item 6 - Performance-Based Fees and Side-By-Side Management

BFA does not have any performance-based fee arrangements. "Side by Side Management" refers to a situation in which the same firm manages accounts that are billed based on a percentage of assets under management and at the same time manages other accounts for which fees are assessed on a performance fee basis. Because BFA has no performance-based fee accounts, it has no side-by-side management.

Item 7 - Types of Clients

BFA serves individuals, pension and profit-sharing plans, corporations, trusts, estates and charitable organizations. With some exceptions, the minimum portfolio value eligible for portfolio management services is \$300,000. BFA typically requires 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 such minimums.

Item 8 - Methods of Analysis, Investment Strategies and Risk of Loss

Methods of Analysis

In accordance with the Investment Plan, BFA will primarily invest in common stocks, ETFs, mutual funds, and individual bonds.

In making selections of individual stocks for client portfolios, BFA may use any of the following types of analysis:

Fundamental Analysis – involves review of the business and financial information about an issuer. Without limitation, the following factors generally will be considered:

- Financial strength ratios;
- Price-to-earnings ratios;
- Dividend yields; and
- Growth rate-to-price earnings ratios

Charting Analysis – involves gathering and processing price and volume information for a particular security. BFA's charting analysis includes, without limitation:

- mathematical analysis;
- graphing charts; and estimations of future price movements based on perceived patterns and trends.

Technical Analysis – involves studying past price patterns and trends in the financial markets to predict the direction of both the overall market and specific stocks.

Cyclical Analysis – is a type of technical analysis that involves evaluating recurring price patterns and trends.

Mutual funds and ETFs are generally evaluated and selected based on a variety of factors, including, as applicable and without limitation, past performance, fee structure, portfolio manager, fund sponsor, overall ratings for safety and returns, and other factors.

Fixed income investments may be used as a strategic investment, as an instrument to fulfill liquidity or income needs in a portfolio, or to add a component of capital preservation. BFA may evaluate and select individual bonds or bond funds based on a number of factors including, without limitation, rating, yield and duration.

BFA generally bases its financial planning analysis on the cash flow needs of the client. By focusing on the timing of cash flow needs, BFA can assist the client in making meaningful decisions.

Investment Strategies

BFA's strategic approach is to invest each portfolio in accordance with the Plan that has been developed specifically for each client. This means that the following strategies may be used in varying combinations over time for a given client, depending upon the client's individual circumstances.

Long Term Purchases – securities purchased with the expectation that the value of those securities will grow over a relatively long period of time, generally greater than one year.

Short Term Purchases – securities purchased with the expectation that they will be sold within a relatively short period of time, generally less than one year, to take advantage of the securities' short term price fluctuations.

Short Sales – a securities transaction in which an investor sells securities he or she borrowed in anticipation of a price decline. The investor is then required to return an equal number of shares at some point in the future. A short seller will profit if the stock goes down in price.

Margin Transactions – a securities transaction in which an investor borrows money to purchase a security, in which case the security serves as collateral on the loan.

Trading – generally considered holding a security for less than thirty (30) days.

Options Trading/Writing: a securities transaction that involves buying or selling (writing) an option. If you write an option, and the buyer exercises the option, you are obligated to purchase or deliver a specified number of shares at a specified price at the exercise of the option regardless of the market value of the security at expiration of the option. Buying an option gives you the right to purchase or sell a specified number of shares at a specified price until the date of expiration of the option regardless of the market value of the security at expiration of the option.

Risk of Loss

While BFA seeks to diversify clients' investment portfolios across various asset classes consistent with their Investment Plans in an effort to reduce risk of loss, all investment portfolios are subject to risks. Accordingly, there can be no assurance that client investment portfolios will be able to fully meet their investment objectives and goals, or that investments will not lose money.

Below is a description of several of the principal risks that client investment portfolios face; clients should be prepared to bear such risks.

