



Investment Adviser Representative

Joseph C. Randazzo, CFP®, RF™
FNA Wealth Management, Ltd.
2214 Enterprise Parkway East
Twinsburg, OH 44087
Phone: (330) 425-9199

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Associated with the following affiliated Registered Investment Adviser:

Principle Office:
Beacon Financial Advisory
LLC
25825 Science Park Dr.
Suite 110
Cleveland, OH 44122
Phone: (216) 910-1850

This brochure supplement provides information about Joseph C. Randazzo, CFP® an investment adviser representative herein referred to as "Your Adviser" that supplements the Form ADV 2A which you should have already received.

Please contact Beacon Financial Advisory LLC at 216-910-1850, if you did not receive the Investment Advisory Disclosure Brochures for the above listed registered investment advisers or if you have any questions about the contents.

Additional information about Joseph C. Randazzo, CFP® is available via the U.S. Securities and Exchange Commission's website at www.adviserinfo.sec.gov.

EDUCATIONAL BACKGROUND & BUSINESS EXPERIENCE

Joseph C. Randazzo, CFP®

Year of Birth: 1970

Education

Cleveland Marshall College of Law, J.D., 1999

John Carroll University, B.S., Business Communications, 1993

Business Experience

Investment Adviser Representative, Lincoln Investment Planning, LLC, August 2016 – Present

Registered Representative, Lincoln Investment Planning, LLC, August 2016 – Present

Registered Representative, Sterne Agee Financial Services, Inc., September 2014 – August 2016

Registered Representative, WRP Investments, Inc., January 2005 – September 2014

Professional Licenses/Designations

Joseph C. Randazzo, CFP® holds the following industry exams or equivalency and Professional Designations.

Series 6 - Investment Company and Variable Contracts Products Representative Examination

Series 7 - General Securities Representative Examination

Series 24 - General Securities Principal Examination

Series 63 - Uniform Securities Agent State Law Examination

Certified Financial Planner™ CFP®

Designation Status: Currently offered and recognized by the issuing organization

Issuing Organization: Certified Financial Planner Board of Standards, Inc.

Prerequisites: Candidate must meet the following requirements: A bachelor's degree (or higher) from an accredited college or university, and three years of full-time personal financial planning experience

Education Requirements: Candidate must complete a CFP-board registered program, or hold one of the following: CPA, ChFC, CLU, CFA, Ph.D. in business or economics, Doctor of Business Administration, Attorney's License.

Exam Type: CFP Certification Examination

Continuing Education Requirements: 30 hours every two years

Accreditation: NCCA and MSCHE

Registered Fiduciary™

Designation Status: Currently offered and recognized by the issuing organization.

Issuing Organization: DALBAR, Inc.

Prerequisites: Practicing fiduciary with credentials and licenses appropriate to services being offered, validated by DALBAR during application review

Education Requirements: RF fiduciary training and at least one specialty training course by an RF-qualified training organization (approximately 15-20 hours in total)

Exam Type: Final designation exam (online, proctored)

Continuing Education Requirements: Re-test every five years

Accreditation: None

DISCIPLINARY INFORMATION

Joseph C. Randazzo, CFP® has no material legal or disciplinary events to report.

OTHER BUSINESS ACTIVITIES

Lincoln Investment Registered Representative - Mr. Randazzo is a registered representative of Lincoln Investment, a registered broker-dealer. Your adviser may offer the broker-dealer services of Lincoln Investment in addition to advisory

services when making financial recommendations to you. If you purchase commissionable products through your adviser, your adviser will receive a commission, and in the case of mutual funds, possibly a 12b-1 fee. You are under no obligation to purchase commissionable securities products through Mr. Randazzo.

Investment Adviser Representative –Mr. Randazzo is an investment Adviser representative with Lincoln Investment.

Capital Analysts and Lincoln Investment provide incentives, such as sales conferences, for financial advisers, the eligibility for which may be based on the number of advisory accounts or the total assets under management. This may present a potential conflict of interest. Capital Analysts and Lincoln Investment hold their Financial Advisers to a Code of Ethics and owe a fiduciary duty to all clients. Both firms require your Financial Adviser to place your interests above his or her own at all times and to avoid any recommendation that would not be in your best interest. It is each financial adviser's responsibility to understand and adhere to the requirements of the Code of Ethics, as well as applicable laws, regulations, and rules.

