

FORM ADV

Uniform Application for Investment Adviser Registration

Part II - Page 1

Name of Investment Adviser: Beacon Financial Advisors, LLC				
Address: (Number and Street) 13312 E 44TH Terr S	(City) Independence	(State) MO	(Zip Code) 64055	Area Code: Telephone Number: (816) 739-4853

**This part of Form ADV gives information about the investment adviser and its business for the use of clients.
The information has not been approved or verified by any governmental authority.**

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(Schedules A, B, C, D, and E are included with Part I of this Form, for the use of regulatory bodies, and are not distributed to clients.)

Potential persons who are to respond to the collection of information contained in this form are not required to respond unless the form displays a currently valid OMB control number.

Applicant: Beacon Financial Advisors, LLC	SEC File Number: 801-	Date: 12/27/2007
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1. **A. Advisory Services and Fees.** (check the applicable boxes) For each type of service provided, state the approximate % of total advisory billings from that service. (See instruction below.)
- Applicant:**
- | | | |
|-------------------------------------|---|-----|
| <input type="checkbox"/> | (1) Provides investment supervisory services | % |
| <input type="checkbox"/> | (2) Manages investment advisory accounts not involving investment supervisory services | % |
| <input checked="" type="checkbox"/> | (3) Furnishes investment advice through consultations not included in either service described above | 30% |
| <input type="checkbox"/> | (4) Issues periodicals about securities by subscription | % |
| <input type="checkbox"/> | (5) Issues special reports about securities not included in any service described above | % |
| <input type="checkbox"/> | (6) Issues, not as part of any service described above, any charts, graphs, formulas, or other devices which clients may use to evaluate securities | % |
| <input checked="" type="checkbox"/> | (7) On more than an occasional basis, furnishes advice to clients on matters not involving securities | 70% |
| <input type="checkbox"/> | (8) Provides a timing service | % |
| <input type="checkbox"/> | (9) Furnishes advice about securities in any manner not described above | % |

(Percentages should be based on applicant's last fiscal year. If applicant has not completed its first fiscal year, provide estimates of advisory billings for that year and state that the percentages are estimates.)

- B. Does applicant call any of the services it checked above financial planning or some similar term? Yes No

C. Applicant offers investment advisory services for: (check all that apply)

- | | | | |
|-------------------------------------|--|-------------------------------------|-----------------------|
| <input type="checkbox"/> | (1) A percentage of assets under management | <input checked="" type="checkbox"/> | (4) Subscription fees |
| <input checked="" type="checkbox"/> | (2) Hourly charges | <input type="checkbox"/> | (5) Commissions |
| <input checked="" type="checkbox"/> | (3) Fixed fees (not including subscription fees) | <input type="checkbox"/> | (6) Other |

D. For each checked box in A above, describe on Schedule F:

- the services provided, including the name of any publication or report issued by the adviser on a subscription basis or for a fee
- applicant's basic fee schedule, how fees are charged and whether its fees are negotiable
- when compensation is payable, and if compensation is payable before service is provided, how a client may get a refund or may terminate an investment advisory contract before its expiration date

2. **Types of clients** - Applicant generally provides investment advice to: (check those that apply)

- | | | | |
|-------------------------------------|-------------------------------------|-------------------------------------|--|
| <input checked="" type="checkbox"/> | A. Individuals | <input checked="" type="checkbox"/> | E. Trusts, estates, or charitable organizations |
| <input type="checkbox"/> | B. Banks or thrift institutions | <input checked="" type="checkbox"/> | F. Corporations or business entities other than those listed above |
| <input type="checkbox"/> | C. Investment companies | <input type="checkbox"/> | G. Other (describe on Schedule F) |
| <input type="checkbox"/> | D. Pension and profit sharing plans | | |

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3. Types of Investments. Applicant offers advice on the following: (check those that apply)

