

Firm Brochure
(Part 2A of Form ADV)

Beacon Financial Advisors, LLC
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This brochure provides information about the qualifications and business practices of Beacon Financial Advisors, LLC. If you have any questions about the contents of this brochure, please contact us at: 816-739-4853, or by email at: KRISTINE@BEACON-ADVISOR.COM. The information in this brochure has not been approved or verified by the United States Securities and Exchange Commission, or by any state securities authority. Registration with the United States Securities Exchange Commission or any state securities authority does not imply a certain level of skill or training.

Additional information about Beacon Financial Advisors, LLC is available on the SEC's website at www.adviserinfo.sec.gov

January 2, 2024

Item 2: Material Changes

Annual Update

The Material Changes section of this brochure will be updated annually when material changes occur since the previous release of the Firm Brochure.

Material Changes since the Last Update

The following material changes have occurred since Beacon's last annual update, filed on January 9, 2023.

- The firm has raised its hourly rate financial planning services to \$200 per hour. The previous fee was \$180 per hour.
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Full Brochure Available

Whenever you would like to receive a complete copy of our Firm Brochure, please contact us by telephone at: 816-739-4853 or by email at: KRISTINE@BEACON-ADVISOR.COM.

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Item 4 Advisory Business

Firm Description

Beacon Financial Advisors, LLC, (“Beacon” or the “Advisor”) was founded in 2002, and its principal owner is Kristine McKinley.

We offer investment advisory services, specifically Financial Planning Services or other Financial Consultations. Our Financial Planning and Financial Consultation Services aim to address the many needs of clients, including, but not limited to the following Financial Planning Services and Financial Consultations:

- Comprehensive Financial Planning
- Cash Flow Analysis
- Current Portfolio Reviews or Analysis
- Portfolio Allocation and Investment Recommendations
- Estate Planning Reviews
- Retirement and Capital Needs Analysis
- Insurance Reviews
- College Education Funding
- Income Tax Planning

We also offer Tax Preparation services. Our tax preparation service depends on you to provide the information we need to prepare complete and accurate returns. We may ask you to clarify some items but will not audit or otherwise verify the data you submit. You are responsible for your tax returns; please review them carefully before signing. We retain copies of your records and our work papers for your engagement for seven years, after which these documents will be destroyed.

Our investment advisory services are tailored to the individual needs of clients. We tailor our services to the needs of the client through personal consultations and conversations during which we assist the Client in selecting the services that are appropriate to their needs. The initial meeting, which may be by telephone, is considered an exploratory interview to determine the extent to which financial planning and consultation may be beneficial to the client.

Although we do not implement securities transactions for clients, clients may impose reasonable restrictions on any recommendations we provide to them, such as on specific securities or types of securities. Investment recommendations are an integral part of our financial planning services. Investment recommendations are provided, with the client making the final decision on investment selection. Beacon Financial Advisors, LLC does not act as a custodian of client assets. The client always maintains asset control. Beacon Financial Advisors, LLC does not place trades for clients.

A written evaluation of each client's initial situation is provided to the client, often in the form of a net worth statement. Periodic reviews are also communicated to provide

reminders of the specific courses of action that need to be taken. More frequent reviews occur but are not necessarily communicated to the client unless immediate changes are recommended.

Other professionals (e.g., lawyers, accountants, insurance agents, etc.) are engaged directly by the client on an as-needed basis. Conflicts of interest will be disclosed to the client in the unlikely event they should occur.

We do not participate in any wrap fee programs, nor do we manage client assets.

Item 5: Fees and Compensation

Description

Our fees for services are charged at an hourly rate of \$200.00 per hour for Financial Planning and Financial Consultation Services. These billing rates are subject to change upon written notice to you.

