

Item 1 Cover Page

Firm Brochure

Part 2A of Form ADV

Date: March 29, 2017



Beacon Wealth Consultants, Inc.

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This brochure provides information about the qualifications and business practices of Beacon Wealth Consultants, Inc. If you have any questions about the contents of this brochure, please contact us at (540) 345-3891. 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 Wealth Consultants, Inc. is available on the SEC's website at www.adviserinfo.sec.gov

Please note that registration as an investment advisory firm does not imply a certain level of skill or training.

Item 2 Material Changes

We have made the following material changes to our Form ADV since our last annual update from January 2016.

1. As of February 28, 2017, our discretionary assets under management were \$84,415,247 Our non-discretionary assets under management totaled \$794,023.
2. We are now offering our services through unaffiliated solicitors. More information about this service is described in Item 14 of this document.

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Item 4 Advisory Business

About the Firm

Beacon Wealth Consultants, Inc. is a registered investment advisory firm. We commenced business as an advisory firm in 2010. As a registered investment advisory firm we are a fiduciary to our clients. This means we have an obligation to put client needs ahead of our own and to act in our client's best interest, without regard to financial or other interests of ourselves, a financial institution or any other affiliate, related party or other party.

Our owners are Richard S. Laymon, Jr. and Cassandra Chandler Laymon.

Description of Advisory Services

We provide investment advice on a discretionary and non-discretionary basis. These services include Financial Planning (True Wealth Charting™), Investment management services through the Adviser's investment advisory representatives (LightPoint Portfolio Solutions™), Collaborative Divorce Consulting, Estate Administration & Wealth Transfer consulting, and True Wealth Legacy Coaching™. We also offer retirement plan services to plan sponsors. Each of these services and are described more fully below. As of December 31, 2016, our discretionary assets under management were \$84,415,247 Our non-discretionary assets under management totaled \$794,023. Our services are also available through an unaffiliated Platform Sponsor, Envestnet.

True Wealth Charting™

The True Wealth Charting™ is our unique financial planning process. It begins with The Vision Clarifier™, our discovery process designed to identify and understand your unique goals, dreams and passions. It serves to bring clarity to the entire planning process. The True Wealth Charting™ is designed to coordinate your finances, plot their current course and help you clearly see where they stand relative to accomplishing established measurable goals. The True Wealth Charting™ then sets out charting a new strategic plan and portfolio design, providing a framework for making decisions about time and money.

Fees for the True Wealth Charting™ service are charged on an hourly or fixed fee basis. The hourly fee for this service ranges between \$150 and \$300 per hour. The fixed fee for this service ranges from \$1,000 to \$25,000. The fee rates are dependent on the complexity of the client's situation and are negotiable at the discretion of the Adviser.

Investment Management Services

LightPoint Portfolio Solutions™

LightPoint Portfolio Solutions™ are fully screened Biblically-Responsible Investment (BRI) portfolios designed to implement your strategic financial plan by investing their God-given resources in a way that reflects and perpetuates faith and family values while pursuing competitive returns. LightPoint Portfolio Solutions™ are provided through investment management services provided by the investment advisory representatives of the Adviser. These services are also available to unaffiliated third party investment advisers and their clients. In these situations, the Adviser does not interact with the clients and does not provide one-on-one advice.

Other Investment Management Accounts

The Adviser will also manage assets using portfolios that are not screened for Biblically-Responsible Investments. These will be managed by the investment advisory representatives of the Adviser.

Retainer Service

We offer a retainer fee service for smaller accounts. This service may include meeting with us quarterly by phone, completing an annual review of your accounts and management style, and receive our newsletter.

Collaborative Divorce Consulting

We offer Collaborative Divorce Consulting Services.

Estate Administration and Wealth Transfer Consulting

We offer estate administration and wealth transfer consulting.

True Wealth Legacy Coaching™

The True Wealth Legacy Coaching service helps guide you in assessing your current financial situation and allocating resources towards the fulfillment of your family legacy, charitable gift planning, estate, business and wealth transfer goals. It may include conducting family retreats, the drafting of a family mission statement and ethical wills, estate design, and establishing various charitable giving vehicles as appropriate. We will provide ongoing monitoring, plan progress and implementation counsel related to achieving your long-term goals and objectives in these areas.