- | | |
|--|--|
| <input checked="" type="checkbox"/> A. Equity securities
<input checked="" type="checkbox"/> (1) exchange-listed securities
<input checked="" type="checkbox"/> (2) securities traded over-the-counter
<input checked="" type="checkbox"/> (3) foreign issues

<input type="checkbox"/> B. Warrants

<input checked="" type="checkbox"/> C. Corporate debt securities
(other than commercial paper)

<input type="checkbox"/> D. Commercial paper

<input checked="" type="checkbox"/> E. Certificates of deposit

<input checked="" type="checkbox"/> F. Municipal securities

G. Investment company securities:
<input checked="" type="checkbox"/> (1) variable life insurance
<input checked="" type="checkbox"/> (2) variable annuities
<input checked="" type="checkbox"/> (3) mutual fund shares | <input checked="" type="checkbox"/> H. United States government securities

I. Options contracts on:
<input checked="" type="checkbox"/> (1) securities
<input type="checkbox"/> (2) commodities

J. Futures contracts on:
<input type="checkbox"/> (1) tangibles
<input type="checkbox"/> (2) intangibles

K. Interests in partnerships investing in:
<input checked="" type="checkbox"/> (1) real estate
<input type="checkbox"/> (2) oil and gas interests
<input type="checkbox"/> (3) other (explain on Schedule F)

<input type="checkbox"/> L. Other (explain on Schedule F) |
|--|--|

4. Methods of Analysis, Sources of Information, and Investment Strategies.

A. Applicant's security analysis methods include: (check those that apply)

- | | |
|---|--|
| (1) <input type="checkbox"/> Charting | (4) <input type="checkbox"/> Cyclical |
| (2) <input checked="" type="checkbox"/> Fundamental | (5) <input type="checkbox"/> Other (explain on Schedule F) |
| (3) <input type="checkbox"/> Technical | |

B. The main sources of information applicant uses include: (check those that apply)

- | | |
|---|--|
| (1) <input checked="" type="checkbox"/> Financial newspapers and magazines | (5) <input type="checkbox"/> Timing services |
| (2) <input type="checkbox"/> Inspections of corporate activities | (6) <input checked="" type="checkbox"/> Annual reports, prospectuses, filings with the
Securities and Exchange Commission |
| (3) <input checked="" type="checkbox"/> Research materials prepared by others | (7) <input checked="" type="checkbox"/> Company press releases |
| (4) <input type="checkbox"/> Corporate rating services | (8) <input type="checkbox"/> Other (explain on Schedule F) |

C. The investment strategies used to implement any investment advice given to clients include: (check those that apply)

- | | |
|--|--|
| (1) <input checked="" type="checkbox"/> Long term purchases
(securities held at least a year) | (5) <input type="checkbox"/> Margin transactions |
| (2) <input checked="" type="checkbox"/> Short term purchases
(securities sold within a year) | (6) <input type="checkbox"/> Option writing, including covered options,
uncovered options or spreading strategies |
| (3) <input type="checkbox"/> Trading (securities sold within 30 days) | (7) <input type="checkbox"/> Other (explain on Schedule F) |
| (4) <input type="checkbox"/> Short sales | |

Answer all items. Complete amended pages in full, circle amended items and file with execution page (page 1).

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5. Education and Business Standards.

Are there any general standards of education or business experience that applicant requires of those involved in determining or giving investment advice to clients? Yes No

(If yes, describe these standards on Schedule F.)

6. Education and Business Background.

For:

- each member of the investment committee or group that determines general investment advice to be given to clients, or
- if the applicant has no investment committee or group, each individual who determines general investment advice given to clients (if more than five, respond only for their supervisors)
- each principal executive officer of applicant or each person with similar status or performing similar functions.

On Schedule F, give the:

- | | |
|-----------------|--|
| • name | • formal education after high school |
| • year of birth | • business background for the preceding five years |

7. Other Business Activities. (check those that apply)

- A. Applicant is actively engaged in a business other than giving investment advice.
- B. Applicant sells products or services other than investment advice to clients.
- C. The principal business of applicant or its principal executive officers involves something other than providing investment advice.