Management Risks. While BFA manages client investment portfolios based on BFA's experience, research and proprietary methods, the value of client investment portfolios will change daily based on the performance of the underlying securities in which they are invested. Accordingly, client investment portfolios are subject to the risk that BFA allocates assets to asset classes that are adversely affected by unanticipated market movements, and the risk that BFA's specific investment choices could underperform their relevant indexes.

Risks of Investments in Mutual Funds, ETFs and Other Investment Pools. As described above, BFA may invest client portfolios in mutual funds, ETFs and other investment pools ("pooled investment funds"). Investments in pooled investment funds are generally less risky than investing in

individual securities because of their diversified portfolios; however, these investments are still subject to risks associated with the markets in which they invest. In addition, pooled investment funds' success will be related to the skills of their particular managers and their performance in managing their funds. Pooled investment funds are also subject to risks due to regulatory restrictions applicable to registered investment companies under the Investment Company Act of 1940.

Equity Market Risks. BFA will generally invest portions of client assets directly into equity investments, primarily stocks, or into pooled investment funds that invest in the stock market. As noted above, while pooled investments have diversified portfolios that may make them less risky than investments in individual securities, funds that invest in stocks and other equity securities are nevertheless subject to the risks of the stock market. These risks include, without limitation, the risks that stock values will decline due to daily fluctuations in the markets, and that stock values will decline over longer periods (e.g., bear markets) due to general market declines in the stock prices for all companies, regardless of any individual security's prospects.

Fixed Income Risks. BFA may invest portions of client assets directly into fixed income instruments, such as bonds and notes, or may invest in pooled investment funds that invest in bonds and notes. While investing in fixed income instruments, either directly or through pooled investment funds, is generally less volatile than investing in stock (equity) markets, fixed income investments nevertheless are subject to risks. These risks include, without limitation, interest rate risks (risks that changes in interest rates will devalue the investments), credit risks (risks of default by borrowers), or maturity risk (risks that bonds or notes will change value from the time of issuance to maturity).

Foreign Securities Risks. BFA may invest portions of client assets into pooled investment funds that invest internationally. While foreign investments are important to the diversification of client investment portfolios, they carry risks that may be different from U.S. investments. For example, foreign investments may not be subject to uniform audit, financial reporting or disclosure standards, practices or requirements comparable to those found in the U.S. Foreign investments are also subject to foreign withholding taxes and the risk of adverse changes in investment or exchange control regulations. Finally, foreign investments may involve currency risk, which is the risk that the value of the foreign security will decrease due to changes in the relative value of the U.S. dollar and the security's underlying foreign currency.

Item 9 - Disciplinary Information

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to a client's evaluation of BFA or the integrity of BFA's management. BFA has no disciplinary events to report.

Item 10 - Other Financial Industry Activities and Affiliations

Mr. Benedict is the Registered Principal and Branch Manager of the LPL Financial ("LPL") office located at 6000 Lake Forrest Drive. Travis M. James, Mark A. Beaver and Ashley A. Thompson are Registered Representatives under Mr. Benedict's supervisory jurisdiction. Please see ***Item 5, Fees and Compensation*** for additional information.

BFA is affiliated with Benedict Financial Group, Inc., a licensed insurance agency in Georgia, Florida, Michigan and North Carolina by virtue of common ownership. From time to time, BFA may refer a

client to Benedict Financial Group, Inc. for insurance services or Benedict Financial Group, Inc. may refer a client to BFA for advisory services. Neither BFA nor Benedict Financial Group, Inc. will receive a fee for making such referrals. Insurance services provided by Benedict Financial Group, Inc. are separate and distinct from BFA's advisory services, and are provided for separate and typical compensation. Certain employees of BFA may also be insurance agents of Benedict Financial Group, Inc. As such, these individuals will be able to effect insurance transactions and will receive commissions or other compensation accordingly. No BFA client is obligated to use Benedict Financial Group, Inc. for insurance services and conversely, no Benedict Financial Group, Inc. client is obligated to use the advisory services provided by BFA.

