

CAPITAL BENCHMARK PARTNERS

Form ADV Part 2A – Firm Brochure

3340 Peachtree Road NE, Suite 1010 Atlanta, GA 30326
(770) 217-1202 Office & Fax

*www.CapitalBenchmarkPartners.com
www.CBPLifestyle.com*

February 13, 2018

This Brochure provides information about the qualifications and business practices of Capital Benchmark Partners, LLC, (“CBP”). If you have any questions about the contents of this Brochure, please contact us at (770) 217-1202. The information in this Brochure has not been approved or verified by the United States Securities and Exchange Commission or by any state securities authority.

Capital Benchmark Partners, LLC is registered as an Investment Adviser with the State of Georgia. Registration of an Investment Adviser does not imply any level of skill or training.

Additional information about Capital Benchmark Partners is available on the SEC’s website at www.adviserinfo.sec.gov , which can be found using the firm’s identification number (CRD #) 175099.

Item 2: Material Changes

Changes made to the ADV are described below:

Date of Change	Material Change Made
Feb 13, 2018	<ul style="list-style-type: none">• Item 5: Fees and compensation – services for new graduates removed.• Outside Business Activities (Item 19 & ADV Part 2B – Item 3): Removed role as Bossed Up’s Atlanta AmBOSSador and added role as Treasurer on the Board of the Dream Warriors Foundation, a non-profit based in Atlanta, GA.

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Item 4: Advisory Business

Description of Advisory Firm

Capital Benchmark Partners, LLC is registered as an Investment Adviser with the State of Georgia. It was founded in January 2014. Hao “Helen” My Ngo is the principal owner of Capital Benchmark Partners. Capital Benchmark Partners currently has \$5,981,110.14 of assets under management.

Types of Advisory Services

Asset Management & Investment Advisory Services

We are in the business of managing individually tailored investment portfolios. Our firm provides continuous advice to a client regarding the investment of client funds based on the individual needs of the client. Through personal discussions in which goals and objectives based on a client's particular circumstances are established, we develop a client's personal investment policy or an investment plan with an asset allocation target and create and manage a portfolio based on that policy and allocation target. During our data-gathering process, we determine the client's individual objectives, time horizons, risk tolerance, and liquidity needs. We may also review and discuss a client's prior investment history, as well as family composition and background.

Investment planning may involve developing an asset allocation strategy to meet clients' financial goals and risk tolerance, providing information on investment vehicles and strategies, and reviewing employee stock options.

We may assist you in establishing your own investment or retirement accounts at a selected broker/dealer or custodian.

The strategies and types of investments we may recommend are further discussed in Item 8 of this brochure.

Account supervision is guided by the stated objectives of the client (i.e., maximum capital appreciation, growth, income, or growth and income), as well as tax considerations. Clients may impose reasonable restrictions on investing in certain securities, types of securities, or industry sectors.

Fees pertaining to this service are outlined in Item 5 of this brochure.

Financial Planning

We provide financial planning services on topics such as retirement planning, risk management, college savings, cash flow, debt management, work benefits, and estate and incapacity planning.

Financial planning is a comprehensive evaluation of a client's current and future financial state by using currently known variables to predict future cash flows, asset values and withdrawal plans. The key defining aspect of financial planning is that through the financial planning process, all questions, information and analysis will be considered as they impact and are impacted by the entire financial and life situation of the client. Clients purchasing this service will receive a written or an electronic report, providing the client with a detailed financial plan designed to achieve his or her stated financial goals and objectives.

This service involves working one-on-one with a planner over an extended period of time. By paying a monthly retainer, clients get continuous access to a planner who will work with them to design their plan. The planner will monitor the plan, recommend any changes and ensure the plan is up to date.

