



Benchmark Investing: Helping you reach your family's goals

Benchmark Financial Advisors

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We partner with you and commit to your success:

Benchmark Financial Advisors is an independent financial planning and investment firm focused on helping you achieve your family's goals with confidence. We create a unique financial plan for each client so that we understand your needs and goals. Then we create an investment plan to work towards your goals

Our investment strategy is designed with the goal to generate consistent returns while seeking to reduce the level of risk. To achieve this investment goal, we **"Tilt"** your portfolio towards the assets that are in demand and away from those that are declining. The goal of this tilting is simple but powerful. Over time, capture as much of the good times while trying to avoid the worst of the bad times. We believe that avoiding the severe market drops is essential to investment success and over market cycles will help you reach your goals.

We believe there is a great deal of value in working with an independent investment firm like Benchmark. Our only focus is our clients and this helps us to avoid conflicts of interest. Our straight forward fee schedule is aligned with our Accredited Investment Fiduciary designation. We welcome the opportunity to help you and your family.

Benchmark Planning and investment Process:

Annual process designed to help you achieve your goals as your family's needs change. We believe in goals, not guesswork.



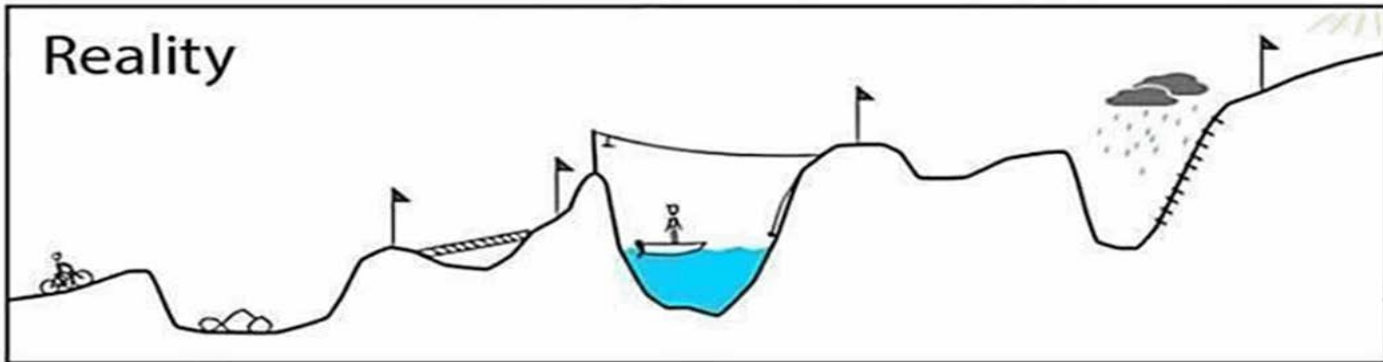
Long-Term Planning & Investing:

Your plan



Our years of planning experience and the use of powerful tools help us plan for your reality.






Reality



Each client is unique – we work with you to build a plan designed to meet your specific goals:

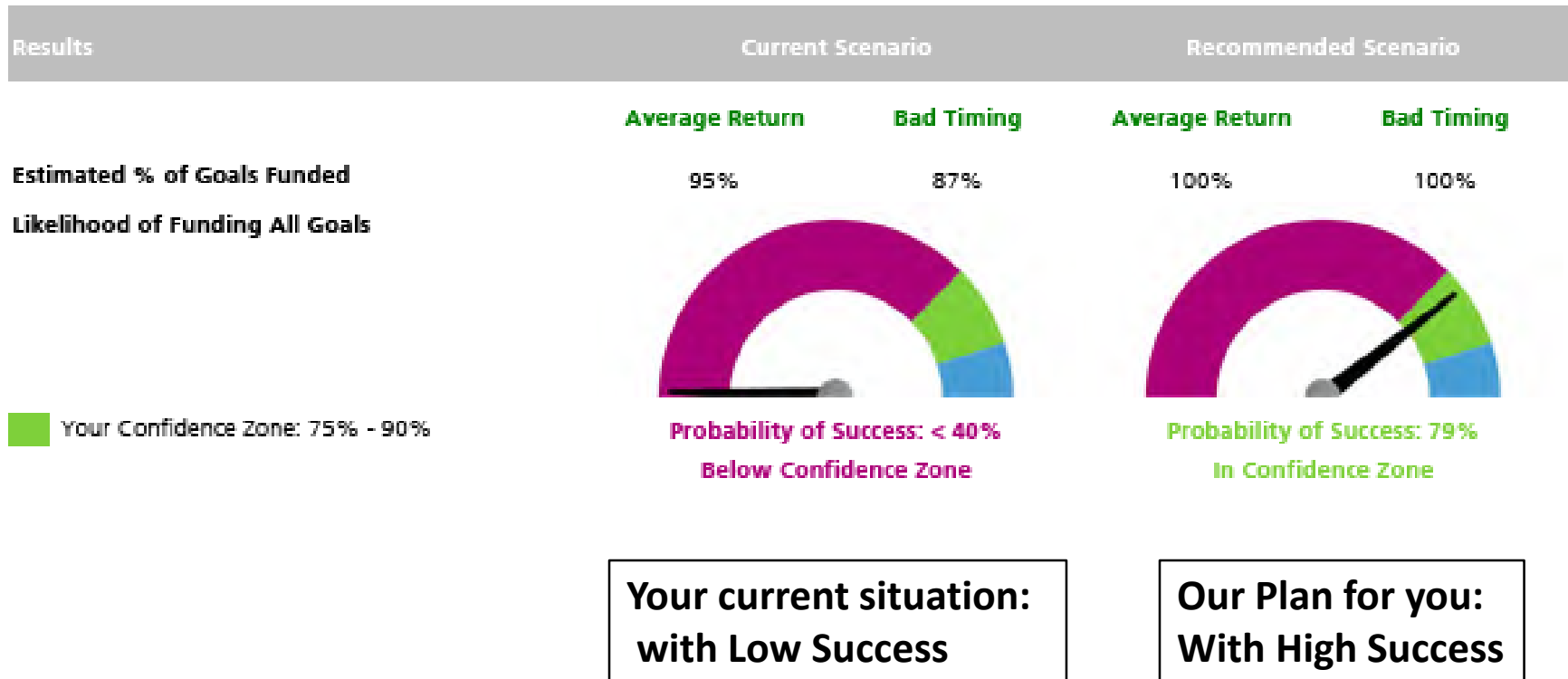
Personal Information and Summary of Financial Goals

John and Margaret Boomer

Needs		
10	Retirement - Living Expense	
	John Margaret Both Retired (2015-2040) Margaret Alone Retired (2041-2044)	65 / 2015 64 / 2015 \$84,000 \$72,000 Base Inflation Rate (2.50%)
9	College - Emily's College	
	4 years starting in 2018 Attending College - Public In-State (4 years)	\$20,339 Base Inflation Rate plus 3.50% (6.00%)
Wants		
7	Margaret's Car	
	When Margaret retires Recurring every 6 years until end of plan	\$20,000 Base Inflation Rate (2.50%)
7	John's Truck	
	When John retires Recurring every 7 years until end of John's plan	\$30,000 Base Inflation Rate (2.50%)
Wishes		
3	Travel	
	When John retires Recurring every year for a total of 12 times	\$12,000 Base Inflation Rate (2.50%)