Item 11 - Code of Ethics, Participation or Interest in Client Transactions and Personal Trading

Code of Ethics and Personal Trading

BFA has adopted a Code of Ethics ("the Code"), the full text of which is available to you upon request. BFA's Code has several goals. First, the Code is designed to assist BFA in complying with applicable laws and regulations governing its investment advisory business. Under the Investment Advisers Act of 1940, BFA owes fiduciary duties to its clients. Pursuant to these fiduciary duties, the Code requires persons associated with BFA (manager, officers and employees) to act with honesty, good faith and fair dealing in working with clients. In addition, the Code prohibits such associated persons from trading or otherwise acting on insider information.

Next, the Code sets forth guidelines for professional standards for BFA's associated persons. Under the Code's Professional Standards, BFA expects its associated persons to put the interests of its clients first, ahead of personal interests. In this regard, BFA associated persons are not to take inappropriate advantage of their positions in relation to BFA clients.

Third, the Code sets forth policies and procedures to monitor and review the personal trading activities of associated persons. From time to time, BFA's associated persons may invest in the same securities recommended to clients. Under its Code, BFA has adopted procedures designed to reduce or eliminate conflicts of interest that this could potentially cause. The Code's personal trading policies include procedures for limitations on personal securities transactions of associated persons, reporting and review of such trading and pre-clearance of certain types of personal trading activities. These policies are designed to discourage and prohibit personal trading that would disadvantage clients. The Code also provides for disciplinary action as appropriate for violations.

Participation or Interest in Client Transactions

As outlined above, BFA has adopted procedures to protect client interests when its associated persons invest in the same securities as those selected for or recommended to clients. In the event of any identified potential trading conflicts of interest, BFA's goal is to place client interests first.

Consistent with the foregoing, BFA maintains policies regarding participation in initial public offerings (IPOs) and private placements to comply with applicable laws and avoid conflicts with client transactions. If a BFA associated person wishes to participate in an IPO or invest in a private placement, he or she must submit a pre-clearance request and obtain the approval of the Chief Compliance Officer.

Finally, if associated persons trade with client accounts (i.e., in a bundled or aggregated trade), and the trade is not filled in its entirety, the associated person's shares will be removed from the block,

and the balance of shares will be allocated among client accounts in accordance with BFA's written policy.

Item 12 - Brokerage Practices

Best Execution and Benefits of Brokerage Selection

When given discretion to select the brokerage firm that will execute orders in client accounts, BFA seeks "best execution" for client trades, which is a combination of a number of factors, including, without limitation, quality of execution, services provided and commission rates. Therefore, BFA may use or recommend the use of brokers who do not charge the lowest available commission in the recognition of research and securities transaction services, or quality of execution. Research services received with transactions may include proprietary or third party research (or any combination), and may be used in servicing any or all of BFA's clients. Therefore, research services received may not be used for the account for which the particular transaction was effected.

BFA participates in the LPL Financial ("LPL") service program. While there is no direct link between the investment advice BFA provides and participation in the LPL program, BFA receives certain economic benefits from the LPL program. These benefits may include software and other technology that provides access to client account data (such as trade confirmations and account statements), facilitates trade execution (and allocation of aggregated orders for multiple client accounts), provides research, pricing information and other market data, facilitates the payment of BFA's fees from its clients' accounts, and assists with back-office functions, recordkeeping and client reporting. Many of these services may be used to service all or a substantial number of BFA's accounts, including accounts not held at LPL. LPL may also make available to BFA other services intended to help BFA manage and further develop its business. These services may include consulting, publications and conferences on practice management, information technology, business succession, regulatory compliance and marketing. In addition, LPL may make available, arrange and/or pay for these types of services to be rendered to BFA by independent third parties. LPL may discount or waive fees it would otherwise charge for some of these services, pay all or a part of the fees of a third-party providing these services to BFA, and/or LPL may pay for travel expenses relating to participation in such training. Finally, participation in the LPL program provides BFA with access to mutual funds which normally require significantly higher minimum initial investments or are normally available only to institutional investors.