In general, the financial plan will address any or all of the following areas of concern. The client and advisor will work together to select the specific areas to cover. These areas may include, but are not limited to, the following:

- **Business Planning:** We provide consulting services for clients who currently operate their own business, are considering starting a business, or are planning for an exit from their current business. Under this type of engagement, we work with you to assess your current situation, identify your objectives, and develop a plan aimed at achieving your goals.
- **Debt Management:** Advice may also be provided on which debts to pay off first based on factors such as the interest rate of the debt and any income tax ramifications.
- **Cash Flow Management:** We will conduct a review of your income and expenses to determine your current surplus or deficit along with advice on prioritizing how any surplus should be used or how to reduce expenses if they exceed your income. We may also recommend what we believe to be an appropriate cash reserve that should be considered for emergencies and other financial goals, along with a review of accounts (such as money market funds) for such reserves, plus strategies to save desired amounts.
- **Child Expense Planning & College Savings:** Includes projecting the amount that will be needed to achieve college or other post-secondary education funding goals, along with advice on ways for you to save the desired amount. Recommendations as to savings strategies are included, and, if needed, we will review your financial picture as it relates to eligibility for financial aid or the best way to contribute for children and/or grandchildren (if appropriate).

- **Employee Benefits Optimization:** We will provide review and analysis as to whether you, as an employee, are taking the maximum advantage possible of your employee benefits. If you are a business owner, we will consider and/or recommend the various benefit programs that can be structured to meet both business and personal retirement goals.
- **Estate Planning:** This usually includes an analysis of your exposure to estate taxes and your current estate plan, which may include whether you have a will, powers of attorney, trusts and other related documents. Our advice also typically includes ways for you to minimize or avoid future estate taxes by implementing appropriate estate planning strategies such as the use of applicable trusts.

We always recommend that you consult with a qualified attorney when you initiate, update, or complete estate planning activities. We may provide you with contact information for attorneys who specialize in estate planning when you wish to hire an attorney for such purposes. From time-to-time, we will participate in meetings or phone calls between you and your attorney with your approval or request.

- **Financial Goals:** We will help clients identify financial goals and develop a plan to reach them. We will identify what you plan to accomplish, what resources you will need to make it happen, how much time you will need to reach the goal, and how much you should budget for your goal.
- **Insurance Analysis:** Review of existing policies to ensure proper coverage for life, health, disability, and long-term care.
- **Investment Analysis:** This involves reviewing clients' portfolios and analyzing the performance of such accounts holding investment vehicles. It may also involve reviewing clients' risk tolerance, time horizon, funds availability, and financial goals to make adjustments to the asset allocation of their portfolios.
- **Retirement Planning:** Our retirement planning services typically include projections of your likelihood of achieving your financial goals, typically focusing on financial independence as the primary objective. For situations where projections show less than the desired results, we may make recommendations, including those that may impact the original projections by adjusting certain variables (i.e., working longer, saving more, spending less, taking more or less risk with investments).

If you are near retirement or already retired, advice may be given on appropriate distribution strategies to minimize the likelihood of running out of money or having to adversely alter spending during your retirement years.

- **Risk Management:** A risk management review includes an analysis of your exposure to major risks that could have a significant adverse impact on your financial picture, such as premature death, disability, property and casualty losses, or the need for long-term care planning. Advice may be provided on ways to minimize such risks and about weighing the costs of purchasing insurance versus the benefits of doing so and, likewise, the potential cost of not purchasing insurance (“self-insuring”).
- **Tax Planning Strategies:** Advice may include ways to minimize current and future income taxes as a part of your overall financial planning picture. For example, we may make recommendations on which type of account(s) or specific investments should be owned based in part on their “tax efficiency,” with consideration that there is always a possibility of future changes to federal, state or local tax laws and rates that may impact your situation.

We recommend that you consult with a qualified tax professional before initiating any tax planning strategy, and we may provide you with contact information for accountants or attorneys who specialize in this area if you wish to hire someone for such purposes. We will participate in meetings or phone calls between you and your tax professional with your approval.

Client Tailored Services and Client Imposed Restrictions

We offer the same suite of services to all of our clients. However, specific client financial plans and their implementation are dependent upon the client Investment Policy Statement which outlines each client’s current situation (income, tax levels, and risk tolerance levels) and is used to construct a client specific plan to aid in the selection of a portfolio that matches restrictions, needs, and targets.

Wrap Fee Programs

We do not participate in wrap fee programs.

Item 5: Fees & Compensation

Please note, unless a client has received the firm's disclosure brochure at least 48 hours prior to signing the investment advisory contract, the investment advisory contract may be terminated by the client within 5 business days of signing the contract without incurring any advisory fees. How we are paid depends on the type of advisory service we are performing. Please review the fee and compensation information below.

