

**Beacon Retirement Planning Services, Inc.
(Doing business as Beacon Financial Group, Inc.)**

Summary Disclosure Statement

March 30, 2017

This Brochure provides information about the qualifications and business practices of Beacon Financial Group, Inc. If you have any questions about the content of this Brochure, please contact us at 800-201-4373 and or mkirby@beaconfg.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. Additional information about Beacon Financial Group, Inc., is also available on the SEC's website at www.adviserinfo.sec.gov.

Beacon Financial Group, Inc. is a Federally Registered Investment Advisor. Registration does not imply a certain level of skill or training.

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INTRODUCTION

This document is provided to prospective and existing clients as a means to facilitate a better understanding of our firm, our services and potential conflicts of interest that may arise. It should be reviewed in order to enable an informed choice by a client or potential client about selecting an advisory firm such as ours.

Item 2

MATERIAL CHANGES

We would like to identify and discuss any material changes made to our business since our last annual update. We are only discussing material changes from the last annual update of our Brochure.

Beacon a wholly owned subsidiary of Kestra Financial Holdings, LP was purchased by affiliate funds of Stone Point Capital, LLC. As a result Beacon is no longer under common control with NFP Corp., its affiliates, or subsidiaries.

Item 4

ADVISORY SERVICES

Beacon Retirement Planning Services, (DBA: Beacon Financial Group), is an independent investment advisory firm registered with the United States Securities and Exchange Commission (SEC) under the Investment Advisors Act of 1940. Beacon has provided personal wealth management and financial planning services since 1995.

Beacon's controlling owner is Stephen A. Engro. As of March 29, 2017, Beacon had total discretionary assets under management of approximately \$709,000,000. Beacon manages assets on a discretionary basis. Beacon's discretionary authority can be limited as described in Item 16.

Beacon invests on behalf of its clients principally, but not solely, in equity and equity-related securities that are traded publicly, but is authorized to enter into any type of investment transaction that it deems appropriate, pursuant to the terms of the client's account agreement.

The investors in the funds that Beacon manages may at times have no opportunity to select or evaluate the fund investments or strategies. Beacon selects all fund investments and strategies. However each client selects a strategy based on the individual needs of the client. Beacon is a registered investment advisory firm providing investment management and consulting services, personal financial planning services, and insurance management and consulting. Beacon offers its services on a fee basis which may include fixed fees, hourly fees or fees based upon assets under management. Prior to engaging Beacon to provide any of the foregoing services, the client will be required to enter into one or more written agreements setting the terms and conditions under which Beacon shall render its services.

Clients may receive different levels of service based on factors considered by Beacon. These factors include, but are not limited to: complications involved in managing a client's account, the client's level of sophistication, client preferences, and total assets under management.

We provide a variety of services that are defined as:

- Investment Management and Consulting Services –which includes but is not limited to managing the assets under Beacon's RIA or selecting a third party money manager or sub-advisor.
- Personal Financial Planning
- IRA Rollovers from qualified plans such as 401(k) & 403(b)
- Insurance Management and Consulting

INVESTMENT MANAGEMENT SERVICES

Beacon offers comprehensive investment management services to help clients achieve their financial goals. This is done through a six step process integrating financial planning with investment management.

Step 1: Gather Data we begin by assessing your current situation.

Step 2: Set Goals set financial objectives and priorities.

Step 3: Analyze Data determine the appropriate course to achieve objectives.

Step 4: Design a Plan review recommendations and determine appropriate action.

Step 5: Implement the Plan implement decisions.

Step 6: Monitor the Plan report and monitor progress.

Clients will be expected to notify their Investment Advisor Representative (IAR) of any changes in their financial situation, investment objectives or account restrictions. Beacon does not necessarily require a minimum amount to be invested. However, a minimum fee may be imposed for certain financial planning, consulting and investment advisory services.

PERSONAL FINANCIAL PLANNING

A personal financial plan may be offered at no additional costs after evaluating multiple facets of client's overall financial picture including financial analysis, cash flow analysis, investment portfolio design, asset allocation, education-planning, risk analysis, estate planning and retirement-planning.