The benefits received through participation in the LPL program do not necessarily depend upon the proportion of transactions directed to LPL. The benefits are received by BFA, in part because of commission revenue generated for LPL by BFA's clients. This means that the investment activity in client accounts is beneficial to BFA, because LPL does not assess a fee to BFA for these services. This creates an incentive for BFA to continue to recommend LPL to its clients. While it may be possible to obtain similar custodial, execution and other services elsewhere at a lower cost, BFA believes that LPL provides an excellent combination of these services. These services are not soft dollar arrangements, but are part of the institutional platform offered by LPL.

Directed Brokerage

From time to time, clients may direct BFA to use a particular broker for custodial or transaction services on behalf of the client's portfolio. In directed brokerage arrangements, the client is responsible for negotiating the commission rates and other fees to be paid to the broker. Accordingly, a client who directs brokerage should consider whether such designation may result in certain costs or disadvantages to the client, either because the client may pay higher commissions

or obtain less favorable execution, or the designation limits the investment options available to the client.

The arrangement that BFA has with LPL is designed to maximize efficiency and to be cost effective. By directing brokerage arrangements, the client acknowledges that these economies of scale and levels of efficiency are generally compromised when alternative brokers are used. While every effort is made to treat clients fairly over time, the fact that a client chooses to use the brokerage and/or custodial services of these alternative service providers may in fact result in a certain degree of delay in executing trades for their account(s) and otherwise adversely affect management of their account(s).

By directing BFA to use a specific broker or dealer, clients who are subject to ERISA confirm and agree with BFA that they have the authority to make the direction, that there are no provisions in any client or plan document which are inconsistent with the direction, that the brokerage and other goods and services provided by the broker or dealer through the brokerage transactions are provided solely to and for the benefit of the client's plan, plan participants and their beneficiaries, that the amount paid for the brokerage and other services have been determined by the client and the plan to be reasonable, that any expenses paid by the broker on behalf of the plan are expenses that the plan would otherwise be obligated to pay, and that the specific broker or dealer is not a party in interest of the client or the plan as defined under applicable ERISA regulations.

Aggregated Trade Policy

BFA may enter trades as a block where possible and when advantageous to clients whose accounts have a need to buy or sell shares of the same security. This method permits the trading of aggregate blocks of securities composed of assets from multiple client accounts. It allows BFA to execute trades in a timely, equitable manner, and may reduce overall costs to clients.

BFA will only aggregate transactions when it believes that aggregation is consistent with its duty to seek best execution (which includes the duty to seek best price) for its clients, and is consistent with the terms of BFA's Investment Advisory Agreement with each client for which trades are being aggregated. No advisory client will be favored over any other client; each client that participates in an aggregated order will participate at the average share price for all BFA's transactions in a given security on a given business day. Transaction costs for participating accounts will be assessed at the custodian's commission rate applicable to each account; therefore, transaction costs may vary among accounts. Accounts may be excluded from a block due to tax considerations, client direction or other factors making the account's participation ineligible or impractical.

BFA will prepare, before entering an aggregated order, a written statement ("Allocation Statement") specifying the participating client accounts and how it intends to allocate the order among those clients. If the aggregated order is filled in its entirety, it will be allocated among clients in accordance with the Allocation Statement. If the order is partially filled, it will generally be allocated pro-rata, based on the Allocation Statement, or randomly in certain circumstances. Notwithstanding the foregoing, the order may be allocated on a basis different from that specified in the Allocation Statement if all client accounts receive fair and equitable treatment, and the reason for different allocation is explained in writing and is approved by an appropriate individual/officer of BFA. BFA's books and records will separately reflect, for each client account included in a block trade, the securities held by and bought and sold for that account. Funds and securities of clients whose orders are aggregated will be deposited with one or more banks or broker-dealers, and neither the clients' cash nor their securities will be held collectively any longer than is necessary to settle the transaction on a delivery versus payment basis; cash or securities held collectively for

clients will be delivered out to the custodian bank or broker-dealer as soon as practicable following the settlement, and BFA will receive no additional compensation or remuneration of any kind as a result of the proposed aggregation.