Required Engagement Deposit

All services require a one time, non-refundable engagement deposit. This engagement deposit is required prior to the start of any work conducted for financial planning deliverables and producing any financial planning and investment advisory services to the Client. Payment must be received by the Adviser within 5 business days of signing the Financial Planning Client Agreement (contract).

Financial Planning & Investment Advisory Service Packages

Clients may choose to work with the Adviser by selecting one of two comprehensive financial planning service packages. With these service packages, Clients must agree to a 1 year contract with the Adviser and pay the monthly recurring amount indicated below for a minimum of 12 consecutive months. If the Client terminates the contract prior to 12 months of payment, the Client is required to pay the balance of the remaining months in full at the time of cancellation. Client is required to pay the balance in full within thirty (30) days of the invoice sent for the balance of the remaining months. If Client fails to fulfill the invoice within that period, Client agrees to be automatically debited and charged by Adviser using the payment information on file on the seventh (7th) day from the date in which the invoice is thirty (30) days past due.

After 12 consecutive months the contract will automatically renew. Client will be billed automatically for the reduced monthly retainer for continued comprehensive financial planning services. The Client may cancel the renewed contract at any time after 366 consecutive days from the date of entering into the contract.

The Client will be automatically billed for the monthly financial planning fee on the first of each month starting on the month immediately following the date in which the Client signs the Financial Planning Client Agreement and paid the engagement deposit. *For example, if a client pays the engagement deposit and signs the Financial Planning Client Agreement on January 24, 2017; the Client will be billed for the monthly planning fee on February 1, 2017.*

Client may choose only one service package. The tables below show the fee schedule for each of the two financial planning service packages*.

Personal Financial Planning Package:

Payment Description	Fee
Engagement Fee (one-time, non-refundable)	\$ 897
Monthly payment amount for first 12 consecutive months	\$ 208
Monthly retainer after 12 consecutive months	\$ 156

Executive Financial Planning Package:

- This offering includes all services provided in the Personal Financial Planning Package in addition to business planning services.

Payment Description	Fee
Engagement Fee (one-time, non-refundable)	\$ 1,197
Monthly payment amount for first 12 consecutive months	\$ 475
Monthly retainer after 12 consecutive months	\$ 356

**See Item 4: Advisory Business for a description of the planning areas. Not all planning areas included in each service option are applicable to the Client. Some planning areas may be excluded from the financial plan deliverables because it does not apply to the Client’s situation or desired goals.*

*****Investment recommendations made by the adviser, that are exclusive of Investment Advisory Services, and are incidental to Financial Planning Service packages, are to be implemented by the client*****

Hourly Fee for Financial Planning & Investment Advisory Services

Clients may choose to work with the Adviser on an hourly basis. The hourly consulting fee of \$237 applies to the hours worked in preparing the comprehensive financial plan, any financial analysis conducted, preparation of investment recommendation reports and analysis of Clients’ investment accounts, and any other preparation of deliverables. The hourly rate also applies to any meetings conducted between Client and Adviser in which the financial planning deliverables and investment advisory reports are provided or discussed. The hourly fee may be negotiable in certain cases.

The Client must pay the one time, non-refundable engagement deposit of \$375, of which will be deducted from the total balance due upon completion of services. Since fees are charged after services are provided, no refund will be provided. In the event of early termination by client, any fees for the hours already worked will be due.

The hourly consulting is subject to a 2 hour minimum.

Investment Management Services

Client may include investment management services in addition to the financial planning service chosen above or choose it as a stand-alone service option. The asset management fee set forth below is in addition to fees for the financial planning service chosen above. The fee applies to the total value of all accounts per Client household managed by the Adviser. This schedule applies to accounts in which Client receives investment advisory services which include all accounts that can hold investment securities.

Client may choose to receive investment management services exclusive of any financial planning services. The asset management fee for the total value of all accounts per Client household managed by the Adviser is determined by the schedule below. This service may be provided in conjunction with the hourly service for planning.