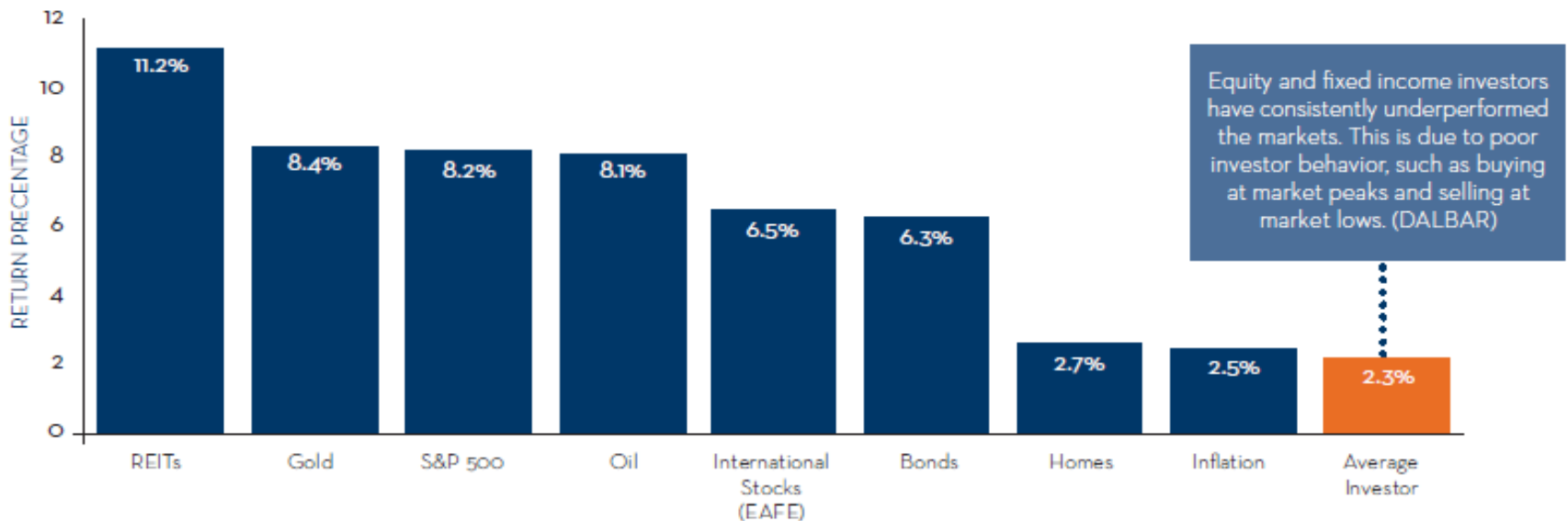
Will your money last?

Our experience helping families along with powerful tools help us create a high probability of plan success.



Most investors in mutual funds don't beat inflation: You need our professional help for better returns.

THE BEHAVIORAL EFFECT ON INVESTOR RETURNS 20-YEAR ANNUALIZED RETURNS (1993-2012)



Source: J.P. Morgan Asset Management

Past performance is no guarantee of future results. The indexes used are as follows: REITs: NAREIT Equity REIT Index, EAFE: MSCI EAFE, Oil: WTI Index, Bonds: Barclays Capital U.S. Aggregate Index, Homes: median sale price of existing single-family homes, Gold: USD/troy oz, Inflation: CPI. Average asset allocation investor return is based on an analysis by DALBAR, Inc., which utilizes the net of aggregate mutual fund sales, redemptions and exchanges each month as a measure of investor behavior. Returns are annualized (and total return where applicable) and represent the 20-year period ending 12/31/12 to match DALBAR's most recent analysis. The above-listed indexes are unmanaged indexes. An investment cannot be made directly in an index. There are special risks of investing in REIT's such as lack of liquidity and potential adverse and economic regulatory changes. Commodities can be extremely volatile investments. International investing presents certain risks not associated with investing solely in the United States. This chart is for illustrative purposes only and is not intended to predict or depict the return of any one investment.

The Stock Market moves with Supply and Demand:

Most years have inter-year drops and active management can reduce the risks.

Our goal is to reduce the downside and capture most of the upside.