Independent Insurance Agent -Mr. Randazzo is licensed through Lincoln Investment or an independent agency to solicit, offer and sell insurance products. Your adviser may be appointed with various insurance companies. Mr. Randazzo may receive separate, yet customary commission and other financial incentive compensation resulting from the purchases and sales of insurance products. You are under no obligation to purchase insurance products through Mr. Randazzo.

No client is under any obligation to purchase any non-investment related activities from this adviser. The above firms are independent and non-affiliated with the RIA.

Randazzo Law Office - Joseph C Randazzo is a lawyer. From time to time, he will offer clients advice on basic estate planning and document drafting. Randazzo Law Office and Beacon Financial Advisory LLC always acts in the best interest of the client. Clients are in no way required to utilize the services of any representative of Beacon Financial Advisory LLC or Randazzo Law Office in their capacity as a lawyer.

ERZ Life, LLC - Joseph C Randazzo is a 1/3 member of EZR Life, LLC, a ½ member of Tartan Wealth Management, the owner of Buckeye Deferred Comp, LLC, and a Managing Member/ Financial Adviser for FNA Wealth Management Ltd

Hudson Baseball Association - Joseph C Randazzo is a Board Member, Treasurer, and Coach of Hudson Baseball Association. Mr. Randazzo is a Committee Member for planning and running fundraising activities for The American Cancer Society.

Tartan Wealth Management LLC – 50% Member – DBA for Securities Related Business

Northeast Ohio Planning Giving Council for American Cancer Society – Committee Member – Fundraising Activities.

Buckeye Defered Comp, LLC – Owner – DBA for 457 Business through Lincoln Investment.

FNA Wealth Management – 100% Member – DBA for Securities Related Business.

Tartan Tax CPAs, LLC – 50% owner – Tax return consulting and preparation.

From time to time, he may offer clients advice or products from those activities and clients should be aware that these services may involve a conflict of interest. Beacon Financial Advisory LLC always acts in the best interest of the client and clients are in no way required to the services of any representative of Beacon Financial Advisory LLC in connection with such individual's activities outside of Beacon Financial Advisory LLC.

These above companies are independent and not affiliated with the registered investment adviser(s).

ADDITIONAL COMPENSATION

Your adviser's involvement in other business activities as described above defines additional activities for which your adviser could recommend other products or services to you. This creates a potential conflict of interest for your adviser to promote these products or services in addition to the advisory services.

The registered investment adviser hold your adviser to a Code of Ethics and a fiduciary duty to advisory clients. The registered investment adviser require your adviser to place your interests above their own at all times and to avoid any recommendation that would not be in your best interest. It is each adviser's responsibility to understand and adhere to the requirements of the Code of Ethics, as well as applicable laws, regulations, and rules.

Perceived or actual conflicts of interest that may arise in relation to advisory services are governed by your adviser's professional and legal duties as a fiduciary, and by the registered investment adviser's policies and procedures designed to mitigate and disclose the existence of such conflicts.

Please refer to the Fees and Compensation section in the registered investment adviser's Investment Advisory Disclosure Brochure which should have been provided to you by your Financial Adviser. The Fees and Compensation section describes in detail the potential other forms of compensation received by your adviser such as brokerage or insurance commissions, due diligence seminars, sales incentives, loans, or advances.

SUPERVISION

Your adviser is assigned to a Designated Supervisor that is responsible for supervising your adviser's investment advisory activities.

Supervisor Name:

Deborah L. George

Chief Compliance Officer

Phone Number: 216-910-1850

The Designated Supervisor or his or her designee will periodically review the investment advisory activities, client communications, and your adviser's adherence to the registered investment adviser's Code of Ethics. In addition, the Designated Supervisor will monitor the advice being provided to ensure that your adviser is providing the services for which the adviser was engaged.