Total Relationship Account Value	Quarterly Advisory Fee
Less than or equal to \$1,000,000	1.30%
\$ 1,000,001 and above	0.95%

- a) *At the end of each quarter, the value of the Account(s) shall be determined by adding the value of the securities, cash equivalents and any cash balance in the Account(s). If the account has a negative cash balance, the fee will be charged on the total assets under management, which will not include any cash debit (borrowing). The advisory fee is not on a per account basis, but rather it is based on the total value of all accounts of each household relationship. If a client has multiple accounts, the total value of all accounts will be added then an advisory fee will be charged based on the table above.*
- b) *Adviser is authorized to deduct this management fee from Client's account(s) upon submitting Adviser's invoice to Client's custodian. Fees are debited quarterly by the custodian from a client's custodial account and remitted by the custodian to Adviser.*

Other Types of Fees and Expenses

Our fees are exclusive of brokerage commissions, transaction fees, and other related costs and expenses which may be incurred by the client. Clients may incur certain charges imposed by custodians, brokers, and other third parties such as custodial fees, deferred sales charges, odd-lot differentials, transfer taxes, wire transfer and electronic fund fees, and other fees and taxes on brokerage accounts and securities transactions. Mutual fund and exchange traded funds also charge internal management fees, which are disclosed in a fund's prospectus. Such charges, fees and commissions are exclusive of and in addition to our fee, and we shall not receive any portion of these commissions, fees, and costs.

Item 12 further describes the factors that we consider in selecting or recommending broker-dealers for client's transactions and determining the reasonableness of their compensation (e.g., commissions).

We do not accept compensation for the sale of securities or other investment products including asset-based sales charges or service fees from the sale of mutual funds.

NO SHOW POLICY: A “no-show” is when a Client misses a scheduled appointment without notifying Capital Benchmark Partners within a reasonable time prior to the scheduled appointment time via phone or email. Client will be charged an hourly rate of \$237 for the allotted meeting time that was scheduled.

EDUCATIONAL COURSE FEES: CBP may hold educational courses in which it charges a fee for registration. These fees are exclusive of the fees paid by Client for financial planning and investment management services.

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

We do not offer performance-based fees.

Item 7: Types of Clients

We provide financial planning and investment portfolio management services to individuals and business owners. There is no minimum account size requirement for investment management services.

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

When clients have us complete an Investment Analysis (described in Item 4 of this brochure) as part of their financial plan, our primary method of investment analysis is fundamental analysis.

Fundamental analysis involves analyzing individual companies and their industry groups, such as a company’s financial statements, details regarding the company’s product line, the experience, and expertise of the company’s management, and the outlook for the company’s industry. The resulting data is used to measure the true value of the company’s stock compared to the current market value. The risk of fundamental analysis is that information obtained may be incorrect and the analysis may not provide an accurate estimate of earnings, which may be the basis for a stock’s value. If securities prices adjust rapidly to new information, utilizing fundamental analysis may not result in favorable performance.

Material Risks Involved

All investing strategies we offer involve risk and may result in a loss of your original investment which you should be prepared to bear. Many of these risks apply equally to stocks, bonds, commodities and any other investment or security. Material risks associated with our investment strategies are listed below.

Market Risk: Market risk involves the possibility that an investment's current market value will fall because of a general market decline, reducing the value of the investment regardless of the operational success of the issuer's operations or its financial condition.

Strategy Risk: The Adviser's investment strategies and/or investment techniques may not work as intended.

Small and Medium Cap Company Risk: Securities of companies with small and medium market capitalizations are often more volatile and less liquid than investments in larger companies. Small and medium cap companies may face a greater risk of business failure, which could increase the volatility of the client's portfolio.

Turnover Risk: At times, the strategy may have a portfolio turnover rate that is higher than other strategies. A high portfolio turnover would result in correspondingly greater brokerage commission expenses and may result in the distribution of additional capital gains for tax purposes. These factors may negatively affect the account's performance.

Limited markets: Certain securities may be less liquid (harder to sell or buy) and their prices may at times be more volatile than at other times. Under certain market conditions we may be unable to sell or liquidate investments at prices we consider reasonable or favorable, or find buyers at any price.

Concentration Risk: Certain investment strategies focus on particular asset-classes, industries, sectors or types of investment. From time to time these strategies may be subject to greater risks of adverse developments in such areas of focus than a strategy that is more broadly diversified across a wider variety of investments.

Interest Rate Risk: Bond (fixed income) prices generally fall when interest rates rise, and the value may fall below par value or the principal investment. The opposite is also generally true: bond prices generally rise when interest rates fall. In general, fixed income securities with longer maturities are more sensitive to these price changes. Most other investments are also sensitive to the level and direction of interest rates.