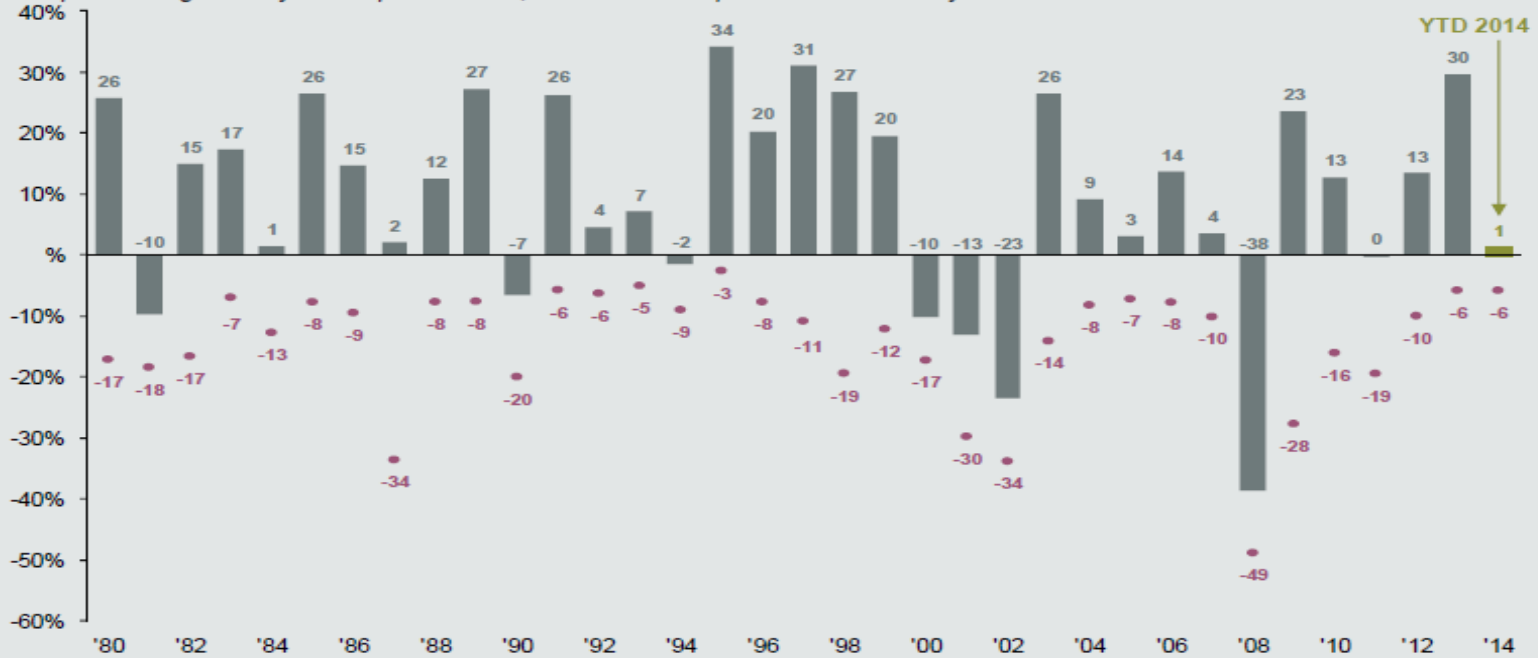
MARKET
INSIGHTS

Annual Returns and Intra-year Declines

Equities

S&P 500 Intra-year Declines vs. Calendar Year Returns

Despite average intra-year drops of 14.4%, annual returns positive in 26 of 34 years*



Source: Standard & Poor's, FactSet, J.P. Morgan Asset Management.

Returns are based on price index only and do not include dividends. Intra-year drops refers to the largest market drops from a peak to a trough during the year. For illustrative purposes only. *Returns shown are calendar year returns from 1980 to 2013 excluding 2014 which is year-to-date.

