



March 20, 2023

Attached to this letter is a copy of our firm's privacy notice. This document is required to be delivered to you annually. We take the privacy of your personal information very seriously. Please review it and let us know if you have any questions on how we keep your non-public information.

Also attached to this letter is our firm's ADV2A, Item 2, Material Changes. This document provides a detailed description of the various changes to our firm's Form ADV2A. A copy of this document was provided to you when you opened your account with us and/or when we first transitioned to the new Form ADV 2A. We are required to make you aware of any material changes to this document annually and to provide you with additional copies or the document in its entirety if you request them.

Again, please read this over carefully and contact us with any questions or concerns. Beacon Financial Advisory LLC., values our relationship and endeavors to provide you with quality services to suit your individual investment needs. Please notify us immediately regarding any changes in your situation that may affect your financial condition, investment objectives or risk tolerance.

As the Chief Compliance Officer of our firm, it is my pleasure to keep you up to date and informed of any material changes to our firm. Please feel free to contact me anytime. My contact information is shown below.

Thanks for doing business with us. We appreciate your trust in us.

Sincerely,

Deborah L. George

Deborah L. George
Chief Operations Officer
Chief Compliance Officer

Attachments: Material Changes, Privacy Notice



Firm Brochure – Form ADV Part 2A

This brochure provides information about the qualifications and business practices of Beacon Financial Advisory LLC. If you have any questions about the contents of this brochure, please contact us at (216) 910-1850 or by email at: info@beaconplanners.com. The information in this brochure has not been approved or verified by the United States Securities and Exchange Commission or by any state securities authority.

Additional information about Beacon Financial Advisory LLC is also available on the SEC's website at www.adviserinfo.sec.gov. Beacon Financial Advisory LLC's CRD number is: 174334.

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Registration does not imply a certain level of skill or training.

Version Date: 03/05/2023

Item 2: Material Changes

The material changes in this brochure from the last annual updating amendment of Beacon Financial Advisory LLC on 03/15/2022 are described below. Material changes relate to Beacon Financial Advisory LLC's policies, practices or conflicts of interests.

09/2022

- The firm no longer has any advisors dually registered with FSM. (Item 10)
- The firm is adding Charles Schwab as a custodian and has updated soft dollar benefits and economic benefits. (Item 12 and 14)

25825 Science Park Drive, #110, Cleveland, Ohio 44122 / 216.910.1850 / www.beaconplanners.com

Advisory services offered through Beacon Financial Advisory, LLC and Capital Analysts, Registered Investment Advisor. Securities offered through Lincoln Investment, Broker/Dealer, Member FINRA/SIPC. www.lincolninvestment.com Beacon Financial Advisory, LLC/Beacon Financial Partners and the above firms are independent, non-affiliated entities.



Beacon Financial Advisory LLC

PRIVACY NOTICE

Beacon Financial Advisory LLC., (referred to as "Beacon Financial Advisory") maintains physical, electronic, and procedural safeguards that comply with federal standards to protect its clients' nonpublic personal information ("information"). Through this policy and its underlying procedures, Beacon Financial Advisory attempts to secure the confidentiality of customer records and information and protect against anticipated threats or hazards to the security or integrity of customer records and information.

It is the policy of Beacon Financial Advisory to restrict access to all current and former clients' information (i.e., information and records pertaining to personal background, investment objectives, financial situation, tax information/returns, investment holdings, account numbers, account balances, etc.) to those employees and affiliated/nonaffiliated entities who need to know that information in order to provide products or services in furtherance of the client's engagement of Beacon Financial Advisory. In that regard, Beacon Financial Advisory may disclose the client's information: (1) to individuals and/or entities not affiliated with Beacon Financial Advisory, including, but not limited to the client's other professional advisors and/or certain service providers that may be recommended or engaged by Beacon Financial Advisory in furtherance of the client's engagement of Beacon Financial Advisory (i.e., attorney, accountant, insurance agent, broker-dealer, investment adviser, account custodian, record keeper, proxy management service provider, etc.); (2) required to do so by judicial or regulatory process; or (3) otherwise permitted to do so in accordance with the parameters of applicable federal and/or state privacy regulations. The disclosure of information contained in any document completed by the client for processing and/or transmittal by Beacon Financial Advisory to facilitate the commencement/continuation/termination of a business relationship between the client and/or between Beacon Financial Advisory and a nonaffiliated third party service provider (i.e., broker-dealer, investment adviser, account custodian, record keeper, insurance company, etc.), including, but not limited to, information contained in any document completed and/or executed by the client in furtherance of the client's engagement of Beacon Financial Advisory (i.e., advisory agreement, client information form, etc.), shall be deemed as having been automatically authorized by the client with respect to the corresponding nonaffiliated third party service provider.

What You Can Do: For your protection, we recommend that you do not provide your personally identifiable information or website credentials to anyone. Do not send, via unsecure email, any documents/text containing personally identifiable information. If you believe the confidentiality of your personal and/or account information has been compromised or you become aware of any suspicious activity relating to your account, please contact our Chief Compliance Officer at 216.910.1850. If you have questions about our policy or require additional copies of this notice, please call your financial adviser. You can also print a version of this privacy notice from our website at www.beaconplanners.com.

Trusted Contact Person: By completing a physical or electronic contact form or providing Trusted Contact Person (TCP) information to your financial advisor for electronic capture, you authorize us, although not obligated, to contact the TCP(s) and disclose information about your account(s) to that person(s) in the following circumstances: to address possible financial exploitation or fraud, to confirm the specifics of your current contact information, health status, or the identity of any legal guardian, executor, trustee or holder of a power of attorney, or in cases where we have been asked to conduct activity in your account and we have a reasonable belief that you may be the subject of financial exploitation. The TCP must be age 18 or older and we recommend it not be someone already authorized to transact business on your account(s). Naming someone a TCP does not allow that person to transact business on your behalf, nor to receive your confidential information regarding account holdings, such as account numbers, values, balances, etc. We also advise that you name two TCPs in the event one of the TCPs is unavailable. You may change your TCP(s) at any time by notifying us or your financial advisor. The TCP(s) provided will apply to all your accounts held with us.

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