Legal or Legislative Risk: Legislative changes or Court rulings may impact the value of investments, or the securities' claim on the issuer's assets and finances.

Inflation: Inflation may erode the buying-power of your investment portfolio, even if the dollar value of your investments remains the same.

Risks Associated with Securities

Apart from the general risks outlined above which apply to all types of investments, specific securities may have other risks.

Commercial Paper is, in most cases, an unsecured promissory note that is issued with a maturity of 270 days or less. Being unsecured the risk to the investor is that the issuer may default.

Common stocks may go up and down in price quite dramatically, and in the event of an issuer's bankruptcy or restructuring could lose all value. A slower-growth or recessionary economic environment could have an adverse effect on the price of all stocks.

Corporate Bonds are debt securities to borrow money. Generally, issuers pay investors periodic interest and repay the amount borrowed either periodically during the life of the security and/or at maturity. Alternatively, investors can purchase other debt securities, such as zero coupon bonds, which do not pay current interest, but rather are priced at a discount from their face values and their values accrete over time to face value at maturity. The market prices of debt securities fluctuate depending on such factors as interest rates, credit quality, and maturity. In general, market prices of debt securities decline when interest rates rise and increase when interest rates fall. The longer the time to a bond's maturity, the greater its interest rate risk.

Bank Obligations including bonds and certificates of deposit may be vulnerable to setbacks or panics in the banking industry. Banks and other financial institutions are greatly affected by interest rates and may be adversely affected by downturns in the U.S. and foreign economies or changes in banking regulations.

Municipal Bonds are debt obligations generally issued to obtain funds for various public purposes, including the construction of public facilities. Municipal bonds pay a lower rate of return than most other types of bonds. However, because of a municipal bond's tax-favored status, investors should compare the relative after-tax return to the after-tax return of other bonds, depending on the investor's tax bracket. Investing in municipal bonds carries the same general risks as investing in bonds in general. Those risks include interest rate risk, reinvestment risk, inflation risk, market risk, call or redemption risk, credit risk, and liquidity and valuation risk.

Options and other derivatives carry many unique risks, including time-sensitivity, and can result in the complete loss of principal. While covered call writing does provide a partial hedge to the stock against which the call is written, the hedge is limited to the amount of cash flow received when writing the option. When selling covered calls, there is a risk the underlying position may be called away at a price lower than the current market price.

Exchange Traded Funds prices may vary significantly from the Net Asset Value due to market conditions. Certain Exchange Traded Funds may not track underlying benchmarks as expected.

Investment Companies Risk. When a client invests in open end mutual funds or ETFs, the client indirectly bears its proportionate share of any fees and expenses payable directly by those funds. Therefore, the client will incur higher expenses, many of which may be duplicative. In addition, the client's overall portfolio may be affected by losses of an underlying fund and the level of risk arising from the investment practices of an underlying fund (such as the use of derivatives). ETFs are also subject to the following risks: (i) an ETF's shares may trade at a market price that is above or below their net asset value; (ii) the ETF may employ an investment strategy that utilizes high leverage ratios; or (iii) trading of an ETF's shares may be halted if the listing exchange's officials deem such action appropriate, the shares are de-listed from the exchange, or the activation of market-wide "circuit breakers" (which are tied to large decreases in stock prices) halts stock trading generally. The Adviser has no control over the risks taken by the underlying funds in which client's invest.

Item 9: Disciplinary Information

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of Capital Benchmark Partners or the integrity of our management. We have no information applicable to this Item.

Item 10: Other Financial Industry Activities and Affiliations

Helen Ngo holds a life insurance license but does not actively engage in product sales with our clients and does not actively pursue new life insurance business nor does she plan to in the near future. Should she decide to actively engage in life insurance sales in the future, it will be disclosed to clients and prospects and those changes will be disclosed in this brochure.

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

As a fiduciary, our firm and its associates have a duty of utmost good faith to act solely in the best interests of each client. Our clients entrust us with their funds and personal information, which in turn places a high standard on our conduct and integrity. Our fiduciary duty is a core aspect of our Code of Ethics and represents the expected basis of all of our dealings. The firm also adheres to the Code of Ethics and Professional Responsibility adopted by the CFP® Board of Standards Inc., and accepts the obligation not only to comply with the mandates and requirements of all applicable laws and regulations but also to take responsibility to act in an ethical and professionally responsible manner in all professional services and activities.