Item 13 - Review of Accounts

Managed portfolios are reviewed periodically and not less than annually, but may be reviewed more often if requested by the client, upon receipt of information material to the management of the portfolio, or at any time such review is deemed necessary or advisable by BFA. These factors may include, but are not limited to, the following: change in general client circumstances (marriage, divorce, retirement); or economic, political or market conditions. Philip C Benedict, BFA's President and Founder, Certified Financial Planner™, Travis James, Certified Financial Planner™, Mark Beaver, Certified Financial Planner™, and Ashley Thompson, Certified Financial Planner™, all review accounts.

Clients to whom BFA provides financial planning and/or general services, reviews are conducted on an as needed or agreed upon basis. Philip C Benedict, BFA's President and Founder, Certified Financial Planner™, Travis James, Certified Financial Planner™, Mark Beaver, Certified Financial Planner™, and Ashley Thompson, Certified Financial Planner™, all review financial plans.

Account custodians are responsible for providing monthly or quarterly account statements which reflect the positions (and current pricing) in each account as well as transactions in each account, including fees paid from an account. Account custodians also provide prompt confirmation of all trading activity, and year-end tax statements, such as 1099 forms. BFA will provide additional written reports as needed or requested by the client.

Item 14 - Client Referrals and Other Compensation

As noted above, BFA may receive an economic benefit from LPL in the form of support products and services it makes available to BFA and other independent investment advisors that have their clients maintain accounts at LPL. These products and services, how they benefit our firm, and the related conflicts of interest are described in ***Item 12 - Brokerage Practices***. The availability of LPL's products and services to BFA is based solely on our participation in the programs and not in the provision of any particular investment advice.

From time to time, BFA may enter into arrangements with third parties ("Solicitors") to identify and refer potential clients to BFA. Consistent with legal requirements under the Investment Advisers Act of 1940, as amended, BFA enters into written agreements with Solicitors under which, among other things, Solicitors are required to disclose their compensation arrangements to prospective clients before such clients enter into an agreement BFA.

Item 15 - Custody

LPL is the custodian of all client accounts at BFA. From time to time however, clients may select an alternate broker to hold accounts in custody. In any case, it is the custodian's responsibility to provide clients with confirmations of trading activity, tax forms and at least quarterly account statements. Clients are advised to review this information carefully, and to notify BFA of any questions or concerns. Clients are also asked to promptly notify BFA if the custodian fails to provide statements on each account held.

From time to time and in accordance with BFA's agreement with clients, BFA will provide additional reports. The account balances reflected on these reports should be compared to the balances shown on the brokerage statements to ensure accuracy. At times there may be small differences due to the timing of dividend reporting, pending trades or other similar issues.

Due to the fact that BFA's fees are deducted directly from client accounts, BFA may be considered to indirectly have "custody" of client accounts. In order to help ensure full disclosure to clients, BFA will either provide or ensure that the custodian provides an invoice directly to each client, detailing the fees assessed, each time a fee is deducted from an account.

Item 16 - Investment Discretion

As described above under ***Item 4 - Advisory Business***, BFA manages portfolios on a discretionary basis. This means that after an Investment Plan is developed for the client's investment portfolio, BFA will execute that plan without specific consent from the client for each transaction. For discretionary accounts, a Limited Power of Attorney ("LPOA") is executed by the client, giving BFA the authority to carry out various activities in the account, generally including the following: trade execution; the ability to request checks on behalf of the client; and, the withdrawal of advisory fees directly from the account. BFA then directs investment of the client's portfolio using its discretionary authority. The client may limit the terms of the LPOA to the extent consistent with the client's investment advisory agreement with BFA and the requirements of the client's custodian. The discretionary relationship is further described in the agreement between BFA and the client.

Item 17 - Voting Client Securities

In certain circumstances and in accordance with our Client agreement, BFA shall vote proxies related to securities held by any Client. BFA will vote proxies in such a way that, to the best of BFA's knowledge, is in the best interest of each individual shareholder. From time to time, this may mean that the same proxy proposal may be voted differently for different Clients. BFA will consider only those factors that relate to the Client's investment(s) or factors that are set forth in written instructions from the Client.

