

# JERALDINE M. BENTON

This brochure provides supplemental information about Jeraldine M. Benton. This supplements SMB Financial Services, Inc.'s ADV Part 2 A brochure, which should have also been provided to you. SMB Financial Services also does business as Retirement Income Advisors. Please contact us at (503) 387-3222 or [info@smb.financial](mailto:info@smb.financial) if you need the brochure or if you have any questions.

Additional information about SMB Financial Services is also available at the SEC's website [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) (select "investment adviser firm" and type in our firm name). Results will provide you both Part 1 and 2 of our Form ADV.

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**ITEM 1 – COVER PAGE BROCHURE ADV PART 2 B**

MARCH 28, 2018

INDIVIDUAL CRD# 4199476  
SMB FINANCIAL SERVICES, INC.  
11535 SW 67TH AVE, PORTLAND, OREGON 97223  
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(503) 387-3222  
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## ITEM 2 - EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

### Jeraldine M. Benton

Year Born: 1942

#### Business Background:

10/2010 – Present: *Investment Advisor Representative*, SMB Financial Services, Inc.

11/2002 – Present: *Ambassador*, GE Capital Insurance

11/2002 – Present: *Owner*, Guardian Tax and Accounting, LLC

11/2003 – 09/2010: *Registered Representative*, Princor Financial Services

11/2002 – 11/2003: *Registered Representative*, HD Vest

05/2000 – 12/2002: *Registered Representative*, National Planning Corporation

#### Professional Qualifications:

Series 7, General Securities Representative Examination (2000)

Series 66, Uniform Combined State Law Examination (2001)

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## ITEM 3 - DISCIPLINARY INFORMATION

Jeraldine M. Benton has no legal or disciplinary events that are material to you or a prospective client's evaluation of this advisory business.

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## ITEM 4 - OTHER BUSINESS ACTIVITIES

The principal business of Jeraldine M. Benton is that of an investment advisor representative and provider of financial planning services. Jeraldine M. Benton is also an insurance agent. Employees who are insurance agents may be paid for these services. In cases where we receive payment, there may be a conflict of interest. At all times, you are free to choose outside agents to avoid the possibility of there being a conflict of interest.

As well, Ms. Benton engages in the following business activities:

- GE Capital Assurance LTC: It is a non-investment related, long term care insurance company where she is a pending ambassador.
- Guardian Tax & Accounting, Inc.: It is a non-investment related, tax corporation where she is President.
- Take Shape for Life: It is a non-investment related nutritional company where she performs sales of nutritional products.
- Benton Enterprises LLC: It is a non-investment related rental property.

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## ITEM 5 - ADDITIONAL COMPENSATION

Other than work with SMB Financial Services, Inc. and any disclosures made in Items 2 and 4 above, Jeraldine M. Benton receives no additional compensation related to outside business activities.

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## ITEM 6 - SUPERVISION

Jeraldine M. Benton not a supervising authority at SMB Financial Services, Inc. but does work closely with and is monitored by the supervising members of the firm. The supervising members of SMB Financial Services, Inc. are Bruce E. Porter and Timothy L. Porter. All supervising members will remain aware of and keep us in compliance with the current rules and regulations put forth by each ruling regulatory authority where we conduct our business. SMB Financial Services, Inc. maintains a written compliance manual that is reviewed with employees when they are hired as well as annually. As well, our employees receive written evaluations on a regular basis.

All of our supervising persons are located at 11535 SW 67th Ave, Portland, Oregon 97223 and can be reached by calling (503) 387-3222.

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**ITEM 7 - REQUIREMENTS FOR STATE-REGISTERED ADVISERS**

State securities authorities require this disclosure and it is provided to you for evaluating this investment advisor representative's suitability.

Other than any disclosures made in Item 3 above, Jeraldine M. Benton has not been found liable in any additional material arbitration or liable in a civil, self-regulatory organization, or administrative proceeding involving an investment or an investment-related business or activity; fraud, false statement(s), or omissions; theft, embezzlement, or other wrongful taking of property; bribery, forgery, counterfeiting, or extortion; or dishonest, unfair, or unethical practices. Jeraldine M. Benton has never been the subject of a bankruptcy petition.