

Item 1 Cover Page

Firm Brochure

Part 2A of Form ADV

March 20, 2026



Beacon Wealth Consultants, Inc.
Ignite Guided Wealth Program

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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

Form ADV Part 2 requires registered investment advisers to amend their brochure when information becomes materially inaccurate. If there are any material changes to an adviser's disclosure brochure, the adviser is required to notify you and provide you with a description of the material changes.

There were no material changes since the last annual updating amendment submitted on March 26, 2025.

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Item 4 Advisory Business

About the Firm

Beacon Wealth Consultants, Inc. ("Beacon Wealth Consultants," "us" or "we") is an investment advisory firm registered with the U.S. Securities and Exchange Commission. We commenced doing 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 our financial or other interests, a financial institution or any other affiliate, related party or other party. Our owners are Rick Laymon, MBA, CFP®, CKA®, AIF®, CEPA® and Cassandra Chandler Laymon.

Description of Advisory Services

Ignite Guided Wealth Program

The Ignite Guided Wealth Program was created to offer fully screened, faith-based solutions to clients who have limited investable assets and/or a need for basic financial planning. The program uses fractional equity shares to make the various Ignite portfolios available to these clients. This program is only available on the Betterment for Advisors digital wealth management platform.

Betterment for Advisors is a digital wealth management platform serving as a sub-advisor to Beacon Wealth Consultant clients. Betterment offers software, advice, and digital services on a sub-advisory basis to our clients. Accounts employing the Betterment platform will be managed by Beacon, and Beacon always retains discretionary authority to adjust the client's portfolio. Betterment is offered through a wrap fee program that includes custody and trading services provided by its affiliate, Betterment Securities. Betterment clients also have access to self-guided digital financial planning and to a CFP® for on-demand wealth coaching questions limited in scope and delivered via online virtual or telephone meeting (15- minute conversations.)

As of December 31, 2025, our discretionary assets under management were \$ 278,261,194; our non-discretionary assets under management were \$0; and our assets under advisement were \$4,248,781. We tailor our advisory services to the individual needs of clients based upon the information you provide to us during our meetings. Clients can impose restrictions on investing in certain securities.

Item 5 Fees and Compensation

The Advisory Fee for this service is 1% of the account value, charged quarterly in arrears. This fee is inclusive of the services we provide as well as those provided by Betterment and Betterment Securities through the Betterment for Advisors platform, including advisory services, custody of assets, execution and clearing of transactions, and account reporting. Clients utilizing the Betterment for Advisors platform may pay a higher aggregate fee than if the advisory, custodial, trade execution, and other services were purchased separately. We receive a portion of the fee collected by Betterment. Please note that assets in the Betterment Cash Reserve are excluded from the account value for the purpose of fee calculation.

Other information concerning services and fees

The investment advisory fee does not cover any fees charged by the SEC or U.S. or foreign stock exchanges based on the sale of any security, any special account fees imposed by the custodian (such as IRA maintenance fees), wire transfer fees, transfer of assets upon termination of the account or any internal management or operating fees (including potential redemption fees) or expenses imposed or incurred by a mutual fund, closed end fund, or exchange traded product in which the client's account could be invested or any special requests by the Client.

Fees could be discounted or negotiated at Beacon Wealth Consultants' sole discretion. Certain existing clients could be billed under fee schedules that are not described in this Brochure. The applicable fee schedule is set forth in your investment advisory agreement with us and could be changed by us on 30 days' prior notice. We could modify our fee schedule at any time, either generally for a class of accounts or on a case-by-case basis.

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

We do not accept performance-based fees nor do we engage in side-by-side management.

Item 7 Types of Clients

The Ignite Program is typically provided to individuals. We offer other services which may be better suited for other investors.

Minimum Account Size

With some exceptions, the minimum portfolio value eligible for Ignite Guided Wealth services is \$100. Beacon Wealth Consultants, in its sole discretion, has the discretion to 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 are subject to termination at the advisor's discretion.

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

In addition to the information below, see the response to Item 4 - Advisory Business for the methods of analysis and investment strategies in each of the services offered by Beacon Wealth. Investing in securities involves risk of loss that clients should be prepared to bear.