The financial plan begins by establishing and defining the relationship between Beacon and the client. Upon acceptance of the relationship, all relevant client data is gathered and client goals and assumptions are determined. We will analyze and evaluate the client's current financial status, then develop and present to the client our recommendations, explaining the impact these recommendations will have on the ability of the client to meet their goals and objectives. The client will have the ability to accept, reject or modify the recommendations as presented. The client can hire Beacon to implement and monitor the recommendations as presented under a separate agreement.

INSURANCE MANAGEMENT AND CONSULTING

Beacon may be engaged to provide reviews, analysis and recommendations of the current life, disability, annuity and/or LTC insurance for clients. In this review, the licensed IAR may suggest insurance products, if the licensed IAR feels the product would be in the best interest of the client. During the recommendation phase of the engagement, the licensed IAR may suggest alternative solutions for insurance currently owned by the client.

IRA ROLLOVERS FROM QUALIFIED PLANS

Beacon also provides services to clients' retirement accounts, such as individual retirement accounts (IRAs). Our services to IRA clients include those described above under the Asset Management section. Please note: A client leaving an employer typically has four options (and may engage in a combination of these options): i) leave the money in the former employer's plan, if permitted, ii) roll over the assets to the new employer's plan, if one is available and rollovers are permitted, iii) rollover to an IRA, or iv) cash out the account value (which could, depending upon the client's age, result in adverse tax consequences).

If an investor rolls over plan assets to an IRA which we manage, we will earn an asset-based fee. In contrast, a client or prospective client leaving his or her plan assets with his or her old employer, or roll the assets to a plan sponsored by a new employer will generally result in no compensation to us (unless we are engaged to monitor and/or consult on the account while maintained at the existing plan). Therefore, we may have an economic incentive to encourage an investor to roll plan assets into an IRA that we will manage, or encourage an investor to engage us to monitor and/or consult on the account maintained at the existing plan.

There are various factors that we may consider before evaluating a rollover for a client, including but not limited to: i) the investment options available in the plan versus the investment options available in an IRA, ii) fees and expenses in the plan versus the fees and expenses in an IRA, iii) the services and responsiveness of the plan's investment professionals versus ours, iv) strategies for the protection of assets from creditors and legal judgments, v) required minimum distributions and age considerations, and vi) employer stock tax consequences, if any. No client is under any obligation to rollover plan assets to an IRA managed by us or to engage us to monitor and/or consult on an account maintained at an existing plan.

Our Chief Compliance Officer is available to address any questions that a client or prospective client may have regarding its prospective engagement and the corresponding conflict of interest presented by such engagement.

Item 5

FEES AND COMPENSATION

Beacon has several options for fee-basis accounts that feature annual fees and low or no transaction/ticket charge cost. Beacon offers an hourly rate option of \$200/hr and fixed rate fees between \$100- \$15000 for insurance or financial plans, both of which are negotiable. Fees are payable when services are rendered. Beacon offers investment management services under fee-based accounting. The percentage rates range from 0.35% to 1.50% of client's

assets under management. Fees are billable quarterly and in advance. Fees are negotiable. Our standard asset management fee schedule is represented below. Varying factors may apply, i.e.: customization or specific needs of the individual investor.

FEE SCHEDULE Basic fee schedule, varying factors may apply, i.e.: customization or specific needs of the individual investor.

The following is a general range of fees based solely on account size and does not include any sub advisor or third party management fees.

\$100,000 - \$2,999,999 = 1.00% of assets under management
\$3,000,000 - \$4,999,999 = 0.90% of assets under management
\$5,000,000 - \$6,999,999 = 0.80% of assets under management
\$7,000,000 - \$8,999,999 = 0.60% of assets under management
\$9,000,000 - \$9,999,999 = 0.50% of assets under management
\$10,000,000 plus = No general range set forth.

In certain unique relationships, the terms for fees and billing may differ than those described above, typically in wrap type relationships or unique relationships with a broker, brokerage office or brokerage firm.

Beacon's annual Management Fee for accounts introduced by third-party solicitor or joint advisor varies and is available on request.

Notwithstanding the fee structures set forth above, from time to time other Management Fees for accounts are subject to negotiation and alterations in billing practice at the discretion of Beacon.

Beacon believes that its fees are competitive with fees charged by other investment advisers for comparable services. Comparable services may be available from other sources for lower fees.

