



Financial Adviser

Raymond Matthew Tropp

Beacon Financial Advisory
LLC

Suite 110
25825 Science Park Dr
Cleveland, OH 44122
Phone: (216) 910-1858

Registered Investment Adviser

01/30/2019

This brochure provides you with information about your Financial Adviser, Raymond Matthew Tropp, who registered with Beacon Financial Advisory, LLC. This brochure is a supplement to 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 your Financial Adviser is available via the U.S. Securities and Exchange Commission's website at www.adviserinfo.sec.gov.

EDUCATIONAL BACKGROUND & BUSINESS EXPERIENCE

Raymond Matthew Tropp

Year of Birth: 1965

Education

Cleveland State University, BBA, 1987

Cleveland State University, MBA, 1994

Business Experience

Financial Adviser, Capital Analysts, June 2012 - Present

Registered Representative, Lincoln Investment, Inc., June 2012 - Present

Financial Adviser, Capital Analysts, Incorporated, 2010 - June 2012

Registered Rep, Sanders Morris Harris Inc., 2006 - 2010

Financial Adviser, Lincoln Financial Advisers, 1996 - 2006

Corporate Controller, Reliance Electric Corporation, 1990 - 1995

Professional Licenses/Designations

Mr. Tropp holds and maintains the appropriate securities and insurance licenses and registrations required to engage in the offering of securities and insurance products.

DISCIPLINARY INFORMATION

Mr. Tropp has no material legal or disciplinary events to report.

OTHER BUSINESS ACTIVITIES

Lincoln Investment - Raymond Tropp is a registered representative of Lincoln Investment, a registered broker-dealer. Your adviser may offer the broker-dealer services of Lincoln Investment in addition to advisory services when making financial recommendations to you. If you purchase commissionable products through your adviser, your adviser will receive a commission, and in the case of mutual funds, possibly a 12b-1 fee. You are under no obligation to purchase commissionable securities products through Raymond Tropp.

Investment Adviser Representative - Raymond Tropp is an investment Adviser representative with Capital Analyst Inc.

Capital Analysts and Lincoln Investment provide incentives, such as sales conferences, for financial advisers, the eligibility for which may be based on the number of advisory accounts or the total assets under management. This may present a potential conflict of interest. Capital Analysts and Lincoln Investment hold their Financial Advisers to a Code of Ethics and owe a fiduciary duty to all clients. Both firms require your Financial Adviser to place your interests above his or her own at all times and to avoid any recommendation that would not be in your best interest. It is each financial adviser's responsibility to understand and adhere to the requirements of the Code of Ethics, as well as applicable laws, regulations, and rules.

Independent Insurance Agent

Raymond Tropp is licensed through Lincoln Investment or an independent agency to solicit, offer and sell insurance products. Your adviser may be appointed with various insurance companies. Raymond Tropp

may receive separate, yet customary commission and other financial incentive compensation resulting from the purchases and sales of insurance products. You are under no obligation to purchase insurance products through Raymond Tropp.

Your adviser may be engaged in other outside business activities that have been identified as follows. These companies are independent and not affiliated with the registered investment adviser:

Raymond Tropp Financial Advisory – From time to time, Raymond Tropp may market under the name/DBA, Raymond Tropp Financial Advisory. From time to time, he 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.

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 holds your adviser to a Code of Ethics and a fiduciary duty to advisory clients. The registered investment adviser requires 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.