Custom Portfolios are Advisor-designed custom portfolios that Advisors are able to construct. A Custom Portfolio consists of a set or multiple sets of securities and allocations with underlying return and volatility assumptions that are either (i) provided by the Advisor to Betterment or (ii) defaulted to Betterment's capital markets assumptions if the Advisor does not provide assumptions. For any Advisor and/or Client who elects a Custom Portfolio, Betterment will allocate the Client's assets in accordance with the Custom Portfolio. For Custom Portfolios, the Advisor and not Betterment is responsible for ensuring the Custom Portfolio (1) is suitable for its Clients, and (2) is constructed and managed in a manner consistent with the Client's financial situation and investment objectives. Betterment does not independently review and/or approve Advisor-built Custom Portfolios.

Investment Committee

We utilize an Investment Committee (“Committee”) to govern the investment advisory process. The Committee is currently comprised of Hillary Sunderland, CFA®, CKA® (Chief Investment Officer), Rick Laymon, MBA, CFP®, CKA®, AIF®, CEPA® (Chief Executive Officer), Cassandra Laymon, (President), Kimberly Jenkins, CFP®, CIMA®, CKA® (Portfolio Manager) Jacob Preston, CFP®, CKA® (Director of Advisory Services), and Colin Craig, MBA, CSRIC® (Portfolio Analyst). Members of the Committee conduct, review and analyze research, participate in conference calls, industry conferences, and meetings with fund and investment portfolio managers.

The Committee meets regularly to determine forward-looking portfolio positioning, to determine key investment themes, to construct asset allocation models, and to select securities and/or managers for inclusion in the models. In following its asset allocation process, Beacon Wealth Consultants, Inc. strives to achieve the client’s return objectives given the client’s risk tolerance based on the Committee’s views of the macro economy, investment themes, and fundamental and technical analysis. The Committee uses the following sources of information for analysis and recommendations:

- Research prepared by third parties
- Proprietary investment research
- Corporate ratings services
- Fund prospectuses
- Morningstar® reports
- Company filings

It is important to note that no methodology or investment strategy is guaranteed to be successful or profitable.

Beacon Wealth Consultants, Inc. may use Betterment’s risk assessment methodology or Beacon Wealth’s proprietary risk tolerance questionnaire and assessment methodology to assist in developing a recommendation or suggesting an investment strategy for each client.

Model Objective	Description
Conservative	Seeks to protect from losses stemming from both market risk and inflation risk. The portfolio invests primarily in fixed-income securities and has modest equity exposure. The investment managers selected for inclusion in the model shall be screened on a best-efforts basis to exclude ownership of companies that are engaged in business practices and/or products and services that run counter to biblical principles.
Moderately Conservative	Seeks moderate capital appreciation and some income while withstanding moderate fluctuations in market value. The portfolio is tilted toward fixed income securities and away from equities. The investment managers selected for inclusion in the model shall be screened on a best-efforts basis to exclude ownership of companies that are engaged in business practices and/or products and services that run counter to biblical principles.
Balanced	Seeks long-term capital appreciation with moderate volatility. The focus is on providing a balanced and varied exposure by investing in both equity and fixed- income securities. The investment managers selected for inclusion in the model shall be screened on a best-efforts basis to exclude ownership of companies that are engaged in business practices and/or products and services that run counter to biblical principles.
Moderately Aggressive	Seeks aggressive growth. The portfolio invests primarily in domestic and foreign equities and has modest exposure to fixed income securities. The portfolio could exhibit wide fluctuations in market values, especially over the short term. The investment managers selected for inclusion in the model shall be screened on a best-efforts basis to engaged in business practices and/or products and services that run counter to biblical principles.
Aggressive	Seeks very aggressive growth. The portfolio invests primarily in domestic and foreign equities and could exhibit wide fluctuations in market values, especially over the short-term. The investment managers selected for inclusion in the model shall be screened on a best-efforts basis to engaged in business practices and/or products and services that run counter to biblical principles.

