

Item 1 Cover Page

Part 2A Appendix 1 of Form ADV

Wrap Fee Brochure

Beacon Wealth Consultants, Inc.

324 Washington Ave. SW, Suite B

Roanoke, VA 24016

Phone: (540) 345-3891

Website: www.beaconwealth.com

Date: September 30, 2013

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

This is our first Wrap Fee Brochure filing

Item 3 Table of Contents

Item 1 Cover Page 1

Item 2 Material Changes 2

Item 3 Table of Contents..... 3

Item 4 Services, Fees and Compensation..... 4

Item 5 Types of Clients 5

Item 6 Portfolio Manager Selection and Evaluation 5

Item 7 Client Information Provided to Portfolio Managers 8

Item 8 Client Contact with Portfolio Managers..... 8

Item 9 Additional Information..... 8

Item 4 Services, Fees and Compensation

About the Firm

Beacon Wealth Consultants, Inc. is a registered investment advisory firm. We commenced business as an advisory firm in 2010.

Our owners are Richard S. Laymon, Jr. and Cassandra Chandler Laymon.

Description of Advisory Services

We provide investment advice on a discretionary and non-discretionary basis. These services include Financial Planning (True Wealth Charting™), 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 in our Firm Brochure. As of December 31, 2012, our discretionary assets under management were \$50,000,000. Our non-discretionary assets under management totaled \$1,500,000.

About the Wrap Fee Program

LightPoint Portfolio Solutions™

LightPoint Portfolio Solutions™ are fully screened Biblically-Responsible Investment (BRI) portfolios designed to implement your strategic financial plan by investing their God-given resources in a way that reflects and perpetuates faith and family 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.

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.

This service, LightPoint Portfolio Solutions™ is offered as a wrap fee program. We receive a portion of the wrap fee for its services. There is no difference between how we manage a wrap fee and a non-wrap fee account. The wrap fee program may cost you more or less than purchasing the services separately. The factors that bear upon the relative cost of the program include the cost of the services if provided separately and the trading activity in your account.

The representative recommending the wrap fee program will receive compensation as a result of your participation in the program. This may be more compensation than they would have received if you participated in the non-wrap fee program or paid separately for investment advice, brokerage, and other services. They may have an incentive to recommend the wrap fee program over other programs or services.

We ask you to provide us with investment discretion with respect to securities to be purchased and sold and amount of securities to be purchased and sold. You will grant us this authority by signing a discretionary asset management agreement.

Fees for the Wrap Fee Program

We typically deduct fees directly from your account. This is only after we receive your written authorization.

Fees for Investment Management Services

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. Should you terminate our services mid-quarter, you will receive a pro-rata refund of advisory fees. You may terminate our services within 5 days of signing our investment advisory agreement and receive a full refund of any pre-paid advisory fees. Once you terminate your account, we will not have access to your closed account, so we will mail your refund check to you.

All fees paid to us for investment advisory services are separate and distinct from the fees and expenses charged by mutual funds to their shareholders. These fees and expenses are described in each fund's prospectus. Such fees will generally include a management fee, other fund expenses and 12(b)-1 distribution fees. If the fund also imposes a sales charge, a client may pay an additional or deferred sales charge. We typically recommend no-load mutual funds, meaning there is no additional sales charge.

You could invest in mutual funds directly, without our services. If you did so, you would not receive the services we provide, which are designed to assist you in determining which investments are most appropriate to your needs and objectives. You should review the fees charged by any funds in which you are invested and our fees to fully understand the total amount of fees and to evaluate the advisory services being provided.

Item 5 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.

