

Item 1. Introduction

Benemark, Inc. is an investment adviser registered with the Securities and Exchange Commission. Brokerage and investment advisory services and fees differ, and it is important for the retail investor to understand the differences. Please visit www.investor.gov/CRS for free, simple tools available to research firms and financial professionals, which also provides educational materials about broker dealers, investment advisors, and investing.

Item 2. Relationships and Services

What investment services and advice can you provide me? we offer investment advisory services and financial planning to retail investors, some of which are high net worth individuals, and trusts. If you open an advisory account with our firm, or sign an agreement for financial planning services we will work with you to understand your current financial situation, investment/financial goals, risk tolerance, etc. After assessing your information and depending on the level of services provided, we will develop an investment portfolio, a financial plan, or both, to help you achieve your goals. As part of our investment advisory services, we continuously monitor client accounts and typically provide investment reviews throughout the year as needed, but no less than once per year. Our firm manages investments on a non-discretionary basis where you will make the ultimate decision which securities to purchase and sell in your account. The types of investments we utilize include mutual funds, fixed income, common stocks and Exchange Traded Funds.

Additional information about our advisory services, including minimum investment amounts, can be found in our ADV Part 2A (Items 4, 5, and 7, or Item 5.G. on the Investment Adviser Public Disclosure website at <https://adviserinfo.sec.gov/firm/summary/126735>.

You are encouraged to ask the Financial Advisor and start a conversation with the following questions:

- *Given my financial situation, should I choose an investment advisory service? Why or why not?*
- *How will you choose investments to recommend to me?*
- *What is your relevant experience, including your licenses, education, and other qualifications?*
- *What do these qualifications mean?*
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Item 3. Fees, Costs, Conflicts of Interest, and Standard of Conduct

What fees will I pay? For investment advisory accounts, you typically will be charged an ongoing fee which is assessed quarterly in arrears and is based on the market value of the investments in your account. However, in some cases, clients have negotiated a fixed fee which is paid quarterly. Our annual advisory fees range from 35 basis points to 1%. The following fee schedule applies to new clients who open an investment advisory account:

Total value of investment holdings is less than or equal to \$1,000,000 – the annual fee is 1%.

Total value of investment holdings is greater than \$1,000,000 – the annual fee is negotiable by the Advisor and the client.

Our annual fee for financial planning services is \$5,000 and is negotiable above this amount as determined by the client and Advisor based on the needs of the client. The fees we charge are mutually agreed upon by you and our firm and the fees are mostly dependent on the value of investments in your account(s). For accounts that are charged a fee based on a percentage of assets of the total value of your account we have an incentive to increase the assets to increase our compensation. Our fees are automatically deducted from your advisory account, which, over time, will reduce the value of your advisory account. The fees described above are exclusive of brokerage commission, mutual fund fees, and custodian fees.

You will pay fees and costs whether you make or lose money on your investments. Fees and costs will reduce any amounts of money you make on your investments over time. Please make sure you understand what fees and costs you are paying. More detailed information about our advisory fees and other costs can be found in our Form ADV Part 2A, including Item 5 & 6, a copy is available on the Investment Adviser Public Disclosure website at <https://adviserinfo.sec.gov/firm/summary/126735>.

You are encouraged to ask the *Financial Advisor* and start a conversation with the following additional questions about the impact of fees and costs on investments:

Help me understand how these fees and costs might affect my investments. If I give you \$10,000 to invest, how much will go to fees and costs, and how much will be invested for me? **What are your legal obligations to me when acting as my investment advisor? How else does your firm make money and what conflicts of interest exist?**

When we act as your investment adviser, we must act in your best interest and not put our interest ahead of yours. At the same time, the way we make money can create a conflict of interest. You should understand and ask us about these conflicts because it can affect the advice provided to you. Here are some examples designed to help you understand what this means:

For those clients who pay an advisory fee based on the value of the assets in your account, you will pay more in fees as you increase the value of your assets, including cash deposits. Therefore, under this type of fee arrangement our firm has an incentive to encourage you to increase the amount of assets you have in your account.

Our firm accepts compensation for the sale of SEI Investment Mutual Funds directly from SEI Investment Management Corp., and applies to a select number of legacy clients who have trust accounts at SEI. This represents a conflict of interest for these clients who have accounts at SEI because we have an incentive to recommend investments in SEI Funds based on the added compensation that would be provided to Advisor.

More detailed information about our conflicts of interest can be found in our Form ADV Part 2A, including Item 5, Item 10, Item 12 and Item 14, which is posted on the Investment Adviser Public Disclosure website at <https://adviserinfo.sec.gov/firm/summary/126735>.

How do your financial professionals make money?

Our financial professionals are compensated through salary and profit which is derived, in part, from the amount of revenue generated by the firm.

Item 4. Disciplinary History

Do you or your financial professionals have legal or disciplinary history?

No. Visit Investor.gov/CRS for a free and simple search tool to research our firm and our financial professionals.

Item 5. Additional Information

You can find additional information about our firm's investment advisory services on the SEC's website at www.adviserinfo.sec.gov by searching CRD#126735. You may also contact our firm at 203 222-3575 to request a copy of this relationship summary and other up to date information.

Questions to ask us: Who is my primary contact person? Is he a representative of an investment advisor or broker-dealer? Who can I talk to if I have concerns about how this person is treating me?