IAR or client may at any time terminate their advisory agreement by notification to the other party by registered or certified mail. All unearned fees will be prorated and refunded to the client upon receipt of written request. The request must include a valid physical address for delivery of the unused management fee. Management fees are deducted from client's account by the qualified custodian. Clients are responsible for verifying the accuracy of the amount billed. At any time a client may request to make changes to the original advisory arrangement. It should be noted that the fees charged by Beacon may be in addition to the management fees and or other expenses charged by any investment companies (mutual funds) in which the client funds are invested.

Beacon reserves the right to offset any refund for any losses suffered by Beacon due to a trading error at the closing of the Account caused by a client failing to provide proper notice as required in the Management Agreement.

Each account is responsible for its own costs and expenses, including trading costs and expenses (such as clearing and settlement charges). Beacon bears its own operating, general administrative and overhead costs and expenses, other than the expenses described above. All or a portion of a these costs and expenses may be paid by securities brokerage firms that execute client's securities trades, as discussed in Item 12 below.

Additional compensation may be received by Investment Advisor Representatives of Beacon from an outside business source. The outside business activities must be disclosed and are provided within the supplements for each Investment Advisor Representatives of Beacon within this Brochure.

ADDITIONAL COMPENSATION

As disclosed under Item 12, Beacon participates in TD Ameritrade's Institutional customer program and Beacon may recommend TD Ameritrade to clients for custody and brokerage services. There is no direct link between Adviser's participation in the program and the investment advice it gives to its clients, although Beacon receives economic benefits through its participation in the program that are typically not available to TD Ameritrade retail investors.. These benefits include: the following products and services (provided without cost or at a discount): receipt of duplicate client statements and confirmations; research related products and tools; consulting services; access to a trading desk serving Adviser participants; access to block trading (which provides the ability to aggregate securities transactions for execution and then allocate the appropriate shares to client accounts); the ability to have advisory fees deducted directly from client accounts; access to an electronic communications network for Client order entry and account information; access to mutual funds with no transaction fees and to certain institutional money managers; and discounts on compliance, marketing, technology, and practice management products or services provided to the IAR by third party vendors. TD Ameritrade may also have paid for business consulting and professional services received by Adviser's related persons. Some of the products and services made available by TD Ameritrade through the program may benefit Adviser but may not benefit its Client accounts. These products and services may assist Adviser in managing and administering client accounts, including accounts not maintained at TD Ameritrade. Other services made available by TD Ameritrade are intended to help adviser manage and further develop its business enterprise. The benefit received by Beacon or its personnel through participation in the program, do not depend on the amount of brokerage transactions directed to TD Ameritrade. As a part of its fiduciary duty to our clients, Beacon endeavors at all times to put the interests of its clients first. Clients should be aware, however, that the receipt of economic benefits by Adviser or its related persons in and of itself creates a potential conflict of interest. It may indirectly influence the Adviser's choice of TD Ameritrade for custody and brokerage services.

Beacon may receive client referrals from TD Ameritrade through its participation in the TD Ameritrade AdvisorDirect. In addition to meeting the minimum eligibility criteria for participation in AdvisorDirect, Beacon may have been selected to participate in AdvisorDirect based on the amount of profitability to TD Ameritrade of the assets in, and trades placed for, client accounts maintained with TD Ameritrade. TD Ameritrade is a discount broker-dealer independent of and unaffiliated with Beacon and there is no employee or agency relationship between them. TD Ameritrade has established the referral program as a means of referring its brokerage customers and other investors seeking fee-based personal investment management services or financial planning services to independent Investment Advisers. TD Ameritrade does not supervise Adviser and has no responsibility for the Adviser's management of client portfolios or Adviser's other advice or services. Beacon pays TD Ameritrade an on-going fee for each successful client referral. This fee is usually a percentage (not to exceed 25%) of the advisory fee that the client pays to the Adviser ("Solicitation Fee"). Adviser will also pay TD Ameritrade the solicitation fee on any advisory fees received by the Adviser from any referred client's family members including a spouse, child, or any other family immediate member who resides with the referred client and hired Beacon on the recommendation of such referred client. Adviser will not charge clients referred through AdvisorDirect any fees or costs higher than its standard fee schedule offered to its clients or otherwise pass solicitation fees paid to TD Ameritrade to its

clients. For information regarding additional or other fees paid directly or indirectly to TD Ameritrade, please refer to TD Ameritrade AdvisorDirect Disclosure and Acknowledgement Form.