Services Provided through Unaffiliated Platform Sponsors

We have licensed our investment program, consisting of a suite of asset allocation models, to an investment advisory platform. The platforms (“Licensees”) offer the models to advisors, who utilize them in managing their respective clients’ assets. When licensing our investment strategies, we do not provide investment supervisory services or financial planning services. Rather, our models are available through one or more unaffiliated investment platform sponsors (each a “Platform Sponsor,” collectively the “Platform Sponsors”) that provide services to investment advisers.

Through the Platform Sponsors’ web-based modules, we provide the construction and maintenance of our model portfolios, representing different strategies to be used in the management of client accounts. Our role is non-discretionary and involves constructing and maintaining the models, which includes establishing the relative weights and communicating subsequent changes in those securities holdings and/or weightings to the Platform Sponsor through web-based interfaces. The Platform Sponsor has the final responsibility to place orders for the execution of transactions in Client Accounts (either Separately Managed or Unified Managed Accounts held in the clients’ name at custodians independent of Beacon) and is thus deemed to have investment discretion. Beacon does not have any advisory agreements with individual clients and is not responsible for and does not have any underlying client/investor contact. Rather, all such client-related functions are the responsibility of the investment advisor accessing the models through a Platform Sponsor.

Retirement Plan Services

We offer retirement plan services, including recommending plan investment options from the BRI universe, providing guidance to plan trustees, and offering participant education. These services are offered through an alliance with Epic First Advisors, Inc.

Employer-Sponsored Retirement Accounts If you are leaving your employer you have various options regarding your employer sponsored retirement plan. You may be able to opt to leave your money in the former plan. You may be able to roll over the assets to a new employer’s plan. It may be possible to cash out your account value and there may be tax consequences associated with that choice. You may instead opt to roll over the retirement assets into another account, and you may choose to have that account managed by Beacon. If Beacon recommends you roll over your retirement plan into an account this creates a conflict of interest in that Beacon will receive advisory fees from your account.

Please ensure you have reviewed your options and made the best choice for your situation prior to making a decision about your retirement plan. **You are under no obligation to rollover assets into an account managed by Beacon.**

Item 5 Fees and Compensation

Fees for the True Wealth Charting™

Fees for the True Wealth Charting™ service are charged on an hourly or fixed fee basis. The hourly fee for this service ranges between \$150 and \$300 per hour. The fixed fee for this service ranges from \$1,000 to \$25,000. The fee rates are dependent on the complexity of the client's situation and are negotiable at the discretion of the Adviser.

Fees for Investment Management Services

For clients for whom the referral to third party managers is appropriate, we will provide the disclosure documents of the third party manager, as well as a disclosure detailing the fees to be received by that manager and us. The typical annual fee that we will receive for this referral is .50% to 1.15% of the total assets under management, charged quarterly in advance.

For accounts managed by the investment advisor representative at a custodian we recommend, the annual fee will be up to 2.25% of the assets under management. Please review the fee schedule within your advisory agreement. The fee will be charged quarterly in advance based on the value and allocations of the Investing account on the last day of the prior billing period. Similar services may be available for lower fees. Adviser has established a minimum initial household portfolio value of \$50,000. Exceptions to this minimum (further explained in Item 7) will be based on the clients' desire for our bundled services and their understanding of the fees. These exceptions are at the sole discretion of the adviser.

Existing clients with a small account may choose to have it managed by the investment adviser representative as a Small Account Mutual Fund/ ETF only account. Our annual fee for these accounts will be 1.5% of assets under management with no minimum fee. The fee will be charged quarterly in advance based on the value and allocations of the Investing account on the last day of the prior quarter. To avoid the custodial account minimum fee charged through Schwab's asset based pricing program, these accounts are set up with Schwab's transaction based pricing. The advisory fee and Schwab trading costs are disclosed on your Advisory Agreement Fee Schedule. Similar services may be available for lower fees. Please discuss your circumstances with your adviser as not all accounts are suitable as managed accounts.

For accounts that are held-away, meaning that we do not have the ability to place trades on behalf of the client but will provide recommended allocation strategies, the annual fee as a percentage of assets under management is between .50% and 1.0% and is negotiable.