(For each checked box describe the other activities, including the time spent on them, on Schedule F.)

8. Other Financial Industry Activities or Affiliations. (check those that apply)

- A. Applicant is registered (or has an application pending) as a securities broker-dealer.
- B. Applicant is registered (or has an application pending) as a futures commission merchant, commodity pool operator or commodity trading adviser.
- C. Applicant has arrangements that are material to its advisory business or its clients with a related person who is a:

<input type="checkbox"/> (1) broker-dealer	<input type="checkbox"/> (7) accounting firm
<input type="checkbox"/> (2) investment company	<input type="checkbox"/> (8) law firm
<input type="checkbox"/> (3) other investment adviser	<input type="checkbox"/> (9) insurance company or agency
<input type="checkbox"/> (4) financial planning firm	<input type="checkbox"/> (10) pension consultant
<input type="checkbox"/> (5) commodity pool operator, commodity trading adviser or futures commission merchant	<input type="checkbox"/> (11) real estate broker or dealer
<input type="checkbox"/> (6) banking or thrift institution	<input type="checkbox"/> (12) entity that creates or packages limited partnerships

(For each checked box in C, on Schedule F identify the related person and describe the relationship and the arrangements.)

D. Is applicant or a related person a general partner in any partnership in which clients are solicited to invest?..... Yes No

(If yes, describe on Schedule F the partnerships and what they invest in.)

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9. Participation or Interest in Client Transactions.

Applicant or a related person: (check those that apply)

- A. As principal, buys securities for itself from or sells securities it owns to any client.
- B. As broker or agent effects securities transactions for compensation for any client.
- C. As broker or agent for any person other than a client effects transactions in which client securities are sold to or bought from a brokerage customer.
- D. Recommends to clients that they buy or sell securities or investment products in which the applicant or a related person has some financial interest.
- E. Buys or sells for itself securities that it also recommends to clients.

(For each box checked, describe on Schedule F when the applicant or a related person engages in these transactions and what restrictions, internal procedures, or disclosures are used for conflicts of interest in those transactions.)

10. Conditions for Managing Accounts. Does the applicant provide investment supervisory services, manage investment advisory accounts or hold itself out as providing financial planning or some similarly termed services *and* impose a minimum dollar value of assets or other conditions for starting or maintaining an account?

Yes No

(If yes, describe on Schedule F.)

11. Review of Accounts. If applicant provides investment supervisory services, manages investment advisory accounts, or holds itself out as providing financial planning or some similarly termed services:

A. Describe below the reviews and reviewers of the accounts. **For reviews**, include their frequency, different levels, and triggering factors. **For reviewers**, include the number of reviewers, their titles and functions, instructions they receive from applicant on performing reviews, and number of accounts assigned each.

Beacon Financial Advisors, LLC provides financial planning services which may include advice on cash flow, debt management, risk management, college funding, retirement planning, estate planning, tax planning, asset allocation and specific investment selection.

Financial planning services are provided on an hourly or flat fee per project basis. Fees are based on the anticipated number of hours involved in the project. No on-going or automatic reviews are provided, unless requested by the client. Periodic financial check-ups and portfolio reviews are recommended, but it is the client's responsibility to initiate these reviews.

Recommendations, advice and primary client contact is provided by Kristine McKinley, Certified Financial Planner and President of Beacon Financial Advisors, LLC.

B. Describe below the nature and frequency of regular reports to clients on their accounts.

Portfolio "snapshot" reports are provided when Beacon Financial Advisors is engaged to provide asset allocation or investment advice.

Account statements are provided to clients by the mutual fund companies and/or brokerage companies in which they hold investments. Statements are typically provided on a monthly or quarterly basis and as transactions occur.

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12. Investment or Brokerage Discretion.