Adviser's participation in AdvisorDirect may raise potential conflicts of interest. TD Ameritrade will most likely refer clients through AdvisorDirect to Investment Adviser's that encourage their clients to custody their assets at TD Ameritrade and whose client accounts are profitable to TD Ameritrade. Consequently, in order to obtain clients referrals from TD Ameritrade, Adviser may have incentive to recommend to clients that assets under management by Adviser be held in custody of TD Ameritrade and to place transactions for client accounts through TD Ameritrade. In addition, Adviser has agreed not to solicit clients referred to it through AdvisorDirect to transfer their accounts from TD Ameritrade or to establish brokerage or custody accounts at other custodians, except when its fiduciary duties require doing so. Adviser's participation in AdvisorDirect does not diminish its duty to seek best execution of trades for client accounts. Beacon endeavors at all times to put the interest of its clients first.

Beacon may compensate affiliated parties or unaffiliated third parties who solicit clients whom such parties believe would benefit from Beacon investment advisory services. Any such arrangement will be pursuant to a solicitation agreement which complies with the Investment Advisers Act of 1940, as amended, which requires among other things that Beacon's Form ADV Part II or Brochure be delivered, and that a written agreement be executed in connection with the solicitation arrangement be delivered to the client at the time of solicitation.

Item 6

PERFORMANCE-BASED FEES AND SIDE-BY-SIDE MANAGEMENT

Beacon does not charge or offer performance based fees and side by side management.

Item 7

TYPES OF CLIENTS

Beacon provides a variety of investment advisory services for Individuals, High net worth Individuals and Families, Pension and Profit sharing plans, Trusts, Estates, Family foundations, Family limited partnerships and Corporations or Business entities.

Beacon has implemented a Customer Identification Program to comply with The Patriot Act. Therefore, Beacon makes every effort to know its clients; it affirms identity of its clients on an exceptional basis, and verifies this information on a risk-based need. For individually managed accounts, Beacon requires a name, date of birth, physical address, principal place of business (if applicable), and social security number or tax identification number in order to process new accounts. We have also added the request for a legal form of government ID to verify identity.

Item 8

METHODS OF ANALYSIS, SOURCES OF INFORMATION AND INVESTMENT STRATEGIES

Beacon Investment Advisor Representatives maintain continuous dialogue with other advisors and investment managers to monitor risk, exposure, and performance in our client's portfolios. We utilize a variety of resources to conduct an analysis for the investment strategies particular to our clients. These include, but are not limited to:

- Research offered by our advisory committee and Kestra Investment Services, LLC.
- Fundamental and technical analysis including charting as well as some cyclical weighting based on macroeconomic analysis
- Financial newspapers and magazine
- Inspections of corporate activities
- Research services prepared by others, such as Morningstar
- Corporate rating services
- Commercially available services regarding investments and taxation of investments
- Annual reports, prospectuses, filings with the SEC
- Company press releases
- Internal analysis and research
- Psychological indicators

With respect to the purchase or sale of securities, Beacon investment approach is long term in focus. Securities purchased are generally made with the intent that they will be held long term. We may employ short term transactions as appropriate to the client.

Beacon believes that over the long term, financial and the economic environment move in cyclical fashion. Various investments may provide significantly different results dependent upon where the market is in various economic cycles. Beacon may use these cycles as a reference point from which to make investment and strategy decisions.

Beacon may use technical, fundamental and sentiment indicators to guide Beacon in the investment arena for certain strategies. Beacon also may use "top-down" and "bottom-up" approach as a means of determining the asset classes and evaluation of a particular security against the economic environment. By taking into account and using all of these tools Beacon can gauge and manage risk versus reward.

Depending on conditions and trends in securities markets and the economy generally, Beacon may pursue any objectives or use any techniques that it considers appropriate and in the interest of its clients to the extent permitted in the client's Management Agreement.

No guarantee can be made as to achieving the client's goals or performance. No guarantee can be made as to the tax liabilities and it is the Client's responsibility to consult with a tax advisor as to taxation on any of Beacon's actively managed Accounts.

Item 9

DISCIPLINARY INFORMATION

Disciplinary information can be found on the Financial Industry Regulatory Authority's BrokerCheck system or the SEC-sponsored Investment Advisor Public Disclosure website ("IAPD") <http://brokercheck.finra.org> or <http://www.adviserinfo.sec.gov> .

