



Investment Adviser Representative

Bryan J. Costin, CFP®, CPA
Beacon Financial Partners
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North Ridgeville, OH 44039
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Associated with the following affiliated Registered Investment Advisers:

Beacon Financial Advisory LLC

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

This brochure supplement provides information about Bryan J. Costin, CFP®, CPA an investment adviser representative herein referred to as “Your Advisor” that supplements the Investment Advisory Disclosure Brochures (Form ADV 2A I), 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 Bryan J. Costin, CFP®, CPA is available via the U.S. Securities and Exchange Commission's website at www.adviserinfo.sec.gov.

EDUCATIONAL BACKGROUND & BUSINESS EXPERIENCE

Bryan J. Costin, CFP®, CPA

Year of Birth: 1977

Education

Ohio University, B.S., Accounting, 2000

Ohio University, B.S., Management Information Systems, 2000

Business Experience

Investment Adviser Representative, Lincoln Investment, LLC, June 2012 –2015

Investment Adviser Representative, Capital Analysts, LLC, June 2012 – Present

Registered Representative, Lincoln Investment, LLC, June 2012 – Present

Financial Adviser, Capital Analysts, Incorporated, April 2010 – June 2012

Registered Representative, Sanders Morris Harris Inc., March 2007 – April 2010

Registered Representative, Lincoln Financial, January 2002 – March 2007

Professional Licenses/Designations

Bryan J. Costin, CFP®, CPA holds the following industry exams or equivalency and Professional Designations.

Series 7 - General Securities Representative 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

Accreditation: National Accreditation Commission (NAC)

DISCIPLINARY INFORMATION

Bryan J. Costin, CFP®, CPA has no material legal or disciplinary events to report.

OTHER BUSINESS ACTIVITIES

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

Lincoln Investment - Registered Representative- Bryan J. Costin, CFP®, CPA is a registered representative of Lincoln Investment, a registered broker-dealer. Your advisor 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 advisor, your advisor 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 Bryan J. Costin, CFP®, CPA.

Capital Analyst Inc - Investment Adviser Representative - Mr. Olson is an investment Adviser representative with Capital Analyst Inc.

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 -Bryan J. Costin, CFP®, CPA is licensed through Lincoln Investment or an independent agency to solicit, offer and sell insurance products. Your advisor may be appointed with various insurance companies.

Bryan J. Costin, 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 Bryan J. Costin, CFP®, CPA.

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

Beacon CFO – DBA- From time to time, Mr. Olson 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 companies are independent and not affiliated with the registered investment adviser.

Beacon Financial Partners – Mr. Costin is a W2 Employee of Beacon Financial Partners.

Costin & Kendall, CPA - In addition to these activities, Mr. Costin is a Staff Accountant for Costin & Kendall and provides accounting and tax services. Mr. Costin also serves as an employee of Beacon Financial Partners. These activities provide a substantial source of Mr. Costin's income and involves a substantial amount of Mr. Costin's time. You are under no obligation as an investment advisory client to purchase any other products or services from Mr. Costin. This company is non-affiliated with the registered investment adviser.

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 advisor's involvement in other business activities as described above defines additional activities for

which your advisor could recommend other products or services to you. This creates a potential conflict of interest for your advisor to promote these products or services in addition to the advisory services.

The registered investment adviser holds your advisor to a Code of Ethics and a fiduciary duty to advisory clients. The registered investment adviser requires your advisor 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 advisor'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 advisor'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 Advisor. The Fees and Compensation section describes in detail the potential other forms of compensation received by your advisor such as brokerage or insurance commissions, due diligence seminars, sales incentives, loans, or advances.

SUPERVISION

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

Supervisor Name: Deborah L. George

Title: 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 advisor'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 advisor is providing the services for which the advisor was engaged.