BFA has elected to utilize the services of Broadridge Financial Solutions, Inc. ("Broadridge"), a Voting Agent Service, to handle day-to-day functions relating to proxy voting, utilizing the voting methodology of Glass, Lewis & Co., LLC. This approach to enhancing overall corporate value through effective proxy voting relies on third party analysis and recommendations that are developed on an issue-by-company basis, rather than an issue-by-issue basis.

Issue-by-issue analysis assumes that a specific set of corporate governance initiatives is, or is not, inherently beneficial to shareholders and that a specific recommendation for a particular issue should be applied across-the-board to the voting of all corporations' proxies. This one-size-fits-all approach, however, frequently results in a lack of focus on issues that genuinely impact long-term shareholder value and, as a result, disadvantages shareholders.

By comparison, the issue-by-company approach views proxy issues in the context of company-specific metrics, taking into account a variety of relevant factors. BFA has embraced the Glass, Lewis & Co., LLC methodology and approach to this important process.

A copy of BFA's complete policy, as well as records of proxies voted, is available to Clients upon request. As required under the Advisers Act, such records are maintained for a period of five (5) years.

Class Action Suits

BFA has also arranged for Broadridge to provide class action litigation monitoring and securities claim filing administration for client accounts that choose to participate in this service. For this service, Broadridge charges a contingency fee of 20% of the amount of each claim settlement award, which is deducted from the client's award at the time of payment. There are no minimum fees or other fees deducted from an account related to this service. Regardless of whether a client chooses to utilize the services of Broadridge, BFA does not monitor or file claims on a client's behalf. BFA does not collect any portion of the fee assessed by Broadridge.

Item 18 - Financial Information

BFA does not require nor solicit prepayment of more than \$1,200 in fees per client, six months or more in advance, and therefore has no disclosure required for this item.

Set forth below is the Summary of Material Changes for Benedict Financial Advisors, Inc.:

Date of Change	Description of Item
June 2014	Benedict Financial Advisors, Inc. added information to <i>Item 17 - Voting Client Securities</i> regarding the class action suit monitoring and claims filing service offered by Broadridge Financial Solutions.
February 2015	Benedict Financial Advisors, Inc. updated information in <i>Item 14 - Client Referrals and Other Compensation</i> to describe its referral arrangements with third parties. Consistent with legal requirements under the Investment Advisers Act of 1940, as amended, BFA enters into written agreements with Solicitors under which, among other things, Solicitors are required to disclose their compensation arrangements to prospective clients before such clients enter into an agreement BFA.
February 2015	<p><i>Item 4 - Advisory Business, Item 5 - Fees and Compensation</i> and <i>Item 7 - Types of Clients</i> of the Form ADV Part 2A Brochure was updated to reflect that Benedict Financial Advisors, Inc. generally requires a minimum portfolio value of \$1.25 million to participate in the Benedict Wrap Program.</p> <p><i>Item 4 - Services, Fees and Compensation</i> and <i>Item 5 - Account Requirements and Types of Clients</i> of the Appendix 1, Wrap Fee Program Brochure was updated to reflect that Benedict Financial Advisors, Inc. generally requires a minimum portfolio value of \$1.25 million to participate in the Benedict Wrap Program.</p>

Exhibit A

Brochure Supplement

Form ADV Part 2B

Item 1 - Cover Page

Philip C. Benedict, CFP®

CRD# 720561

of

Benedict Financial Advisors, Inc.

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www.benedictfinancial.com

March 25, 2015

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 Founding Partner and President 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 Principal 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 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 (President), ElderCare Matters, LLC (State Director), 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 fully 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

As the principal owner of BFA, Phil supervises all duties and activities of the firm, and is responsible for all advice provided to clients. His contact information is on the cover page of this disclosure document.

