



Investment Adviser Representative

David P. Stone, CFP®, CPA
Tartan Wealth Management LLC
6000 Venture Drive, #A
Dublin, Ohio 43017
(614) 582-7826

Associated with the following affiliated Registered Investment Adviser:

Beacon Financial Advisory LLC

Principal Office:
25825 Science Park Drive, #110
Cleveland, OH 44122

02/21/2023 Updated

This brochure supplement provides information about David P. Stone, CFP®, CPA an investment adviser representative herein referred to as “Your Adviser” that supplements the Form ADV 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 David P. Stone, CFP®, CPA is available via the U.S. Securities and Exchange Commission's website at www.adviserinfo.sec.gov.

EDUCATIONAL BACKGROUND & BUSINESS EXPERIENCE

David P. Stone, CFP®, CPA

Year of Birth: 1962

Education

University of Dayton, Master's Degree, Business Administration, 1992

Kent State University, Bachelor's Degree, Accounting & Business Administration, 1984

Business Experience

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

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

Financial Adviser, Beacon Financial Advisory, LLC, June 2016 – Present

Registered Representative, Sagepoint Financial, November 2015 – May 2016

Unemployed, July 2015 – November 2015

Regional Sales Director, Nexbank Securities, November 2014 – June 2015

Wholesaler, Dividend Capital Securities, March 2012 – November 2014

Regional Vice President, KBS Capital Markets, August 2011 – February 2012

Wholesaler, Behringer Securities LP, June 2004 – December 2010

Professional Licenses/Designations

David P. Stone, CFP®, CPA holds the following industry exams or equivalency and Professional Designations.

Series 7 - General Securities Representative Examination

Series 65 - Uniform Investment Adviser Law Examination

Series 66 - Uniform Combined 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

Certified Public Accountant CPA

Designation Status: Certified Public Accountant (CPA) is the statutory title of qualified accountants in the United States who have passed the Uniform Certified Public Accountant Examination and have met additional state education and experience requirements for certification as a CPA. Individuals who have passed the Exam but have not either accomplished the required on-the-job experience or have previously met it, but in the meantime have lapsed their continuing professional education are, in many states, permitted the designation "CPA Inactive" or an equivalent phrase. In most U.S. states, only CPAs who are licensed are able to provide to the public attestation (including auditing) opinions on financial statements. The exceptions to this rule are Arizona, Kansas, North Carolina and Ohio where, although the "CPA" designation is restricted, the practice of auditing is not.

Exam Type: Final exam

Education Requirement: License renewal: 120 hours every three years

Accreditation: National Accreditation Commission (NAC)

DISCIPLINARY INFORMATION

David P. Stone, CFP®, CPA has no material legal or disciplinary events to report.

OTHER BUSINESS ACTIVITIES

In addition to being an investment adviser representative, your adviser is also engaged in the following other businesses.

Lincoln Investment Registered Representative

David P. Stone, CFP®, CPA 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 David P. Stone, CFP®, CPA.

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

David P. Stone, CFP®, CPA 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. David P. Stone, CFP®, CPA 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 David P. Stone, CFP®, CPA.

Your adviser may be engaged in other outside business activities that have been identified as follows. These companies are independent and not affiliated with the registered investment adviser(s).

Tartan Wealth Management, LLC – Mr. Stone is a ½ member of Tartan Wealth Management, LLC, and may market under this name/DBA.

Tartan Tax CPAs LLC – tax preparation and consulting.

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.

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 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.