This code does not attempt to identify all possible conflicts of interest, and literal compliance with each of its specific provisions will not shield associated persons from liability for personal trading or other conduct that violates a fiduciary duty to advisory clients. A summary of the Code of Ethics' Principles is outlined below.

- Integrity - Associated persons shall offer and provide professional services with integrity.
- Objectivity - Associated persons shall be objective in providing professional services to clients.

- Competence - Associated persons shall provide services to clients competently and maintain the necessary knowledge and skill to continue to do so in those areas in which they are engaged.
- Fairness - Associated persons shall perform professional services in a manner that is fair and reasonable to clients, principals, partners, and employers, and shall disclose conflict(s) of interest in providing such services.
- Confidentiality - Associated persons shall not disclose confidential client information without the specific consent of the client unless in response to proper legal process, or as required by law.
- Professionalism - Associated persons' conduct in all matter shall reflect credit of the profession.
- Diligence - Associated persons shall act diligently in providing professional services.

We will, upon request, promptly provide a complete Code of Ethics.

Our firm and its "related persons" (associates, their immediate family members, etc.) may buy or sell securities the same as, similar to, or different from, those we recommend to clients for their accounts. A recommendation made to one client may be different in nature or in timing from a recommendation made to a different client. Clients often have different objectives and risk tolerances. At no time, however, will our firm or any related party receive preferential treatment over our clients.

In an effort to reduce or eliminate certain conflicts of interest involving the firm or personal trading, our policy may require that we restrict or prohibit associates' transactions in specific securities transactions. Any exceptions or trading pre-clearance must be approved by our Chief Compliance Officer in advance of the transaction in an account, and we maintain the required personal securities transaction records per regulation.

Item 12: Brokerage Practices

Factors Used to Select Custodians and/or Broker-Dealers

Capital Benchmark Partners, LLC does not have any affiliation with Broker-Dealers. Specific custodian recommendations are made to client based on their need for such services. We recommend custodians based on the reputation and services provided by the firm.

1. Research and Other Soft-Dollar Benefits

We currently do not receive soft dollar benefits.

2. Brokerage for Client Referrals

We receive no referrals from a broker-dealer or third party in exchange for using that broker-dealer or third party.

3. Clients Directing Which Broker/Dealer/Custodian to Use

We do recommend for Clients to use TD Ameritrade when utilizing our investment management services; however, clients may custody their assets at a custodian of their choice. Clients may also direct us to use a specific broker-dealer to execute transactions. By allowing clients to choose a specific custodian, we may be unable to achieve most favorable execution of client transaction and this may cost Clients money over using a lower-cost custodian.

Aggregating (Block) Trading for Multiple Client Accounts

Generally, we combine multiple orders for shares of the same securities purchased for advisory accounts we manage (this practice is commonly referred to as “block trading”). We will then distribute a portion of the shares to participating accounts in a fair and equitable manner. The distribution of the shares purchased is typically proportionate to the size of the account, but it is not based on account performance or the amount or structure of management fees. Subject to our discretion, regarding particular circumstances and market conditions, when we combine orders, each participating account pays an average price per share for all transactions and pays a proportionate share of all transaction costs. Accounts owned by our firm or persons associated with our firm may participate in block trading with your accounts; however, they will not be given preferential treatment.

Item 13: Review of Accounts

Helen Ngo, Principal and CCO of Capital Benchmark Partners, will work with clients to obtain current information regarding their assets and investment holdings and will review this information as part of our financial planning services. Capital Benchmark Partners does not provide specific reports to clients, other than financial plans.

Client accounts with the Investment Management Service will be reviewed regularly on a regular basis by Helen Ngo, Principal and CCO. During the regular review the account's performance is compared against like-managed accounts to identify any unacceptable performance deviation. Additionally, reasonable client imposed restrictions will be reviewed to confirm that they are being enforced. Events that may trigger a special review would be unusual performance, addition or deletions of client imposed restrictions, excessive draw-down, volatility in performance, or buy and sell decisions from the firm or per client's needs.