For accounts using our Lightpoint Portfolios through other investment advisers, we will receive .20% (for Mutual Fund portfolios) or .30% (for MMA portfolios) of the assets under management. This amount is paid to us by the sponsor of the program through which these services are offered.

Retainer Service

We offer a retainer fee service for smaller accounts. If you wish to meet with us quarterly by phone, complete an annual review of your accounts and management style, and receive our newsletter, that fee is \$800 to \$1000 annually. These fees are charged quarterly in advance.

Collaborative Divorce Consulting

We offer Collaborative Divorce Consulting Services for an hourly rate of \$250 per hour. This fee is not negotiable.

Estate Administration and Wealth Transfer Consulting

We offer estate administration and wealth transfer consulting for an hourly rate of \$250 per hour. This fee is not negotiable.

True Wealth Legacy Coaching™

The fee for True Wealth Legacy Coaching is a fixed fee, and ranges between \$3,500 and \$35,000 depending upon the services requested and the size and complexity of the estate.

Fees for Services Provided through Unaffiliated Platform Sponsors

Beacon does not control or set Platform Sponsor, custodial or investment advisor-imposed fees and/or fee minimums and/or maximums charged by these respective service providers. We do not receive nor share in the fees charged by these other independent service providers but do receive a fee for the provision of our advice, which is paid to us by the Platform Sponsor. We do not recommend broker-dealers and/or custodians for Platform Sponsors, investment advisors or investment advisor client accounts.

Fees for Retirement Plan Services

Our fee for retirement plan services is typically an annual fee of .50% of the plan assets, charged quarterly in arrears.

Other information concerning services and fees

The advisory fees outlined in this disclosure represent the fees for our services only. Our fees are not based upon a share of capital gains or capital appreciation of the funds of any portion of the funds of an advisory contract (no performance-based fees). All fees paid to us for advisory services are separate from the fees and expenses charged to shareholders of mutual funds by mutual funds, or by any outside manager managing the portfolios. A complete explanation of these expenses charged by the mutual funds is contained in each mutual fund's prospectus. You are encouraged to read each fund prospectus. Custodial fees will be charged separately by the custodian of your assets and are disclosed on the account opening paperwork from your custodian. If your account is held at Schwab Institutional custodial fees are disclosed on the Schwab Asset Based Pricing Addendum. If your Account is enrolled in Transaction Based Pricing at Schwab (rare) your Schwab trading costs are disclosed on your Advisory Agreement fee schedule.

You may also bear certain charges imposed by third parties other than us in connection with investments made through their accounts, including but not limited to transaction fees to custodians, servicing fees, ADR foreign taxes and management fees, deferred sales charge on mutual funds initially deposited in the account, 12b-1 distribution fees, sub-accounting fees and IRA and Qualified Retirement Plan fees. These fees are passed on to you and may be higher than fees charged by other investment advisers for similar services.

Should you terminate our services mid-quarter, you will receive a pro-rata refund of advisory fees. You may terminate our services within 5 days of signing our investment advisory agreement and receive a full refund of any pre-paid advisory fees.

Item 6 Performance-Based Fees and Side-by-Side Management

We do not accept performance-based fees.

Item 7 Types of Clients

We work with individuals, trusts, estates, charitable organizations, and other businesses.

Minimum account Size and Minimum Fee

As a condition for starting and maintaining a relationship, the advisor requires a minimum household size of \$50,000. In addition, the advisor also imposes a minimum annual fee per household of \$1000. This minimum fee may have the effect of making the adviser's services impractical for certain clients, particularly those with portfolios of less than \$50,000 under management. The adviser, in its sole discretion, may accept clients with smaller portfolios based upon certain criteria including anticipated future earning capacity, anticipated future additional assets, the dollar amount of assets to be managed, related accounts, account composition, pre-existing client, account retention and pro bono activities. Households that drop below the minimum household value may be terminated at the adviser's discretion.

Item 8 Methods of Analysis, Investment Strategies and Risk of Loss

We advise individual clients regarding the investment management of mutual funds. Investment strategies and policies of those funds as well as risks are included and described in the relevant prospectus and registration statement.