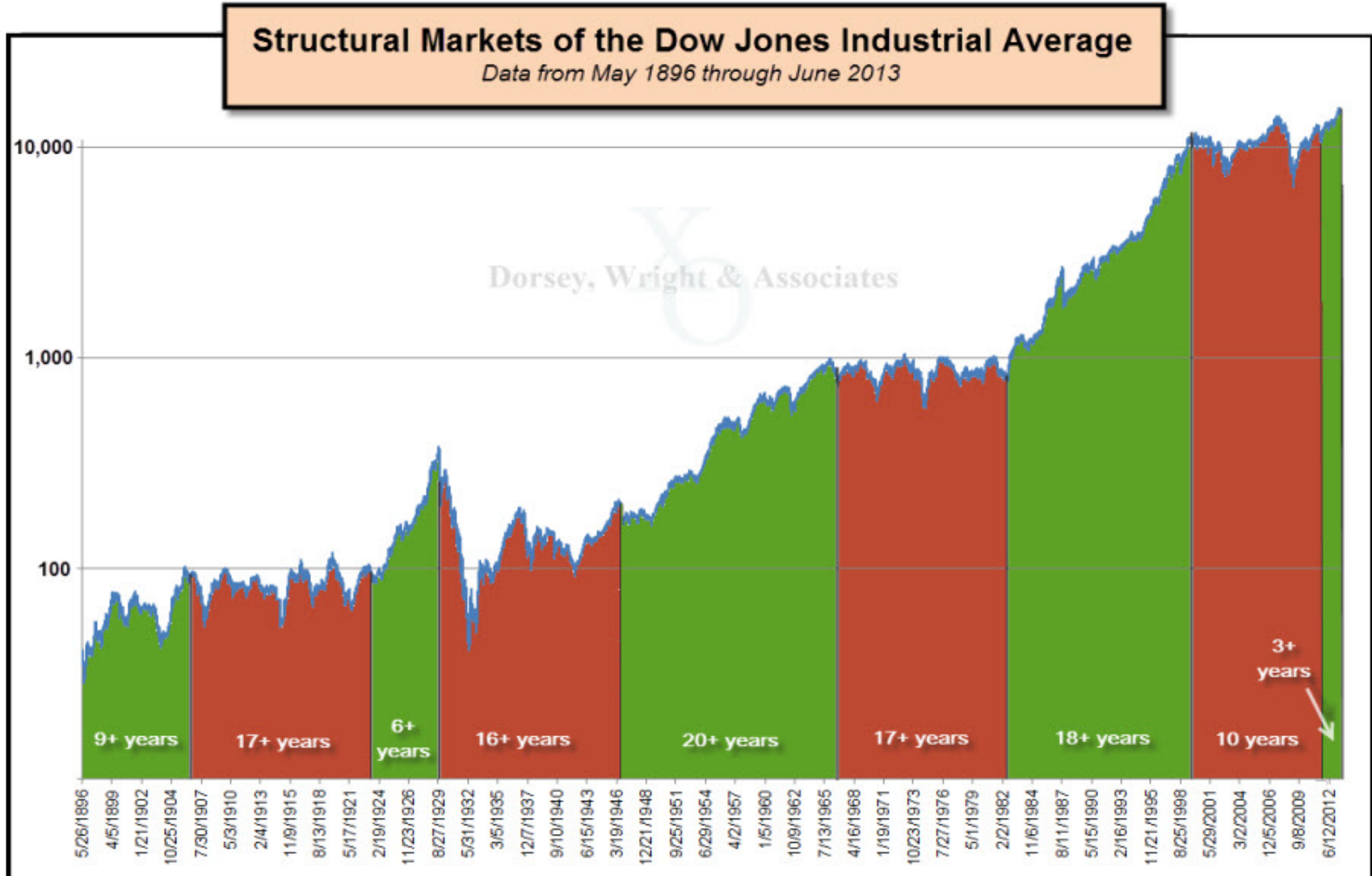
Guide to the Markets – U.S.

Data are as of 3/31/14.

J.P.Morgan
Asset Management

History shows that the market moves in long-term cycles.

There have been 4 long-term bear markets which cover over 60% of the time. Investing strategies for each cycle vary and understanding how to invest for these cycles is important to your long term success.



