

**ITEM 1: Cover Page for  
PART 2B OF FORM ADV:  
BROCHURE SUPPLEMENT  
DATED MARCH 31, 2025**

**Keith Johnson  
CRD # 2666739**

**BFSG, LLC dba BENEFIT FINANCIAL SERVICES GROUP (“BFSG”)  
2040 MAIN STREET, SUITE #720  
IRVINE, CA 92614  
949-955-2552**

**FIRM CONTACT: MICHAEL ALLBEE, CHIEF COMPLIANCE OFFICER**

**FIRMS WEBSITE ADDRESS: [WWW.BFSG.COM](http://WWW.BFSG.COM)**

**This brochure supplement provides information about Keith Johnson that supplements our brochure. You should have received a copy of that brochure. Please contact Michael Allbee, Chief Compliance Officer if you did not receive BFSG’s brochure or if you have any questions about the contents of this supplement.**

**Additional information about Keith Johnson is available on the SEC’s website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).**

## Item 2 Educational Background and Business Experience

Name: Keith Johnson

Year of Birth: 1970

Formal Education after high school: Keith Johnson is a Certified Financial Planner® professional. He earned a Bachelor's Degree from Northwood University in 1995 with a major in Management.

Keith Johnson is a Senior Education Specialist and Financial Planner for BFSG. He is responsible for educating clients to help grow, manage, and protect their wealth. Among conducting educational workshops, Keith's expertise includes transitioning clients into retirement, succession planning, and assisting clients in transition.

2019 to present Senior Education Specialist and Financial Planner with BFSG, LLC  
2019 to present Investment Advisor Representative with BFSG, LLC  
2016 to 2019 Financial Advisor with Allworth Financial  
2016 to 2016 Investment Advisor Representative with Hanson McClain Advisors  
2015 to 2016 Founder of KMJ Financial Group, LLC  
2003 to 2015 Regional Manager with ICMA Retirement Corporation  
2006 to 2015 Instructor of Personal Financial Planning at UCLA

*Certified Financial Planner® (CFP®); Certified Financial Planner Board of Standards Inc.; 2004*

I am certified for financial planning services in the United States by Certified Financial Planner Board of Standards, Inc. ("CFP Board"). Therefore, I may refer to myself as a CERTIFIED FINANCIAL PLANNER® professional or a CFP® professional, and I may use these and CFP Board's other certification marks (the "CFP Board Certification Marks"). The CFP® certification is voluntary. No federal or state law or regulation requires financial planners to hold the CFP® certification. You may find more information about the CFP® certification at [www.cfp.net](http://www.cfp.net).

CFP® professionals have met CFP Board's high standards for education, examination, experience, and ethics. To become a CFP® professional, an individual must fulfill the following requirements:

- **Education** – Earn a bachelor's degree or higher from an accredited college or university and complete CFP Board-approved coursework at a college or university through a CFP Board Registered Program. The coursework covers the financial planning subject areas CFP Board has determined are necessary for the competent and professional delivery of financial planning services, as well as a comprehensive financial plan development capstone course. A candidate may satisfy some of the coursework requirement through other qualifying credentials. CFP Board implemented the bachelor's degree or higher requirement in 2007 and the financial planning development capstone course requirement in March 2012. Therefore, a CFP® professional who first became certified before those dates may not have earned a bachelor's or higher degree or completed a financial planning development capstone course.

- **Examination** – Pass the comprehensive CFP® Certification Examination. The examination is designed to assess an individual’s ability to integrate and apply a broad base of financial planning knowledge in the context of real-life financial planning situations.
- **Experience** – Complete 6,000 hours of professional experience related to the personal financial planning process, or 4,000 hours of apprenticeship experience that meets additional requirements.
- **Ethics** – Satisfy the *Fitness Standards for Candidates for CFP® Certification and Former CFP® Professionals Seeking Reinstatement* and agree to be bound by CFP Board’s *Code of Ethics and Standards of Conduct* (“*Code and Standards*”), which sets forth the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements to remain certified and maintain the right to continue to use the CFP Board Certification Marks:

- **Ethics** – Commit to complying with CFP Board’s *Code and Standards*. This includes a commitment to CFP Board, as part of the certification, to act as a fiduciary, and therefore, act in the best interests of the client, at all times when providing financial advice and financial planning. CFP Board may sanction a CFP® professional who does not abide by this commitment, but CFP Board does not guarantee a CFP® professional’s services. A client who seeks a similar commitment should obtain a written engagement that includes a fiduciary obligation to the client.
- **Continuing Education** – Complete 30 hours of continuing education every two years to maintain competence, demonstrate specified levels of knowledge, skills, and abilities, and keep up with developments in financial planning. Two of the hours must address the *Code and Standards*.

### **Item 3            Disciplinary Information**

*Keith Johnson* has no reportable disciplinary history.

### **Item 4            Other Business Activities**

*Keith Johnson* is not engaged in any other investment or non-investment-related activities.

*Keith Johnson* does not receive commissions, bonuses, or other compensation on the sale of securities or other investment products.

### **Item 5            Additional Compensation**

*Keith Johnson* receives compensation in part based on new assets and new clients he procures for the provision of advisory services.

## **Item 6            Supervision**

All of our firms' employees must comply with applicable federal securities laws and as fiduciaries, act solely in your best interests and make full and balanced disclosure of all material facts. Failure to do so may result in disciplinary action, including termination of employment.

The Chief Compliance Officer (CCO) is charged with monitoring the firm's personnel in the context of its fiduciary duties. The CCO will provide training and readily available resources for the employees of our firm to assist them in understanding what conduct is or is not permissible.

Michael Allbee, Chief Compliance Officer, supervises and monitors *Keith Johnson's* activities on a regular basis.

In addition, our firm has been organized as a hierarchy to provide checks and balances within the various departments of the firm.

**ITEM 1: Cover Page for  
PART 2B OF FORM ADV:  
BROCHURE SUPPLEMENT  
DATED MARCH 31, 2025**

**Steven Yamshon  
CRD # 1522101**

**BFSG, LLC dba BENEFIT FINANCIAL SERVICES GROUP (“BFSG”)  
2040 MAIN STREET, SUITE #720  
IRVINE, CA 92614  
949-955-2552**

**FIRM CONTACT: MICHAEL ALLBEE, CHIEF COMPLIANCE OFFICER**

**FIRMS WEBSITE ADDRESS: [WWW.BFSG.COM](http://WWW.BFSG.COM)**

**This brochure supplement provides information about Steven Yamshon that supplements our brochure. You should have received a copy of that brochure. Please contact Michael Allbee, Chief Compliance Officer, if you did not receive BFSG’s brochure or if you have any questions about the contents of this supplement.**

**Additional information about Steven Yamshon is available on the SEC’s website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).**

## **Item 2            Educational Background and Business Experience**

Name: Steven Yamshon

Year of Birth: 1954

Formal Education after high school:

Mr. Yamshon graduated from California State University, Sacramento in 1977 with a Bachelor of Science Degree with Honors in Environmental Resources with a concentration in Forestry and Engineering. In 1999, Mr. Yamshon also received an Honorary Doctorate of Letters from California State University, Sacramento.

He is also a graduate of Harvard University Graduate School of Business where he studied General Management and received his O.P.M. degree/certificate in 1989.

He earned his Master's Degree in Business with a concentration in International Business and Economics from the University of Redlands and studied Finance and Economics at The University of London Business School and the Institute of Economics and Political Science at Cambridge University as part of his program in 1995.

He is also a 1986 graduate of the Anderson Graduate School of Management at UCLA Executive Program and Advanced Executive Program where he studied economics, finance, management, and strategy. Steven further studied strategy, economics and finance at the Doctoral level as a Visiting Scholar 1994-1997.

Mr. Yamshon earned his Doctorado in Filosofia (Ph.D.) with a specialization in Business Administration from Universidad de San Jose- Fundacion de Empresarial in 1997.

Mr. Yamshon earned a Certificate in Engineering Management from California Institute of Technology, Industrial Relations Center in 2001, and earned a General Certificate in Forestry from the University of Maryland in 2005. He also studied at the Yale School of Forestry and Environmental Science Forestry for Executives Program in 2009 and 2013. He also earned a certificate in Tropical Forestry and Restoration from the Yale School of the Environment in 2022. He has been teaching Investment Finance at UCLA for 30 years.

He earned three master's level qualifications from the Said Business School, University of Oxford. The three qualifications are: Diplomas in Financial Strategy earned in 2009, Diploma in Global Business earned in 2012, and Diploma in Strategy and Innovation in 2016. Mr. Yamshon also graduated from the Said Business School Oxford Advanced Management and Leadership Program with a Certificate in Management Studies in 2014 where he wrote his post-doctoral dissertation on forestry investments.

Mr. Yamshon completed his Advanced Certificate in Technology and Innovation in 2020 and an Advanced Certificate in Digital Transformation and Technology in 2021 from the Sloan School of Management at MIT. Steve also earned a Certificate in Blockchain and Digital Assets from the Digital Assets Council of Financial Professional (DACFP) in 2022.



including sell, hold, and buy decisions within a client's portfolio. The program consists of two parts designed for a total of approximately 120-150 hours of study. The first part includes an 11 module self-study course with an online, proctored exam. Students successfully completing the exam matriculate to the second part of the program. That part consists of a four week, instructor-led, online graduate course requiring successful completion of several graded assignments involving investor policy statements, portfolio construction, asset allocation, and portfolio buy, sell, and hold decisions. The program must be completed within one year from enrollment.

**Item 3            Disciplinary Information**

*Steve Yamshon* has no reportable disciplinary history.

**Item 4            Other Business Activities**

*Steve Yamshon* is not engaged in any other investment or non-investment-related activities.

*Steve Yamshon* does not receive commissions, bonuses, or other compensation on the sale of securities or other investment products.

**Item 5            Additional Compensation**

*Steve Yamshon* does not receive any economic benefit from a non-advisory client for the provision of advisory services.

**Item 6            Supervision**

All of our firms' employees must comply with applicable federal securities laws and as fiduciaries, act solely in your best interests and make full and balanced disclosure of all material facts. Failure to do so may result in disciplinary action, including termination of employment.

The Chief Compliance Officer (CCO) is charged with monitoring the firm's personnel in the context of its fiduciary duties. The CCO will provide training and readily available resources for the employees of our firm to assist them in understanding what conduct is or is not permissible.

Michael Allbee, Chief Compliance Officer, supervises and monitors *Steven Yamshon's* activities on a regular basis.

In addition, our firm has been organized as a hierarchy to provide checks and balances within the various departments of the firm.



**ITEM 1: Cover Page for  
PART 2B OF FORM ADV:  
BROCHURE SUPPLEMENT  
DATED MARCH 31, 2025**

**Aksana Munoz  
CRD # 6177063**

**BFSG, LLC dba BENEFIT FINANCIAL SERVICES GROUP (“BFSG”)  
2040 MAIN STREET, SUITE #720  
IRVINE, CA 92614  
949-955-2552**

**FIRM CONTACT: MICHAEL ALLBEE, CHIEF COMPLIANCE OFFICER**

**FIRMS WEBSITE ADDRESS: [WWW.BFSG.COM](http://WWW.BFSG.COM)**

**This brochure supplement provides information about Aksana Munoz that supplements our brochure. You should have received a copy of that brochure. Please contact Michael Allbee, Chief Compliance Officer, if you did not receive BFSG’s brochure or if you have any questions about the contents of this supplement.**

**Additional information about Aksana Munoz is available on the SEC’s website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).**

## **Item 2 Educational Background and Business Experience**

Name: Aksana Munoz

Year of Birth: 1981

Formal Education after high school: Ms. Munoz graduated from Drexel University, Lebow College of Business in 2010, where she earned a Bachelor of Science Degree in Business Administration.

Ms. Munoz joined BFSG in 2013 and focuses primarily on investment analysis, retirement plan research, and client service. She holds the ASPPA Qualified 401(k) Administrator (QKA) designation, ASPPA Qualified 401(k) Consultant (QKC<sup>®</sup>), NAPA Certified Plan Fiduciary Advisor (CPFA) designation, and is a member of BFSG's Investment Research Team.

|                 |   |
|-----------------|---|
| 2020 to present | Lead Client Service Manager & Plan Compliance Specialist with BFSG, LLC |
| 2014 to present | Investment Advisor Representative with BFSG, LLC                        |
| 2015 to 2020    | Client Services Manager with BFSG, LLC                                  |
| 2013 to 2015    | Investment Performance Analyst with BFSG, LLC                           |
| 2011 to 2013    | Account Analyst with Debt Resolution Support, Inc.                      |
| 2011 to 2011    | Business Analyst with JP Morgan Chase                                   |
| 2009 to 2010    | Risk Analyst with Exelon Corporation                                    |

*Qualified 401(k) Administrator (QKA<sup>®</sup>); ASPPA; 2017*

The Qualified 401(k) Administrator (QKA<sup>®</sup>) credential is offered for retirement plan professionals who work primarily with 401(k) plans and is designed to meet the needs of retirement plan administrators and consultants alike. The QKA<sup>®</sup> Credential provides a comprehensive foundation for plan administration, from basic concepts to 401(k) plan compliance.

A minimum of two years' experience in retirement plan related matters is required along with completion of ASPPA's QKA<sup>®</sup> examination series to be a candidate for this credential. Earning ASPPA's QKA<sup>®</sup> credential requires successful completion of the following exams:

- Retirement Plan Fundamentals Modules
- Defined Contribution Administrative Issues – Basic Concepts
- Defined Contribution Administrative Issues – Compliance Issues

All credentialed members must acquire 40 hours of Continuing Education (CE) credits (2 of these must be Ethics) in a two-year cycle as well as renew ASPPA Membership annually to retain credentials.