Investment Committee

Our BWC Investment Committee is currently comprised of Rick Laymon, CFP® (Chief Investment Officer and CEO), Cassandra Laymon, CFP® (President) and Kimberly Jenkins, CFP® (Director of Financial Planning). We meet quarterly with CFA consultants (David Barksdale and Darren Munn) to discuss views on the macro economy, what we might expect over the coming 12 months looking at various factors, metrics, leading indicators, investment themes, etc. and how our portfolios are behaving/performing relative to their respective objectives and design. The committee evaluates money managers and tactical portfolio allocation decisions. David Barksdale is the CFO and Portfolio Manager of Eventide Funds. Darren Munn is the Chief Investment Officer of Camelot Portfolios. We also use information provided to us by Frontier Analytics to aid us in analyzing securities. Frontier Analytics is allocation software that includes portfolio optimization and financial forecasting.

Investment Options

We offer different risk based portfolios based on minimum investment criteria for each solution.

Portfolio Name	Investment Criteria	Other	Description
<u>LightPoint UMA Portfolios</u>	>\$250,000	Six risk based strategies	Risk appropriate allocation to managers with mutual funds and ETF's.
<u>LightPoint MF/ETF Portfolios</u>	>\$50,000	Six risk based strategies	Risk appropriate allocation to Mutual Funds and ETF's.
<u>SMA</u>	>\$100,000		This option is for clients with specific investment needs and is usually comprised of a single Money Manger's portfolio usually also used as a component of our UMA accounts
<u>Small account</u>	<\$50,000	Custom risk based strategies	This option is for new accounts for clients having other accounts managed by Beacon. These

			accounts use BRI mutual funds and are managed by your advisor
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Due Diligence

Through a diligent screening process, we start by examining the universe of securities to exclude ownership of companies in our LightPoint Portfolio Solutions that are engaged in business and philanthropic activities and/or activism that run counter to biblical principles. Specifically, we screen out companies involved in the abortion and pornography industries (zero tolerance including philanthropy), companies that are strong advocates of anti-family lifestyles and causes, and companies that exploit human addiction -- alcohol, gambling and tobacco stocks (primary business activities only > 5% revenues).

Currently, we subscribe to third party research providing the screening data per our criteria. Specifically, we utilize the ENSOGO Analytics online tool to screen mutual funds and ETFs on an ad hoc basis. For certain asset classes where there is no mutual fund or ETF that meets our screening standards and financial results, we use the ENSOGO tool to help identify funds in that particular asset class that screen the best for our parameters and provide the most competitive performance.

Chief Investment Officer Rick Laymon conducts preliminary due diligence to identify and evaluate money managers for our UMA accounts who demonstrate skill in managing portfolios, including face to face interviews with each of the lead portfolio managers whenever possible. Chief Compliance Officer Wade Johnson then has each manager's firm complete a Money Manager Due Diligence Questionnaire. The selected managers are then monitored and evaluated against their respective benchmarks and peers on a quarterly basis. Underperforming managers and funds are replaced at our discretion when a suitable replacement is available that meets all of our requirements.

Beacon Wealth Biblically Responsible Investing (BRI) Exclusion Overlay

Beacon Wealth allocates client assets to Unified Managed Account (UMA) Managers. These managers send updates to our trading platform which screens the changes and holdings through our BWC BRI Exclusions list. This exclusions list is based on Biblically Responsible Investing screening criteria. Beacon Wealth uses screening services provided from the BRI Institute (<http://www.briinstitute.com/>). The BRI Institute provides updated screening quarterly to which we add our own exclusions. Beacon Wealth adds this list of exclusions as a "Do not buy" trading overlay screen within our trading platform.

Risk of Loss

Our methods of analysis and investment strategies do not present any significant or unusual risks. However, every method of analysis has its own inherent risks.

A risk associated with our BRI exclusions list is that it would be possible for our portfolio to deviate from the UMA manager's portfolio. This may result in performance that deviates from the underlying manager's intentions. This risk is mitigated by the fact that most of our managers already have BRI screens in place on their portfolios.