Fee Billing

At the time you sign our Client Service Agreement we will provide an estimate to you of the number of hours we anticipate the selected services to take. For Financial Planning and Financial Consultation services, you agree to submit a deposit of the lesser of \$500 or payment for one half of the number of anticipated hours at the hourly rate of \$200 per hour for the selected services listed above upon signing of this Agreement. The balance of actual fees for services provided will be due and payable to Beacon immediately upon presentation of recommendations to you. Beacon will invoice you for fees for any services performed. Payment of such invoices shall be made within thirty (30) days of the date of the invoice. Accounts not paid within thirty (30) days are subject to interest charges to the extent permitted by state law.

Our fee for preparation of your tax returns is based on the time required at standard billing rates plus out-of-pocket expenses. Invoices are due and payable upon presentation. The hourly rate for these services is \$100 per hour. Accounts not paid within thirty (30) days are subject to interest charges to the extent permitted by state law.

Other Fees

Should you choose to implement our recommendations, you should note that there are other fees and expenses you may pay in connection with investing. You will incur brokerage and other transaction costs including internal expenses associated with specific securities. Although we aim to make recommendations of securities and custodians (if requested) with lower associated costs and fees, you should review the custodial agreement and any offering documents carefully so that you understand these associated costs. We do not implement financial plans on your behalf, and do not share in any fees charged to you for the implementation of the plans. There may be investments and custodians available at a lower cost than those we recommend.

Mutual funds generally charge a management fee for their services as investment managers. The management fee is called an expense ratio. For example, an expense ratio of 0.50 means that the mutual fund company charges 0.5% for their services.

These fees are in addition to the fees paid by you to Beacon and are disclosed in the prospectuses of the mutual funds.

Performance figures quoted by mutual fund companies in various publications are after their fees have been deducted.

Past Due Accounts and Termination of Agreement

Beacon Financial Advisors, LLC reserves the right to stop work on any account that is more than 60 days overdue. In addition, Beacon Financial Advisors, LLC reserves the right to terminate any financial planning engagement where a client has willfully concealed or has refused to provide pertinent information about financial situations when necessary and appropriate, in Beacon Financial Advisors, LLC's judgment, to providing proper financial advice. Either Beacon or the Client may terminate their Client Services Agreement at any time, in writing. If this Agreement is terminated by either party all fees due at time of termination will be due and payable by you immediately. Beacon will refund any unearned, prepaid fees within thirty days. If the Agreement is terminated within five business days of signing, the Client will receive a refund of all pre-paid advisory fees. **Tax Preparation Services conclude at the time the taxes are filed and if you elect only these services, the Client Services Agreement also is terminated at that time.**

Item 6: Performance-Based Fees

Sharing of Capital Gains

Fees are not based on a share of the capital gains or capital appreciation of managed securities.

Beacon Financial Advisors, LLC does not use a performance-based fee structure.

Item 7: Types of Clients

Description

Beacon Financial Advisors, LLC generally provides investment advice to individuals, trusts, estates, or charitable organizations, corporations, or business entities. We have no minimum account size and no minimum fee. Client relationships vary in scope and length of service.

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

Methods of Analysis

Security analysis methods may include fundamental analysis.

The main sources of information include financial newspapers and magazines, inspections of corporate activities, research materials prepared by others, corporate rating services, timing services, annual reports, prospectuses, filings with the Securities and Exchange Commission, and company press releases.

Other sources of information that Beacon Financial Advisors, LLC may use include Morningstar Principia mutual fund information, Morningstar Principia stock information, Charles Schwab & Company's "Schwab Link" service, Advisor Intelligence, and the World Wide Web.

Investment Strategies

The investment strategy for a specific client is based upon the objectives stated by the client during consultations and may include long-term purchases and/or short-term purchases.