Item 6 Portfolio Manager Selection and Evaluation

As Chief Investment Officer, Rick Laymon oversees and is responsible for the advisory programs offered at Beacon Wealth Consultants. Rick Laymon initially reviewed and continues to monitor on a quarterly basis, the investment products making up the LightPoint Portfolios to verify that they continue to be quality investments for Beacon Wealth to recommend to you as our client. The BWC Investment Committee assists Rick Laymon in the following areas: 1) Maintain firm investment philosophy, policies and procedures. 2) To evaluate and modify LightPoint Portfolio allocations as needed. 3) To perform ongoing due diligence and money manager selection. Investment managers are evaluated based on their performance as compared to the market index that is most closely related to the assets represented in the portfolio. Volatility, risk adjusted return, and performance during market downturns are other important criteria in the portfolio evaluation process.

Performance of the underlying investment products are evaluated on a quarterly basis. Recommendations are made regarding potential investment changes. These changes may include the hiring or firing of managers, investment product and or allocation changes across all LightPoint Portfolios. The quarterly review includes an evaluation of current and projected macro-economic conditions. Rick is the director and final decision maker of the Beacon Wealth Investment Committee.

To evaluate your suitability for a specific risk based LightPoint Portfolio asset allocation, we utilize a comprehensive state of the art Investment Policy Statement system. We work with you to document your financial status, tax status, investment objectives, time horizon risk tolerance, personal circumstances, values, and other information necessary to select a LightPoint Portfolio. The IPS then suggests a LightPoint Portfolio which is agreed to by the advisor and client or modified based on other client needs.

The Investment managers that make up our LightPoint Portfolios are evaluated on a quarterly basis. If the investment committee believes that an individual investment manager is not doing well within his asset class, the pool of available BRI subaccounts within that same asset class will be analyzed to see if there is a more suitable product available. The Investment committee regularly reviews investment products to gather information.

Subaccount managers are evaluated based on their performance as compared to the market index that is most closely related to the assets represented in the portfolio. Volatility, risk adjusted return, and performance during market downturns are other important criteria in the portfolio evaluation process.

We rely upon the veracity of the separately managed account manager's representation of their audited performance. No third-party review is currently being utilized, nor are we performing independent verification.

We may be a Portfolio Manager for the Wrap fee program. This could create a conflict of interest in that we have the ability to recommend ourselves as the manager of our assets. To address this conflict of interest, we consistently monitor the performance and quality of the advice we provide. We compare our performance to industry benchmarks, but no formal review of our performance is done by a third party. Because we are a portfolio manager for the program, a description of the services we provide is below.

Advisory Services

True Wealth Charting™

The True Wealth Charting™ 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 Charting™ 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 Charting™ 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 Charting™ 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.

Performance-Based Fees and Side-by-Side Management

We do not accept performance-based fees.

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)

We have an investment committee, which reviews information available from our subaccount managers and makes recommendations about security selection and asset allocation. Final investment decisions are still made by Richard S. Laymon, Jr.

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.

You may impose reasonable restrictions on your accounts, as to the type of securities or specific securities we purchase or sell.

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 7 Client Information Provided to Portfolio Managers

Portfolio Managers do not have access to information you provide to us, unless we are the portfolio manager of the assets.

Item 8 Client Contact with Portfolio Managers

There are no restrictions placed on your ability to contact and consult with portfolio managers.

Item 9 Additional Information

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.

Other Financial Industry Activities and Affiliations

In addition, the advisory representatives may be 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 1% of their time to life insurance commission business.

Thus, a conflict of interest exists between the interests of associated persons licensed as insurance agents 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.

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.

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.

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.

Unless the client directs otherwise or an individual client's circumstances require the Registrant shall generally recommend *that FolioFN* serve as the broker-dealer/custodian for client investment management assets. Broker-dealers such as *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).

Block Trading

Beacon Wealth Consultants does not bunch or block trade. However, FOLIO Institutional batches all of their trades together and places them during two "windows" during the day. When a trade is placed, each client that participates in an aggregated order will participate at the average share price for all advisers' transactions in that security during that trade window. No advisory client will be favored over any other client.

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 an annuity.

Client Referrals and Other Compensation

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

Financial Information

We have no financial condition that is reasonably likely to impair our ability to meet contractual commitments to you.