Due Diligence

The Committee oversees the portfolio manager due diligence, selection, and monitoring across all Beacon Wealth Consultants’ strategies. The Committee reviews manager performance, addresses potential concerns, and collaborates on new manager searches. New investment strategies, including but not limited to, mutual funds, closed end funds, and exchange traded products are evaluated and selected based on several factors such as organization of the firm, personnel, investment style, investment process and philosophy, liquidity, and overall portfolio fit.

Through a diligent screening process, the investment managers and underlying investments selected for inclusion in the portfolio shall be screened **on a best-efforts basis** to exclude ownership of companies that are engaged in business practices and/or products and services that run counter to biblical principles. Specifically, companies involved in the abortion and pornography industries; companies with human rights violations; and companies that exploit human addiction: alcohol, gambling, tobacco (primary business activities). Additionally, we seek to tilt our portfolios toward companies (and mutual funds/ETFs) that, in our view, manage the risks and opportunities of material, non-financial factors better than industry peers, which we define as those companies who live out the Golden Rule in their business practices; demonstrate strong servant leadership; create compelling value through the products and services they offer; demonstrate strong corporate governance; and care for creation through environmental stewardship.

For asset classes where there is no investment manager/vehicle that meets the screening standards set forth above, investment managers/vehicles shall be selected for inclusion in the portfolios on a best-efforts basis.

While Beacon Wealth Consultants, Inc. seeks to avoid exposure to investment vehicles and securities which run counter to biblical principles, Beacon has no direct control over securities purchased or sold by fund managers, and, as such makes no guarantee that ownership of securities which violate the screening criteria set forth above will be avoided.

The Committee makes determinations with respect to any new investment strategies using their professional judgment and experience while taking these factors into consideration.

As a result of the screening process, investment managers/vehicles utilized in the portfolios are selected from a more limited menu of investment managers/vehicles than non-screened allocations. As a result, risk characteristics and returns of portfolios could vary from non-screened allocations.

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

- Loss of Capital: All of Beacon Wealth Consultants' strategies are subject to general market risk. Any investment in the securities market is subject to risk of loss of capital. The value of the portfolio will fluctuate based upon changes in the value of underlying securities. Investments are not insured by the Federal Deposit Insurance Corporation.
- Faith-Based Investment Strategy Risk. Faith-Based investment strategies limit the types and number of investment opportunities available, as a result, the allocations among asset classes may vary from other model portfolios and strategies that do not have a Faith-Based focus. In addition, Faith-Based strategies may underperform other strategies that do not have a Faith-Based focus. Further, Faith-Based investment strategies may result in the manager allocating to underlying funds that hold securities or industry sectors that underperform the market as a whole or underperform other strategies screened for, or that do not include, securities that conflict with the Faith-Based focus of the strategies. Further, if the strategies include underlying

funds that liquidate securities for violations of one or more screening criteria, such liquidation could negatively impact the performance of the underlying fund and the strategies.