Risk of Loss

All investment programs have certain risks that are borne by the investor. Our investment approach constantly keeps the risk of loss in mind. Investors face the following investment risks:

- **Interest-rate Risk:** Fluctuations in interest rates may cause investment prices to fluctuate. For example, when interest rates rise, yields on existing bonds become less attractive, causing their market values to decline.
- **Market Risk:** The price of a security, bond, or mutual fund may drop in reaction to tangible and intangible events and conditions. This type of risk is caused by external factors independent of a security's particular underlying circumstances. For example, political, economic, and social conditions may trigger market events.
- **Inflation Risk:** When any type of inflation is present, a dollar today will not buy as much as a dollar next year, because purchasing power is eroding at the rate of inflation.
- **Currency Risk:** Overseas investments are subject to fluctuations in the value of the dollar against the currency of the investment's originating country. This is also referred to as exchange rate risk.
- **Reinvestment Risk:** This is the risk that future proceeds from investments may have to be reinvested at a potentially lower rate of return (i.e., interest rate). This primarily relates to fixed income securities.
- **Business Risk:** These risks are associated with a particular industry or a particular company within an industry. For example, oil-drilling companies depend on finding oil and then refining it, a lengthy process, before they can generate a profit. They carry a higher risk of profitability than an electric company, which generates its income from a steady stream of customers who buy electricity no matter what the economic environment is like.
- **Liquidity Risk:** Liquidity is the ability to readily convert an investment into cash. Generally, assets are more liquid if many traders are interested in a standardized product. For example, Treasury Bills are highly liquid, while real estate properties are not.
- **Financial Risk:** Excessive borrowing to finance a business' operations increases the risk of profitability, because the company must meet the terms of its obligations in good times and bad. During periods of financial stress, the inability to meet loan obligations may result in bankruptcy and/or a declining market value.

Item 9: Disciplinary Information

Legal and Disciplinary

The firm and its employees have not been involved in legal or disciplinary events related to past or present investment clients.

Item 10: Other Financial Industry Activities and Affiliations

Affiliations

Beacon Financial Advisors, LLC is not a related person or general partner in any partnership in which clients are solicited to invest.

Kristine McKinley is a member of Garrett Planning Network (GPN), a nationwide network of professional, fee-only financial advisors. GPN members 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.

Clients and prospective clients may be referred to Beacon by Garrett Planning Network's website, . 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.

Kristine McKinley is a CPA and our firm also offers tax preparation services. This is a conflict of interest in that Ms. McKinley may receive compensation for tax preparation services should you choose to utilize both sets of services. You are advised that Ms. McKinley has a financial incentive to recommend additional products or services to you and that you are not under any obligation to use any other services offered by Ms. McKinley.

Neither the firm nor any of its management persons are registered, or have an application pending to register, as a broker-dealer or registered representative of a broker-dealer. Neither the firm nor any of its management persons are registered, or have an application pending to register, as a futures commission merchant, commodity pool operator, commodity trading advisor, or an associated person of the foregoing activities.

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

Neither we nor any related person recommend to clients or buys and sells for client's accounts in which we or a related person have a material financial interest. Associated persons may buy or sell for their own accounts the same securities, which may be recommended to advisory clients, but as we do not buy or sell securities for clients, we do not place trades for our own or related person's accounts at the same time as buying or selling securities for clients. Associated persons seek to ensure that they do not

personally benefit from the short-term market effects of their recommendations to clients and their personal transactions are monitored.

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.

The Advisor has adopted a Code of Ethics to instruct its personnel on their ethical obligations and to provide rules for their personal securities transactions. The Advisor and its personnel are fiduciaries, and owe a duty of loyalty, fairness, and good faith to their clients. A copy of the code is available to any client or prospective client upon request.

Item 12: Brokerage Practices

Selecting Brokerage Firms

Beacon Financial Advisors, LLC does not have any affiliation with any broker/dealers or custodians. Specific custodian recommendations are made to Clients based on their need for such services. Beacon Financial Advisors, LLC recommends custodians based on the proven integrity and financial responsibility of the firm and the best execution of orders at reasonable commission rates.

Beacon Financial Advisors, LLC recommends discount brokerage firms and trust companies (qualified custodians), such as Charles Schwab & Company, Fidelity Investments and Vanguard.