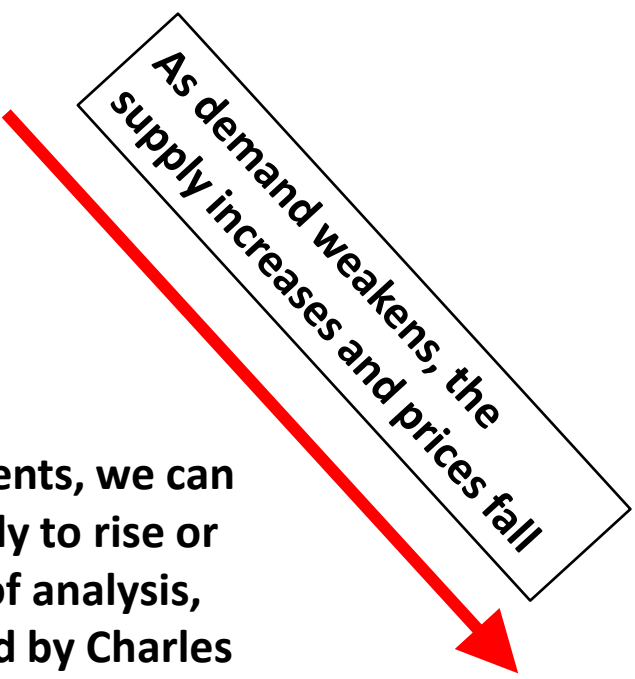
The law of Supply and demand:

We invest by following what we learned in Economics 101:



As demand for the shares increases, the price rises.

By closely watching the price movements, we can tell if the stock is in demand and likely to rise or supply and likely to fall. This type of analysis, called point and figure, was pioneered by Charles Dow in 1896. This focus on the price of a security filters out insignificant price movements and focuses the bigger picture and trend of a security. It also removes the emotion from buy/sell decisions.



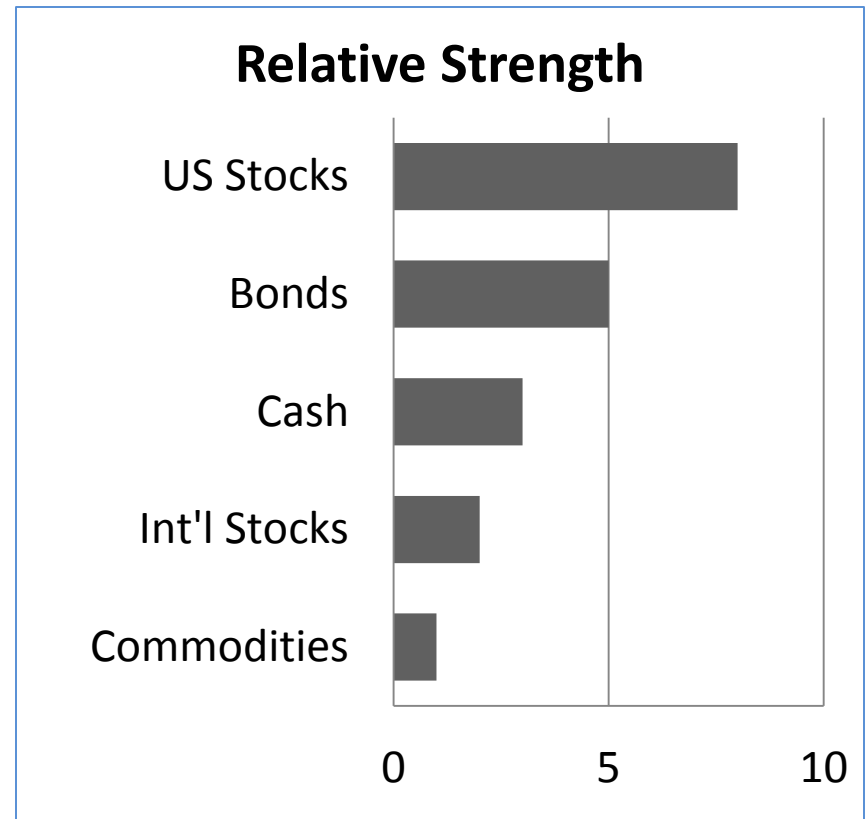
As demand weakens, the supply increases and prices fall

We respond to changing market conditions:

We utilize Dynamic Asset Level Investing to rank the strongest and weakest investment classes. This helps us “Tilt your portfolio” towards the strongest assets and avoid the weakest.