We actively manage our portfolio allocations and tactically adjust based on criteria described above. We update our allocations quarterly within our investment universe based on our view of future market direction. There is a risk that our tactical moves could be wrong which would hurt performance.

Market Risk is the risk of losses in securities arising from movement in market values

Investing involves risks that you should be prepared to bear. You may lose some or all of your money.

Item 9 Disciplinary Information

Neither the Firm nor any of our management persons have been involved in any events that are material to a client's or prospective client's evaluation of the Firm or the integrity of its management.

Item 10 Other Financial Industry Activities and Affiliations

In addition, the advisory representatives may be licensed as insurance agents with various insurance companies, and in such capacity, may recommend, on a fully disclosed basis, the purchase of insurance related products. The Advisory Representatives currently devote 1% of their time to life insurance commission business.

Thus, a conflict of interest exists between the interests of associated persons licensed as insurance agents and those of the advisory clients. However, clients are under no obligation to act upon any recommendations of the associated persons or effect any transactions through the associated persons if they decide to follow the recommendations.

Our adviser, Dennis Gillard, is certified public accountant (CPA) and the President of an accounting firm which could create a conflict of interests. Accounting and tax preparation clients retain Mr. Gillard for those services under a separate agreement. As an Investment Adviser Representative, Mr. Gillard owes a fiduciary duty to clients. Mr. Gillard will disclose in advance how he is being compensated and if there is a conflict of interest involving any advice or service being provided. Clients are under no obligation to use the accounting services of Mr. Gillard.

Item 11 Code of Ethics, Participation or Interest in Client Transactions and Personal Trading

Associated persons may buy or sell for their own accounts the same securities recommended to you. They may do so at the same time as they, or a related person, buy or sell the same securities for their own account. Associated persons seek to ensure that they do not personally benefit from the short-term market effects of their recommendations to you. We request information about all of our associate's transactions and monitor them for any wrongdoing.

Associated persons are aware of the rules regarding material non-public information and insider trading. Associated persons may also buy or sell a specific security for their own account based on personal investment considerations, which the Advisor does not deem appropriate to buy or sell for clients.

We have adopted a Code of Ethics to instruct personnel in their ethical obligations and to provide rules for their personal securities transactions. The Firm and our personnel owe a duty of loyalty, fairness and good faith to their clients, and the obligation to adhere not only to the specific provisions of the code but also to the general principles that guide the Code. The Code covers a range of topics including general ethical principles, reporting personal securities trading, exceptions to reporting securities trading, reportable securities, initial public offerings and private placements, reporting ethical violations, distribution of the Code, review and enforcement processes, amendments to Form ADV and supervisory procedures. We will provide a copy of the Code to any client or prospective Client upon request.

Item 12 Brokerage Practices

We do not receive any client referrals from a broker-dealer or third party.

To the extent applicable to the transactions to be effected, our general policies relative to the execution of client securities brokerage transactions are as follows:

Beacon Wealth does not maintain custody of your assets that we manage/ on which we advise. Your assets must be maintained in an account at a “qualified custodian,” generally a broker dealer. Registrant generally recommends that investment management accounts be maintained at Schwab Institutional as the qualified custodian. In situations where a group of clients already have managed brokerage accounts with custodians that are able to integrate with our trading platform (such as TD Ameritrade or Fidelity), we may recommend that the clients remain with their current custodian. We are independently owned and operated and not affiliated with Schwab, TD Ameritrade or any other custodian. Your custodian will hold your assets in a brokerage account and buy and sell securities when [we/you] instruct them to. While we recommend that you use Schwab as custodian/broker, you will decide whether to do so and open your account with Schwab by entering into an account agreement directly with them.

Prior to engaging Registrant to provide investment management services, the client will be required to enter into a formal *Investment Advisory Agreement* with Registrant setting forth the terms and conditions under which Registrant shall manage the client's assets, and a separate custodial/clearing agreement with each designated broker-dealer/custodian.