- A. Does applicant or any related person have authority to determine, without obtaining specific client consent, the:
- | | | |
|---|------------------------------|--|
| (1) securities to be bought or sold? | Yes <input type="checkbox"/> | No <input checked="" type="checkbox"/> |
| (2) amount of the securities to be bought or sold ? | Yes <input type="checkbox"/> | No <input checked="" type="checkbox"/> |
| (3) broker or dealer to be used ? | Yes <input type="checkbox"/> | No <input checked="" type="checkbox"/> |
| (4) commission rates paid? | Yes <input type="checkbox"/> | No <input checked="" type="checkbox"/> |

- B. Does applicant or a related person suggest brokers to clients? Yes No

For each yes answer to A describe on Schedule F any limitations on the authority. For each yes to A(3), A(4) or B, describe on Schedule F the factors considered in selecting brokers and determining the reasonableness of their commissions. If the value of products, research and services given to the applicant or a related person is a factor, describe:

- the products, research and services
- whether clients may pay commissions higher than those obtainable from other brokers in return for those products and services
- whether research is used to service all of applicant's accounts or just those accounts paying for it; and
- any procedures the applicant used during the last fiscal year to direct client transactions to a particular broker in return for products and research services received.

13. Additional Compensation.

Does the applicant or a related person have any arrangements, oral or in writing, where it:

- | | | |
|---|---|--|
| A. is paid cash by or receives some economic benefit (including commissions, equipment or non-research services) from a non-client in connection with giving advice to clients? | Yes <input type="checkbox"/> | No <input checked="" type="checkbox"/> |
| B. directly or indirectly compensates any person for client referrals? | Yes <input checked="" type="checkbox"/> | No <input type="checkbox"/> |

(For each yes, describe the arrangements on Schedule F.)

14. Balance Sheet. Applicant must provide a balance sheet for the most recent fiscal year on Schedule G if applicant:

- has custody of client funds or securities; or
 - requires prepayment of more than \$500 in fees per client and 6 or more months in advance
- Has applicant provided a Schedule G balance sheet? Yes No

**Schedule F of
Form ADV
Continuation Sheet for Form ADV Part II**

Applicant: Beacon Financial Advisors, LLC	SEC File Number: 801-	Date: 12/27/2007
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(Do not use this Schedule as a continuation sheet for Form ADV Part I or any other schedules.)

1. Full name of applicant exactly as stated in Item 1A of Part I of Form ADV: Beacon Financial Advisors, LLC	IRS Empl. Ident. No.: 71-0888812
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Item of Form (identify)	Answer
1.A(3)(7)(9)	<p><u>SERVICES PROVIDED</u> Beacon Financial Advisors, LLC (Beacon) is a fee-only financial planning and investment advisory firm. Beacon advises clients on personal financial planning issues including (but not limited to): investment selection, retirement planning, education funding, debt management, budgeting, tax planning, estate planning, and/or insurance planning.</p>
1.C(2)	<p><u>FEE SCHEDULE</u> Prospective clients are given a free, no-obligation one-hour preliminary meeting, where they are encouraged to share information about their financial concerns and goals and to ask Beacon about our qualifications and experience. Following that meeting, prospective clients elect to either start the financial planning process or to terminate discussions.</p> <p>New clients may generally select either a limited scope engagement or a comprehensive financial plan. A Letter of Engagement will be prepared and signed by both parties prior to the start of any activity of Beacon.</p> <p>Fees for a limited scope engagement or a comprehensive financial plan will be billed on an hourly basis. Fees will range from \$75 to \$200 per hour, depending on the complexity and nature of the engagement. The minimum fee for a comprehensive financial plan will be \$600. There is no minimum fee for limited scope engagements.</p> <p>Fees are negotiable at the sole discretion of the Applicant. Beacon participates as one of a select group of advisors who provide a 20% discount to MOAA members.</p>
6.	<p><u>EDUCATION AND EXPERIENCE STANDARDS</u> Beacon Financial Advisors, LLC places a high value on education and business standards. Individuals who may be hired in the future will be expected to have a minimum of a four-year degree in business or finance. Individuals who will be involved in the investment or financial planning process will be expected to obtain the Certified Financial Planner designation.</p>
6.	<p><u>EDUCATION AND EXPERIENCE BACKGROUND</u> Kristine A. McKinley Born: 8/23/1971</p> <p>Professional Designations: Certified Financial Planner – 2000 Certified Public Accountant – 1995</p> <p>Education: University of Missouri – Kansas City, BS Accounting, 1993 University of Missouri – Kansas City, MS Accounting – Tax Focus, 1999</p> <p>Professional Organizations: Financial Planning Association National Association of Personal Financial Advisors American Institute of Certified Public Accountants</p>