Relative strength is nothing more than an arm wrestling competition between major asset classes. The strongest is in demand.

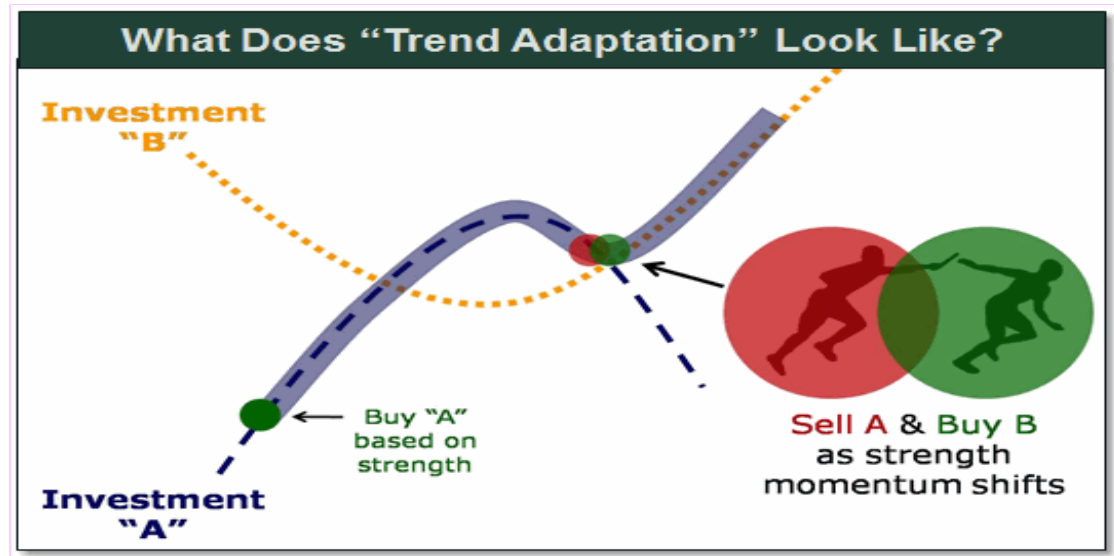


Using Supply and Demand helps identify the trend and invest with the trend.



By its nature, a "trend following" approach will not often lend itself to a cost basis at a low price, or an exit price at a high, for a given security.

A disciplined implementation strategy of adapting consistently to trends over time as they change, can provide for robust returns without a need for pinpointing tops and bottoms.



The best place to invest changes each year:

Identifying the trend early and following the leaders can help increase investment results.

Broad Asset Class Performance

(December 31, 2003 - December 31, 2013)

2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2003-2013
Int'l Stocks 35.28%	Int'l Stocks 17.59%	Commodity 22.54%	Int'l Stocks 23.47%	Commodity 20.56%	Fixed Income 5.24%	Commodity 33.43%	Commodity 29.96%	Fixed Income 7.84%	Int'l Stocks 13.68%	US Stocks 29.60%	Commodity 116.64%
US Stocks 26.38%	Commodity 11.21%	Int'l Stocks 10.87%	US Stocks 13.62%	Int'l Stocks 8.66%	Money Market 1.33%	Int'l Stocks 26.36%	US Stocks 12.78%	Money Market 0.05%	US Stocks 13.41%	Int'l Stocks 19.16%	US Stocks 110.08%
Foreign Currency 14.93%	US Stocks 8.99%	Money Market 3.01%	Commodity 13.51%	Foreign Currency 7.62%	Foreign Currency -10.06%	US Stocks 23.45%	Fixed Income 6.54%	US Stocks 0.00%	Fixed Income 4.22%	Money Market 0.050%	Int'l Stocks 100.86%
Commodity 8.86%	Foreign Currency 6.27%	US Stocks 3.00%	Foreign Currency 6.93%	Fixed Income 6.97%	Commodity -23.74%	Foreign Currency 8.93%	Foreign Currency 5.86%	Foreign Currency -1.63%	Foreign Currency 1.97%	Fixed Income -2.02%	Fixed Income 62.39%
Fixed Income 4.10%	Fixed Income 4.34%	Fixed Income 2.43%	Money Market 4.74%	Money Market 4.36%	US Stocks -38.49%	Fixed Income 5.93%	Int'l Stocks 5.41%	Commodity -10.57%	Money Market 0.09%	Foreign Currency -2.55%	Foreign Currency 31.11%
Money Market 0.98%	Money Market 1.40%	Foreign Currency -7.99%	Fixed Income 4.33%	US Stocks 3.53%	Int'l Stocks -44.77%	Money Market 0.21%	Money Market 0.16%	Int'l Stocks -14.82%	Commodity -1.49%	Commodity -8.39%	Money Market 17.47%