*Qualified 401(k) Consultant (QKC<sup>®</sup>); ASPPA; 2020*

The QKC<sup>®</sup> credential is awarded by the American Society of Pension Professionals & Actuaries (ASPPA). Prerequisite for the credential is earning the QKA<sup>®</sup> designation which requires three years' experience in the retirement field or completion of ASPPA's Retirement Plan Fundamentals course. Candidates may apply for ASPAA credentialed membership after

completing the QKC<sup>®</sup> program. The QKC<sup>®</sup> program consists of concepts and techniques used by advanced defined contribution consultants to increase client satisfaction and increase organizational efficiency, each comprising twelve topics, a practice exam, and a credential exam. All ASPPA credentialed members must acquire 40 hours of continuing education credits (two of which must be ethics) within a two-year cycle and must renew their ASPPA membership annually.

*Certified Plan Fiduciary Advisor (CPFA<sup>®</sup>); NAPA; 2024*

The CPFA<sup>®</sup> designation is issued by the National Association of Plan Advisors (NAPA). The course work and examination cover ERISA Fiduciary Roles and Responsibilities, ERISA Fiduciary Oversight, ERISA Plan Investment Management, and ERISA Plan Management. All credentialed members must acquire 10 hours of continuing education credits each year, as well as renew NAPA Membership annually. A plan advisor who has earned his/her CPFA<sup>®</sup> has demonstrated the expertise required to act as a plan fiduciary or help plan fiduciaries manage their roles and responsibilities.

**Item 3          Disciplinary Information**

*Aksana Munoz* has no reportable disciplinary history.

**Item 4          Other Business Activities**

*Aksana Munoz* is not engaged in any other investment or non-investment-related activities.

*Aksana Munoz* does not receive commissions, bonuses, or other compensation on the sale of securities or other investment products.

**Item 5          Additional Compensation**

*Aksana Munoz* does not receive any economic benefit from a non-advisory client for the provision of advisory services.

**Item 6          Supervision**

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Michael Allbee, Chief Compliance Officer, supervises and monitors *Aksana Munoz*'s activities on a regular basis.

In addition, our firm has been organized as a hierarchy to provide checks and balances within the various departments of the firm.

**ITEM 1: Cover Page for  
PART 2B OF FORM ADV:  
BROCHURE SUPPLEMENT  
DATED MARCH 31, 2025**

**Antonia Lipovac  
CRD # 6795531**

**BFSG, LLC dba BENEFIT FINANCIAL SERVICES GROUP (“BFSG”)  
2040 MAIN STREET, SUITE #720  
IRVINE, CA 92614  
949-955-2552**

**FIRM CONTACT: MICHAEL ALLBEE, CHIEF COMPLIANCE OFFICER**

**FIRMS WEBSITE ADDRESS: [WWW.BFSG.COM](http://WWW.BFSG.COM)**

**This brochure supplement provides information about Antonia Lipovac that supplements our brochure. You should have received a copy of that brochure. Please contact Michael Allbee, Chief Compliance Officer, if you did not receive BFSG’s brochure or if you have any questions about the contents of this supplement.**

**Additional information about Antonia Lipovac is available on the SEC’s website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).**

## **Item 2 Educational Background and Business Experience**

Name: Antonia Lipovac

Year of Birth: 1996

Formal Education after high school: Ms. Lipovac graduated from the California State University, Fullerton in 2018, where she earned a Bachelor of Arts in Business Administration, with a concentration in Finance.

Ms. Lipovac joined BFGS in 2020 and focuses primarily on investment analysis, retirement plan research, and client service. She is a member of BFGS's Investment Research Team.

|                 |   |
|-----------------|---|
| 2020 to present | Client Service Manager with BFGS, LLC   |
| 2020 to present | Investment Advisor Representative with BFGS, LLC  |
| 2018 to 2020    | Financial Advisor Associate with Frank Deptola & Associates, LLC                                |
| 2013 to 2018    | Accounting Assistant, Data Entry Clerk, and Lead Gymnastics Instructor with Anaheim Family YMCA |
| 2017 to 2017    | Finance Intern with Stratos Wealth Partners   |
| 2017 to 2017    | Loan Specialist Intern with US Small Business Administration                                    |

## **Item 3 Disciplinary Information**

*Antonia Lipovac* has no reportable disciplinary history.

## **Item 4 Other Business Activities**

*Antonia Lipovac* is a part-time employee working at Worldwide Construction Services, Inc., a family business. As the financial manager, her duties include payroll and invoicing.

*Antonia Lipovac* is not engaged in any other business or occupation that provides substantial compensation or involves a substantial amount of her time. Her time at Worldwide Construction Services, Inc. is spent outside of securities trading hours and she spends approximately 40 hours a month at this business.

*Antonia Lipovac* does not receive commissions, bonuses, or other compensation on the sale of securities or other investment products.

## **Item 5 Additional Compensation**

*Antonia Lipovac* does not receive any economic benefit from a non-advisory client for the provision of advisory services.

## **Item 6 Supervision**

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**ITEM 1: Cover Page for  
PART 2B OF FORM ADV:  
BROCHURE SUPPLEMENT  
DATED MARCH 31, 2025**

**Arash Navi  
CRD # 7180224**

**BFSG, LLC dba BENEFIT FINANCIAL SERVICES GROUP (“BFSG”)  
2040 MAIN STREET, SUITE #720  
IRVINE, CA 92614  
949-955-2552**

**FIRM CONTACT: MICHAEL ALLBEE, CHIEF COMPLIANCE OFFICER**

**FIRMS WEBSITE ADDRESS: [WWW.BFSG.COM](http://WWW.BFSG.COM)**

**This brochure supplement provides information about Arash Navi that supplements our brochure. You should have received a copy of that brochure. Please contact Michael Allbee, Chief Compliance Officer, if you did not receive BFSG’s brochure or if you have any questions about the contents of this supplement.**

**Additional information about Arash Navi is available on the SEC’s website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).**



## Item 2 Educational Background and Business Experience

Name: Arash Navi

Year of Birth: 1986

Formal Education after high school: Arash Navi is a Certified Financial Planner® professional and a Certified Public Accountant. He earned a Bachelor of Science Degree from University of Victoria in 2010 with a major in Economics.

Arash Navi is the Controller and Wealth Manager for BFGS. As the Controller, Arash oversees the firm's accounting functions, including monthly GAAP financial reporting, budgeting and forecasting. He works closely with the Chief Compliance Officer to meet SEC and Sarbanes-Oxley regulatory requirements.

Arash is also a Wealth Manager at BFGS. His responsibilities include analyzing securities and reviewing portfolios with clients. Arash works with clients to help them realize their short and long-term goals by delivering personalized financial plans and retirement analysis.

|                 |   |
|-----------------|---|
| 2019 to present | Controller & Wealth Manager with BFGS, LLC  |
| 2019 to present | Investment Advisor Representative with BFGS, LLC                                  |
| 2016 to 2019    | Accounting & Compliance Manager with Stevens First Principles Investment Advisors |
| 2013 to 2016    | Senior Accountant with Advantage Sales & Marketing                                |
| 2010 to 2013    | Economist with AMD Construction Group, Inc.                                       |

*Certified Financial Planner® (CFP®); Certified Financial Planner Board of Standards Inc.; 2019*

I am certified for financial planning services in the United States by Certified Financial Planner Board of Standards, Inc. ("CFP Board"). Therefore, I may refer to myself as a CERTIFIED FINANCIAL PLANNER® professional or a CFP® professional, and I may use these and CFP Board's other certification marks (the "CFP Board Certification Marks"). The CFP® certification is voluntary. No federal or state law or regulation requires financial planners to hold the CFP® certification. You may find more information about the CFP® certification at [www.cfp.net](http://www.cfp.net).

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- **Education** – Earn a bachelor's degree or higher from an accredited college or university and complete CFP Board-approved coursework at a college or university through a CFP Board Registered Program. The coursework covers the financial planning subject areas CFP Board has determined are necessary for the competent and professional delivery of financial planning services, as well as a comprehensive financial plan development capstone course. A candidate may satisfy some of the coursework requirement through other qualifying credentials. CFP Board implemented the bachelor's degree or higher requirement in 2007 and

the financial planning development capstone course requirement in March 2012. Therefore, a CFP® professional who first became certified before those dates may not have earned a bachelor's or higher degree or completed a financial planning development capstone course.

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- **Continuing Education** – Complete 30 hours of continuing education every two years to maintain competence, demonstrate specified levels of knowledge, skills, and abilities, and keep up with developments in financial planning. Two of the hours must address the *Code and Standards*.

*Certified Public Accountant (CPA); American Institute of Certified Public Accountants; 2013*

CPAs are licensed and regulated by their state boards of accountancy. While state laws and regulations vary, the education, experience and testing requirements for licensure as a CPA generally include: (1) minimum college education (typically 150 credit hours with at least a baccalaureate degree and a concentration in accounting); (2) minimum experience levels (most states require at least one year of experience providing services that involve the use of accounting, attest, compilation, management advisory, financial advisory, tax or consulting skills, all of which must be achieved under the supervision of or verification by a CPA); and (3) successful passage of the Uniform CPA Examination.

American Institute of Certified Public Accountants (AICPA) members are required to follow a rigorous Code of Professional Conduct which requires that they act with integrity, objectivity, due care, competence, fully disclose any conflicts of interest (and obtain client consent if a conflict exists), maintain client confidentiality, disclose to the client any commission or referral fees, and serve the public interest when providing financial services. The vast majority of state boards of accountancy have adopted the AICPA's Code of Professional Conduct within their state accountancy laws or have created their own.

In order to maintain a CPA license, states generally require the completion of 40 hours of continuing professional education each year (or 80 hours over a two-year period or 120 hours over a three-year period).

To learn more about the CPA license, visit [www.aicpa.org](http://www.aicpa.org).

*Accredited Wealth Management Advisor™; College for Financial Planning®; 2017*

Individuals who hold the AWMA™ designation have completed a course of study encompassing wealth strategies, equity-based compensation plans, tax reduction alternatives, and asset protection alternatives. The program is designed for approximately 120-150 hours of self-study. The program is self-paced and must be completed within one year from enrollment.

### **Item 3            Disciplinary Information**

*Arash Navi* has no reportable disciplinary history.

### **Item 4            Other Business Activities**

*Arash Navi* is not engaged in any other investment or non-investment-related activities.

*Arash Navi* does not receive commissions, bonuses, or other compensation on the sale of securities or other investment products.

### **Item 5            Additional Compensation**

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**ITEM 1: Cover Page for  
PART 2B OF FORM ADV:  
BROCHURE SUPPLEMENT  
DATED MARCH 31, 2025**

**Braden Priest  
CRD # 6597570**

**BFSG, LLC dba BENEFIT FINANCIAL SERVICES GROUP (“BFSG”)  
2040 MAIN STREET, SUITE #720  
IRVINE, CA 92614  
949-955-2552**

**FIRM CONTACT: MICHAEL ALLBEE, CHIEF COMPLIANCE OFFICER**

**FIRMS WEBSITE ADDRESS: [WWW.BFSG.COM](http://WWW.BFSG.COM)**

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**Additional information about Braden Priest is available on the SEC’s website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).**

## **Item 2 Educational Background and Business Experience**

Name: Braden Priest

Year of Birth: 1990

Formal Education after high school: Mr. Priest graduated from San Diego State University in 2013, where he earned a Bachelor's Degree in Finance. Mr. Priest is a Chartered Financial Analyst® charterholder.

Mr. Priest joined BFSG in 2015 and serves as a Retirement Plan Consultant to a number of corporate, public and higher education retirement plan clients. He is a member of BFSG's Investment Research Team.

2018 to present Retirement Plan Consultant with BFSG, LLC

2016 to present Investment Advisor Representative with BFSG, LLC

2015 to 2018 Client Service Manager with BFSG, LLC

2013 to 2015 Aon Hewitt

*Chartered Financial Analyst® (CFA®); CFA Institute; 2019*

CFA® designates an international professional certificate that is offered by the CFA Institute. The Chartered Financial Analyst® (CFA®) charter is a globally respected, graduate-level investment credential established in 1962 and awarded by CFA Institute — the largest global association of investment professionals.

There are currently more than 190,000 CFA® Charterholders working in over 170 countries and regions. To earn the CFA® charter, candidates must: (1) pass three sequential, six-hour examinations; (2) have at least four years of qualified professional investment experience; (3) join CFA Institute as members; and (4) commit to abide by, and annually reaffirm, their adherence to the CFA Institute Code of Ethics and Standards of Professional Conduct.

### **High Ethical Standards**

The CFA Institute Code of Ethics and Standards of Professional Conduct, enforced through an active professional conduct program, require CFA® Charterholders to:

- Place their clients' interests ahead of their own
- Maintain independence and objectivity
- Act with integrity
- Maintain and improve their professional competence
- Disclose conflicts of interest and legal matters

### **Global Recognition**

Passing the three CFA exams is a difficult feat that requires extensive study (successful candidates report spending an average of 300 hours of study per level). Earning the CFA® charter demonstrates mastery of many of the advanced skills needed for investment analysis and decision making in today's quickly evolving global financial industry. As a result, employers and clients are increasingly seeking CFA® Charterholders —often making the charter a prerequisite for employment. Additionally, regulatory bodies in 38 countries/territories recognize the CFA® charter as a proxy for meeting certain licensing requirements, and more than 466 colleges and

universities around the world have incorporated a majority of the CFA Program curriculum into their own finance courses.

### **Comprehensive and Current Knowledge**

The CFA Program curriculum provides a comprehensive framework of knowledge for investment decision making and is firmly grounded in the knowledge and skills used every day in the investment profession. The three levels of the CFA Program test a proficiency with a wide range of fundamental and advanced investment topics, including ethical and professional standards, fixed-income and equity analysis, alternative and derivative investments, economics, financial reporting standards, portfolio management, and wealth planning.

The CFA Program curriculum is updated every year by experts from around the world to ensure that candidates learn the most relevant and practical new tools, ideas, and investment and wealth management skills to reflect the dynamic and complex nature of the profession.

To learn more about the CFA charter, visit [www.cfainstitute.org](http://www.cfainstitute.org).

### **Item 3          Disciplinary Information**

*Braden Priest* has no reportable disciplinary history.