Unless the client directs otherwise or an individual client’s circumstances require the Registrant shall generally recommend that *Schwab* serve as the broker-dealer/custodian for client investment management assets. Broker-dealers such as *Schwab* charge brokerage commissions and/or transaction fees for effecting certain securities transactions (i.e. transaction fees) are charged for certain no-load mutual funds, commissions are charged for individual equity and fixed income securities transactions. For our clients’ accounts it maintains, Schwab charges you a percentage of the dollar amount of assets in the account in lieu of commissions. Your custodial fees are disclosed on the Schwab Asset Based Pricing Addendum. Schwab’s asset based fees applicable to our client accounts were negotiated based on our commitment to maintain \$50 million of our clients’ assets statement equity in accounts at Schwab. This commitment benefits you because the overall asset-based fees you pay are lower than they would be if we had not made the commitment. In addition to asset-based fees Schwab charges you a flat dollar amount a “prime broker: or “trade away” fee for each trade that we have executed by a different broker-dealer but where the securities bought or the funds from the securities sold are deposited (settled) in your Schwab account. Because of this, in order to minimize your trading costs, we have Schwab execute most trades for your account.

Products and Services Available to Us from Schwab

Schwab Advisor Services is Schwab’s business serving independent investment advisory firms like us. They provide us and our clients with access to its institutional brokerage – trading, custody, reporting and related services – many of which are not typically available to Schwab retail customers. Schwab also makes available various support services. Some of those services help us to manage or administer our clients’ accounts while others help us manage and grow our business. Schwab’s support services are generally available on an unsolicited basis (we don’t have to request them) and at no charge to us as long as we keep a total of at least \$10 million of our clients’ assets in accounts as Schwab.

Services that benefit you: Schwab’s institutional brokerage services include access to a broad range of investment products, execution of securities transactions and custody of client assets. The investment products available through Schwab include some to which we might not otherwise have access or that would require a significantly higher minimum initial investment by our clients.

Services that may not directly benefit you: Schwab also makes available to us other products and services that benefit us but may not directly benefit you or your account. These products and services assist us in managing and administering our client’s accounts. They include investment research, both Schwab’s own and that of third parties. We may use this research to service all or some substantial number of our clients’ accounts, including accounts not maintained at Schwab. In addition of investment research, Schwab also makes available software and other technology that:

- provides access to client account data (such as duplicate trade confirmations and account statements);
- facilitate trade execution and allocate aggregated trade orders for multiple client accounts

- provide pricing and other market data;
- facilitate payment of our fees from clients' accounts; and
- assist with back-office functions, recordkeeping, and client reporting.

Services that generally benefit only us: Schwab also offers other services intended to help us manage and further develop our business enterprise. These services include:

- educational conferences and events
- technology, compliance, legal, and business consulting
- publications and conferences on practice management and business succession
- access to employee benefits providers, human capital consultants and insurance providers

Schwab may provide these services itself. In other cases, it will arrange for third-party vendors to provide the services to us. Schwab may also discount or waive its fees for some of these services or pay all or a part of a third party's fees.

Our interest in Schwab's Services

The availability of these services from Schwab benefits us because we do not have to produce or purchase them. We do not have to pay for Schwab's services so long as we keep a total of at least \$10 million of client assets in accounts a Schwab. [Beyond that, these services are not contingent upon us committing any specific amount of business to Schwab in trading commissions or assets in custody.] The \$10 million minimum may give us an incentive to recommend that you maintain your account with Schwab based on our interest in receiving Schwab's services that benefit our business rather than based on your interest in receiving the best value in custody services and the most favorable execution of your transactions. This is a potential conflict of interest. We believe, however, that our selection of Schwab as custodian and broker is in the best interests of our clients. It is primarily supported by the scope, quality and price of Schwab's services (see "How we Select Brokers/ Custodians to Recommend" above) and not Schwab's services that benefit only us. We have over \$60 million in client assets under management, and do not believe that maintaining at least \$10 million of those assets a Schwab in order to avoid paying Schwab quarterly service fees presents a material conflict of interest.

Beacon Wealth Consultants initiates its trades through Investnet. Investnet then prepares the requested transactions and forwards them on to Schwab. Investnet utilizes block trading. The advantage of this system is that by block trading, it minimizes your trading expenses. When a trade is placed, each client that participates in an aggregated order will participate at the average share price for all advisers' transactions in that security during that trade window. No advisory client will be favored over any other client.

