

*This brochure supplement provides information about Raymond Matthew Tropp that supplements the Beacon Financial Advisory LLC brochure. You should have received a copy of that brochure. Please contact Raymond Matthew Tropp if you did not receive Beacon Financial Advisory LLC's brochure or if you have any questions about the contents of this supplement.*

*Additional information about Raymond Matthew Tropp is also available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).*

## **Beacon Financial Advisory LLC**

### **Form ADV Part 2B – Individual Disclosure Brochure**

*for*

### **Raymond Matthew Tropp**

Personal CRD Number: 2645867

Investment Adviser Representative

Beacon Financial Advisory LLC  
25825 Science Park Drive #110  
Cleveland, OH 44122  
(216) 910-1858  
[rtropp@beaconplanners.com](mailto:rtropp@beaconplanners.com)

UPDATED: 05/22/2017

## Item 2: Educational Background and Business Experience

**Name:** Raymond Matthew Tropp **Born:** 1965

### Educational Background and Professional Designations:

#### Education:

MBA Finance, Cleveland State University - 1994  
BA Accounting, Cleveland State University - 1987

#### Business Background:

07/2015 - Present	Investment Adviser Representative Beacon Financial Advisory LLC
12/2010 - Present	Investment Advisor Representative Capital Analysts
06/2012 - Present	Registered Representative Lincoln Investment
12/2006 - Present	MBA Beacon Financial Partners
01/1996 - 12/2006	MBA Lincoln Financial Advisors

## 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

Raymond Matthew Tropp is a licensed insurance agent. From time to time, he 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 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 implement the plan through any representative of Beacon Financial Advisory LLC in their capacity as a licensed insurance agent.

### **Item 5: Additional Compensation**

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

From time to time, he 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 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 in such individual's outside capacity.

Raymond Matthew Tropp does not receive any economic benefit from any person, company, or organization, other than Beacon Financial Advisory LLC in exchange for providing clients advisory services through Beacon Financial Advisory LLC.

### **Item 6: Supervision**

As a representative of Beacon Financial Advisory LLC, Raymond Matthew Tropp is supervised by Deborah L George, the firm's Chief Compliance officer. Deborah L George is responsible for ensuring that Raymond Matthew Tropp adheres to all required regulations regarding the activities of an Investment Adviser Representative, as well as all policies and procedures outlined in the firm's Code of Ethics and compliance manual. The phone number Deborah George is (216) 910-1865.