Complete amended pages in full, circle amended items and file with execution page (page 1).

**Schedule F of
Form ADV
Continuation Sheet for Form ADV Part II**

Applicant: Beacon Financial Advisors, LLC	SEC File Number: 801-	Date: 12/27/2007
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(Do not use this Schedule as a continuation sheet for Form ADV Part I or any other schedules.)

1. Full name of applicant exactly as stated in Item 1A of Part I of Form ADV: Beacon Financial Advisors, LLC	IRS Empl. Ident. No.: 71-0888812
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Item of Form (identify)	Answer
6.	<p>Business Experience:</p> <p>Beacon Financial Advisors, Lee's Summit, MO Financial Planner, Registered Investment Advisor Representative, President 05/02 to present</p> <p>Kristine A. McKinley, CPA, Lee's Summit, MO CPA, Owner 01/95 to present</p> <p>King Financial Group, Inc. , Overland Park, KS Financial Advisor, Accountant, Registered Investment Advisor Representative 09/01 to 04/02</p> <p>American Century Investments, Kansas City, MO Investment Specialist 07/00 to 09/01</p> <p>Windler & Windler, CPAs, PC, Grandview, MO Staff Accountant 07/96 to 07/00</p>
7.	<p><u>OTHER BUSINESS ACTIVITY</u></p> <p>As a compliment to Beacon's core business of providing financial planning and investment management services, Beacon also delivers tax preparation and bookkeeping services to some clients. Kristine McKinley has provided tax preparation services as a sole proprietor since 1995.</p> <p>Kristine McKinley also provides educational ebooks, reports and teleseminars on personal finance topics such as debt management, budgeting, saving for college, and income taxes under a separate business entity, KAM Financial Publishing, LLC. No investment advice or reviews are provided by KAM Financial Publishing, LLC.</p>
8.	<p><u>OTHER FINANCIAL INDUSTRY ACTIVITIES OR AFFILIATIONS</u></p> <p>Beacon may provide referrals to other investment advisory firms as a service to clients. Beacon does not have agreements with or receive referral fees from any other firms. Kristine McKinley is a member of Garrett Planning Network (GPN), a nationwide network of professional, fee-only financial advisors. GPN members are dedicated to providing competent, unbiased financial advice to people from all walks of life. This group of independent financial planners supports each other through the sharing of technical, operational and marketing information, nationally recognized founder, Sheryl Garrett, CFP®, provides training and operational procedures.</p> <p>Clients and prospective clients may be referred to Beacon by Garrett Planning Network's website, www.garrettplanningnetwork.com. Beacon may pay operational fees to GPN but nothing is paid to GPN for client referrals. Clients referred by GPN do not pay more for the services of Adviser than clients who learn about Adviser from another referral source.</p>

Complete amended pages in full, circle amended items and file with execution page (page 1).

**Schedule F of
Form ADV
Continuation Sheet for Form ADV Part II**

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(Do not use this Schedule as a continuation sheet for Form ADV Part I or any other schedules.)