- Risks of Investments in Mutual Funds, ETFs and Other Investment Pools. As described above, we may invest a portion of your portfolio in mutual funds and other investment pools (“pooled investment funds”). Investments in pooled investment funds are generally less risky than investing in individual securities because of their diversified portfolios; however, these investments are still subject to risks associated with the markets in which they invest. In addition, pooled investment funds’ success will be related to the skills of their particular managers and their performance in managing their funds. Pooled investment funds are also subject to risks due to regulatory restrictions applicable to registered investment companies under the Investment Company Act of 1940.
- Equity Market Risks. We may invest portions of your assets directly into equity investments, i.e., stocks, or into pooled investment funds that invest in the stock market. As noted above, while pooled investments have diversified portfolios that may make them less risky than investments in individual securities, funds that invest in stocks and other equity securities are nevertheless subject to the risks of the stock market. These risks include, without limitation, the risks that stock values will decline due to daily fluctuations in the markets, and that stock values will decline over longer periods (e.g., bear markets) due to general market declines in the stock prices for all companies, regardless of any individual security’s prospects.
- Fixed Income Risks. We may invest portions of your assets into fixed income instruments, such as bonds and notes, or may invest in pooled investment funds that invest in bonds and notes. While investing in fixed income instruments, either directly or through pooled investment funds, is generally less volatile than investing in stock (equity) markets, fixed income investments nevertheless are subject to risks. These risks include, without limitation, interest rate risks (risks that changes in interest rates will devalue the investments), credit risks (risks of default by borrowers), or maturity risk (risks that bonds or notes will change value from the time of issuance to maturity).
- Foreign Securities Risks. We may invest portions of your assets into pooled investment funds that invest internationally. While foreign investments are important to the diversification of client investment portfolios, they carry risks that may be different from U.S. investments. For example, foreign investments may not be subject to uniform audit, financial reporting or disclosure standards, practices or requirements comparable to those found in the U.S. Foreign investments are also subject to foreign withholding taxes and the risk of adverse changes in investment or exchange control regulations. Finally, foreign investments may involve currency risk, which is the risk that the value of the foreign security will decrease due to changes in the relative value of the U.S. dollar and the security’s underlying foreign currency.
- Technology and Cyber Security Risks. We depend heavily on certainty of our service providers’ telecommunication, information technology and other operational systems (e.g., brokers, custodians, transfer agents and other parties to which we outsource certain services or business operations). These systems may fail to operate properly or become disabled as a result of events or circumstances wholly or partly beyond our control. Despite our best efforts to implement security measures, our information technology and other systems, and those of others, could be subject to physical or electronic break-ins, unauthorized tampering or other security breaches, resulting in a failure to maintain the security, availability, integrity and confidentiality of data

assets. Technology failures or cyber security breaches, whether deliberate or unintentional, including those arising from use of third-party service providers, as well as failures or breaches suffered by the issuers of securities in which our strategy invests, could delay or disrupt our ability to do business and service our clients, harm our reputation, result in a violation of applicable privacy and other laws, require additional compliance costs, subject us to regulatory inquiries or proceedings and other claims, lead to a loss of clients and revenues or financial loss to our clients or otherwise adversely affect our business, our clients and/or investors.

- Execution Delay Risk: In this program, the program sponsor is responsible for implementing sales and purchases, and there could be a delay in the execution of Beacon Wealth Consultants' instructions. Any such delay could be significant and could adversely affect the investment performance of the account.

The level of exposure to any of the foregoing risks will depend on the extent to which Beacon Wealth Consultants or any fund manager invests in specific securities or uses specific investment strategies that pose such risks.

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, some advisory representatives of Beacon Wealth Consultants are licensed as insurance agents with various insurance companies and/or recommend the purchase of insurance related products. However, as of November 2017, our Advisory Representatives are not permitted to sell any commission-based insurance products. Advisory Representatives of Beacon Wealth Consultants could only facilitate the analysis of, curating and placing of fee-only insurance contracts and could receive an advisory fee for doing so. 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.

We have an incentive to recommend Betterment and Betterment Securities in that they offer us services intended to help us manage and further develop our business enterprise, such as additional advisory services, access to webinars, and advice about using the Betterment for Advisors platform to grow our business. This may create an incentive for us to recommend that our clients invest through the Betterment for Advisors platform and create a conflict of interest.

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

Associated persons could buy or sell for their own accounts the same securities recommended to you. They could 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 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 could 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

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

Beacon Wealth Consultants 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. For the Ignite Program, your assets will be custodied at Betterment Securities, a registered broker/dealer. Not all advisers require or request that their clients use the services of a specified custodian. Should you elect to use another custodian, we may not be able to achieve the most favorable execution of client transactions.

We are independently owned and operated and not affiliated with Betterment Securities or any other custodian. Your custodian will hold your assets in a brokerage account. We will communicate changes to our investment models to Betterment, which in turn will exercise those transactions. Prior to engaging Beacon Wealth Consultants to provide investment management services, the client will be required to enter into a formal *Investment Advisory Agreement* with us setting forth the terms and conditions under which we shall manage the client's assets, and a separate custodial/clearing agreement with each designated broker-dealer/custodian.