### **Item 4          Other Business Activities**

*Braden Priest* is not engaged in any other investment or non-investment-related activities.

*Braden Priest* does not receive commissions, bonuses, or other compensation on the sale of securities or other investment products.

### **Item 5          Additional Compensation**

*Braden Priest* does not receive any economic benefit from a non-advisory client for the provision of advisory services.

### **Item 6          Supervision**

All of our firms' employees must comply with applicable federal securities laws and as fiduciaries, act solely in your best interests and make full and balanced disclosure of all material facts. Failure to do so may result in disciplinary action, including termination of employment.

The Chief Compliance Officer (CCO) is charged with monitoring the firm's personnel in the context of its fiduciary duties. The CCO will provide training and readily available resources for the employees of our firm to assist them in understanding what conduct is or is not permissible.

Michael Allbee, Chief Compliance Officer, supervises and monitors *Braden Priest's* activities on a regular basis.

In addition, our firm has been organized as a hierarchy to provide checks and balances within the various departments of the firm.



**ITEM 1: Cover Page for  
PART 2B OF FORM ADV:  
BROCHURE SUPPLEMENT  
DATED MARCH 31, 2025**

**Brent J. Miller  
CRD # 6340683**

**BFSG, LLC dba BENEFIT FINANCIAL SERVICES GROUP (“BFSG”)  
1643 E. Bethany Home Road  
Phoenix, Arizona 85016  
602-997-8882**

**FIRM CONTACT: MICHAEL ALLBEE, CHIEF COMPLIANCE OFFICER**

**FIRMS WEBSITE ADDRESS: [WWW.BFSG.COM](http://WWW.BFSG.COM)**

**This brochure supplement provides information about Brent J. Miller that supplements our brochure. You should have received a copy of that brochure. Please contact Michael Allbee, Chief Compliance Officer, if you did not receive BFSG’s brochure or if you have any questions about the contents of this supplement.**

**Additional information about Brent J. Miller is available on the SEC’s website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).**

## **Item 2 Educational Background and Business Experience**

Name: Brent J. Miller

Year of Birth: 1976

Formal Education after high school: Mr. Miller is a Chartered Financial Analyst® charterholder. He earned a Master of Business Administration Degree from Arizona State University in 2007 and a Bachelor's Degree in Economics and Political Science from Arizona State University in 1999.

Mr. Miller is a Senior Portfolio Manager of BFSG. He has been in the financial services industry for over 20 years and is responsible for economic and investment research, managing client portfolios and giving advice to clients. He is a member of BFSG's Investment Research Team.

2023 to present Senior Portfolio Manager with BFSG, LLC  
2015 to 2023 President and Director of Research with Gradient Analytics  
2014 to 2015 Director of Research with Voyant Advisors  
2003 to 2014 President and Director of Operations with Gradient Analytics

*Chartered Financial Analyst® (CFA®); CFA Institute; 2013*

CFA® designates an international professional certificate that is offered by the CFA Institute. The Chartered Financial Analyst® (CFA®) charter is a globally respected, graduate-level investment credential established in 1962 and awarded by CFA Institute — the largest global association of investment professionals.

There are currently more than 190,000 CFA® Charterholders working in over 170 countries and regions. To earn the CFA® charter, candidates must: (1) pass three sequential, six-hour examinations; (2) have at least four years of qualified professional investment experience; (3) join CFA Institute as members; and (4) commit to abide by, and annually reaffirm, their adherence to the CFA Institute Code of Ethics and Standards of Professional Conduct.

### **High Ethical Standards**

The CFA Institute Code of Ethics and Standards of Professional Conduct, enforced through an active professional conduct program, require CFA® Charterholders to:

- Place their clients' interests ahead of their own
- Maintain independence and objectivity
- Act with integrity
- Maintain and improve their professional competence
- Disclose conflicts of interest and legal matters

### **Global Recognition**

Passing the three CFA exams is a difficult feat that requires extensive study (successful candidates report spending an average of 300 hours of study per level). Earning the CFA® charter demonstrates mastery of many of the advanced skills needed for investment analysis and decision making in today's quickly evolving global financial industry. As a result, employers and clients are increasingly seeking CFA® Charterholders —often making the charter a prerequisite for employment. Additionally, regulatory bodies in 38 countries/territories recognize the CFA® charter as a proxy for meeting certain licensing requirements, and more than 466 colleges and

universities around the world have incorporated a majority of the CFA Program curriculum into their own finance courses.

### **Comprehensive and Current Knowledge**

The CFA Program curriculum provides a comprehensive framework of knowledge for investment decision making and is firmly grounded in the knowledge and skills used every day in the investment profession. The three levels of the CFA Program test a proficiency with a wide range of fundamental and advanced investment topics, including ethical and professional standards, fixed-income and equity analysis, alternative and derivative investments, economics, financial reporting standards, portfolio management, and wealth planning.

The CFA Program curriculum is updated every year by experts from around the world to ensure that candidates learn the most relevant and practical new tools, ideas, and investment and wealth management skills to reflect the dynamic and complex nature of the profession.

To learn more about the CFA charter, visit [www.cfainstitute.org](http://www.cfainstitute.org).

### **Item 3      Disciplinary Information**

*Brent J. Miller* has no reportable disciplinary history.

### **Item 4      Other Business Activities**

*Brent J. Miller* is not engaged in any other business or occupation that provides substantial compensation or involves a substantial amount of her time.

### **Item 5      Additional Compensation**

*Brent J. Miller* does not receive any economic benefit from a non-advisory client for the provision of advisory services.

### **Item 6      Supervision**

All of our firms' employees must comply with applicable federal securities laws and as fiduciaries, act solely in your best interests and make full and balanced disclosure of all material facts. Failure to do so may result in disciplinary action, including termination of employment.

The Chief Compliance Officer (CCO) is charged with monitoring the firm's personnel in the context of its fiduciary duties. The CCO will provide training and readily available resources for the employees of our firm to assist them in understanding what conduct is or is not permissible.

Michael Allbee, Chief Compliance Officer, supervises and monitors *Brent J. Miller's* activities on a regular basis.

In addition, our firm has been organized as a hierarchy to provide checks and balances within the various departments of the firm.

**ITEM 1: Cover Page for  
PART 2B OF FORM ADV:  
BROCHURE SUPPLEMENT  
DATED MARCH 31, 2025**

**Chad Noorani  
CRD # 6254738**

**BFSG, LLC dba BENEFIT FINANCIAL SERVICES GROUP (“BFSG”)  
2040 MAIN STREET, SUITE #720  
IRVINE, CA 92614  
949-955-2552**

**FIRM CONTACT: MICHAEL ALLBEE, CHIEF COMPLIANCE OFFICER**

**FIRMS WEBSITE ADDRESS: [WWW.BFSG.COM](http://WWW.BFSG.COM)**

**This brochure supplement provides information about Chad Noorani that supplements our brochure. You should have received a copy of that brochure. Please contact Michael Allbee, Chief Compliance Officer, if you did not receive BFSG’s brochure or if you have any questions about the contents of this supplement.**

**Additional information about Chad Noorani is available on the SEC’s website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).**

## **Item 2 Educational Background and Business Experience**

Name: Chad Noorani

Year of Birth: 1984

Formal Education after high school: Mr. Noorani graduated from California State University Fullerton in 2009, where he earned a Bachelor of Art Degree in Business Administration, with a concentration in Finance.

Mr. Noorani joined BFSG in 2011 and focuses primarily on investment analysis and client service, along with designing and developing new client deliverables and creating efficiencies within BFSG's in-house reporting process. He holds the ASPPA Qualified 401(k) Administrator (QKA) designation and is a member of BFSG's Investment Research Team.

2015 to present Retirement Plan Consultant and Operations Manager with BFSG, LLC  
2013 to present Investment Advisor Representative with BFSG, LLC  
2011 to 2015 Investment Performance Analyst with BFSG, LLC  
2009 to 2011 Environmental Analyst, Orange Coast Analytical  
2006 to 2009 General Manager, Starbucks Coffee Company

*Qualified 401(k) Administrator (QKA®); ASPPA; 2017*

The Qualified 401(k) Administrator (QKA®) credential is offered for retirement plan professionals who work primarily with 401(k) plans and is designed to meet the needs of retirement plan administrators and consultants alike. The QKA® Credential provides a comprehensive foundation for plan administration, from basic concepts to 401(k) plan compliance.

A minimum of two years' experience in retirement plan related matters is required along with completion of ASPPA's QKA® examination series to be a candidate for this credential. Earning ASPPA's QKA credential requires successful completion of the following exams:

- Retirement Plan Fundamentals Modules
- Defined Contribution Administrative Issues – Basic Concepts
- Defined Contribution Administrative Issues – Compliance Issues

All credentialed members must acquire 40 hours of Continuing Education (CE) credits (2 of these must be Ethics) in a two-year cycle as well as renew ASPPA Membership annually to retain credentials.

## **Item 3 Disciplinary Information**

*Chad Noorani* has no reportable disciplinary history.

## **Item 4 Other Business Activities**

*Chad Noorani* is not engaged in any other investment or non-investment-related activities.

*Chad Noorani* does not receive commissions, bonuses, or other compensation on the sale of securities or other investment products.

**Item 5            Additional Compensation**

*Chad Noorani* does not receive any economic benefit from a non-advisory client for the provision of advisory services.

**Item 6            Supervision**

All of our firms' employees must comply with applicable federal securities laws and as fiduciaries, act solely in your best interests and make full and balanced disclosure of all material facts. Failure to do so may result in disciplinary action, including termination of employment.

The Chief Compliance Officer (CCO) is charged with monitoring the firm's personnel in the context of its fiduciary duties. The CCO will provide training and readily available resources for the employees of our firm to assist them in understanding what conduct is or is not permissible.

Michael Allbee, Chief Compliance Officer, supervises and monitors *Chad Noorani's* activities on a regular basis.

In addition, our firm has been organized as a hierarchy to provide checks and balances within the various departments of the firm.

**ITEM 1: Cover Page for  
PART 2B OF FORM ADV:  
BROCHURE SUPPLEMENT  
DATED MARCH 31, 2025**

**Christopher Rowey  
CRD # 1601388**

**BFSG, LLC dba BENEFIT FINANCIAL SERVICES GROUP (“BFSG”)  
2040 MAIN STREET, SUITE #720  
IRVINE, CA 92614  
949-955-2552**

**FIRM CONTACT: MICHAEL ALLBEE, CHIEF COMPLIANCE OFFICER**

**FIRMS WEBSITE ADDRESS: [WWW.BFSG.COM](http://WWW.BFSG.COM)**

**This brochure supplement provides information about Christopher Rowey that supplements our brochure. You should have received a copy of that brochure. Please contact Michael Allbee, Chief Compliance Officer, if you did not receive BFSG’s brochure or if you have any questions about the contents of this supplement.**

**Additional information about Christopher Rowey is available on the SEC’s website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).**

## **Item 2 Educational Background and Business Experience**

Name: Christopher Rowey

Year of Birth: 1962

Formal Education after high school: Mr. Rowey graduated from the University of California, Irvine with a Bachelor of Arts in English and Comparative Literature in 1985. He is an Investment Advisor Representative with BFSG, LLC and a member of BFSG's Investment Research Team. Chris became an Accredited Investment Fiduciary Analyst (AIFA) in 2008.

Mr. Rowey joined BFSG in 2007 as a Retirement Plan Consultant and focuses primarily on investment analysis, client relations and business development. He has over 30 years of experience in financial services and spent most of his career with the American Funds Group where he held a variety of positions within the corporate retirement plan market. His roles included institutional investment consulting, 401(k) product development, and Vice President and Retirement Plan Counselor for the Southern California region.

|                 |   |
|-----------------|---|
| 2015 to present | Principal, Senior Retirement Plan Consultant with BFSG, LLC |
| 2007 to present | Investment Advisor Representative with BFSG, LLC            |
| 2007 to 2015    | Retirement Plan Consultant with BFSG, LLC                   |
| 2007 to 2007    | Registered Representative with Financial Network            |
| 1987 to 2006    | American Funds Group  |

*Accredited Investment Fiduciary Analyst<sup>®</sup> (AIFA<sup>®</sup>); fi360; 2008*

The AIFA<sup>®</sup> Designation certifies that the recipient has demonstrated advanced knowledge of fiduciary standards of care, their application to the investment management process, and procedures for assessing conformance by third parties to fiduciary standards. To receive the AIFA<sup>®</sup> Designation, the individual must hold the AIF<sup>®</sup> Designation, meet prerequisite criteria based on a combination of education, relevant industry experience, auditing experience, and/or ongoing professional development, complete a training program, successfully pass a comprehensive case study evaluation agree to abide by the Code of Ethics and Conduct Standards. In order to maintain the AIFA<sup>®</sup> Designation, the individual must annually attest to the Code of Ethics and Conduct Standards and accrue and report a minimum of ten hours of continuing education. The Designation is administered by the Center for Fiduciary Studies, the certification division of Fi360 that is responsible for ongoing management of the program.

## **Item 3 Disciplinary Information**

*Christopher Rowey* has no reportable disciplinary history.

## **Item 4 Other Business Activities**

*Christopher Rowey* is not engaged in any other investment or non-investment-related activities.

*Christopher Rowey* does not receive commissions, bonuses, or other compensation on the sale of securities or other investment products.



**Item 5            Additional Compensation**

*Christopher Rowey* does not receive any economic benefit from a non-advisory client for the provision of advisory services.

**Item 6            Supervision**

All of our firms' employees must comply with applicable federal securities laws and as fiduciaries, act solely in your best interests and make full and balanced disclosure of all material facts. Failure to do so may result in disciplinary action, including termination of employment.

The Chief Compliance Officer (CCO) is charged with monitoring the firm's personnel in the context of its fiduciary duties. The CCO will provide training and readily available resources for the employees of our firm to assist them in understanding what conduct is or is not permissible.

Michael Allbee, Chief Compliance Officer, supervises and monitors *Christopher Rowey's* activities on a regular basis.

In addition, our firm has been organized as a hierarchy to provide checks and balances within the various departments of the firm.