Brochure Supplement

Form ADV Part 2B

Item 1 - Cover Page

Travis M. James, CFP®

CRD# 4297837

of

Benedict Financial Advisors, Inc.

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March 25, 2015

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 6, 7, 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 fully 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

Phil Benedict, President of BFA, is responsible for providing compliance oversight for Travis and for reviewing accounts. Phil can be reached at (800) 678-8227.

Brochure Supplement

Form ADV Part 2B

Item 1 - Cover Page

Mark A. Beaver, CFP®

CRD# 4509070

of

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March 25, 2015

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. 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, 63 and 65.

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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 fully 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

Phil Benedict, President of BFA, is responsible for providing compliance oversight for Mark and for reviewing accounts. Phil can be reached at (800) 678-8227.

Brochure Supplement

Form ADV Part 2B

Item 1 - Cover Page

Ashley A. Thompson, CFP®

CRD# 5208583

of

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March 25, 2015

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 fully 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

Phil Benedict, President of BFA, is responsible for providing compliance oversight for Ashley and for reviewing accounts. Phil can be reached at (800) 678-8227.

Brochure Supplement

Form ADV Part 2B

Item 1 - Cover Page

Jean B. Wilson

of

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March 25, 2015

This brochure supplement provides information about Jean Wilson, 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.

Item 2 - Educational Background and Business Experience

Jean B. Wilson (year of birth 1938) joined BFA in 1990, where she is now involved in publications, regulations and events. Jean's responsibilities include the layout and editing of BFA's newsletters: *The Benedict Report*, *The Benedict Brief* and *From the Fifth Floor*. She also maintains security registrations, renewal of and applications for insurance licenses and annual renewals for BFA and Benedict Financial Group, an insurance agency registered in Georgia, Florida, Michigan and North Carolina. Jean prepares the annual ADV updates for BFA with the State of Georgia. Her other duties include the preparation and organization for two educational seminars: *Breakfast with Benedict* and *Lunch with Benedict*.

Jean grew up in a very small rural East Tennessee town of Newport and attended the University of Tennessee before moving to Charlottesville, Virginia. In Charlottesville, she worked for two years in the University of Virginia English Department and the highlight of the job...meeting Robert Frost and William Faulkner!

Jean moved to Atlanta in 1962 and stopped working several years later to stay home with her two daughters. In January of 1990, she interviewed with BFA and started working part-time answering

the phones. "The greatest benefit of working for Benedict Financial is that you are always learning - learning about people, investments, new computer programs, etc."

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, Jean has no such disciplinary information to report.

Item 4 - Other Business Activities

Jean is not engaged in any other business activities.

Item 5 - Additional Compensation

Jean has no other income or compensation to disclose.

Item 6 - Supervision

Phil Benedict, President of BFA, is responsible for providing compliance oversight for Jean. Phil can be reached at (800) 678-8227.

Brochure Supplement

Form ADV Part 2B

Item 1 - Cover Page

Jackie A. McAdoo

of

Benedict Financial Advisors, Inc.

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March 25, 2015

This brochure supplement provides information about Jackie McAdoo, 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.

Item 2 - Educational Background and Business Experience

Jackie A. McAdoo (year of birth 1965) is the newest member of the BFA team, joining the firm in June 2012. Jackie handles the day to day operations with a focus on account maintenance and client support.

She was born in New York but moved to the south at a very young age and grew up in Hilton Head Island, South Carolina. Jackie attended the College of Charleston and moved to Atlanta in 1996.

She has two children that are both in college. Jake is getting his masters at the University of Tennessee and Emily is a sophomore at Troy University in Alabama.

Jackie feels very lucky to work with this team of advisors who encourage and teach her every day about the financial industry and the positive impact it can have on people's lives.

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, Jackie has no such disciplinary information to report.

Item 4 - Other Business Activities

Jackie is not engaged in any other business activities.

Item 5 - Additional Compensation

Jackie has no other income or compensation to disclose.

Item 6 - Supervision

Phil Benedict, President of BFA, is responsible for providing compliance oversight for Jackie. Phil can be reached at (800) 678-8227.