Trade Error

From time-to-time Advisor may make an error in submitting a trade order on your behalf. When this occurs, Advisor may place a correcting trade with the broker-dealer which has custody of your account. If an investment gain results from the correcting trade, the gain will remain in your account unless the same error involved other client account(s) that should have received the gain, it is not permissible for you to retain the gain, or we confer with you and you decide to forego the gain (e.g., due to tax reasons). If the gain does not remain in your account and Charles Schwab & Co. Inc. ("Schwab") is the custodian, Schwab will donate the amount of any gain \$100 and over to charity. If a loss occurs greater than \$100, Advisor will pay for the loss. Schwab will maintain the loss or gain (if such gain is not retained in your account) if it is under \$100 to minimize and offset its administrative time and expense. Generally, if related trade errors result in both gains and losses in your account, they may be netted.

Item 13 Review of Accounts

Wade Johnson, Chief Compliance Officer, reviews client accounts at the time the account is opened for the appropriateness and suitability of the recommendations. Mr. Johnson or his designee monitors the account on a

regular basis to determine the ongoing appropriateness of the investments. At least annually, individual clients are asked to meet with their financial representatives. Reviews may be triggered by a change in the market, change in economic indicators or geopolitical matters.

Beacon Wealth Consultants, Inc. will provide clients with a quarterly statement. Clients will also receive a statement at least quarterly from the custodian of their assets, which may be a broker/dealer, investment company or annuity.

Item 14 Client Referrals and Other Compensation

We may compensate firms or people who refer us clients. We call these firms or people, Solicitors. Through these arrangements, we pay a referral fee to the Solicitor based on a percentage of our advisory fee. This fee is paid based on a written agreement to properly licensed Solicitors. The specific information about the referral is disclosed to prior to or at the time you enter into an investment advisory agreement.

Item 15 Custody

We have custody of client funds only to the extent that we deduct fees from your accounts. Your qualified custodian maintains actual custody of your assets per our advisory agreement. The qualified custodian of your assets sends quarterly statements directly to you. You should carefully review those statements.

We also send performance statements to you, and we urge you to compare the account statements you receive from the qualified custodian to those you receive from us.

Item 16 Investment Discretion

We request that you give us discretionary authority to manage your accounts by signing a written power of attorney built into your advisory agreement. You may place reasonable restrictions on the types of securities or on specific securities that we may purchase or sell.

Item 17 Voting Client Securities

We do not vote proxies on your behalf. You retain that right unless you make other arrangements with the custodian of your assets. You will receive proxies or other solicitations directly from the custodian of your assets. You may contact us with questions about proxies.

Item 18 Financial Information

We have no financial condition that is reasonably likely to impair our ability to meet contractual commitments to you.

Item 19 Information for State-Registered Advisors

Please see below for information about our owners, Richard S. Laymon, Jr. and Cassandra Laymon.

Our firm is not engaged in any other business outside of giving investment advice.

We are not compensated by performance-based fees.

Neither a management person or the firm have been involved in any event concerning arbitration awards or civil, self-regulatory or administrative actions which would be required to be disclosed here.

We do not have any relationships or arrangements with any issuers of securities.

Richard S. Laymon, Jr.

Born: 1969

Educational History:

B.A. University of Illinois – Springfield

Business Background for Preceding 5 years:

02/2011 - 09/2012, Next Financial Group, Inc., Registered Representative

12/1997- Present, President/CEO Beacon Wealth Consultants, Inc.

1/2011- Present, President/CEO, Beacon Wealth Consultants, Inc., Investment Adviser Representative

08/2006 - 02/2011, QA3 Financial Corp, Registered Representative

Cassandra Laymon

Born: 1968

Educational History:

B.S., Ithaca College, Physical Therapy

EdM, Rutgers University, Adult and Continuing Education

MBA, Rutgers University, Finance

Business Background for Preceding 5 years:

1/25/2012 – Present, Investment Adviser Representative, Beacon Wealth Consultants, Inc.

12/2009 - 09/2012, Registered Representative, Next Financial Group, Inc.

07/2007- 12/2009 Investment Adviser Representative, UBS

06/1997 – 07/2007 Director of Outpatient Therapy and Satellite Services, JFK Medical Center