



Beacon Financial Advisors, Inc. (“Beacon Financial,” “we” or the “Firm”) is registered with the Securities and Exchange Commission as an investment adviser. Brokerage and investment advisory services differ, and it is important for the retail investor to understand the differences. Free and simple tools are available for you to research firms and their financial professionals (“investment adviser representatives”) at Investor.gov/CRS, which also provides educational materials about broker-dealers, investment advisers, and investing.

What investment services and advice can you provide me?

The Firm offers comprehensive financial planning and investment advisory services to retail investors. A full description of our financial planning and investment advisory services can be found in the Firm’s disclosure brochure, which is prepared in accordance with SEC Form ADV, Part 2A (the “Brochure”). The Brochure is also available on the Firm’s website at <https://beaconfa.com/disclosure>.

Beacon Financial’s investment management services are made available as part of a Wrap Fee Program. Under its Wrap Fee Program, the Firm manages client accounts for a single, all-inclusive fee that compensates Beacon Financial for investment advisory services and includes custody services and transaction and commission costs. For more information regarding the Firm’s Wrap Fee Program, please see the Firm’s Wrap Fee Program brochure, which is a supplement to the Brochure and is prepared in accordance with Appendix 1 of SEC Form ADV, Part 2A (the “Wrap Fee Program Brochure”).

Beacon Financial’s minimum account/relationship size is \$1,000,000 of investable assets. The Firm has discretionary authority with regard to its investment management services. This means that we are granted authority to make trades in client accounts without obtaining the client’s consent prior to trading. There are no limitations on the types of investments that can be made on your behalf. The Firm’s investment management services include the selection of securities for client investment portfolios and the ongoing monitoring and management of client accounts. These services also include a formal review that is offered to clients no less frequently than annually.

The Firm’s financial planning and consulting services include one or more of the following activities: investment analysis and planning, insurance analysis, retirement planning, business and personal financial planning, and distribution strategy and analysis. The firm’s recommendations also include specific recommendations regarding securities and other investments as well as insurance related products.

Insurance related business is transacted with advisory Clients, and individuals may receive commissions from these products sold to or bought by Clients. Clients are advised that the fees paid to Beacon Financial for investment advisory services are separate and distinct from the commissions earned by any individual for selling Clients insurance products.

Conversation Starters: Questions you may want to discuss with your financial professional –

- *Given my financial situation, should I choose an investment advisory service? Why or why not?*
- *How will you choose investments to recommend to me?*
- *What is your relevant experience, including your licenses, education, and other qualifications? What do these qualifications mean?*

What fees will I pay?

Initial Planning Fee. Most clients will pay a distinct financial planning fee for the creation of a custom financial plan which reviews their situation before any financial assets are transferred to Beacon Financial’s control. Assuming they decide to retain Beacon Financial for ongoing financial planning and investment management, they will pay an ongoing fee based on assets under management for ongoing financial planning and investment management.

Ongoing Planning and Asset Management Fees. These fees are calculated based on the fair market value of your assets under management on the last business day of each quarterly billing period. Fees are payable at the end of each calendar quarter billing period. As noted above, the all-inclusive fee under our Wrap Fee Program will include most transaction costs and fees for the custodian of your assets and, therefore, may be higher than a typical asset-based advisory fee. Fees paid to Beacon Financial are separate and distinct from the fees and expenses charged by mutual funds and exchange-traded funds to their shareholders. In all other cases, Beacon Financial charges either a flat fee or hourly charges for these services which is determined based upon the scope and complexity of the engagement.

You will pay fees and costs whether you make or lose money on your investments. Fees and costs reduce any amount of money you make on your investments over time. Please make sure you understand what fees and costs you are paying. Fees and costs related to our investment advisory services are more particularly described in the Firm's Brochure.

Conversation Starters: Questions you may want to discuss with your financial professional –

- Help me understand how these fees and costs might affect my investments.
- If I give you \$10,000 to invest, how much will go to fees and costs, and how much will be invested for me?

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

When we act as your investment adviser, we have to act in your best interest and not put our interest ahead of yours. At the same time, the way we earn money creates some conflicts with your interests. You should understand and ask us about these conflicts because they can affect the advice we provide to you. Here are some to help you understand what this means:

Services Provided to Us by the Custodian of Your Assets. Certain services are provided to us by the custodian that we use to maintain custody of your account assets. The availability of these services benefits us because we do not have to produce or purchase them. The client asset threshold required to receive these services may give us an incentive to require you to maintain your account with this custodian. We believe, however, that our selection of this custodian is in the best interests of our clients.

Asset Based Fees. The more assets that are in your managed advisory account, the more you will pay in fees although the rate paid may decline. The Firm may therefore have an incentive to encourage you to increase the assets in your account. As a registered investment adviser, and as a fiduciary to our clients, Beacon Financial has a duty of loyalty and a duty to always act in utmost good faith, place our clients' interests first and foremost and to make full and fair disclosure of all material facts pertaining to potential or actual conflicts of interest. For more information regarding how the Firm addresses conflicts of interest, please see the Firm Brochure.

Sale of Commission Based Products. Some insurance products are only available in commission-based form. The receipt of commissions by individuals associated with the firm may present a potential conflict of interest. As fiduciaries we must act primarily for the benefit of investment advisory Clients. As such, we will only transact commission based, insurance related business with Clients when fully disclosed, suitable, and appropriate. Further, we must determine in good faith that any commissions paid to our representatives are appropriate. Clients are informed that they are under no obligation to use any individual associated with Beacon Financial for insurance products. Clients may use any insurance or brokerage firm or agent that they choose. However, servicing of insurance products is facilitated when Beacon Financial is the named policy Agent. Consequently, clients are encouraged to write insurance contracts through Beacon Financial's licensed agents even when commissions are involved.

How do your financial professionals earn money?

Our financial professionals are paid a salary plus a discretionary bonus based on subjective considerations. Owners share in any profits or losses the firm may experience.

Do you or your financial professionals have a legal or disciplinary history?

Neither the Firm nor its financial professionals currently have legal or disciplinary history which require disclosure here.

Conversation Starters: Questions you may want to discuss with your financial professional –

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

Additional information

Additional information about the Firm can be obtained by (i) going to adviserinfo.sec.gov, or (ii) contacting the Firm by telephone at (914) 872-4040 or by email at compliance@beaconfa.com. If you have any concerns about Beacon Financial or would like to request a copy of our Form CRS or our Disclosure Brochures, please do not hesitate to call on us. You may also visit Investor.gov/CRS, which provides a free and simple search tool to research our Firm and its investment adviser representatives.

Conversation Starters: Questions you may want to discuss with your financial professional –

- Who is my primary contact person? Is he or she a representative of Beacon Financial?
- Who can I talk to if I have concerns about how this person is treating me?