Beacon Financial Advisors, LLC *DOES NOT* receive fees or commissions from any of these arrangements.

Beacon Financial Advisors, LLC does not receive any portion of the trading fees.

Item 13: Review of Accounts

Regular Reports

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.

No on-going or automatic account reviews are provided, unless requested by the client. Periodic financial checkups and portfolio reviews are recommended, but it is the client's responsibility to initiate these reviews.

Item 14: Client Referrals and Other Compensation

Incoming Referrals

Beacon Financial Advisors, LLC has been fortunate to receive many client referrals over the years. The referrals came from current clients, estate planning attorneys, accountants, employees, personal friends of employees and other similar sources. The firm does not compensate referring parties for these referrals.

Referrals Out

Beacon Financial Advisors, LLC may provide referrals to other investment advisory firms as a service to clients. Beacon Financial Advisors, LLC does not accept referral fees or any form of remuneration from other professionals when a prospect or client is referred to them.

Item 15: Custody

Custody of Client Funds or Securities

Beacon Financial Advisors, LLC does not accept custody of client funds or securities.

Item 16: Investment Discretion

Discretionary Authority for Trading

Beacon Financial Advisors, LLC does not accept discretionary authority to manage securities accounts on behalf of clients.

Item 17: Voting Client Securities

Proxy Votes

Beacon Financial Advisors, LLC does not vote proxies on securities. Clients are expected to vote their own proxies.

When assistance on voting proxies is requested, Beacon Financial Advisors, LLC will provide recommendations to the Client. If a conflict of interest exists, it will be disclosed to the Client.

Item 18: Financial Information

Financial Condition

Beacon Financial Advisors, LLC does not have any financial impairment that will preclude the firm from meeting contractual commitments to clients.

A balance sheet is not required to be provided because Beacon Financial Advisors, LLC does not serve as a custodian for client funds or securities and does not require prepayment of fees of more than \$600 per client, and six months or more in advance.

Item 19: Requirements for State-Registered Advisers

KRISTINE A MCKINLEY, CPA, CFP®

Educational Background:

- University of Missouri – Kansas City, BS Accounting, 1993
- University of Missouri – Kansas City, MS Accounting – Tax Focus, 1999

Business Experience:

Beacon Financial Advisors, Kansas City, MO

Financial Planner, Registered Investment Advisor Representative, President
05/02 to present

Kristine A. McKinley, CPA, Kansas City, MO

CPA, Owner

01/95 to present

King Financial Group, Inc., Overland Park, KS

Financial Advisor, Accountant, Registered Investment Advisor Representative

09/01 to 04/02

American Century Investments, Kansas City, MO

Investment Specialist

07/00 to 09/01

Windler & Windler, CPAs, PC, Grandview, MO

Staff Accountant

07/96 to 07/00

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. This activity comprises approximately 5% of her time.

Neither we nor our supervised persons are compensated for advisory services with performance-based fees.

Neither we nor any management persons have been involved in any arbitration claims, nor any civil, self-regulatory or administrative proceedings.

We have no relationship or arrangements with any issuers of securities.

Information Security Program

Information Security

Beacon Financial Advisors, LLC maintains an information security program to reduce the risk that your personal and confidential information may be breached.

Privacy Notice

Beacon Financial Advisors, LLC is committed to maintaining the confidentiality, integrity and security of the personal information that is entrusted to us.

The categories of nonpublic information that we collect from you may include information about your personal finances, information about your health to the extent that it is needed for the financial planning process, information about transactions between you and third parties, and information from consumer reporting agencies, e.g., credit reports. We use this information to help you meet your personal financial goals.

With your permission, we disclose limited information to attorneys, accountants, and mortgage lenders with whom you have established a relationship. You may opt out from our sharing information with these nonaffiliated third parties by notifying us at any time by tele816-739-4853, mail, fax, kristine@beacon-advisor.com, or in person. With your permission, we share a limited amount of information about you with your brokerage firm so that the brokerage firm may execute securities transactions on your behalf.

