



**Financial Adviser**

**Peter R. Franz**

Beacon Financial  
Advisory LLC

Suite 110

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Cleveland, OH 44122

Phone: (216) 910-1850

**Registered Investment Adviser**

Beacon Financial Advisory  
LLC

Updated 01/30/2019

This brochure provides you with information about your Financial Adviser, Peter Richard Franz, who is registered with Beacon Financial Advisory LLC. This brochure is a supplement to Form ADV 2A brochure more of 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 your Financial Adviser is available via the U.S. Securities and Exchange Commission's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

## **EDUCATIONAL BACKGROUND & BUSINESS EXPERIENCE**

Peter Richard Franz

Year of Birth: 1981

### **Education**

Wittenberg University, B.S., 2004

### **Business Experience**

- Financial Adviser (IAR), Beacon Financial Advisory and Capital Analyst, August 2018 – Present
- Registered Representative, Northern Lights Distributors, January 2018 - July 2018
- Investment Adviser Representative, Boyd Watterson Asset Mgmt, 2016 - July 2018
- Financial Adviser and Registered Rep, Lincoln Investment Planners and Capital Analyst and Beacon Financial Advisory, 2013 - 2016
- Financial Adviser and Registered Rep, Securities America, 2007 - 2013

### **Professional Licenses/Designations**

Mr. Franz holds and maintains the appropriate securities and insurance licenses and registrations required to engage in the offering of securities and insurance products.

In addition, Mr. Franz holds and maintains the following professional designation(s):

#### **Chartered Financial Analyst (CFA)**

Designation Status: Currently offered and recognized by the issuing organization

Issuing Organization: CFA Society

Prerequisites/Experience Required: Three years of full-time business experience within the five years preceding the awarding of the designation

Examination Type: Series of 3 exams, held annually

Continuing Education/Experience Requirements: none

#### **Certified Financial Planner (CFP®)**

Designation Status: Currently offered and recognized by the issuing organization

Issuing Organization: CFP

Prerequisites/Experience Required: Three years of full-time business experience within the five years preceding the awarding of the designation

Examination Type: Final proctored exam

Continuing Education/Experience Requirements: 30 CE credits every two years

### **DISCIPLINARY INFORMATION**

Mr. Franz has no material legal or disciplinary events to report.

### **OTHER BUSINESS ACTIVITIES**

**Capital Analyst - Investment Adviser Representative** - Mr. Franz is an investment Adviser representative with Capital Analyst Inc. and Beacon Financial Advisory. Capital Analysts provides 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 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. Franz is licensed through an independent agency to solicit, offer and sell insurance products. Your adviser may be appointed with various insurance companies. Mr. Franz 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. Franz.

**Beacon CFO – DBA-** From time to time, Mr. Franz 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.

The above companies are independent and not affiliated with the registered investment adviser.

### **Non-Investment Related Activity**

- Foundation for Geauga Parks – Member of Investment Committee
- Federated Church of Chagrin Falls – Legacy Committee Member
- Greater Cleveland Habitat for Humanity – Serves as member of Finance Committee
- Wrestlers in Business, Cleveland Chapter – Serves as Board Member
- Chagrin Falls Athletic Association – Wrestling Coach and Board Member

No client is under any obligation to purchase any non-investment related activities from Peter R. Franz. These companies are independent and not affiliated with the registered investment adviser.

### **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 holds your adviser to a Code of Ethics and a fiduciary duty to advisory clients. The registered investment adviser requires 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

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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 (Form ADV 2A ) 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.