Clients will receive trade confirmations from the broker(s) for each transaction in their accounts as well as monthly or quarterly statements and annual tax reporting statements from their custodian showing all activity in the accounts, such as receipt of dividends and interest.

Capital Benchmark Partners will not provide written reports to Investment Management clients.

Item 14: Client Referrals and Other Compensation

We do not receive any economic benefit, directly or indirectly from any third party for advice provided to our clients. Nor do we directly or indirectly compensate any person who is not advisory personnel for client referrals.

Item 15: Custody

Capital Benchmark Partners does not accept custody of client funds; however, it is deemed to have custody of client funds solely through the act of deducting advisory fees from Client accounts. Clients should receive at least quarterly statements from the broker dealer, bank or other qualified custodian that holds and maintains client's investment assets. We urge you to carefully review such statements and compare such official custodial records to the account statements or reports that we may provide to you. Our statements or reports may vary from custodial statements based on accounting procedures, reporting dates, or valuation methodologies of certain securities.

For client account in which Capital Benchmark Partners directly debits their advisory fee:

- i. Capital Benchmark Partners will send a copy of its invoice to the custodian.
- ii. The custodian will send at least quarterly statements to the client showing all disbursements for the account, including the amount of the advisory fee.
- iii. The Client will provide written authorization to Capital Benchmark Partners, permitting them to be paid directly for their accounts held by the custodian.

Item 16: Investment Discretion

For those client accounts where CBP provides investment management services, CBP maintains discretion over client accounts with respect to securities to be bought and sold and the amount of securities to be bought and sold. Investment discretion is explained to clients in detail when an advisory relationship has commenced. At the start of the advisory relationship, the Client will execute a Limited Power of Attorney which will grant CBP discretion over the account. Additionally, the discretionary relationship will be outlined in the advisory contract and signed by the client.

Item 17: Voting Client Securities

Capital Benchmark Partners does not vote Client proxies. Therefore, Clients maintain exclusive responsibility for: (1) voting proxies, and (2) acting on corporate actions pertaining to the Client's investment assets. The Client shall instruct the Client's qualified custodian to forward to the Client copies of all proxies and shareholder communications relating to the Client's investment assets. If the client would like our opinion on a particular proxy vote, they may contact us at the number listed on the cover of this brochure.

In most cases, you will receive proxy materials directly from the account custodian. However, in the event we were to receive any written or electronic proxy materials, we would forward them directly to you by mail, unless you have authorized our firm to contact you by electronic mail, in which case, we would forward you any electronic solicitation to vote proxies.

Item 18: Financial Information

Registered investment advisers are required in this Item to provide you with certain financial information or disclosures about our financial condition. We have no financial commitment that impairs our ability to meet contractual and fiduciary commitments to clients, and we have not been the subject of a bankruptcy proceeding.

We do not have custody of client funds or securities or require or solicit prepayment of more than \$750 in fees per client six months in advance.

Item 19: Requirements for State-Registered Advisers

Helen Ngo

- Born: 1987

Educational Background

- 2009 – Bachelor of Arts, Economics and Mathematics, Emory University

Business Experience

- 01/2014 – Present, Capital Benchmark Partners, LLC, Principal and CCO
- 11/2011 – 02/2015, Raymond James Financial Services, Inc., Financial Advisor
- 11/2009 – 11/2011, Raymond James and Associates, Financial Advisor

Professional Designations, Licensing & Exams

CFP® (CERTIFIED FINANCIAL PLANNER™): CFP® certificate holders must have a minimum of three years' workplace experience in financial planning and develop their theoretical and practical financial planning knowledge by completing a comprehensive course of study approved by CFP Board. They must pass a comprehensive two-day, 10-hour CFP® Certification Examination that tests their ability to apply financial planning knowledge in an integrated format. As a final step to certification, CFP practitioners agree to abide by a strict code of professional conduct.

Other Business Activities

- Since November 1, 2017, Helen Ngo serves as Treasurer on the Board of Directors of the Dream Warriors Foundation, a non-profit organization based in Atlanta, GA.
- Helen Ngo is the owner and CEO of Made Modern Money, Inc. ("Made"), a company started September 3, 2017 in Georgia focused on providing life and money guidance through educational classes, conversations, and collaboration online and other live events.

Performance Based Fees

Capital Benchmark Partners, LLC is not compensated by performance-based fees.

