

This brochure supplement provides information about Karyn Pistone that supplements the Beacon Financial Advisory LLC d/b/a Pistone Wealth Advisors brochure. You should have received a copy of that brochure. Please contact Karyn Pistone if you did not receive Beacon Financial Advisory LLC d/b/a Pistone Wealth Advisors's brochure or if you have any questions about the contents of this supplement.

Additional information about Karyn Pistone is also available on the SEC's website at www.adviserinfo.sec.gov.

Beacon Financial Advisory LLC d/b/a Pistone Wealth Advisors

Form ADV Part 2B – Individual Disclosure Brochure

for

Karyn Pistone

Personal CRD Number: 859379

Investment Adviser Representative

Beacon Financial Advisory LLC d/b/a Pistone Wealth Advisors

26727 Rue Saint Ann Court

Warrensville Hts, OH 44128

(216) 910-1861

kpistone@beaconplanners.com

UPDATED: 08/21/2017

Item 2: Educational Background and Business Experience

Name: Karyn Pistone **Born:** 1952

Educational Background and Professional Designations:

Education:

Karyn Pistone has not received any higher education degrees after high school.

Designations:

CFP® - Certified Financial Planner

The CERTIFIED FINANCIAL PLANNER™, CFP® and federally registered CFP (with flame design) marks (collectively, the “CFP® marks”) are professional certification marks granted in the United States by Certified Financial Planner Board of Standards, Inc. (“CFP Board”).

The CFP® certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP® certification. It is recognized in the United States and a number of other countries for its (1) high standard of professional education; (2) stringent code of conduct and standards of practice; and (3) ethical requirements that govern professional engagements with clients. Currently, more than 62,000 individuals have obtained CFP® certification in the United States.

To attain the right to use the CFP® marks, an individual must satisfactorily fulfill the following requirements:

- Education – Complete an advanced college-level course of study addressing the financial planning subject areas that CFP Board’s studies have determined as necessary for the competent and professional delivery of financial planning services, and attain a Bachelor’s Degree from a regionally accredited United States college or university (or its equivalent from a foreign university). CFP Board’s financial planning subject areas include insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning;
- Examination – Pass the comprehensive CFP® Certification Examination. The examination, administered in 10 hours over a two-day period, includes case studies and client scenarios designed to test one’s ability to correctly diagnose financial planning issues and apply one’s knowledge of financial planning to real world circumstances;
- Experience – Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year); and
- Ethics – Agree to be bound by CFP Board’s *Standards of Professional Conduct*, a set of documents outlining the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements in order to maintain the right to continue to use the CFP® marks:

- i. Continuing Education – Complete 30 hours of continuing education hours every two years, including two hours on the *Code of Ethics* and other parts of the *Standards of Professional Conduct*, to maintain competence and keep up with developments in the financial planning field; and
- ii. Ethics – Renew an agreement to be bound by the *Standards of Professional Conduct*. The Standards prominently require that CFP® professionals provide financial planning services at a fiduciary standard of care. This means CFP® professionals must provide financial planning services in the best interests of their clients.

CFP® professionals who fail to comply with the above standards and requirements may be subject to CFP Board’s enforcement process, which could result in suspension or permanent revocation of their CFP® certification.

Business Background:

01/2007 - Present	Investment Advisor Representative Beacon Financial Advisory LLC d/b/a Pistone Wealth Advisors
04/2010 – Present	Investment Advisor Representative Capital Analysts
06/2012 – Present	Registered Representative Lincoln Investment
01/2007 - Present	Financial Advisor Beacon Financial
04/2003 - 01/2007	Financial Advisor Lincoln Financial

Item 3: Disciplinary Information

There are no legal or disciplinary events that are material to a client’s or prospective client’s evaluation of this advisory business.

Item 4: Other Business Activities

Karyn Pistone is a registered representative of Lincoln Investment, and an investment adviser representative with Capital Analysts, and an independent licensed insurance agent.

From time to time, she will offer clients advice or products from this activity. Clients should be aware that these services pay a commission and involve a possible conflict of interest, as commissionable products can conflict with the fiduciary duties of a registered investment adviser. Beacon Financial Advisory LLC d/b/a Pistone Wealth Advisors always acts in the best interest of the client; including in the sale of commissionable products to advisory clients. Clients are in no way required to utilize the services any representative of Beacon Financial Advisory LLC d/b/a Pistone Wealth Advisors in such individual's outside capacity.

Item 5: Additional Compensation

Karyn Pistone does not receive any economic benefit from any person, company, or organization, other than Beacon Financial Advisory LLC d/b/a Pistone Wealth Advisors in exchange for providing clients advisory services through Beacon Financial Advisory LLC d/b/a Pistone Wealth Advisors.

Item 6: Supervision

As a representative of Beacon Financial Advisory LLC d/b/a Pistone Wealth Advisors, Karyn Pistone works closely with supervisor Gregory Randall, and all advice provided to clients is reviewed by this supervisor prior to implementation. Gregory Randall can be reached at (216) 910-1850. Karyn Pistone adheres to all required regulations regarding the activities of an Investment Adviser Representative and follows all policies and procedures outlined in the firm's policies and procedures manual, including the Code of Ethics, and appropriate securities regulatory requirements.