**ITEM 1: Cover Page for  
PART 2B OF FORM ADV:  
BROCHURE SUPPLEMENT  
DATED MARCH 31, 2025**

**Darren Stewart  
CRD # 5178972**

**BFSG, LLC dba BENEFIT FINANCIAL SERVICES GROUP (“BFSG”)  
2040 MAIN STREET, SUITE #720  
IRVINE, CA 92614  
949-955-2552**

**FIRM CONTACT: MICHAEL ALLBEE, CHIEF COMPLIANCE OFFICER**

**FIRMS WEBSITE ADDRESS: [WWW.BFSG.COM](http://WWW.BFSG.COM)**

**This brochure supplement provides information about Darren Stewart that supplements our brochure. You should have received a copy of that brochure. Please contact Michael Allbee, Chief Compliance Officer, if you did not receive BFSG’s brochure or if you have any questions about the contents of this supplement.**

**Additional information about Darren Stewart is available on the SEC’s website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).**

## **Item 2 Educational Background and Business Experience**

Name: Darren Stewart

Year of Birth: 1982

Formal Education after high school: Mr. Stewart earned a Bachelor of Science degree in Financial Economics from the University of Redlands in 2004 and received his Juris Doctorate with Tax Law Emphasis from Chapman University in 2007. While at Chapman University, Darren received the CALI Award for Excellence in the study of Qualified Pension and Profit Sharing.

Mr. Stewart joined BFSG in 2006 and focuses primarily on investment analysis and legal research. Darren also began working as a Retirement Plan Consultant in 2008. He is a member of BFSG's Investment Research Team.

2015 to present Principal, Senior Retirement Plan Consultant with BFSG, LLC

2007 to present Investment Advisor Representative with BFSG, LLC

2008 to 2015 Retirement Plan Consultant with BFSG, LLC

2006 to 2010 Research Associate with BFSG, LLC

## **Item 3 Disciplinary Information**

*Darren Stewart* has no reportable disciplinary history.

## **Item 4 Other Business Activities**

*Darren Stewart* is not engaged in any other investment or non-investment-related activities.

*Darren Stewart* does not receive commissions, bonuses, or other compensation on the sale of securities or other investment products.

## **Item 5 Additional Compensation**

*Darren Stewart* does not receive any economic benefit from a non-advisory client for the provision of advisory services.

## **Item 6 Supervision**

All of our firms' employees must comply with applicable federal securities laws and as fiduciaries, act solely in your best interests and make full and balanced disclosure of all material facts. Failure to do so may result in disciplinary action, including termination of employment.

The Chief Compliance Officer (CCO) is charged with monitoring the firm's personnel in the context of its fiduciary duties. The CCO will provide training and readily available resources for the employees of our firm to assist them in understanding what conduct is or is not permissible.

Michael Allbee, Chief Compliance Officer, supervises and monitors *Darren Stewart's* activities on a regular basis.

In addition, our firm has been organized as a hierarchy to provide checks and balances within the various departments of the firm.

**ITEM 1: Cover Page for  
PART 2B OF FORM ADV:  
BROCHURE SUPPLEMENT  
DATED MARCH 31, 2025**

**Erin Schneider  
CRD # 7563397**

**BFSG, LLC dba BENEFIT FINANCIAL SERVICES GROUP (“BFSG”)  
2040 MAIN STREET, SUITE #720  
IRVINE, CA 92614  
949-955-2552**

**FIRM CONTACT: MICHAEL ALLBEE, CHIEF COMPLIANCE OFFICER**

**FIRMS WEBSITE ADDRESS: [WWW.BFSG.COM](http://WWW.BFSG.COM)**

**This brochure supplement provides information about Erin Schneider that supplements our brochure. You should have received a copy of that brochure. Please contact Michael Allbee, Chief Compliance Officer, if you did not receive BFSG’s brochure or if you have any questions about the contents of this supplement.**

**Additional information about Erin Schneider is available on the SEC’s website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).**

## **Item 2 Educational Background and Business Experience**

Name: Erin Schneider

Year of Birth: 1999

Formal Education after high school: Ms. Schneider graduated from Bentley University in 2021, where she earned a bachelor's degree in finance, with a concentration in Personal Financial Planning.

Ms. Schneider joined BFSG in 2021 as an Investment Research Analyst and focuses primarily on investment and retirement plan research, plan reporting, cost analysis, and client service. Ms. Schneider has been a Client Service Associate since January 2025.

|                 |  |
|-----------------|--|
| 2025 to present | Client Service Associate with BFSG, LLC          |
| 2021 to 2025    | Investment Research Analyst with BFSG, LLC       |
| 2022 to present | Investment Advisor Representative with BFSG, LLC |
| 2018 to 2021    | Bentley University                               |
| 2019            | Risk Solutions Intern with Aon                   |

## **Item 3 Disciplinary Information**

*Erin Schneider* has no reportable disciplinary history.

## **Item 4 Other Business Activities**

*Erin Schneider* is not engaged in any other investment or non-investment-related activities.

*Erin Schneider* does not receive commissions, bonuses, or other compensation on the sale of securities or other investment products.

## **Item 5 Additional Compensation**

*Erin Schneider* does not receive any economic benefit from a non-advisory client for the provision of advisory services.

## **Item 6 Supervision**

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The Chief Compliance Officer (CCO) is charged with monitoring the firm's personnel in the context of its fiduciary duties. The CCO will provide training and readily available resources for the employees of our firm to assist them in understanding what conduct is or is not permissible.

Michael Allbee, Chief Compliance Officer, supervises and monitors Erin Schneider's activities on a regular basis.

In addition, our firm has been organized as a hierarchy to provide checks and balances within the various departments of the firm.

**ITEM 1: Cover Page for  
PART 2B OF FORM ADV:  
BROCHURE SUPPLEMENT  
DATED MARCH 31, 2025**

**Grace Lau  
CRD # 2766928**

**BFSG, LLC dba BENEFIT FINANCIAL SERVICES GROUP (“BFSG”)  
1643 E. Bethany Home Road  
Phoenix, Arizona 85016  
602-997-8882**

**FIRM CONTACT: MICHAEL ALLBEE, CHIEF COMPLIANCE OFFICER**

**FIRMS WEBSITE ADDRESS: [WWW.BFSG.COM](http://WWW.BFSG.COM)**

**This brochure supplement provides information about Grace Lau that supplements our brochure. You should have received a copy of that brochure. Please contact Michael Allbee, Chief Compliance Officer, if you did not receive BFSG’s brochure or if you have any questions about the contents of this supplement.**

**Additional information about Grace Lau is available on the SEC’s website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).**

## **Item 2 Educational Background and Business Experience**

Name: Grace Lau

Year of Birth: 1950

Formal Education after high school: Mrs. Lau is a Chartered Financial Analyst® charterholder. She earned a Master's Degree in International Business and Finance from George Washington University in 1975 and a Bachelor's Degree in Biology & Chemistry from the University of Wisconsin in 1973. She attended Pacific Coast banking School and graduated as an Honor Graduate in 1983.

Mrs. Lau is a Managing Principal of BFSG. She has been in the financial services industry for over 25 years and is responsible for BFSG business decisions, managing client portfolios and giving advice to clients. She is a member of BFSG's Investment Research Team.

|                 |  |
|-----------------|--|
| 2017 to present | Managing Principal with BFSG, LLC  |
| 2017 to present | Investment Advisor Representative with BFSG, LLC   |
| 1997 to 2017    | Chief Executive Officer with PacWest Financial Management, Inc.                          |
| 1996 to 1997    | Managing Director with Barclays Private Banking International                            |
| 1995 to 1996    | Sr. Vice President of Private Wealth Management with First Interstate Capital Management |
| 1993 to 1995    | Sr. Portfolio Manager and Vice President with Northern Trust Bank of Arizona             |
| 1979 to 1993    | Sr. Portfolio Manager and Vice President with First Interstate Bank of Arizona           |

*Chartered Financial Analyst® (CFA®); CFA Institute; 1980*

CFA® designates an international professional certificate that is offered by the CFA Institute. The Chartered Financial Analyst® (CFA®) charter is a globally respected, graduate-level investment credential established in 1962 and awarded by CFA Institute — the largest global association of investment professionals.

There are currently more than 190,000 CFA® Charterholders working in over 170 countries and regions. To earn the CFA® charter, candidates must: (1) pass three sequential, six-hour examinations; (2) have at least four years of qualified professional investment experience; (3) join CFA Institute as members; and (4) commit to abide by, and annually reaffirm, their adherence to the CFA Institute Code of Ethics and Standards of Professional Conduct.

### **High Ethical Standards**

The CFA Institute Code of Ethics and Standards of Professional Conduct, enforced through an active professional conduct program, require CFA® Charterholders to:

- Place their clients' interests ahead of their own
- Maintain independence and objectivity
- Act with integrity
- Maintain and improve their professional competence
- Disclose conflicts of interest and legal matters

### **Global Recognition**



Passing the three CFA exams is a difficult feat that requires extensive study (successful candidates report spending an average of 300 hours of study per level). Earning the CFA® charter demonstrates mastery of many of the advanced skills needed for investment analysis and decision making in today's quickly evolving global financial industry. As a result, employers and clients are increasingly seeking CFA® Charterholders —often making the charter a prerequisite for employment. Additionally, regulatory bodies in 38 countries/territories recognize the CFA® charter as a proxy for meeting certain licensing requirements, and more than 466 colleges and universities around the world have incorporated a majority of the CFA Program curriculum into their own finance courses.

### **Comprehensive and Current Knowledge**

The CFA Program curriculum provides a comprehensive framework of knowledge for investment decision making and is firmly grounded in the knowledge and skills used every day in the investment profession. The three levels of the CFA Program test a proficiency with a wide range of fundamental and advanced investment topics, including ethical and professional standards, fixed-income and equity analysis, alternative and derivative investments, economics, financial reporting standards, portfolio management, and wealth planning.

The CFA Program curriculum is updated every year by experts from around the world to ensure that candidates learn the most relevant and practical new tools, ideas, and investment and wealth management skills to reflect the dynamic and complex nature of the profession.

To learn more about the CFA charter, visit [www.cfainstitute.org](http://www.cfainstitute.org).

### **Item 3          Disciplinary Information**

*Grace Lau* has no reportable disciplinary history.

### **Item 4          Other Business Activities**

*Grace Y. Lau* is a shareholder of National Advisors Holdings, Inc., a Delaware Corporation that owns National Advisors Trust Company, Federal Savings Bank (“NATCO”). NATCO provides custodial and trust services to clients of BFSG and will provide such services to other registered investment advisers whose related persons are owners in National Advisors Holdings, Inc. Moreover, NATCO uses the services of Fidelity Investments Institutional Brokerage and SunGard Institutional Brokerage, Inc.’s equity and fixed income platforms to execute client’s securities transactions. *Grace Lau* maintains less than 10% ownership interest (combined) in National Advisors Holdings, Inc.

*Grace Lau* is not engaged in any other business or occupation that provides substantial compensation or involves a substantial amount of her time.

*Grace Lau* does not receive commissions, bonuses, or other compensation on the sale of securities or other investment products.

### **Item 5          Additional Compensation**

*Grace Lau* does not receive any economic benefit from a non-advisory client for the provision of advisory services.

## **Item 6            Supervision**

All of our firms' employees must comply with applicable federal securities laws and as fiduciaries, act solely in your best interests and make full and balanced disclosure of all material facts. Failure to do so may result in disciplinary action, including termination of employment.

The Chief Compliance Officer (CCO) is charged with monitoring the firm's personnel in the context of its fiduciary duties. The CCO will provide training and readily available resources for the employees of our firm to assist them in understanding what conduct is or is not permissible.

Michael Allbee, Chief Compliance Officer, supervises and monitors *Grace Lau's* activities on a regular basis.

In addition, our firm has been organized as a hierarchy to provide checks and balances within the various departments of the firm.

**ITEM 1: Cover Page for  
PART 2B OF FORM ADV:  
BROCHURE SUPPLEMENT  
DATED MARCH 31, 2025**

**Henry VanBuskirk  
CRD # 6359443**

**BFSG, LLC dba BENEFIT FINANCIAL SERVICES GROUP (“BFSG”)  
2040 MAIN STREET, SUITE #720  
IRVINE, CA 92614  
949-955-2552**

**FIRM CONTACT: MICHAEL ALLBEE, CHIEF COMPLIANCE OFFICER**

**FIRMS WEBSITE ADDRESS: [WWW.BFSG.COM](http://WWW.BFSG.COM)**

**This brochure supplement provides information about Henry VanBuskirk that supplements our brochure. You should have received a copy of that brochure. Please contact Michael Allbee, Chief Compliance Officer, if you did not receive BFSG’s brochure or if you have any questions about the contents of this supplement.**

**Additional information about Henry VanBuskirk is available on the SEC’s website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).**

## Item 2 Educational Background and Business Experience

Name: Henry Joseph VanBuskirk

Year of Birth: 1991

Formal Education after high school: Henry VanBuskirk is a Certified Financial Planner® professional. He earned a Bachelor's Degree from California State University, Santa Cruz in 2013 with a major in Mathematics. Henry holds a Master of Business Administration from California Lutheran University which was earned in 2015.

Henry VanBuskirk is a Wealth Manager for BFSG. His main responsibilities are constructing and monitoring financial plans pursuant to each client's unique goals. He is a member of BFSG's Investment Research Team.

2022 to present Wealth Manager with BFSG, LLC

2022 to present Investment Advisor Representative with BFSG, LLC

2021 to 2022 Registered Representative, Cetera Financial Specialists LLC

2021 to 2022 Registered Investment Advisor, Cetera Investment Advisers, LLC

2014 to 2022 Investment Analyst, Richardson and Company, CPA's Inc.

2014 to 2022 Investment and Portfolio Analyst, Richardson Financial

2014 to 2021 Registered Representative, Avantax Investment Services, Inc.

