



Financial Adviser

Daniel L. Bonder

Beacon Financial Partners
Suite 110
25825 Science Park Drive
Cleveland, OH 44122

Registered Investment Adviser

Beacon Financial Advisory
LLC

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This brochure supplement provides information about Daniel L. Bonder, 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.

Additional information about Daniel L. Bonder is available via the U.S. Securities and Exchange Commission's website at www.adviserinfo.sec.gov.

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. Brochure requests and additional questions may also be directed to Deborah George, Designated Supervisor, at (216) 910-1850.

EDUCATIONAL BACKGROUND & BUSINESS EXPERIENCE

Daniel L. Bonder
Year of Birth: 1953

Education

John Carroll University, Bachelor of Science in Economics, 1975
Cleveland State University, Master of Business Administration, 1983
Cleveland-Marshall College of Law, Juris Doctorate, 1983

Business Experience

Financial Adviser, Capital Analysts, Inc., June 2012 - Present
Financial Adviser, Lincoln Investment, Inc., June 2012 - Present
Financial Adviser, Capital Analysts, Incorporated, 2010 - June 2012
Registered Rep, Sanders Morris Harris Inc., 2007 - 2010
Registered Rep, Lincoln Financial, 1994 - 2007

Professional Licenses/Designations

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

In addition, Mr. Bonder holds and maintains the following professional designation(s):

Certified Financial Planner (CFP®)

Designation Status: Currently offered and recognized by the issuing organization

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

Prerequisites/Experience Required: 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

Educational 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, or Attorney's License

Examination Type: CFP Certification Examination

Continuing Education/Experience Requirements: 30 hours every two years

DISCIPLINARY INFORMATION

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

OTHER BUSINESS ACTIVITIES

Lincoln Investment Registered Representative - Mr. Bonder 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 Daniel L. Bonder.

Capital Analyst - Investment Adviser Representative- Daniel Bonder is an investment Adviser

representative with Capital Analyst Inc.

Independent Insurance Agent -

Daniel Bonder 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. Daniel Bonder 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 Daniel Bonder.

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 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.

ADDITIONAL COMPENSATION

Please refer to the Fees and Compensation section in Lincoln Investment's Form ADV 2A and/or Wrap Fee Program Brochure, one or both of which should have been provided to you by your Financial Adviser. This section describes in detail the potential other forms of compensation, in addition to the advisory fee, that may be shared with Mr. Bonder and other Financial Advisers by Lincoln Investment. Compensation may be in the form of 12b-1 fees, bonuses, or recognition awards based at least in part on the number or amount of sales or new accounts and/or commissions.

For non-advisory product purchases, our Financial Advisers will receive a sales commission which shall be in addition to any advisory fees received on your advisory assets. In these situations, our Financial Adviser may be financially incentivized to offer you both non-advisory and advisory products and services.

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.

Please refer the Services, Fees and Compensation section of the accompanying Form ADV 2A and/or Wrap Program brochure, as well as the Additional Compensation section of the Investor Agreement and Disclosure Handbook, a copy of which was also provided to you by your Financial Adviser. These sections describe in detail other potential forms of compensation in addition to the advisory fee paid to Lincoln Investment or Capital Analysts.

SUPERVISION

The individual responsible for monitoring the advisory activities of Mr. Bonder is Deborah L. George, Chief Compliance Officer, Deborah George is responsible to review the recommended financial plans and transactions of your Financial Adviser. The Designated Supervisor provides an oversight of the activities occurring in your account(s). If you have any questions about the trading or recommendations in your account, please call 216-910-1850.