1. Full name of applicant exactly as stated in Item 1A of Part I of Form ADV: Beacon Financial Advisors, LLC	IRS Empl. Ident. No.: 71-0888812
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Item of Form (identify)	Answer
9.E	<p><u>PERSONAL TRANSACTIONS</u> Beacon and its related persons may invest in the same securities as clients of Beacon. Assuming similar investment strategies and other circumstances, transactions for clients are affected first prior to transactions for related persons of Beacon, and based on a discretionary measure of fairness as determined by Beacon. Beacon also has adopted an Insider Trading Policy commensurate with its activities. For example, all employees and related persons of Beacon must submit periodic report of securities transactions to Beacon for review.</p>
12.B	<p><u>RECOMMENDATION OF BROKER TO CLIENTS</u> Upon request, Beacon will recommend broker/dealers to clients. The selection of a broker/dealer is made in accordance with a ranking of broker/dealers determined by Beacon. Such ranking is based upon a variety of factors, including: available prices and rates of brokerage commissions, the size and type of transaction, research, the nature and character of the markets for the security to be purchased or sold; the execution efficiency and financial condition of the broker/dealer; the brokerage execution services rendered on a continuing basis; and other services provided by the broker/dealer. Beacon strives to achieve the lowest price and the best execution for client accounts.</p>
13.B	<p><u>ADDITIONAL COMPENSATION</u> MyFinancialAdvice.com, an ecommerce company, is working with independent advisors to provide online, as-needed fee-only financial advice to middle-market consumers through links from financial content sites, transaction sites and retirement plan providers. Beacon has entered into an agreement with MyFinancialAdvice.com to be available on an as-needed basis to work with consumers who wish to access the services offered through Beacon's firm.</p> <p>Clients who choose to access our services through MyFinancialAdvice.com will pay a rate of \$150/hour in increments of 6 minutes, or at a flat rate composed for specific deliverables, just like our other clients. (In other words, clients do not pay more for access to us through MyFinancialAdvice.com than they would if they approached us directly.) Beacon will pay service fees to MyFinancialAdvice.com for providing the introduction and the communication link. MyFinancialAdvice.com does not provide any financial planning advice or services; they simply construct and maintain a marketplace within which to introduce consumers to as-needed financial advice and provide the communication link to allow transaction of business. In all cases, [member firm] must be appropriately licensed in the client's state of residence operating under certain <i>de minimis</i> requirements in a state which defer registration until a certain minimum number of residents in that state become clients of the firm. This will be determined by [member firm].)</p> <p>Clients who access our services through MyFinancialAdvice.com pay via credit card on MyFinancialAdvice.com's website and fees are required at the time the client chooses to initiate the engagement. Payment is required at the time services are offered and will be in advance of the services to be provided. This is outlined in the Proposal for Service provided at the time of initial contact. MyFinancialAdvice.com will deduct its service fees and send the balance to [member office]. Should the client wish to terminate the agreement prior to the delivery of the requested services, unearned fees will be returned</p>

Complete amended pages in full, circle amended items and file with execution page (page 1).

**Schedule F of
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Continuation Sheet for Form ADV Part II**

Applicant: Beacon Financial Advisors, LLC	SEC File Number: 801-	Date: 12/27/2007
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(Do not use this Schedule as a continuation sheet for Form ADV Part I or any other schedules.)

1. Full name of applicant exactly as stated in Item 1A of Part I of Form ADV: Beacon Financial Advisors, LLC	IRS Empl. Ident. No.: 71-0888812
Item of Form (identify)	Answer
	to client within 30 days of our receipt of payment from MyFinancialAdvice.com. These unearned fees will only include [member firm]'s portion of the total fees paid by the client as MyFinancialAdvice.com is not required to refund their service fees. In no case may [member office] violate its contract with MyFinancialAdvice.com by negotiating with client directly and trying to circumvent the MyFinancialAdvice.com website and system.

Complete amended pages in full, circle amended items and file with execution page (page 1).