

A Summary of Your Advisory Relationship with SCS

11/01/2022

Item 1. Introduction

Bensler, LLC, doing business as SCS, is registered with the U.S. Securities and Exchange Commission ("SEC") as an investment adviser. Clients and prospective clients should be aware that brokerage and investment advisory services and fees differ, and it is important for retail investors to understand the differences. Free and simple tools are available to research advisory firms like us at investor.gov/CRS, which also provides educational materials about broker-dealers, investment advisers and investing.

Item 2. Relationships and Services

What investment services and advice can you provide me?

Services: We generally offer our retail investors **discretionary** investment advisory services. When you grant us **discretionary** authority, you provide us the authority to determine the investments to buy or sell in your account on an ongoing basis. We provide advisory services in the form of Asset Management Services. Asset Management Services involve providing you with continuous and on-going supervision over your accounts. This means that we will continuously monitor your account(s) and make trades in your accounts when necessary. We also provide advisory services in the form of financial planning services. Financial planning services do not involve the active management of accounts, but instead focuses on your overall financial situation. Financial planning can be described as helping you determine and set your long-term financial goals, through investments, tax planning, asset allocation, risk management, retirement planning, and other areas. Our role as a financial planner is to find ways to help you understand your overall financial situation and help you set financial objectives. You will have the opportunity to place reasonable written restrictions on the types of investments to be held in the portfolio and should notify us in writing of any changes in your financial status, investment objectives, policies, or restrictions. In cases where we have **non-discretionary** trading authority, you are responsible for making your own trading decisions.

Requirements to open and maintain an account: We have no minimum investment amount requirements.

ADDITIONAL INFORMATION: Additional information can be found in our Form ADV, Part 2A, Items 4, 7, 8, 12, & 13. You can access our Part 2A at <https://adviserinfo.sec.gov/firm/summary/310849>.

Conversation Starters - 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?

Item 3: Fees, Costs, Conflicts and Standard of Conduct

What fees will I pay?

Principal Fees and Costs: We are generally compensated for our investment advisory services as a percentage of the value of your accounts we are managing (charged monthly in advance). The annual management fee charged for this service will be negotiated with you, with 3% being the maximum management fee that will be charged to you. We offer either oral or written financial plans that can be comprehensive or segmented in nature. The charge for these plans is usually an hourly fee, but may also be a fixed fee. The hourly fee is up to \$1000 per hour and negotiable based upon the complexity of your financial situation and the services being provided. At the discretion of our associated persons, we may also multiply the negotiable hourly fee rate by the estimated number of hours needed to complete the services and determine a fixed fee charge. Fees you pay us for investment advisory services are separate and distinct from other fees and expenses charged to your accounts and investments, such as brokerage, custodial, trading, account maintenance, costs of the investment and related fees. The more assets there are in your advisory account, the more you will pay in fees, and we may therefore have an incentive to encourage you to increase the assets in your account. You will pay fees and costs whether you make or lose money on your investments. Fees and costs will reduce any amount of money you make on your investments over time. Please make sure you understand what fees and costs you are paying.

ADDITIONAL INFORMATION: For more information, please visit and see Items 5-6 & 12 in Form ADV, Part 2A

Conversation Starter - "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?"

Standard of Conduct/Conflicts of Interest

What are your legal obligations to me when acting as my investment adviser? How else does your firm make money and what conflicts of interest do you have?

When we act as your investment adviser, we have to act in your best interest and not put our interest ahead of yours. At the same time, the way we make money creates some conflicts with your interests. You should understand and ask us about these conflicts because they can affect the investment advice we provide you. Here are some examples to help you understand what this means. Some of our Financial Professionals are registered representatives of LPL Financial, LLC (“LPL”), an SEC registered broker-dealer and investment adviser. Your Financial Professional may offer you brokerage services through LPL or investment advisory services through us directly. Brokerage services and investment advisory services are different, and the fees we and LPL charge for those services are different. It is important that you understand the differences. In particular, your Financial Professional may earn additional transaction-based compensation and have additional conflicts of interest as a result of providing brokerage services through LPL.

Another example is our firm recommending LPL to serve as custodian and executing broker/dealer for asset management Program accounts. We receive support services and/or products from these custodians, many of which assist us to better monitor and service your accounts. These support services and/or products may be received without cost, at a discount, and/or at another negotiated rate. These support services are provided to us based on the overall relationship between us and the custodian. In light of our arrangements with these custodians, a conflict of interest exists between our interests and yours because we have incentive to recommend this custodian based on the benefits we receive rather than yours.

We are fiduciaries to you. That means we are required to act in your best interest throughout our entire advisory relationship.

Conversation Starter - How might your conflicts of interest affect me, and how will you address them?

ADDITIONAL INFORMATION: For more information on conflicts of interest, see Items 4, 9, 10, 11, 12 and 14 of our Form ADV, Part 2

How do your financial professionals make money?

RIA personnel receive a salary and bonuses based on individual job performance and the profitability of the firm.

Item 4: **Disciplinary History**

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

Yes. For more information, please visit Investor.gov/CRS for free and simple search tool to research us and our financial professionals.

Conversation Starter - As a financial professional, do you have any disciplinary history? For what type of conduct?

Item 5: **Additional Information**

If you have any questions about our investment advisory services or if you wish to request a copy of the relationship summary, please contact us at compliance@northwestscscom. Additional information about us is also available on the SEC’s website at investor.gov/CRS. You can also call us at 425-452-1222 for up-to-date information and request a copy of the relationship summary.

Conversation Starter – Who is my primary contact person? Is he or she a representative of an investment adviser or broker-dealer? Who can I talk to if I have concerns about how this person is treating me?

SUMMARY OF MATERIAL CHANGES

We have updated our Form CRS since its prior version with the following change:

Item 4 – We changed the response to the question about legal or disciplinary history from “no” to “yes.”

Item 5 – We updated our contact email address and contact number.