Item 10

OTHER FINANCIAL INDUSTRY ACTIVITIES OR AFFILIATIONS

Some of the Investment Advisor Representatives of Beacon are also registered representatives of a FINRA member Broker/Dealer (Kestra Investment Services, LLC.) and/or insurance agents. When acting as a registered representative or insurance agent, they may, from time to time, recommend to clients, transactions in open ended mutual funds, 529s plans or variable and fixed life insurance products. The representative, on behalf of the company, may earn a commission on such transactions. This commission is payable to the firm, not the registered representative. This financial incentive may create a conflict of interest between the client and the Investment Advisor Representative of Beacon Financial Group.

Beacon is owned by KESTRA FINANCIAL, INC., which owns other registered investment advisers, broker-dealers, insurance agencies and other product and service providers (KESTRA Affiliates). From time to time, we may recommend that you purchase or sell products and services from or through KESTRA Affiliates and these KESTRA Affiliates and our firm may receive compensation as a result of such recommendations. A recommendation that you purchase or sell products or services from or through an KESTRA Affiliate may be deemed to create a conflict of interest since it could result in increased compensation to an KESTRA Affiliate or our firm.

Beacon has related SEC registered investment advisors that manage limited partnerships or limited liability companies that are not listed above. Complete and accurate information about those limited liability companies is available in section 7B of schedule D of the form ADV of the applicable related SEC-registered advisors. Beacon Retirement Planning Services, Inc. clients are not solicited to invest in any of such limited partnerships limited liability companies.

Item 11

CODE of ETHICS, PARTICIPATION OR INTEREST IN CLIENT TRANSACTIONS AND PERSONAL TRADING

Beacon has adopted and implemented a written code of ethics ("COE") intended to comply with Rule 204A-1 of the Advisers Act. Beacon COE requires, among other things, the compliance

with securities laws, the safeguarding of material non-public information about clients' transactions and personal securities reporting of employees. It is distributed to all IAR's and employees of Beacon. We will provide a copy of our COE to you upon request, free of charge.

Beacon and its representatives have an obligation to act in the best interest of its clients and make full and fair disclosure of all material facts, especially where conflicts of interest arise. A high standard of ethical conduct will be applied when evaluating activities of the IAR's. Furthermore, Beacon has established a section within its Internal Controls and Procedure's Compliance Manual. Written Policies and Procedures have also been established in our Compliance Manual, in an effort to maintain the highest level of service possible. IAR's will render impartial advice, make suitable investments for clients in light of the client's financial circumstances and objectives. Ensuring that adequate and accurate, representation about risks are disclosed to the client is mandatory. Additionally, IAR's are responsible for the basis of their investment selections; and obtains best execution for customer transactions. Client and advisor may at time invest in similar or identical securities, but the client's beneficial interest always come first. The client transaction would precede the IAR transaction. Securities are always publicly traded.

Beacon provides internet access to a paid program enabling IAR access to time and sales of all equity traded positions for best execution purposes.

To evaluate best execution Beacon will be reviewing reports created pursuant to Rules 11Ac1-5 and 11Ac1-6, provided by two clearing firms, TD Ameritrade and NFP Advisor Services, LLC. Not only do they provide the route of customer equity and option orders, they also identify the specific venue and disclose the clearing firms relationship with those venues.

Best execution takes into consideration the following; character of the market for the security such as price, volatility, relative liquidity and pressure on available communications, size and type of transaction, number of markets checked, accessibility of the quotation, terms and conditions of the order which result in the transaction, as communicated to the member and person associated with the member.

Beacon utilizes TD Ameritrade as our a qualified custodian. Therefore we review their summaries including performance in price improvement, orders executed at better than the National Best Bid or Offer (NBBO), speed, and how client's order is executed in relation to the NBBO at the time the order was placed. Industry statistics are derived from industry posting Rule 605 data provided Thomson Transaction Analytics, an independent third party, not affiliated with TD Ameritrade, Inc.