Betterment Brokerage Services

With respect to the Betterment, Betterment Securities is responsible for execution of securities transactions and maintains custody of customer assets. Betterment Securities exercises no discretion in determining if and when trades are placed; it places trades only at the direction of Betterment. Clients should understand that the appointment of Betterment Securities as the broker for their accounts held at Betterment may result in their receiving less favorable trade executions than may be available through the use of broker-dealers that are not affiliated with Betterment. If Advisor's Clients do not wish to place assets with or execute trades through Betterment Securities, then Betterment cannot manage Advisor's Client accounts on the Betterment for Advisors platform.

Order Aggregation: With respect to traditional securities portfolios, Betterment places aggregated orders involving multiple Betterment accounts trading in the same securities. Orders for the purchase or sale of securities are routed by Betterment Securities to Apex Clearing Corporation (“Apex”), the

clearing broker used by Betterment Securities, for managed execution. Apex is entitled to receive payments or rebates on orders from Betterment Securities, but Apex does not pass on to Betterment Securities any portion of such payments.

Research and Soft Dollar Benefits: Betterment does not provide research or other products and services to third-party Advisors in connection with Client securities transactions.

Brokerage for Client Referrals: Betterment does not work with broker-dealers other than its affiliate, Betterment Securities, and Betterment does not receive client referrals from Betterment Securities.

Directed Brokerage: With respect to traditional securities portfolios, Clients are required to maintain wrap accounts and execute transactions through Betterment Securities. Betterment does not permit Clients to direct brokerage.

Additional information regarding Betterment Securities can be found on FINRA's BrokerCheck.

Item 13 Review of Accounts

The Chief Compliance Officer (CCO) reviews client accounts for the appropriateness and suitability of the recommendations. The CCO 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 investment adviser representatives. Reviews could be triggered by a change in general client circumstances (marriage, divorce, retirement) or changes in market conditions, economic indicators or geopolitical matters.

Our clients will receive a statement at least quarterly from the custodian of their assets, Betterment Securities.

Item 14 Client Referrals and Other Compensation

When considering what Client referrals and other compensation to disclose, please keep in mind that Advisors may be deemed to give Betterment an indirect benefit in the form of the asset-based fees Betterment receives from Advisor's Clients on the Betterment for Advisors platform. You also receive a non-economic benefit from Betterment in the form of the support products and services Betterment makes available to you.

Item 15 Custody

Betterment Securities maintains custody of Advisor's Clients' traditional securities and cash assets that are managed by Betterment. Your account statements are available for you in your Betterment Accounts. You will receive periodic emails from Betterment with information about your accounts as well as links to account statements. You should promptly and carefully review those statements. If you have an IRA, you will also agree to specific custodial agreements with Millennium Trust Company, which serves as the custodian for Betterment IRA accounts.

Item 16 Investment Discretion

Clients who participate in the Betterment for Advisors wrap free program have discretionary accounts, meaning that Advisor and Betterment can buy and sell investments on Client's behalf when they determine it is appropriate to do so. Betterment will allocate the Client's accounts in accordance with Beacon's parameters specified in the Custom Portfolio.

In the absence of a contrary direction, Betterment periodically rebalances Client portfolios so that in the face of fluctuating market prices each Client's portfolio remains within a range of the target allocation. Betterment also offers optional tax loss harvesting and automated asset location services. Clients will have fewer opportunities to harvest tax losses if an Advisor elects for that Client a Custom Portfolio strategy with fewer asset classes than are included in the Betterment portfolio strategy.

Item 17 Voting Client Securities

We do not vote proxies on your behalf. Proxies will be voted by Betterment. Betterment clients delegate the authority to receive and vote all proxies and related materials for any security held in Betterment accounts to Betterment. Please consult Betterment's Form ADV Part 2 and/or ADV Part 2 Appendix for more information about their proxy-voting policies and procedures.

Item 18 Financial Information

We have no financial condition that is reasonably likely to impair our ability to meet contractual commitments to you. We do not require nor solicit prepayment of more than \$1,200 in fees per client, six months or more in advance. Therefore, we have no disclosure with respect to this item.