

Item 1 Cover Page

Part 2A of Form ADV

Firm Brochure

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

There are no material changes since our last filing of March 31, 2011.

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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.

Our owner is Richard S. Laymon, Jr.

Description of Advisory Services

We provide investment advice on a discretionary and non-discretionary basis. These services include Financial Planning (True Wealth Navigator™), Investment management services through third party managers and the Adviser's investment advisory representatives (LightPoint Portfolio Solutions™), Collaborative Divorce Consulting, Estate Administration & Wealth Transfer consulting, and True Wealth Legacy Coaching™. Each of these services and are described more fully below. As of December 31, 2011, our discretionary assets under management were \$12,000,000. Our non-discretionary assets under management totaled \$38,000,000.

True Wealth Navigator™

The True Wealth Navigator™ 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 Navigator™ 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 Navigator™ 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 Navigator™ 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 Biblically-Responsible Investment (BRI) portfolios designed to you implement your plans by investing their God-given resources in a way that reflects and perpetuates their faith values while pursuing competitive returns. LightPoint Portfolio Solutions™ are offered both through the referral to third party managers and through investment management services provided by the investment advisory representatives of the Adviser.

Other Investment Management Accounts

The Adviser will also manage assets using portfolios that are not screened for Biblically-Responsible Investments. These assets may be referred to third party managers or 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. For an additional fee, you may opt to receive performance reports and a personal online portal to their accounts.

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.

Item 5 Fees and Compensation

Fees for the True Wealth Navigator™

Fees for the True Wealth Navigator™ 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.

For accounts managed by the investment advisor representative at a custodian we recommend, the annual fee will be up to 2.75% of the assets under management, charged quarterly in advance.

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.

Retainer Service

We offer a retainer fee service for smaller accounts. If you who 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 \$600 annually. If you wish to have this service and also to receive performance reports and a personal online portal to your accounts may elect to have this service provided for \$1,200 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.

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 share 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.

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 broker/dealers, servicing fees, 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.

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.

We have established a minimum annual account fee of \$600 per client. This fee is negotiable at our discretion. This fee is in addition to the clearing and custodial fees customers may separately pay to the custodian of their assets.

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

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

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.

We use the following methods of security analysis:

- Charting - (analysis performed using patterns to identify current trends and trend reversals to forecast the direction of prices)
- Fundamental - (analysis performed on historical and present data, with the goal of making financial forecasts)
- Technical – (analysis performed on historical and present data, focusing on price and trade volume, to forecast the direction of prices)

We also use information provided to us by Frontier Analytics to aid us in analyzing securities.

We typically use the following investment strategies when implementing investment advice given to clients:

- Long Term Purchases (securities held at least a year)
- Short Term Purchases (securities sold within a year)

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.

Our primary investment strategies - Long Term Purchases and Short Term Purchases are fundamental investment strategies. However, every investment strategy has its own inherent risks and limitations. For example, longer term investment strategies require a longer investment time period to allow for the strategy to potentially develop. Shorter term investment strategies require a shorter investment time period to potentially develop but, as a result of more frequent trading, may incur higher transactional costs when compared to a longer term investment strategy.

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

Some of our associated persons are also registered representatives of a registered broker-dealer, Next Financial Group, Inc. member of the Financial Industry Regulatory Authority, Inc. ("FINRA").

In these capacities those associates may recommend securities or other products, and receive compensation if products are purchased through any firms with which any associated persons are affiliated.

Thus, a conflict of interest exists between the interests of associated persons 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.

In addition, the advisory representatives are 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 30% of their time to securities and life insurance commission business.

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 its 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 research or other products or services other than execution from a broker-dealer or third party in connection with your securities transactions. Nor do we receive any client referrals from a broker-dealer or third party.

Our advisory representatives, in their capacities as registered representatives may suggest that clients implement recommendations through Next Financial Group, Inc. If the client chooses to do so, this would present a conflict of interest to the extent that registered representatives could receive commissions as registered representatives or compensation as an investment adviser representative. Clients are under no obligation to implement recommendations through registered representatives but if they do so, they may pay commissions or fees that are higher or lower than those that may be obtained from elsewhere for similar services.

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:

Registrant generally recommends that investment management accounts be maintained at Pershing, LLC or FolioFN. 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.

As discussed above, unless the client directs otherwise or an individual client's circumstances require the Registrant shall generally recommend that *Pershing, LLC or FolioFN* serve as the broker-dealer/custodian for client investment management assets. Broker-dealers such as *Pershing, LLC and FolioFN* 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. The decision to recommend Pershing, LLC or FolioFN is dependent on the size of the account, as FolioFN is a more appropriate custodian for smaller accounts.

Block Trading

In placing its orders to purchase or sell securities in accounts, principals of the firm may elect to aggregate orders. In so doing, we will not aggregate transactions unless aggregation is consistent with its duty to seek best execution and the terms of adviser's investment advisory agreement with each client for which trades are being aggregated; no advisory client will be favored over any other client; each client that participates in an aggregated order will participate at the average share price for all adviser's transactions in that security on a given business day, with transaction costs shared pro-rata based on each client's participation in the transaction. Before entering the order, we prepare a written statement ("Allocation Statement") specifying the participating client accounts and how we intend to allocate the order among those clients.

If the aggregated order is filled in its entirety, it will be allocated among clients in accordance with the Allocation Statement; if the order is partially filled, it will be allocated pro-rata based on the Allocation Statement; notwithstanding the foregoing, the order may be allocated on a basis different from that specified in the Allocation Statement if all client accounts receive fair and equitable treatment and the reason for different allocation is explained

in writing and is approved in writing by adviser's compliance officer no later than one hour after the opening of the markets on the trading day following the day the order was executed.

Our books and records will separately reflect, for each client account, the orders of which are aggregated, the securities held by, and bought and sold for that account; funds and securities of clients whose orders are aggregated will be deposited with one or more banks or broker-dealers, and neither the client's cash nor their securities will be held collectively any longer than is necessary to settle the purchase or sale in question on a delivery versus payment basis; cash or securities held collectively for clients will be delivered out to the custodian bank or broker-dealer as soon as practicable following the settlement; adviser will receive no additional compensation of any kind as a result of the proposed aggregation; and individual investment advice and treatment will be accorded to each advisory client.

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 comprehensive 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 do not pay anyone for client referrals for our accounts.

Item 15 Custody

We have custody of client funds in that we deduct fees from your accounts. 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. 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.