Item 12

BROKERAGE PRACTICES

Beacon Investment Advisor Representatives whom are also registered representatives use KESTRA Investment Services, LLC. as an affiliated broker dealer to execute its client's brokerage commissionable trades when a client chooses NOT to enter into an advisory relationship. Beacon does not actively seek outside brokers to execute trades. Beacon does not negotiate commissions or ticket charges, therefore commissions or ticket charges may be

higher than those charged if Beacon negotiated such charges. Advisory clients pay a ticket charge in lieu of a commission for certain trades in advisory accounts. The amount of the ticket charge established by KESTRA as Custodian is as follows: Mutual fund transactions are \$32 or less, and Equity transactions are \$16.00. No additional expenses on limit orders, etc. Options (equity and index) are charged \$17 plus \$1.50 per executed contract. Exercise or Assignment (per notification) is \$25. The amount of the ticket charge established by TD Ameritrade as our qualified custodian of advisory accounts is as follows: \$9.99 - \$16.99 for equities and \$24-\$32 for mutual fund transactions.

Each client enters into an investment advisory agreement with Beacon whereby the client authorizes Beacon to manage the client's investment account on either a discretionary or non-discretionary basis. All client accounts are managed on a discretionary basis unless specifically documented in the agreement. All securities transactions (unless otherwise restricted) that are determined to be appropriate to implement the client's objective will be executed without any further consultation with the client. All investment decisions will be guided by the client's goals and profile.

Beacon participates in the TD Ameritrade Institutional program. TD Ameritrade Institutional is a division of TD Ameritrade, Inc. ("TD Ameritrade") member FINRA/SIPC/NFA. TD Ameritrade is an independent [and unaffiliated] SEC-registered broker-dealer. TD Ameritrade offers to independent investment Advisors services which include custody of securities, trade execution, clearance and settlement of transactions. Advisor receives some benefits from TD Ameritrade through its participation in the program. (Please see the disclosure under Item 14 below.)

Item 13

REVIEW OF ACCOUNTS

Each account will be reviewed at least semi-annually. We meet with our clients at least semi-annually to ensure we are of any changes in their financial needs. Upon the request of the client their account(s) can be reviewed immediately by our investment committee. If a client has any financial or family changes that are brought to the advisor's attention outside of our normal review process, we will immediately review their holdings and make changes if necessary. Beacon updates client's general and financial information every 3 years at a minimum, however we attempt to update annually. Each advisor will review their client accounts on a semi-annual basis, and as requested.

Clients will receive monthly statements provided by the qualified custodian, for each of their accounts. The statement details every transaction that occurred during that month. Included in the transaction detail is the quarterly billed management fee. Some statements will include cost basis for each holding. On an annual basis clients will receive 1099's if applicable and a tax year end summary. At any time a client may call and request their daily or historical values. Clients have the option of using internet access to view their account positions, historical transactions, and values at any time.

Item 14

CLIENT REFERRALS AND OTHER COMPENSATION

Beacon may engage solicitors to whom it pays cash or a portion of the advisory fees paid by clients referred to it by those solicitors. In such cases, this practice is disclosed in writing to the client and Beacon complies with the other requirements of Rule 206(4)-3 under the Investment Advisers Act of 1940, to the extent required by applicable law.

As disclosed under Item 12 above, Advisor participates in TD Ameritrade's institutional customer program and Advisor may recommend TD Ameritrade to Clients for custody and brokerage services. There is no direct link between Advisor's participation in the program and the investment advice it gives to its Clients, although Advisor receives economic benefits through its participation in the program that are typically not available to TD Ameritrade retail investors. These benefits include the following products and services (provided without cost or at a discount): receipt of duplicate Client statements and confirmations; research related products and tools; consulting services; access to a trading desk serving Advisor participants; access to block trading (which provides the ability to aggregate securities transactions for execution and then allocate the appropriate shares to Client accounts); the ability to have advisory fees deducted directly from Client accounts; access to an electronic communications network for Client order entry and account information; access to mutual funds with no transaction fees and to certain institutional money managers; and discounts on compliance, marketing, research, technology, and practice management products or services provided to Advisor by third party vendors. TD Ameritrade may also have paid for business consulting and professional services received by Advisor's related persons. Some of the products and services made available by TD Ameritrade through the program may benefit Advisor but may not benefit its Client accounts. These products or services may assist Advisor in managing and administering Client accounts, including accounts not maintained at TD Ameritrade. Other services made available by TD Ameritrade are intended to help Advisor manage and further develop its business enterprise. The benefits received by Advisor or its personnel through participation in the program do not depend on the amount of brokerage transactions directed to TD Ameritrade. As part of its fiduciary duties to clients, Advisor endeavors at all times to put the interests of its clients first. Clients should be aware, however, that the receipt of economic benefits by Advisor or its related persons in and of itself creates a potential conflict of interest and may indirectly influence the Advisor's choice of TD Ameritrade for custody and brokerage services.

