

Beacon Investment Advisors LLC

Introduction: Beacon Investment Advisors LLC (“Beacon”, “we” or “us”) is registered with the U.S. Securities and Exchange Commission (SEC) as an investment adviser. **Brokerage and investment advisory services and fees differ, and it is important for you to understand these differences. Free and simple tools are available to research firms and financial professionals at [Investor.gov/CRS](https://www.investor.gov/crs), which also provides educational materials about broker-dealers, investment advisers, and investing.**

What investment services and advice can you provide me? We offer wealth management services to individuals, families, businesses, pooled retirement plans and qualified retirement plans. Beacon offers discretionary and non-discretionary portfolio management services. Our investment advice is tailored to meet your needs and investment objectives. All other clients are served on a discretionary basis.

Our wealth management services include:

- Allocation of assets among different security types and asset classes
- Portfolio diversification and/or concentration
- Financial, retirement, and investment planning
- Investment accumulation and distribution planning
- Other general economic and financial topics.

For additional information, please see our Form ADV Part 2A, Items 4, 7, 13 and 16.

Conversation Starters. Ask your financial professional:

- **Given my financial situation, should I choose an investment advisory service? Why or why not?**
- **How will you choose investments to recommend to me?**
- **What is your relevant experience, including your licenses, education and other qualifications? What do these qualifications mean?**

What fees will I pay? We are compensated on the basis of fees calculated as a percentage of assets under management. Our base fee schedule for separately managed account clients is detailed below:

Assets Under Management	Annual Fee
On the first \$500,000	2.00%
On the next \$500,000	1.80%
On the next \$1,000,000	1.60%
On the next \$1,000,000	1.40%
On the next \$2,000,000	1.25%
Above \$5,000,000	1.00%

The services rendered to each separately managed account are pursuant to a written investment advisory agreement generally terminable by either party on prior written notice. Fees are negotiable and may differ from the above range. Accounts managed with the same investment objective may not have the same fee structure. Beacon’s advisory fees are exclusive of brokerage commissions, transaction fees, and other related costs and expenses that may be incurred by a client.

Clients may incur charges imposed by custodians, brokers and other third parties, 12(b)1 fees, as well as odd-lot differentials, foreign tax withholding, wire transfer and other fees and taxes imposed on brokerage accounts and securities

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transactions. ETFs and mutual funds in which Beacon may invest on behalf of clients also have inherent expense ratios and management fees that are disclosed in the respective fund's prospectus. Such other charges, fees, taxes, costs and commissions are exclusive of, and in addition to, our management fee, and Beacon does not receive any portion of these other charges, fees, taxes, costs and commissions. Clients should consult the funds' offering for a complete listing of the additional fees and expenses.

Private funds, non-publicly traded business development companies and other privately offered investments typically charge incentive fees, which are additional fees charged to you based on the performance of your investment. You should refer to the offering documents of such investments for additional information regarding fees and expenses.

You will pay fees and costs whether you make or lose money on your investments. Fees and costs will reduce any amount of money you make on your investments over time. Please make sure you understand what fees and costs you are paying.

For additional information, please see our Form ADV Part 2A brochure Items 5 and 6.

Conversation Starters Help me understand how these fees and costs might affect my investments. If I give you \$10,000 to invest, how much will go to fees and costs, and how much will be invested for me?

What are your legal obligations to me when acting as my investment adviser? How else does your firm make money and what conflicts of interest do you have? When we act as your investment adviser, we have to act in your best interest and not put our interest ahead of yours. At the same time, the way we make money creates some conflicts with your interests. You should understand and ask us about these conflicts because they affect the recommendations we provide you. Here are some examples to help you understand what this means.

Conversation Starter. Ask your financial professional:

- **How might your conflicts of interest affect me, and how will you address them?**

For additional information, please see our Form ADV Part 2A.

How do your financial professionals make money? Our financial professionals are compensated with a fixed annual salary. We are not compensated on a commission basis, nor do we charge performance fees.

Do your financial professionals have legal or disciplinary history? **No.** Visit [Investor.gov/CRS](https://www.investor.gov/crs) for a free and simple search tool to research us and our financial professionals.

Conversation Starter. Ask your financial professional:

As a financial professional, do you have any disciplinary history? For what type of conduct?

Additional Information: *For additional information about our services or to request a copy of Form CRS, please contact us at: Beacon Investment Advisors, 7 Brookes Ave, Gaithersburg, MD 20877 Phone: (301) 670-1700*

Conversation Starter. Ask your financial professional:

- **Who is my primary contact person?**
- **Is he or she a representative of an investment-adviser or broker-dealer?**
- **Who can I talk to if I have concerns about how this person is treating me?**