The index returns do not reflect any management fees, transaction costs or expenses as they are not available for direct investment. The performance numbers above represent past performance, which is no guarantee of future results. Potential for profits is accompanied by possibility of loss.

Legend:

SPX	US Stocks = S&P 500 Index
EAFE	Int'l Stocks = MSCI EAFE Index
DWAFXI	Foreign Currency = Dorsey, Wright Foreign Currency Index
UV/Y	Commodities = Continuous Commodity Index
MNYMKT	Money Market = 13 Week T-Bill Total Return
	Fixed Income = Total Return Barclays Aggregate Bond Index

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How does this work in your account?

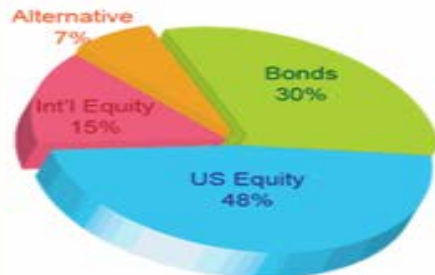
We “tilt” the investments towards the areas with strength. When stocks have relative strength we have an offensive tilt, when they are weak, we have a defensive tilt.

“Moderate” Allocation Framework (Benchmark: 60% Stocks, 40% Bonds)

Sample: Offensive Tilt



Sample: Defensive Tilt



A tactical allocation strategy can be run with strategic boundaries.

Sample Moderate Boundaries

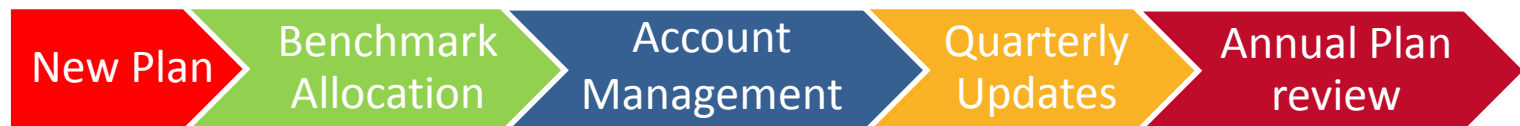
US Equities: 20% - 75%

Fixed Income: 20% - 60%

DWA applies relative strength ranking to major asset classes, allowing portfolios to become offensive, or defensive, based upon leadership trends in the market

Benchmark Client Service plan:

- Build your plan based on a consultative approach
- Create your personalized Investment Benchmark
- Provide ongoing communication and education
- Conduct Annual plan reviews
- Utilize a Straight forward Fee Schedule



At Benchmark Financial Advisors, we believe in the fiduciary approach. This is why we studied and obtained the Accredited Investment Fiduciary designation. Our Straight forward fee schedule is one result.

A Fiduciary is someone who manages assets for another person and stands in a special relationship of trust. AIF® Designees have acquired a thorough knowledge of fiduciary responsibility.

AIF® designees have successfully completed a specialized program on investment fiduciary standards of care. Fi360 training began in 1999 to provide investment industry with the first full-time training and research organization focused exclusively on investment fiduciary responsibility and portfolio management.

Designees are required to complete a rigorous training program, successfully pass an examination, conform to a code of ethics and adhere to continuing education requirements on a yearly basis.



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