Item 15

CUSTODY

The qualified custodian of each individually managed account sends account statements at least quarterly to the client. Each client should carefully review those statements and compare with any statements that such client receives directly from Beacon.

Item 16

INVESTMENT DISCRETION

Beacon has discretionary authority to manage securities accounts on behalf of clients pursuant to a grant of authority in each account by way of a limited power of attorney and client's account agreement. Such discretion is limited by the requirement that client's advise Manager of their investment objectives, any changes or modifications to those objectives; and any specific investment restrictions relating to the account.

Client must promptly notify Beacon in writing if the client considers any investments recommended or made for the account to violate such objective or restrictions. A client may at any time direct Beacon to sell any securities or take such other lawful actions the client may specify to cause the Account to comply with the client's investment objectives. Additionally, a client may notify Beacon of specific securities or specific categories not to invest in.

Item 17

VOTING CLIENT SECURITIES

Beacon does not vote proxy services for our client accounts.

Item 18

FINANCIAL INFORMATION

Not Applicable

Item 19

REQUIREMENTS FOR STATE-REGISTERED ADVISERS

Not Applicable

EDUCATION AND BACKGROUND

Stephen A. Engro:

- Born in 1960. (Norristown, Pennsylvania)
- Notre Dame University-Southbend, IN. from 1980-1982, Bachelors of Art Degree in Economics.
- Duke University, Durham, NC. From 1982-1984 Master of Business Administration in Business.
- Started his career in the securities industry with Merrill Lynch in 1986.
- In 1995, he created Beacon Financial Group an independent, Registered Investment Advisory firm.
- In 2000, also became an Investment Advisory Representative as well as registered representative with KESTRA Investment Services, LLC. (KESTRA)
- Stephen is President, Treasurer and Principal of Beacon Financial Group.

Mark Diamond:

- Born 1950. (Brooklyn, New York)
- New York Institute of Technology, Old Westbury, NY. He was a candidate for a degree in business-finance.
- Started his career in the securities industry with Prudential Securities in 1979.
- In 1995 became an Independent Investment Advisor under Beacon Financial Group.
- In 2000, also became an Investment Advisory Representative as well as registered representative with KESTRA Investment Services, LLC. (KESTRA)
- Mark Diamond is a Senior Vice President of Beacon Financial Group.

Eric Zipfel:

- Born in 1976. (Cincinnati, Ohio)
- Miami University – Oxford, Ohio, Bachelors of Art in Psychology
- Started his carrier in the securities industry with Fifth Third Securities, Inc., in 1999.
- In 2010 began his carrier with Beacon Financial Group as an Investment Advisor Representative. He is also a registered representative of KESTRA Investment Services, LLC. (KESTRA) and may offer IAR services through KESTRA.
- Eric Zipfel is a Senior Vice President of Beacon Financial Group.

August Payne:

- Born in 1980. (Boulder, Colorado)
- University of Colorado – Boulder, Colorado, Bachelors of Arts in Economics
- Started his carrier in the securities industry with Scottrade, Inc., in 2002.
- In 2011 began his carrier with Beacon Financial Group.
- August Payne is an Investment Advisor Representative advising on behalf of Beacon as well as a registered representative of KESTRA Investment Services, LLC. (KESTRA). He may also offer Investment Advisory Services through KESTRA.

Brandon Sherbert

- Born in 1970. (Dallas, Texas)
- Attended University of North Texas – Denton, Texas
- Started his career in the securities industry with Principal Financial, in 1994.
- In 2013 began his career with Beacon Financial Group. He is also a registered representative of KESTRA Investment Services, LLC. (KESTRA)
- Brandon Sherbert is an Investment Advisor Representative advising on behalf of Beacon and may also offer IAR services through KESTRA.