*Certified Financial Planner® (CFP®); Certified Financial Planner Board of Standards Inc.; 2019*

I am certified for financial planning services in the United States by Certified Financial Planner Board of Standards, Inc. ("CFP Board"). Therefore, I may refer to myself as a CERTIFIED FINANCIAL PLANNER® professional or a CFP® professional, and I may use these and CFP Board's other certification marks (the "CFP Board Certification Marks"). The CFP® certification is voluntary. No federal or state law or regulation requires financial planners to hold the CFP® certification. You may find more information about the CFP® certification at [www.cfp.net](http://www.cfp.net).

CFP® professionals have met CFP Board's high standards for education, examination, experience, and ethics. To become a CFP® professional, an individual must fulfill the following requirements:

- **Education** – Earn a bachelor's degree or higher from an accredited college or university and complete CFP Board-approved coursework at a college or university through a CFP Board Registered Program. The coursework covers the financial planning subject areas CFP Board has determined are necessary for the competent and professional delivery of financial planning services, as well as a comprehensive financial plan development capstone course. A candidate may satisfy some of the coursework requirement through other qualifying credentials. CFP Board implemented the bachelor's degree or higher requirement in 2007 and the financial planning development capstone course requirement in March 2012. Therefore, a CFP® professional who first became certified before those dates may not have earned a bachelor's or higher degree or completed a financial planning

development capstone course.

- **Examination** – Pass the comprehensive CFP® Certification Examination. The examination is designed to assess an individual’s ability to integrate and apply a broad base of financial planning knowledge in the context of real-life financial planning situations.
- **Experience** – Complete 6,000 hours of professional experience related to the personal financial planning process, or 4,000 hours of apprenticeship experience that meets additional requirements.
- **Ethics** – Satisfy the *Fitness Standards for Candidates for CFP® Certification and Former CFP® Professionals Seeking Reinstatement* and agree to be bound by CFP Board’s *Code of Ethics and Standards of Conduct* (“*Code and Standards*”), which sets forth the ethical and practice standards for CFP® professionals.

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- **Continuing Education** – Complete 30 hours of continuing education every two years to maintain competence, demonstrate specified levels of knowledge, skills, and abilities, and keep up with developments in financial planning. Two of the hours must address the *Code and Standards*.

### **Item 3            Disciplinary Information**

*Henry VanBuskirk* has no reportable disciplinary history.

### **Item 4            Other Business Activities**

*Henry VanBuskirk* is not engaged in any other investment or non-investment-related activities.

*Henry VanBuskirk* does not receive commissions, bonuses, or other compensation on the sale of securities or other investment products.

### **Item 5            Additional Compensation**

*Henry VanBuskirk* does not receive any economic benefit from a non-advisory client for the provision of advisory services.

## **Item 6            Supervision**

All of our firms' employees must comply with applicable federal securities laws and as fiduciaries, act solely in your best interests and make full and balanced disclosure of all material facts. Failure to do so may result in disciplinary action, including termination of employment.

The Chief Compliance Officer (CCO) is charged with monitoring the firm's personnel in the context of its fiduciary duties. The CCO will provide training and readily available resources for the employees of our firm to assist them in understanding what conduct is or is not permissible.

Michael Allbee, Chief Compliance Officer, supervises and monitors *Henry VanBuskirk's* activities on a regular basis.

In addition, our firm has been organized as a hierarchy to provide checks and balances within the various departments of the firm.

**ITEM 1: Cover Page for  
PART 2B OF FORM ADV:  
BROCHURE SUPPLEMENT  
DATED MARCH 31, 2025**

**John Campbell  
CRD # 2137874**

**BFSG, LLC dba BENEFIT FINANCIAL SERVICES GROUP (“BFSG”)  
2040 MAIN STREET, SUITE #720  
IRVINE, CA 92614  
949-955-2552**

**FIRM CONTACT: MICHAEL ALLBEE, CHIEF COMPLIANCE OFFICER**

**FIRMS WEBSITE ADDRESS: [WWW.BFSG.COM](http://WWW.BFSG.COM)**

**This brochure supplement provides information about John Campbell that supplements our brochure. You should have received a copy of that brochure. Please contact Michael Allbee, Chief Compliance Officer, if you did not receive BFSG’s brochure or if you have any questions about the contents of this supplement.**

**Additional information about John Campbell is available on the SEC’s website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).**

## **Item 2 Educational Background and Business Experience**

Name: John Campbell

Year of Birth: 1961

Formal Education after high school: Mr. Campbell earned an Associates' Degree in radiology from Orange Coast Community College in 1982 and attended California State University, Long Beach from 1982 to 1984. John became an Accredited Investment Fiduciary (AIF) in 2004.

Mr. Campbell is the founder of Benefit Financial Services Group (BFSG) and a Managing Principal and Senior Retirement Plan Consultant. He has been in the financial services industry for over 25 years and is responsible for all BFSG business decisions, advice given to clients. He is also a member of BFSG's Investment Research Team.

|                 |  |
|-----------------|--|
| 2015 to present | Managing Principal, Senior Retirement Plan Consultant with BFSG, LLC |
| 2007 to present | Investment Advisor Representative with BFSG, LLC                     |
| 1999 to present | Retirement Plan Consultant with BFSG, LLC                            |
| 1992 to 2007    | Registered Representative with Financial Network                     |
| 2004 to 2007    | Investment Advisor Representative with 401K BFSG, Inc.               |
| 2003 to 2004    | Investment Advisor Representative with 401k BFSG, LLC                |

*Accredited Investment Fiduciary® (AIF®); fi360; 2004*

The AIF® Designation certifies that the recipient has demonstrated specialized knowledge of fiduciary standards of care and their application to the investment management process. To receive the AIF® Designation, the individual must meet prerequisite criteria based on a combination of education, relevant industry experience, and/or ongoing professional development, complete a training program, successfully pass a comprehensive, closed-book final examination under the supervision of a proctor and agree to abide by the Code of Ethics and Conduct Standards. In order to maintain the AIF® Designation, the individual must annually attest to the Code of Ethics and Conduct Standards and accrue and report a minimum of six hours of continuing education. The Designation is administered by the Center for Fiduciary Studies, the certification division of Fi360 that is responsible for ongoing management of the program.

Fi360 is accredited by the ANSI National Accreditation Board for the AIF® Designation, making it one of few independently accredited designations recognized by FINRA.

## **Item 3 Disciplinary Information**

*John Campbell* has no reportable disciplinary history.

## **Item 4 Other Business Activities**

*John Campbell* is not engaged in any other investment or non-investment-related activities.



*John Campbell* does not receive commissions, bonuses, or other compensation on the sale of securities or other investment products.

**Item 5            Additional Compensation**

*John Campbell* does not receive any economic benefit from a non-advisory client for the provision of advisory services.

**Item 6            Supervision**

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Michael Allbee, Chief Compliance Officer, supervises and monitors *John Campbell's* activities on a regular basis.

In addition, our firm has been organized as a hierarchy to provide checks and balances within the various departments of the firm.

**ITEM 1: Cover Page for  
PART 2B OF FORM ADV:  
BROCHURE SUPPLEMENT  
DATED MARCH 31, 2025**

**Kirk Masci  
CRD # 7178759**

**BFSG, LLC dba BENEFIT FINANCIAL SERVICES GROUP (“BFSG”)  
1643 E. Bethany Home Road  
Phoenix, Arizona 85016  
602-997-8882**

**FIRM CONTACT: MICHAEL ALLBEE, CHIEF COMPLIANCE OFFICER**

**FIRMS WEBSITE ADDRESS: [WWW.BFSG.COM](http://WWW.BFSG.COM)**

**This brochure supplement provides information about Kirk Masci that supplements our brochure. You should have received a copy of that brochure. Please contact Michael Allbee, Chief Compliance Officer, if you did not receive BFSG’s brochure or if you have any questions about the contents of this supplement.**

**Additional information about Kirk Masci is available on the SEC’s website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).**

## **Item 2 Educational Background and Business Experience**

Name: Kirk Masci

Year of Birth: 1995

Formal Education after high school: Kirk Masci earned Bachelor of Science from the University of Arizona in Business Administration with an emphasis on Finance. After graduating, Kirk went on to earn his Master's Degree in Finance from the University of Arizona. Kirk passed the Series 7, Series 66, and the Security Industry Essentials® (SIE®) exams.

Kirk is a Portfolio Manager for BFSG. He is responsible for conducting investment research using fundamental and technical analysis. He is a member of BFSG's Investment Research Team.

2024 to present Portfolio Manager with BFSG, LLC

2022 to present Investment Analyst with BFSG, LLC

2022 to present Investment Advisor Representative with BFSG, LLC

2020 to 2022 Financial Solutions Advisor with Merrill Lynch, Pierce, Fenner & Smith Inc.

2019 to 2020 Relationship Manager with Bank of America, N.A.

## **Item 3 Disciplinary Information**

*Kirk Masci* has no reportable disciplinary history.

## **Item 4 Other Business Activities**

*Kirk Masci* is not engaged in any other investment or non-investment-related activities.

*Kirk Masci* does not receive commissions, bonuses, or other compensation on the sale of securities or other investment products.

## **Item 5 Additional Compensation**

*Kirk Masci* does not receive any economic benefit from a non-advisory client for the provision of advisory services.

## **Item 6 Supervision**

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**ITEM 1: Cover Page for  
PART 2B OF FORM ADV:  
BROCHURE SUPPLEMENT  
DATED MARCH 31, 2025**

**Mark Blom  
CRD # 1706044**

**BFSG, LLC dba BENEFIT FINANCIAL SERVICES GROUP (“BFSG”)  
1643 E. Bethany Home Road  
Phoenix, Arizona 85016  
602-997-8882**

**FIRM CONTACT: MICHAEL ALLBEE, CHIEF COMPLIANCE OFFICER**

**FIRMS WEBSITE ADDRESS: [WWW.BFSG.COM](http://WWW.BFSG.COM)**

**This brochure supplement provides information about Mark Blom that supplements our brochure. You should have received a copy of that brochure. Please contact Michael Allbee, Chief Compliance Officer, if you did not receive BFSG’s brochure or if you have any questions about the contents of this supplement.**

**Additional information about Mark Blom is available on the SEC’s website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).**

## Item 2 Educational Background and Business Experience

Name: Mark Blom

Year of Birth: 1965

Formal Education after high school: Mr. Blom is a Certified Financial Planner® professional. He has earned a Bachelor's Degree in Business Management from Central College in 1987.

Mark Blom is a Managing Director and Senior Wealth Manager, and his main responsibilities include managing and monitoring client portfolios, researching and monitoring our mutual fund investments, financial planning and reviewing portfolios with clients. He is a member of BFSG's Investment Research Team.

2024 to present Managing Director/Senior Wealth Manager  
2017 to present Senior Wealth Advisor with BFSG, LLC  
2017 to present Investment Advisor Representative with BFSG, LLC  
2012 to 2016 Head of Investment Analysis with Clarity Financial, LLC  
2012 to 2012 Portfolio Consultant with Schwab Private Client Investment Advisory, Inc.  
2000 to 2012 Portfolio Consultant with Charles Schwab & Co., Inc

*Certified Financial Planner® (CFP®); Certified Financial Planner Board of Standards Inc.; 2003*

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- **Examination** – Pass the comprehensive CFP® Certification Examination. The

examination is designed to assess an individual's ability to integrate and apply a broad base of financial planning knowledge in the context of real-life financial planning situations.

- **Experience** – Complete 6,000 hours of professional experience related to the personal financial planning process, or 4,000 hours of apprenticeship experience that meets additional requirements.
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- **Continuing Education** – Complete 30 hours of continuing education every two years to maintain competence, demonstrate specified levels of knowledge, skills, and abilities, and keep up with developments in financial planning. Two of the hours must address the *Code and Standards*.

### **Item 3      Disciplinary Information**

*Mark Blom* has no reportable disciplinary history.

### **Item 4      Other Business Activities**

*Mark Blom* is not engaged in any other investment or non-investment-related activities.

*Mark Blom* does not receive commissions, bonuses, or other compensation on the sale of securities or other investment products.

### **Item 5      Additional Compensation**

*Mark Blom* does not receive any economic benefit from a non-advisory client for the provision of advisory services.

## **Item 6            Supervision**

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Michael Allbee, Chief Compliance Officer, supervises and monitors *Mark Blom's* activities on a regular basis.

In addition, our firm has been organized as a hierarchy to provide checks and balances within the various departments of the firm.

**ITEM 1: Cover Page for  
PART 2B OF FORM ADV:  
BROCHURE SUPPLEMENT  
DATED MARCH 31, 2025**

**Martina Schackman  
CRD # 2198637**

**BFSG, LLC dba BENEFIT FINANCIAL SERVICES GROUP (“BFSG”)  
2040 MAIN STREET, SUITE #720  
IRVINE, CA 92614  
949-955-2552**

**FIRM CONTACT: MICHAEL ALLBEE, CHIEF COMPLIANCE OFFICER**

**FIRMS WEBSITE ADDRESS: [WWW.BFSG.COM](http://WWW.BFSG.COM)**

**This brochure supplement provides information about Martina Schackman that supplements our brochure. You should have received a copy of that brochure. Please contact Michael Allbee, Chief Compliance Officer if you did not receive BFSG’s brochure or if you have any questions about the contents of this supplement.**

**Additional information about Martina Schackman is available on the SEC’s website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).**



## Item 2 Educational Background and Business Experience

Name: Martina (“Tina”) Schackman

Year of Birth: 1968

Formal Education after high school: Ms. Schackman is a CFA® charterholder and a member of the CFA Society of Orange County and the CFA Institute. She is also a Certified Financial Planner® professional. She has earned a Master’s Degree in Accounting and Financial Management from Keller Graduate School in 2003 and Bachelor’s Degree in Business Administration from California State University, Fullerton in 1994 with a major in Finance.

