



Investment Adviser Representative

Karyn Pistone, CFP®
Pistone Wealth Advisers
29525 Chagrin Blvd., Ste 305
Cleveland, OH 44122

Principal Office:
Beacon Financial Advisory
LLC
25825 Science Park Drive,
Suite 110
Cleveland, Ohio 44122

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This brochure supplement provides information about Karyn Pistone, CFP® an investment adviser representative herein referred to as "Your Adviser" that supplements the Beacon Financial Advisory LLC Form ADV 2A, which you should have already received.

Please contact Beacon Financial Advisory LLC at 216-910-1850, if you did not receive the Investment Advisory Disclosure Brochures for the above listed registered investment advisers or if you have any questions about the contents.

Additional information about Karyn Pistone, CFP® is available via the U.S. Securities and Exchange Commission's website at www.adviserinfo.sec.gov.

EDUCATIONAL BACKGROUND & BUSINESS EXPERIENCE

Karyn Pistone, CFP®

Year of Birth: 1952

Education

Miami University

Cleveland State University

Business Experience

Financial Adviser, Capital Analysts, Inc., June 2012 – August 2017

Registered Representative, Lincoln Investment Planning, Inc., June 2012 – August 2017

Registered Rep, Capital Analyst Inc., 2010-2012

Registered Rep, Sanders Morris Harris Inc., 2007 -2010

Registered Rep, Lincoln Financial Advisers, 2002 - 2007

Professional Designations

Karyn Pistone, CFP® holds the following industry exams or equivalency and Professional Designations.

Certified Financial Planner™ CFP®

Designation Status: Currently offered and recognized by the issuing organization

Issuing Organization: Certified Financial Planner Board of Standards, Inc.

Prerequisites: Candidate must meet the following requirements: A bachelor's degree (or higher) from an accredited college or university, and three years of full-time personal financial planning experience

Education Requirements: Candidate must complete a CFP-board registered program, or hold one of the following: CPA, ChFC, CLU, CFA, Ph.D. in business or economics, Doctor of Business Administration, Attorney's License.

Exam Type: CFP Certification Examination

Continuing Education Requirements: 30 hours every two years

Accreditation: NCCA and MSCHE

CLU® - Chartered life Underwriter

The Chartered Life Underwriter™ CLU® designation is one of the oldest and most respected credentials in financial services, dating back to the late 1920's. It represents a thorough understanding of a broad array of personal risk management and life insurance planning issues and stresses ethics, professionalism, and in-depth knowledge in the delivery of financial advice.

CLU® candidates must complete eight college-level courses, five required and three electives. The required courses include *Fundamentals of Insurance Planning*; *Individual Life Insurance*; *Life Insurance Law*; *Fundamentals of Estate Planning*; and *Planning for Business Owners and Professionals*. Elective topics cover financial planning, health insurance, income taxation, group benefits, investments, and retirement planning.

DISCIPLINARY INFORMATION

Karyn Pistone, CFP® has no material legal or disciplinary events to report.

OTHER BUSINESS ACTIVITIES

Karyn Pistone is President of Pistone Wealth Advisers, a DBA, of Beacon Financial Advisory LLC. From time to time, she may offer clients advice or products from those activities and clients should be aware that these services may involve a conflict of interest. Beacon Financial Advisory LLC always acts in the best interest of the client and clients are in no way required to the services of any representative of Beacon Financial Advisory LLC in connection with such individual's activities outside of Beacon Financial Advisory

LLC.

No client is under any obligation to purchase any non-investment related activities from this adviser. The above firms are independent and non-affiliated with the RIA.

ADDITIONAL COMPENSATION

Your adviser's involvement in other business activities as described above defines additional activities for which your adviser could recommend other products or services to you. This creates a potential conflict of interest for your adviser to promote these products or services in addition to the advisory services.

The registered investment adviser hold your adviser to a Code of Ethics and a fiduciary duty to advisory clients. The registered investment adviser require your adviser to place your interests above their own at all times and to avoid any recommendation that would not be in your best interest. It is each adviser's responsibility to understand and adhere to the requirements of the Code of Ethics, as well as applicable laws, regulations, and rules.

Perceived or actual conflicts of interest that may arise in relation to advisory services are governed by your adviser's professional and legal duties as a fiduciary, and by the registered investment adviser's policies and procedures designed to mitigate and disclose the existence of such conflicts.

Please refer to the Fees and Compensation section in the registered investment adviser's Investment Advisory Disclosure Brochure (Form ADV 2A) which should have been provided to you by your Financial Adviser. The Fees and Compensation section describes in detail the potential other forms of compensation received by your adviser such as brokerage or insurance commissions, due diligence seminars, sales incentives, loans, or advances.

SUPERVISION

Your adviser is assigned to a Designated Supervisor that is responsible for supervising your adviser's investment advisory activities.

Supervisor Name:

Deborah L. George

Chief Compliance Officer

Phone Number: 216-910-1850

The Designated Supervisor or his or her designee will periodically review the investment advisory activities, client communications, and your adviser's adherence to the registered investment adviser's Code of Ethics. In addition, the Designated Supervisor will monitor the advice being provided to ensure that your adviser is providing the services for which the adviser was engaged.