Oliver Matison

- Born in 1973. (Minneapolis, MN)
- Texas State University – San Marcos, Texas, Bachelors of Business Administration in Finance
- Certified Financial Planner 2010
- Started his career in 1996 with Fidelity Investments.
- In 2014 began his career with Beacon Financial Group.
- Oliver Matison is an Investment Advisor KESTRA Investment Services, LLC. (KESTRA) representative advising on behalf of Beacon. He is also a registered representative of KESTRA.

Stephen Engro, Mark Diamond, Eric Zipfel, August Payne, Brandon Sherbert and Oliver Matison are also registered representatives with KESTRA Investment Services, LLC. (KESTRA) All registered representatives may buy and sell securities for a commission through KESTRA. KESTRA offers a wide range of investment products, such as mutual funds, stocks, bonds, real estate investment trusts, unit-investment trusts, products for life cases, disability, long-term care insurance, fixed and variable annuities for a commission payable to the registered representatives. KESTRA is an affiliated broker dealer where a portion of or all of the Advisory Services may be conducted. However, Beacon does not use KESTRA as a qualified custodian or KESTRA advisory services. All insurance products are available through specific insurance companies, and their selling arrangements/ agreements with KESTRA.

PRIVACY POLICY

Beacon Retirement Planning Services, Inc.

Registered Investment Advisor

Privacy of Consumer Financial Information

In compliance with Regulation S-P (Privacy of Consumer Financial Information) with Section 504 of the Gramm-Leach-Bliley (G-L-B Act) Act, this notice describes the privacy policy and practices followed by Beacon Retirement Planning Services, Inc (herein referred to as "Beacon").

Your privacy is a priority for us and will be treated with the highest degree of confidentiality. In order for us to be able to provide you with financial, insurance, securities related products and services we need to collect certain information from you. We wish to emphasize that we are committed to maintaining the privacy of this information in accordance with law. All individuals with access to personal information about our customers are required to follow this policy.

Non-Public Information Collected

- * Information we receive from you on a data forms, contracts, customer information/suitability forms, new account applications, annuity applications, insurance applications, or any other forms, including information such as your name, address, date and location of birth, marital status, gender, social security number, medical information, beneficiary information, investment goals, but not limited to, etc.
- * Information about your transactions with us or others such as investment amounts, and types, deposit histories, tax information, etc.

Non-Public Information Disclosed

- * We may provide the non-public information that we collect to nonaffiliated persons or entities involved in the underwriting, processing and servicing of financial products and services requested by you directly with "Beacon". We will not provide this information to any other nonaffiliated third party unless we have a written agreement that requires such third party to protect the confidentiality of this information.
- * We may have to provide the above described non-public information that we collected to authorized persons or entities to comply with a subpoena or summons by federal, state or local authorities and to respond to judicial process or regulatory authorities having

- jurisdiction over our company for examination, compliance or other purposes as required by law.
- * We do not disclose any non-public personal information about our customers to anyone except as permitted or required by law.

Confidentiality and Security of Your Non-public Personal Information

- * We restrict access of non-public information about you to only those persons who need to know about that information in the normal course of processing securities related products and services for you.
- * We maintain physical, electronic, and procedural safeguards that comply with state and federal standards to guard your non-public personal information.
- * If we become aware that an item of personal information may be materially inaccurate, we will make a reasonable effort to re-verify its accuracy and correct any error as appropriate.

Information about Former Customers

Non-public information about our former customers is maintained by "Beacon" on a confidential and secure basis. If any such disclosure were to be made, it would be for reasons and under conditions described in this notice. We do not disclose any non-public personal information about our former customers to anyone except as permitted or required by law.

Further Information

If you have any questions about our privacy policy, please write to:

Beacon Retirement Planning Services, Inc.
"Privacy Policy Information"
17300 Preston Rd, Suite 120
Dallas, Texas 75252

Or you may contact us at 1-800-201-4373.

MISSION STATEMENT

Beacon Financial Group is dedicated to our clients.
We improve the financial security of
Families, individuals, businesses and professionals.
We use our talents and skills to
Implement a systematic and structured financial planning process.

In the pursuit of success for our clients,
We follow our core values:
Preserve our clients' capital ...
Help them legally avoid as many taxes as possible ...
Make sure our clients' money works hard for them ...
Help their children and grandchildren realize the benefit of inheritance ...
Build their financial security so they don't have to worry ...
Free them to do the things they most want to do with their lives ...
Help them meet their goals and satisfy their needs ...