Ms. Schackman re-joined BFSG in 2019 as a Principal and Senior Retirement Plan Consultant after spending 7 years with Prudential Retirement as a Vice President. She has over 20 years of experience in the financial services industry in areas such as, asset management, investment research and compliance. She is also a member of BFSG’s Investment Research Team.

|                 |   |
|-----------------|---|
| 2019 to present | Principal, Senior Retirement Plan Consultant with BFSG, LLC             |
| 2019 to present | Investment Advisor Representative with BFSG, LLC                        |
| 2013 to 2019    | VP, Strategic Relationships with Prudential Retirement                  |
| 2011 to 2013    | VP, Key Account Director with Prudential Retirement                     |
| 2011 to 2019    | Registered Representative of Prudential Securities, Inc.                |
| 2007 to 2011    | Investment Advisor Representative with BFSG, LLC                        |
| 2004 to 2011    | Retirement Plan Consultant with Benefit Funding Services Group          |
| 2004 to 2007    | Registered Representative with Financial Network                        |
| 2004 to 2007    | Investment Advisor Representative with 401K BFSG, Inc.                  |
| 1996 to 2004    | Registered Representative with Royal Alliance Associates, Inc.          |
| 2001 to 2004    | Branch Manager/Compliance Officer with Liberty Capital Management, Inc. |

*Chartered Financial Analyst® (CFA®); CFA Institute; 2006*

CFA® designates an international professional certificate that is offered by the CFA Institute. The Chartered Financial Analyst® (CFA®) charter is a globally respected, graduate-level investment credential established in 1962 and awarded by CFA Institute — the largest global association of investment professionals.

There are currently more than 190,000 CFA® Charterholders working in over 170 countries and regions. To earn the CFA® charter, candidates must: (1) pass three sequential, six-hour examinations; (2) have at least four years of qualified professional investment experience; (3) join CFA Institute as members; and (4) commit to abide by, and annually reaffirm, their adherence to the CFA Institute Code of Ethics and Standards of Professional Conduct.

### High Ethical Standards

The CFA Institute Code of Ethics and Standards of Professional Conduct, enforced through an active professional conduct program, require CFA® Charterholders to:

- Place their clients’ interests ahead of their own
- Maintain independence and objectivity
- Act with integrity
- Maintain and improve their professional competence
- Disclose conflicts of interest and legal matters

## Global Recognition

Passing the three CFA exams is a difficult feat that requires extensive study (successful candidates report spending an average of 300 hours of study per level). Earning the CFA® charter demonstrates mastery of many of the advanced skills needed for investment analysis and decision making in today's quickly evolving global financial industry. As a result, employers and clients are increasingly seeking CFA® Charterholders —often making the charter a prerequisite for employment. Additionally, regulatory bodies in 38 countries/territories recognize the CFA® charter as a proxy for meeting certain licensing requirements, and more than 466 colleges and universities around the world have incorporated a majority of the CFA Program curriculum into their own finance courses.

## Comprehensive and Current Knowledge

The CFA Program curriculum provides a comprehensive framework of knowledge for investment decision making and is firmly grounded in the knowledge and skills used every day in the investment profession. The three levels of the CFA Program test a proficiency with a wide range of fundamental and advanced investment topics, including ethical and professional standards, fixed-income and equity analysis, alternative and derivative investments, economics, financial reporting standards, portfolio management, and wealth planning.

The CFA Program curriculum is updated every year by experts from around the world to ensure that candidates learn the most relevant and practical new tools, ideas, and investment and wealth management skills to reflect the dynamic and complex nature of the profession.

To learn more about the CFA charter, visit [www.cfainstitute.org](http://www.cfainstitute.org).

*Certified Financial Planner® (CFP®); Certified Financial Planner Board of Standards Inc.; 2021*

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### **Item 3            Disciplinary Information**

*Martina Schackman* has no reportable disciplinary history.

### **Item 4            Other Business Activities**

*Martina Schackman* is not engaged in any other investment or non-investment-related activities.

*Martina Schackman* does not receive commissions, bonuses, or other compensation on the sale of securities or other investment products.

### **Item 5            Additional Compensation**

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In addition, our firm has been organized as a hierarchy to provide checks and balances within the various departments of the firm.

**ITEM 1: Cover Page for  
PART 2B OF FORM ADV:  
BROCHURE SUPPLEMENT  
DATED MARCH 31, 2025**

**Michael Allbee  
CRD # 5411348**

**BFSG, LLC dba BENEFIT FINANCIAL SERVICES GROUP (“BFSG”)  
2040 MAIN STREET, SUITE #720  
IRVINE, CA 92614  
949-955-2552**

**FIRM CONTACT: MICHAEL ALLBEE, CHIEF COMPLIANCE OFFICER**

**FIRMS WEBSITE ADDRESS: [WWW.BFSG.COM](http://WWW.BFSG.COM)**

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**Additional information about Michael Allbee is available on the SEC’s website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).**

## Item 2 Educational Background and Business Experience

Name: Michael Allbee

Year of Birth: 1980

Formal Education after high school: Mr. Allbee is a Certified Financial Planner® professional. Mr. Allbee earned a Bachelor's Degree from the University of California, Los Angeles in 2002 with a major in Psychology.

Michael Allbee has been with our firm since 2007. Mr. Allbee is a Principal and Senior Portfolio Manager and his main responsibilities include managing and monitoring client portfolios, researching and monitoring our mutual fund investments, and reviewing portfolios with clients. He is a member of BFSG's Investment Research Team. He is our Chief Compliance Officer, ensuring that we are in compliance with all government regulations.

|                 |  |
|-----------------|--|
| 2016 to present | Principal, Chief Compliance Officer and Senior Portfolio Manager with BFSG, LLC      |
| 2016 to present | Investment Advisor Representative with BFSG, LLC                                     |
| 2007 to 2016    | Chief Compliance Officer and Portfolio Manager with Powers Capital Investments, Inc. |
| 2007 to 2007    | Operations Manager with Riverplace Capital Management, Inc.                          |
| 2002 to 2007    | Director of Operations with OTC Innovations, Inc.                                    |

*Certified Financial Planner® (CFP®); Certified Financial Planner Board of Standards Inc.;*  
2019

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Individuals who become certified must complete the following ongoing education and ethics requirements to remain certified and maintain the right to continue to use the CFP Board Certification Marks:

- **Ethics** – Commit to complying with CFP Board's *Code and Standards*. This includes a commitment to CFP Board, as part of the certification, to act as a fiduciary, and therefore, act in the best interests of the client, at all times when providing financial advice and financial planning. CFP Board may sanction a CFP® professional who does not abide by this commitment, but CFP Board does not guarantee a CFP® professional's services. A client who seeks a similar commitment should obtain a written engagement that includes a fiduciary obligation to the client.
- **Continuing Education** – Complete 30 hours of continuing education every two years to maintain competence, demonstrate specified levels of knowledge, skills, and abilities, and keep up with developments in financial planning. Two of the hours must address the *Code and Standards*.

### **Item 3          Disciplinary Information**

*Michael Allbee* has no reportable disciplinary history.

### **Item 4          Other Business Activities**

*Michael Allbee* is not engaged in any other investment-related activities.

*Michael Allbee* does not receive commissions, bonuses, or other compensation on the sale of securities or other investment products.

### **Item 5          Additional Compensation**

*Michael Allbee* does not receive any economic benefit from a non-advisory client for the provision of advisory services.

## **Item 6            Supervision**

All of our firms' employees must comply with applicable federal securities laws and as fiduciaries, act solely in your best interests and make full and balanced disclosure of all material facts. Failure to do so may result in disciplinary action, including termination of employment.

Patrick Powers, Managing Principal, supervises and monitors *Michael Allbee's* activities on a regular basis.

In addition, our firm has been organized as a hierarchy to provide checks and balances within the various departments of the firm.



**ITEM 1: Cover Page for  
PART 2B OF FORM ADV:  
BROCHURE SUPPLEMENT  
DATED MARCH 31, 2025**

**Nicole Chou  
CRD # 7039360**

**BFSG, LLC dba BENEFIT FINANCIAL SERVICES GROUP (“BFSG”)  
2040 MAIN STREET, SUITE #720  
IRVINE, CA 92614  
949-955-2552**

**FIRM CONTACT: MICHAEL ALLBEE, CHIEF COMPLIANCE OFFICER**

**FIRMS WEBSITE ADDRESS: [WWW.BFSG.COM](http://WWW.BFSG.COM)**

**This brochure supplement provides information about Nicole Chou that supplements our brochure. You should have received a copy of that brochure. Please contact Michael Allbee, Chief Compliance Officer, if you did not receive BFSG’s brochure or if you have any questions about the contents of this supplement.**

**Additional information about Nicole Chou is available on the SEC’s website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).**

## **Item 2 Educational Background and Business Experience**

Name: Nicole Chou

Year of Birth: 1993

Formal Education after high school: Ms. Chou graduated from the University of the Pacific in 2014, where she earned a Bachelor of Science Degree in Business Administration, with a concentration in Finance and Entrepreneurship.

Ms. Chou joined BFSG in 2018 and focuses primarily on investment analysis and client service. Her responsibilities include investment and retirement plan research, plan reporting, and cost analysis.

|                 |   |
|-----------------|---|
| 2020 to present | Client Service Manager with BFSG, LLC                       |
| 2018 to present | Investment Advisor Representative with BFSG, LLC            |
| 2018 to 2020    | Investment Research Analyst at BFSG, LLC                    |
| 2017 to 2018    | Financial Analyst at Sperry Equities                        |
| 2016 to 2017    | Investment Collateral Management Specialist at State Street |
| 2015 to 2016    | Associate at Present Value Properties                       |

## **Item 3 Disciplinary Information**

*Nicole Chou* has no reportable disciplinary history.

## **Item 4 Other Business Activities**

*Nicole Chou* is not engaged in any other investment or non-investment-related activities.

*Nicole Chou* does not receive commissions, bonuses, or other compensation on the sale of securities or other investment products.

## **Item 5 Additional Compensation**

*Nicole Chou* does not receive any economic benefit from a non-advisory client for the provision of advisory services.

## **Item 6 Supervision**

All of our firms' employees must comply with applicable federal securities laws and as fiduciaries, act solely in your best interests and make full and balanced disclosure of all material facts. Failure to do so may result in disciplinary action, including termination of employment.

The Chief Compliance Officer (CCO) is charged with monitoring the firm's personnel in the context of its fiduciary duties. The CCO will provide training and readily available resources for the employees of our firm to assist them in understanding what conduct is or is not permissible.

Michael Allbee, Chief Compliance Officer, supervises and monitors *Nicole Chou's* activities on a regular basis.

In addition, our firm has been organized as a hierarchy to provide checks and balances within the various departments of the firm.

**ITEM 1: Cover Page for  
PART 2B OF FORM ADV:  
BROCHURE SUPPLEMENT  
DATED MARCH 31, 2025**

**Patrick Powers  
CRD # 1583912**

**BFSG, LLC dba BENEFIT FINANCIAL SERVICES GROUP (“BFSG”)  
2040 MAIN STREET, SUITE #720  
IRVINE, CA 92614  
949-955-2552**

**FIRM CONTACT: MICHAEL ALLBEE, CHIEF COMPLIANCE OFFICER**

**FIRMS WEBSITE ADDRESS: [WWW.BFSG.COM](http://WWW.BFSG.COM)**

**This brochure supplement provides information about Patrick Powers that supplements our brochure. You should have received a copy of that brochure. Please contact Michael Allbee, Chief Compliance Officer, if you did not receive BFSG’s brochure or if you have any questions about the contents of this supplement.**

**Additional information about Patrick Powers is available on the SEC’s website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).**

## **Item 2 Educational Background and Business Experience**

Name: Patrick Powers

Year of Birth: 1950

Formal Education after high school: Mr. Powers is a CFA® charterholder, Certified Financial Planner® professional, and a retired Certified Public Accountant with a Personal Financial Specialist designation (CPA/PFS). He earned a Bachelor's Degree in Business Administration from California State University, Fullerton in 1973 with a major in Accounting.

Mr. Powers is a Managing Principal of BFSG. He has been in the financial services industry for over 30 years and is responsible for BFSG business decisions, managing client portfolios and giving advice to clients. He is a member of BFSG's Investment Research Team.

2016 to present Managing Principal with BFSG, LLC

2016 to present Investment Advisor Representative with BFSG, LLC

2007 to 2016 President and Chief Investment Officer with Powers Capital Investments, Inc.

2002 to 2007 Vice President with Riverplace Capital Management, Inc.

1989 to 2002 President and Chief Investment Officer with Powers Capital, Inc.

*Chartered Financial Analyst® (CFA®); CFA Institute; 1994*

CFA® designates an international professional certificate that is offered by the CFA Institute. The Chartered Financial Analyst® (CFA®) charter is a globally respected, graduate-level investment credential established in 1962 and awarded by CFA Institute — the largest global association of investment professionals.

There are currently more than 190,000 CFA® Charterholders working in over 170 countries and regions. To earn the CFA® charter, candidates must: (1) pass three sequential, six-hour examinations; (2) have at least four years of qualified professional investment experience; (3) join CFA Institute as members; and (4) commit to abide by, and annually reaffirm, their adherence to the CFA Institute Code of Ethics and Standards of Professional Conduct.

### **High Ethical Standards**

The CFA Institute Code of Ethics and Standards of Professional Conduct, enforced through an active professional conduct program, require CFA® Charterholders to:

- Place their clients' interests ahead of their own
- Maintain independence and objectivity
- Act with integrity
- Maintain and improve their professional competence
- Disclose conflicts of interest and legal matters

### **Global Recognition**

Passing the three CFA exams is a difficult feat that requires extensive study (successful candidates report spending an average of 300 hours of study per level). Earning the CFA® charter demonstrates mastery of many of the advanced skills needed for investment analysis and decision making in today's quickly evolving global financial industry. As a result, employers and clients are increasingly seeking CFA® Charterholders —often making the charter a prerequisite for employment. Additionally, regulatory bodies in 38 countries/territories recognize the CFA®

charter as a proxy for meeting certain licensing requirements, and more than 466 colleges and universities around the world have incorporated a majority of the CFA Program curriculum into their own finance courses.

