

Client Relationship Summary for Beacon Advisors LLC

My name is Ted Melhado, and I am registered with the Securities and Exchange Commission as an investment advisor. Please note that 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 investment advisors and investing.

I offer investment services and advice to retail investors. These include buying and selling securities, offering recommendations, financial planning, advice on investing and other investments that align with clients' financial needs and goals. I monitor retail investors' investment on a weekly basis and make adjustments as necessary. This service is offered as a part of my standard services.

Clients pay an ongoing asset-based fee on a monthly basis. Please note that the more assets in a client's account, more fees will be incurred, and thus the firm may have an incentive to encourage retail investors to increase the assets in his or her account.

In accordance with the SEC's Regulation Best Interest (Reg BI) when I act as your investment advisor, I am obligated to act on your behalf and not put my interests ahead of yours. At the same time the way I make money may create conflicts with your interests.

Please note that I as a financial advisor do not have any legal or disciplinary history. Please also note on my U5 form, the explanation given for termination from my last job was "discharged for failure to meet performance expectations".

I can be reached at (303) 589-0523.

05/01/2024