Material Disciplinary Disclosures

No management person at Capital Benchmark Partners, LLC has ever been involved in an arbitration claim of any kind or been found liable in a civil, self-regulatory organization, or administrative proceeding.

Material Relationships That Management Persons Have With Issuers of Securities

Capital Benchmark Partners, LLC, nor Helen Ngo, have any relationship or arrangement with issuers of securities.

Capital Benchmark Partners, LLC

3340 Peachtree Road NE, Suite 1010 Atlanta, GA 30326

(770) 217-1202 Office & Fax

Form ADV Part 2B – Brochure Supplement

For

Helen Ngo

Principal and Chief Compliance Officer (CCO)

Dated March 8, 2017

This brochure supplement provides information about Hao (Helen) Ngo that supplements the Capital Benchmark Partners, LLC. (“CBP”) brochure. A copy of that brochure precedes this supplement, which you should have received a copy of. Please contact Helen Ngo if the Capital Benchmark Partners brochure is not included with this supplement or if you have any questions about the contents of this supplement.

Additional information about Helen Ngo is available on the SEC’s website at www.adviserinfo.sec.gov , which can be found using Helen Ngo’s identification number (CRD #) 5544291.

Item 1: Educational Background and Business Experience

Helen Ngo

- Born: 1987

Educational Background

- 2009 – Bachelor of Arts, Economics and Mathematics, Emory University

Business Experience

- 01/2014 – Present, Capital Benchmark Partners, LLC, Principal and CCO
- 11/2011 – 02/2015, Raymond James Financial Services, Inc., Financial Advisor
- 11/2009 – 11/2011, Raymond James and Associates, Financial Advisor

Professional Designations, Licensing & Exams

CFP (Certified Financial Planner)®: CFP certificate holders must have a minimum of three years' workplace experience in financial planning and develop their theoretical and practical financial planning knowledge by completing a comprehensive course of study approved by CFP Board. They must pass a comprehensive two-day, 10-hour CFP® Certification Examination that tests their ability to apply financial planning knowledge in an integrated format. As a final step to certification, CFP practitioners agree to abide by a strict code of professional conduct.

Individuals must annually certify that charter holder is employed by an ICAA member firm in an eligible occupational position, and has not been the subject of disciplinary proceedings. Once the designation is issued, no further Continuing Education is required.

Item 2: Disciplinary Information

No management person at Capital Benchmark Partners, LLC has ever been involved in an arbitration claim of any kind or been found liable in a civil, self-regulatory organization, or administrative proceeding.

Item 3: Other Business Activities

- Since November 1, 2017, Helen Ngo serves as Treasurer on the Board of Directors of the Dream Warriors Foundation, a non-profit organization based in Atlanta, GA.
- Helen Ngo is the owner and CEO of Made Modern Money, Inc. ("Made"), a company started September 3, 2017 in Georgia focused on providing life and money guidance through educational classes, conversations, and collaboration online and other live events.

Item 4: Additional Compensation

Helen Ngo does not receive any economic benefit from any person, company, or organization, in exchange for providing clients advisory services through Capital Benchmark Partners.

Item 5: Supervision

Helen Ngo, as Principal and Chief Compliance Officer of Capital Benchmark Partners, LLC, is responsible for supervision. She may be contacted at the phone number on this brochure supplement.

Item 6: Requirements for State Registered Advisers

1. Helen Ngo has NOT been involved in any of the events listed below.
 - a. An award or otherwise being found liable in an arbitration claim alleging damages in excess of \$2,500, involving any of the following:
 - i. An investment or an investment-related business or activity;
 - ii. Fraud, false statements, or omissions;
 - iii. Theft, embezzlement, or other wrongful taking of property;
 - iv. Bribery, forgery, counterfeiting, or extortion; or
 - v. Dishonest, unfair, or unethical practices.
 - b. An award or otherwise being found liable in a civil, self-regulatory organization, or administrative proceeding involving any of the following:
 - i. An investment or an investment-related business or activity;
 - ii. Fraud, false statements, or omissions;
 - iii. Theft, embezzlement, or other wrongful taking of property;
 - iv. Bribery, forgery, counterfeiting, or extortion; or
 - v. Dishonest, unfair, or unethical practices.
2. Helen Ngo has NOT been the subject of a bankruptcy petition at any time.