### **Comprehensive and Current Knowledge**

The CFA Program curriculum provides a comprehensive framework of knowledge for investment decision making and is firmly grounded in the knowledge and skills used every day in the investment profession. The three levels of the CFA Program test a proficiency with a wide range of fundamental and advanced investment topics, including ethical and professional standards, fixed-income and equity analysis, alternative and derivative investments, economics, financial reporting standards, portfolio management, and wealth planning.

The CFA Program curriculum is updated every year by experts from around the world to ensure that candidates learn the most relevant and practical new tools, ideas, and investment and wealth management skills to reflect the dynamic and complex nature of the profession.

To learn more about the CFA charter, visit [www.cfainstitute.org](http://www.cfainstitute.org).

*Certified Financial Planner® (CFP®); Certified Financial Planner Board of Standards Inc.; 1995*

I am certified for financial planning services in the United States by Certified Financial Planner Board of Standards, Inc. (“CFP Board”). Therefore, I may refer to myself as a CERTIFIED FINANCIAL PLANNER® professional or a CFP® professional, and I may use these and CFP Board’s other certification marks (the “CFP Board Certification Marks”). The CFP® certification is voluntary. No federal or state law or regulation requires financial planners to hold the CFP® certification. You may find more information about the CFP® certification at [www.cfp.net](http://www.cfp.net).

CFP® professionals have met CFP Board’s high standards for education, examination, experience, and ethics. To become a CFP® professional, an individual must fulfill the following requirements:

- **Education** – Earn a bachelor’s degree or higher from an accredited college or university and complete CFP Board-approved coursework at a college or university through a CFP Board Registered Program. The coursework covers the financial planning subject areas CFP Board has determined are necessary for the competent and professional delivery of financial planning services, as well as a comprehensive financial plan development capstone course. A candidate may satisfy some of the coursework requirement through other qualifying credentials. CFP Board implemented the bachelor’s degree or higher requirement in 2007 and the financial planning development capstone course requirement in March 2012. Therefore, a CFP® professional who first became certified before those dates may not have earned a bachelor’s or higher degree or completed a financial planning development capstone course.
- **Examination** – Pass the comprehensive CFP® Certification Examination. The examination is designed to assess an individual’s ability to integrate and apply a

broad base of financial planning knowledge in the context of real-life financial planning situations.

- **Experience** – Complete 6,000 hours of professional experience related to the personal financial planning process, or 4,000 hours of apprenticeship experience that meets additional requirements.
- **Ethics** – Satisfy the *Fitness Standards for Candidates for CFP® Certification and Former CFP® Professionals Seeking Reinstatement* and agree to be bound by CFP Board’s *Code of Ethics and Standards of Conduct* (“*Code and Standards*”), which sets forth the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements to remain certified and maintain the right to continue to use the CFP Board Certification Marks:

- **Ethics** – Commit to complying with CFP Board’s *Code and Standards*. This includes a commitment to CFP Board, as part of the certification, to act as a fiduciary, and therefore, act in the best interests of the client, at all times when providing financial advice and financial planning. CFP Board may sanction a CFP® professional who does not abide by this commitment, but CFP Board does not guarantee a CFP® professional’s services. A client who seeks a similar commitment should obtain a written engagement that includes a fiduciary obligation to the client.
- **Continuing Education** – Complete 30 hours of continuing education every two years to maintain competence, demonstrate specified levels of knowledge, skills, and abilities, and keep up with developments in financial planning. Two of the hours must address the *Code and Standards*.

*Certified Public Accountant (CPA); American Institute of Certified Public Accountants; 2005 (Retired)*

CPAs are licensed and regulated by their state boards of accountancy. While state laws and regulations vary, the education, experience and testing requirements for licensure as a CPA generally include: (1) minimum college education (typically 150 credit hours with at least a baccalaureate degree and a concentration in accounting); (2) minimum experience levels (most states require at least one year of experience providing services that involve the use of accounting, attest, compilation, management advisory, financial advisory, tax or consulting skills, all of which must be achieved under the supervision of or verification by a CPA); and (3) successful passage of the Uniform CPA Examination.

American Institute of Certified Public Accountants (AICPA) members are required to follow a rigorous Code of Professional Conduct which requires that they act with integrity, objectivity, due care, competence, fully disclose any conflicts of interest (and obtain client consent if a conflict exists), maintain client confidentiality, disclose to the client any commission or referral fees, and serve the public interest when providing financial services. The vast majority of state boards of accountancy have adopted the AICPA’s Code of Professional Conduct within their state accountancy laws or have created their own.

In order to maintain a CPA license, states generally require the completion of 40 hours of continuing professional education each year (or 80 hours over a two-year period or 120 hours over a three-year period).

To learn more about the CPA license, visit [www.aicpa.org](http://www.aicpa.org).

*Personal Financial Specialist (PFS); American Institute of Certified Public Accountants; 2006*

The PFS credential demonstrates that an individual has met the minimum education, experience and testing required of a CPA in addition to a minimum level of expertise in personal financial planning. To attain the PFS credential, a candidate must hold an unrevoked CPA license, certificate, or permit, none of which are in inactive status; fulfill 3,000 hours of personal financial planning business experience; complete 75 hours of personal financial planning CPE credits; pass a comprehensive financial planning exam and be an active member of the AICPA. A PFS credential holder is required to adhere to AICPA's *Code of Professional Conduct* and the *Statement on Standards in Personal Financial Planning Services*, when providing personal financial planning services. To maintain their PFS credential, the recipient must complete 60 hours of financial planning CPE credits every three years. The PFS credential is administered through the AICPA.

To learn more about the PFS credential, visit [www.aicpa.org](http://www.aicpa.org).

### **Item 3            Disciplinary Information**

*Patrick Powers* has no reportable disciplinary history.

### **Item 4            Other Business Activities**

*Patrick D. Powers* is a limited partner in a limited partnership ("LP") formed for investment purposes. The LP was formed for the benefit of the family of Patrick D. Powers. Clients are not solicited to invest in the LP.

The LP may own an interest in or buy or sell for its account(s), the same securities which may be purchased or sold in the accounts of clients. The LP account(s) may be included within an aggregated order. We have established written policies and procedures for employee trading that state clients should be receiving terms as favorable as or better than employees.

*Patrick D. Powers* is not engaged in any other business or occupation that provides substantial compensation or involves a substantial amount of his time.

*Patrick Powers* does not receive commissions, bonuses, or other compensation on the sale of securities or other investment products.

### **Item 5            Additional Compensation**

*Patrick Powers* does not receive any economic benefit from a non-advisory client for the provision of advisory services.



## **Item 6            Supervision**

All of our firms' employees must comply with applicable federal securities laws and as fiduciaries, act solely in your best interests and make full and balanced disclosure of all material facts. Failure to do so may result in disciplinary action, including termination of employment.

The Chief Compliance Officer (CCO) is charged with monitoring the firm's personnel in the context of its fiduciary duties. The CCO will provide training and readily available resources for the employees of our firm to assist them in understanding what conduct is or is not permissible.

Michael Allbee, Chief Compliance Officer, supervises and monitors *Patrick Power's* activities on a regular basis.

In addition, our firm has been organized as a hierarchy to provide checks and balances within the various departments of the firm.

**ITEM 1: Cover Page for  
PART 2B OF FORM ADV:  
BROCHURE SUPPLEMENT  
DATED MARCH 31, 2025**

**Paul Horn  
CRD # 4887249**

**BFSG, LLC dba BENEFIT FINANCIAL SERVICES GROUP (“BFSG”)  
1643 E. Bethany Home Road  
Phoenix, Arizona 85016  
602-997-8882**

**FIRM CONTACT: MICHAEL ALLBEE, CHIEF COMPLIANCE OFFICER**

**FIRMS WEBSITE ADDRESS: [WWW.BFSG.COM](http://WWW.BFSG.COM)**

**This brochure supplement provides information about Paul Horn that supplements our brochure. You should have received a copy of that brochure. Please contact Michael Allbee, Chief Compliance Officer, if you did not receive BFSG’s brochure or if you have any questions about the contents of this supplement.**

**Additional information about Paul Horn is available on the SEC’s website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).**

## Item 2 Educational Background and Business Experience

Name: Paul Horn

Year of Birth: 1980

Formal Education after high school: Paul Horn is a Certified Financial Planner® professional and a Certified Private Wealth Advisor™. He earned a Bachelor's Degree from California State University, Fullerton in 2004 with a major in Psychology. Paul holds a Master of Science degree in Portfolio Management and Security Analysis from Creighton University.

Paul Horn is Director of Financial Planning and Wealth Manager for BFSG. He is responsible for assisting clients in various aspects of wealth management including clients in transition, retirement planning, succession planning for business owners and planning for executives. He is a member of BFSG's Investment Research Team.

2024 to present Director of Financial Planning with BFSG, LLC  
2019 to present Senior Financial Planner and Wealth Manager with BFSG, LLC  
2019 to present Investment Advisor Representative with BFSG, LLC  
2019 to 2019 Senior Financial Planner with Ark Financial Advisors, LLC  
2015 to 2019 Lead Financial Planner with Financial Sense Wealth Management  
2013 to 2015 Financial Advisor with JP Morgan  
2010 to 2013 Financial Advisor with USAA Financial Advisors Inc.

*Certified Financial Planner® (CFP®); Certified Financial Planner Board of Standards Inc.; 2013*

I am certified for financial planning services in the United States by Certified Financial Planner Board of Standards, Inc. ("CFP Board"). Therefore, I may refer to myself as a CERTIFIED FINANCIAL PLANNER® professional or a CFP® professional, and I may use these and CFP Board's other certification marks (the "CFP Board Certification Marks"). The CFP® certification is voluntary. No federal or state law or regulation requires financial planners to hold the CFP® certification. You may find more information about the CFP® certification at [www.cfp.net](http://www.cfp.net).

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- **Education** – Earn a bachelor's degree or higher from an accredited college or university and complete CFP Board-approved coursework at a college or university through a CFP Board Registered Program. The coursework covers the financial planning subject areas CFP Board has determined are necessary for the competent and professional delivery of financial planning services, as well as a comprehensive financial plan development capstone course. A candidate may satisfy some of the coursework requirement through other qualifying credentials. CFP Board implemented the bachelor's degree or higher requirement in 2007 and the financial planning development capstone course requirement in March 2012. Therefore, a CFP® professional who first became certified before those dates may

not have earned a bachelor's or higher degree or completed a financial planning development capstone course.

- **Examination** – Pass the comprehensive CFP® Certification Examination. The examination is designed to assess an individual's ability to integrate and apply a broad base of financial planning knowledge in the context of real-life financial planning situations.
- **Experience** – Complete 6,000 hours of professional experience related to the personal financial planning process, or 4,000 hours of apprenticeship experience that meets additional requirements.
- **Ethics** – Satisfy the *Fitness Standards for Candidates for CFP® Certification and Former CFP® Professionals Seeking Reinstatement* and agree to be bound by CFP Board's *Code of Ethics and Standards of Conduct* (“Code and Standards”), which sets forth the ethical and practice standards for CFP® professionals.

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- **Continuing Education** – Complete 30 hours of continuing education every two years to maintain competence, demonstrate specified levels of knowledge, skills, and abilities, and keep up with developments in financial planning. Two of the hours must address the *Code and Standards*.

*Certified Private Wealth Advisor® (CPWA®); Investments & Wealth Institute formerly IMCA; 2016*

The CPWA® designation signifies that an individual has met initial and on-going experience, ethics, education, and examination requirements for the job of private wealth advisor, which is centered on management topics and strategies for high-net-worth clients. Prerequisites for the CPWA® designation are: a Bachelor's degree from an accredited college or university or one of the following designations or licenses: CIMA®, CIMC®, RMA®, CFA®, CFP®, ChFC®, CPA; acceptable ethical background/compliance history as decided in an admissions peer review process governed by the Ethics Board and five years of professional client-centered experience in financial services or a related industry. CPWA® designees must complete a six-month pre-class educational component and an executive education program through an IWI-approved registered education program. CPWA® designees are required to adhere to IWI's Code of Professional Responsibility and Guidance Document, Disciplinary Rules and Procedures, and

Rules and Guidelines for Use of the Marks. CPWA® designees must report 40 hours of continuing education credits, including two ethics and one tax/regulations hours, every two years to maintain the certification. The designation is administered through I Investments and Wealth Institute.

To learn more about the CPWA® certification, visit <https://investmentsandwealth.org/cpwa>

### **Item 3           Disciplinary Information**

*Paul Horn* has no reportable disciplinary history.

### **Item 4           Other Business Activities**

*Paul Horn* is not engaged in any other investment or non-investment-related activities.

*Paul Horn* does not receive commissions, bonuses, or other compensation on the sale of securities or other investment products.

### **Item 5           Additional Compensation**

*Paul Horn* does not receive any economic benefit from a non-advisory client for the provision of advisory services.

### **Item 6           Supervision**

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The Chief Compliance Officer (CCO) is charged with monitoring the firm's personnel in the context of its fiduciary duties. The CCO will provide training and readily available resources for the employees of our firm to assist them in understanding what conduct is or is not permissible.

Michael Allbee, Chief Compliance Officer, supervises and monitors *Paul Horn's* activities on a regular basis.

In addition, our firm has been organized as a hierarchy to provide checks and balances within the various departments of the firm.

**ITEM 1: Cover Page for  
PART 2B OF FORM ADV:  
BROCHURE SUPPLEMENT  
DATED MARCH 31, 2025**

**Robert Verdugo  
CRD # 7150078**

**BFSG, LLC dba BENEFIT FINANCIAL SERVICES GROUP (“BFSG”)  
2040 MAIN STREET, SUITE #720  
IRVINE, CA 92614  
949-955-2552**

**FIRM CONTACT: MICHAEL ALLBEE, CHIEF COMPLIANCE OFFICER**

**FIRMS WEBSITE ADDRESS: [WWW.BFSG.COM](http://WWW.BFSG.COM)**

**This brochure supplement provides information about Robert Verdugo that supplements our brochure. You should have received a copy of that brochure. Please contact Michael Allbee, Chief Compliance Officer, if you did not receive BFSG’s brochure or if you have any questions about the contents of this supplement.**

**Additional information about Robert Verdugo is available on the SEC’s website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).**

## **Item 2 Educational Background and Business Experience**

Name: Robert Verdugo

Year of Birth: 1989

Formal Education after high school: Mr. Verdugo earned a Bachelor's Degree from the University of California, Irvine in 2013 with a major in Business Economics. He currently holds the Chartered Mutual Fund Counselor<sup>SM</sup>, Accredited Portfolio Management Advisor<sup>SM</sup>, and Chartered Market Technician<sup>®</sup> designations.

