

This brochure supplement provides information about Lawrence Kronick that supplements the Beacon Financial Advisory LLC brochure. You should have received a copy of that brochure. Please contact Lawrence Kronick 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 Lawrence Kronick is also available on the SEC's website at www.adviserinfo.sec.gov.

Beacon Financial Advisory LLC
Form ADV Part 2B – Individual Disclosure Brochure
for
Lawrence Kronick
Personal CRD Number: 275819
Investment Adviser Representative

Beacon Financial Advisory LLC
25825 Science Park #110
Cleveland, OH 44122
(216) 910-1854
Lkronick@beaconplanners.com

UPDATED: 05/22/2017

Item 2: Educational Background and Business Experience

Name: Lawrence Kronick

Born: 1947

Educational Background and Professional Designations:

Education:

Bachelor of Science Marketing, Dyke College - 1970

Designations:

ChFC®- Chartered Financial Consultant®

ChFC® MINIMUM QUALIFICATIONS:

- Bachelor's degree or its equivalent, in any discipline, from an accredited university, this qualifies as one year of business experience
- Three years of full-time business experience is required; this three-year period must be within the five years preceding the date of the award (part-time qualifying business experience is also credited toward the three-year requirement with 2,000 hours representing the equivalent of one year full-time experience).
- Must fulfill the ChFC® seven course curriculum, as well as two additional elective courses
- Pass the exams for all required and elective courses
- Pass a background check and candidate fitness standards test. You must reveal any criminal history, pending litigation or ethical violations. The CFP board verifies all employment history, qualifications and disciplinary issues via FINRA's Central Registration Depository.

CLU® - Chartered Life Underwriter®

- Provide guidance to clients on types and amounts of life insurance needed.
- Make recommendations on aspects of risk management, including personal and business uses of a variety of insurance solutions.
- Provide guidance to clients on legal aspects of life insurance contracts and beneficiaries.
- Assist clients in making decisions about estate planning, including proper holding of assets and title to assets, as well as the implications of various wills and trust arrangements on financial, retirement and succession planning issues.
- Provide a holistic and comprehensive approach to addressing the insurance planning needs of their clients.

Business Background:

06/2015 - Present	Investment Advisor Representative Beacon Financial Advisory LLC
04/2010 - Present	Investment Advisor Representative Capital Analysts
01/2007 - Present	Registered Representataive Lincoln Investment
01/1978 - 12/2006	Agency Director 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

Lawrence Kronick is a registered representative and 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 utilize the services any representative of Beacon Financial Advisory LLC in such individual's outside capacity.

Mr. Kronick is also the treasurer for a city councilman's campaign and receives no compensation in such capacity.

Item 5: Additional Compensation

Lawrence Kronick 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, Lawrence Kronick is supervised by Gregory Randall, the firm's Chief Compliance officer. Gregory Randall is responsible for ensuring that Lawrence Kronick 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 for Gregory Randall is (216) 910-1855.