We maintain a secure office to ensure that your information is not placed at unreasonable risk. We employ a firewall barrier, secure data encryption techniques and authentication procedures in our computer environment.

We do not provide your personal information to mailing list vendors or solicitors. We require strict confidentiality in our agreements with unaffiliated third parties that require access to your personal information, including financial service companies, consultants, and auditors. Federal and state securities regulators may review our Company records and your personal records as permitted by law.

Personally identifiable information about you will be maintained while you are a client, and for the required period thereafter that records are required to be maintained by federal and state securities laws. After that time, information may be destroyed.

We will notify you in advance if our privacy policy is expected to change. We are required by law to deliver this *Privacy Notice* to you annually, in writing.

**Kristine A. Mckinley, CPA, CFP® Beacon Financial
Advisors, LLC**

13312 E 44th Terr S

Independence, MO 64055

816-739-4853

FORM ADV PART 2B – BROCHURE SUPPLEMENT

KRISTINE A MCKINLEY, CPA, CFP® – Individual CRD# 4235168

Owner and Chief Compliance Officer

This brochure provides information about Kristine A McKinley that supplements the Beacon Financial Advisors, LLC brochure. A copy of that brochure precedes this supplement. Additional information about Kristine A McKinley Beacon Financial Advisors, LLC is available on the SEC's website at www.adviserinfo.sec.gov.

January 3, 2022

Item 2: Educational Background and Business Experience

Beacon Financial Advisors, LLC CFP® KRISTINE A MCKINLEY, CPA, CFP®

Educational Background:

- University of Missouri – Kansas City, BS Accounting, 1993
- University of Missouri – Kansas City, MS Accounting – Tax Focus, 1999

Business Experience:

Beacon Financial Advisors, Kansas City, MO

Financial Planner, Registered Investment Advisor Representative, President
05/02 to present

Kristine A. McKinley, CPA, Kansas City, MO

CPA, Owner

01/95 to present

King Financial Group, Inc., Overland Park, KS

Financial Advisor, Accountant, Registered Investment Advisor Representative
09/01 to 04/02

American Century Investments, Kansas City, MO

Investment Specialist

07/00 to 09/01

Windler & Windler, CPAs, PC, Grandview, MO

Staff Accountant

07/96 to 07/00

Professional Certifications

Ms. McKinley has earned certifications and credentials that are required to be explained in further detail.

Certified Financial Planner (CFP®): Certified Financial Planners are licensed by the CFP® Board to use the CFP® mark. CFP® certification requirements:

- Bachelor's degree from an accredited college or university.
- Completion of the financial planning education requirements set by the CFP® Board (www.cfp.net).
- Successful completion of the 10-hour CFP®® Certification Exam.

- Three-year qualifying full-time work experience.
- Successfully pass the Candidate Fitness Standards and background check.

Ms. McKinley is also a Certified Public Accountant (CPA). To serve as a CPA in Missouri, a candidate is required to meet educational, ethical and experience requirements, successfully pass the CPA examination, and have the requisite training in accounting at a post-secondary level.

Item 3: Disciplinary Information

There are no legal and/or disciplinary events to report for Kristine.

Item 4: Other Business Activities

As a compliment to Beacon's core business of providing financial planning and consultation services, Beacon also delivers tax preparation services to some clients. 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.

Clients are under no obligation to use these services available through Ms. McKinley.

Item 5: Additional Compensation

Kristine McKinley does not receive any economic benefit from any persons, company, or organization in exchange for providing financial planning services to clients.

Item 6: Supervision

Kristine A McKinley, as founder of Beacon Financial Advisors, LLC, is responsible for supervision. She may be contacted at the phone number provided on this brochure supplement.

Item 7: Requirements for State-Registered Advisors

Arbitration claims: None

Civil, self-regulatory organization or administrative proceedings: None

Bankruptcy Petition: None