Robert Verdugo is a Financial Analyst and he assists in the execution of trades, account analysis, and performance reporting. He is a member of BFSG's Investment Research Team.

2019 to present Financial Analyst with BFSG, LLC

2019 to present Investment Advisor Representative with BFSG, LLC

2013 to 2019 Financial Analyst with Stevens First Principles Investment Advisors

2013 to 2013 Finance Intern with Los Angeles Angels of Anaheim, LLC

*Chartered Mutual Fund Counselor<sup>TM</sup>; College for Financial Planning<sup>®</sup>; 2015*

The College for Financial Planning<sup>®</sup> provides CMFC<sup>TM</sup> students with a thorough education focusing exclusively on mutual funds. The CMFC<sup>TM</sup> program emphasizes how to thoroughly evaluate mutual funds as well as how to use that information to make appropriate recommendations. Individuals who hold the CMFC<sup>TM</sup> designation have completed a course of study encompassing all aspects of mutual funds and their uses as investment vehicles. The program is designed for approximately 120-150 hours of self-study. The program is self-paced and must be completed within one year from enrollment. All CMFC<sup>TM</sup> designees must sign a commitment to ongoing continuing education credit to ensure that they stay current in the field.

*Accredited Portfolio Management Advisor<sup>TM</sup>; College for Financial Planning<sup>®</sup>; 2018*

Individuals who hold the APMA<sup>TM</sup> designation have completed a course of study encompassing client assessment and suitability, risk/return, investment objectives, bond and equity portfolios, modern portfolio theory and investor psychology. Students have hands-on practice in analyzing investment policy statements, building portfolios, and making asset allocation decisions including sell, hold, and buy decisions within a client's portfolio. The program consists of two parts designed for a total of approximately 120-150 hours of study. The first part includes an 11 module self-study course with an online, proctored exam. Students successfully completing the exam matriculate to the second part of the program. That part consists of a four week, instructor-led, online graduate course requiring successful completion of several graded assignments involving investor policy statements, portfolio construction, asset allocation, and portfolio buy, sell, and hold decisions. The program must be completed within one year from enrollment.

*Chartered Market Technician<sup>®</sup>; CMT Association; 2022*

Completing the CMT<sup>®</sup> Program demonstrates mastery of a core body of knowledge of investment risk in portfolio management. The CMT<sup>®</sup> Program is grounded in behavioral economics and extends beyond classical pattern recognition techniques to include quantitative

approaches to market research and rules based trading system design and testing. Technical analysis provides the tools to successfully navigate the gap between intrinsic value and market price across all asset classes through a disciplined, systematic approach to market behavior and the law of supply and demand. Candidates must have three years of professional analytical or investment management experience, pass three exams, and complete an application for Member Status. To maintain status as a CMT<sup>®</sup> charterholder, an individual must be a member of the CMT<sup>®</sup> Association in good standing and abide by the CFA Institute's Code of Ethics and Standards of Professional Conduct.

**Item 3            Disciplinary Information**

*Robert Verdugo* has no reportable disciplinary history.

**Item 4            Other Business Activities**

*Robert Verdugo* is not engaged in any other investment or non-investment-related activities.

*Robert Verdugo* does not receive commissions, bonuses, or other compensation on the sale of securities or other investment products.

**Item 5            Additional Compensation**

*Robert Verdugo* does not receive any economic benefit from a non-advisory client for the provision of advisory services.

**Item 6            Supervision**

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Michael Allbee, Chief Compliance Officer, supervises and monitors *Robert Verdugo's* activities on a regular basis.

In addition, our firm has been organized as a hierarchy to provide checks and balances within the various departments of the firm.



**ITEM 1: Cover Page for  
PART 2B OF FORM ADV:  
BROCHURE SUPPLEMENT  
DATED MARCH 31, 2025**

**Scott M. Sollars  
CRD # 4176803**

**BFSG, LLC dba BENEFIT FINANCIAL SERVICES GROUP (“BFSG”)  
1643 E. Bethany Home Road  
Phoenix, Arizona 85016  
602-997-8882**

**FIRM CONTACT: MICHAEL ALLBEE, CHIEF COMPLIANCE OFFICER**

**FIRMS WEBSITE ADDRESS: [WWW.BFSG.COM](http://WWW.BFSG.COM)**

**This brochure supplement provides information about Scott M. Sollars that supplements our brochure. You should have received a copy of that brochure. Please contact Michael Allbee, Chief Compliance Officer, if you did not receive BFSG’s brochure or if you have any questions about the contents of this supplement.**

**Additional information about Scott M. Sollars is available on the SEC’s website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).**

## Item 2 Educational Background and Business Experience

Name: Scott M. Sollars

Year of Birth: 1968

Formal Education after high school: Mr. Sollars is a Certified Financial Planner® professional and obtained the Accredited Investment Fiduciary® certification. He earned a Bachelor's Degree in Law and Legal Studies from the University of Indiana in 1991.

Mr. Sollars is a Senior Wealth Manager of BFSG. His main responsibilities include financial planning, managing, and monitoring client portfolios, research, and reviewing wealth management topics with our clients.

|                 |  |
|-----------------|--|
| 2024 to present | Senior Wealth Manager with BFSG, LLC   |
| 2021 to 2023    | Director of Wealth Management with Schwab Wealth Advisory Inc.                   |
| 2019 to 2021    | Senior Regional Manager with Schwab Wealth Advisory Inc.                         |
| 2017 to 2019    | Managing Director, Planning and Portfolio Group with Schwab Wealth Advisory Inc. |
| 2016 to 2017    | Senior Regional Manager with Schwab Wealth Advisory Inc.                         |
| 2015 to 2016    | Director - Retirement Investment Consulting with Schwab Retirement Plan Services |
| 2010 to 2015    | VP - Senior Financial Consultant with Charles Schwab & Co., Inc.                 |

### *Certified Financial Planner® professional (CFP®); 2007*

I am certified for financial planning services in the United States by Certified Financial Planner Board of Standards, Inc. (“CFP Board”). Therefore, I may refer to myself as a CERTIFIED FINANCIAL PLANNER® professional or a CFP® professional, and I may use these and CFP Board’s other certification marks (the “CFP Board Certification Marks”). The CFP® certification is voluntary. No federal or state law or regulation requires financial planners to hold the CFP® certification. You may find more information about the CFP® certification at [www.cfp.net](http://www.cfp.net).

CFP® professionals have met CFP Board’s high standards for education, examination, experience, and ethics. To become a CFP® professional, an individual must fulfill the following requirements:

- **Education** – Earn a bachelor’s degree or higher from an accredited college or university and complete CFP Board-approved coursework at a college or university through a CFP Board Registered Program. The coursework covers the financial planning subject areas CFP Board has determined are necessary for the competent and professional delivery of financial planning services, as well as a comprehensive financial plan development capstone course. A candidate may satisfy some of the coursework requirement through other qualifying credentials. CFP Board implemented the bachelor’s degree or higher requirement in 2007 and the financial planning development capstone course requirement in March 2012. Therefore, a CFP® professional who first became certified before those dates may not have earned a bachelor’s or higher degree or completed a financial planning development capstone course.
- **Examination** – Pass the comprehensive CFP® Certification Examination. The examination is designed to assess an individual’s ability to integrate and apply a broad base of financial planning knowledge in the context of real-life financial planning situations.

- **Experience** – Complete 6,000 hours of professional experience related to the personal financial planning process, or 4,000 hours of apprenticeship experience that meets additional requirements.
- **Ethics** – Satisfy the Fitness Standards for Candidates for CFP® Certification and Former CFP® Professionals Seeking Reinstatement and agree to be bound by CFP Board’s Code of Ethics and Standards of Conduct (“Code and Standards”), which sets forth the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements to remain certified and maintain the right to continue to use the CFP Board Certification Marks:

- **Ethics** – Commit to complying with CFP Board’s Code and Standards. This includes a commitment to CFP Board, as part of the certification, to act as a fiduciary, and therefore, act in the best interests of the client, at all times when providing financial advice and financial planning. CFP Board may sanction a CFP® professional who does not abide by this commitment, but CFP Board does not guarantee a CFP® professional’s services. A client who seeks a similar commitment should obtain a written engagement that includes a fiduciary obligation to the client.
- **Continuing Education** – Complete 30 hours of continuing education every two years to maintain competence, demonstrate specified levels of knowledge, skills, and abilities, and keep up with developments in financial planning. Two of the hours must address the Code and Standards.

*Accredited Investment Fiduciary® (AIF®); 2009*

The AIF® Designation certifies that the recipient has demonstrated specialized knowledge of fiduciary standards of care and their application to the investment management process. To receive the AIF® Designation, the individual must meet prerequisite criteria based on a combination of education, relevant industry experience, and/or ongoing professional development, complete a training program, successfully pass a comprehensive, closed-book final examination under the supervision of a proctor and agree to abide by the Code of Ethics and Conduct Standards. In order to maintain the AIF® Designation, the individual must annually attest to the Code of Ethics and Conduct Standards and accrue and report a minimum of six hours of continuing education. The Designation is administered by the Center for Fiduciary Studies, the certification division of Fi360 that is responsible for ongoing management of the program.

Fi360 is accredited by the ANSI National Accreditation Board for the AIF® Designation, making it one of few independently accredited designations recognized by FINRA.

**Item 3            Disciplinary Information**

*Scott M. Sollars* has no reportable disciplinary history.

**Item 4            Other Business Activities**

*Scott M. Sollars* is not engaged in any other business or occupation that provides substantial compensation or involves a substantial amount of his time.

**Item 5            Additional Compensation**

*Scott M. Sollars* does not receive any economic benefit from a non-advisory client for the provision of advisory services.

**Item 6            Supervision**

All of our firms' employees must comply with applicable federal securities laws and as fiduciaries, act solely in your best interests and make full and balanced disclosure of all material facts. Failure to do so may result in disciplinary action, including termination of employment.

The Chief Compliance Officer (CCO) is charged with monitoring the firm's personnel in the context of its fiduciary duties. The CCO will provide training and readily available resources for the employees of our firm to assist them in understanding what conduct is or is not permissible.

Michael Allbee, Chief Compliance Officer, supervises and monitors *Scott M. Sollars*' activities on a regular basis.

In addition, our firm has been organized as a hierarchy to provide checks and balances within the various departments of the firm.

**ITEM 1: Cover Page for  
PART 2B OF FORM ADV:  
BROCHURE SUPPLEMENT  
DATED MARCH 31, 2025**

**Sophia Yu Liu  
CRD # 6676494**

**BFSG, LLC dba BENEFIT FINANCIAL SERVICES GROUP (“BFSG”)  
2040 MAIN STREET, SUITE #720  
IRVINE, CA 92614  
949-955-2552**

**FIRM CONTACT: MICHAEL ALLBEE, CHIEF COMPLIANCE OFFICER**

**FIRMS WEBSITE ADDRESS: [WWW.BFSG.COM](http://WWW.BFSG.COM)**

**This brochure supplement provides information about Sophia Yu Liu that supplements our brochure. You should have received a copy of that brochure. Please contact Michael Allbee, Chief Compliance Officer, if you did not receive BFSG’s brochure or if you have any questions about the contents of this supplement.**

**Additional information about Sophia Yu Liu is available on the SEC’s website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).**

## Item 2 Educational Background and Business Experience

Name: Sophia Yu Liu

Year of Birth: 1991

Formal Education after high school:

Ms. Liu graduated from University of California, Irvine in 2014 with a Bachelor of Science Degree in International Studies. Ms. Liu is a Certified Financial Planner® professional and a Chartered Life Underwriter.

Ms. Liu is an Education Specialist and Financial Planner with BFGS. Her main responsibilities include financial planning, managing, and monitoring client portfolios, research, and reviewing wealth management topics with our clients.

|                 |   |
|-----------------|---|
| 2024 to present | Education Specialist and Financial Planner with BFGS, LLC               |
| 2022 to 2024    | Associate Wealth Planner II with Capital Group, Private Wealth Services |
| 2018 to 2022    | Financial Solutions Advisor with Merrill                                |
| 2017 to 2018    | Financial Advisor with Tax & Financial Group                            |
| 2015 to 2017    | District Manager/401K Specialist with ADP                               |

### *Certified Financial Planner® professional (CFP®); 2022*

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### *Chartered Life Underwriter® (CLU®); 2023*

Since 1927, the CLU® has been the respected risk management credential for advisors. Designees have completed eight or more college-level courses representing an average study time of 400 hours. Topics for required courses include insurance and financial planning, life insurance law, estate planning, and planning for business owners and professionals. Elective courses include such advanced topics as income taxes, group benefits, retirement planning, and health insurance. CLU® designees must meet experience and continuing education requirements and must adhere to a high ethical standard. The mark is awarded by The American College, a non-profit educator with the top level of academic accreditation.

### **Item 3            Disciplinary Information**

*Sophia Yu Liu* has no reportable disciplinary history.

### **Item 4            Other Business Activities**

*Sophia Yu Liu* is not engaged in any other investment or non-investment-related activities.

*Sophia Yu Liu* does not receive commissions, bonuses, or other compensation on the sale of securities or other investment products.

**Item 5            Additional Compensation**

*Sophia Yu Liu* does not receive any economic benefit from a non-advisory client for the provision of advisory services.

**Item 6            Supervision**

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In addition, our firm has been organized as a hierarchy to provide checks and balances within the various departments of the firm.