



### **Investment Adviser Representative**

Alan Yanowitz  
Beacon Financial Advisory  
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This brochure supplement provides information about Alan Yanowitz investment adviser representative herein referred to as "Your Adviser" that supplements the Beacon Financial Advisory LLC Form ADV 2A of 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. Brochure requests and additional questions may also be directed to Deborah George, Designated Supervisor, at (216) 910-1850.

Additional information about Alan Yanowitz is available via the U.S. Securities and Exchange Commission's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

## **EDUCATIONAL BACKGROUND & BUSINESS EXPERIENCE**

Alan Yanowitz

Year of Birth: 1957

### **Education**

Case Western Reserve University School of Law, J.D., 1985

Northeastern University, Bachelor of Science Degree,

Business Administration, 1982

### **Business Experience**

Investment Adviser Representative, Capital Analysts, October 2015 – Present

Registered Representative, Lincoln Investment, October 2015 – Present

Registered Adviser, Securities America Advisers, Inc., 2005 – 2015

### **Professional Licenses/Designations**

Alan Yanowitz holds the following industry exams or equivalency and Professional Designations.

Series 7 - General Securities Representative Examination

Series 63 - Uniform Securities Agent State Law Examination

## **DISCIPLINARY INFORMATION**

Yanowitz has no material legal or disciplinary events to report.

## **OTHER BUSINESS ACTIVITIES**

In addition to being an investment adviser representative of one or more affiliated registered investment advisers of The Lincoln Investment Companies, your adviser is also engaged in the following other businesses.

### **Registered Representative**

Alan Yanowitz 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 Alan Yanowitz.

### **Independent Insurance Agent**

Alan Yanowitz 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. Alan Yanowitz 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 Alan Yanowitz.

### **Investment Advisory Representative – Capital Analysts**

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.

**Jewish Federation of Cleveland** – Board of Trustee, Chairman of the Holocaust Survivors Advisory Committee, Vice Chairman of the Cemetery Preservation Committee, member of the Endowment Committee and Member of the Development Committee.

**Yanco LLC** – Manager and Member of this family entity.

**Fourys Co LP** – 30% Partner of family limited partnership.

**Bennett Yanowitz Trusts** – Co-trustee of family trusts.

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.

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.

## **SUPERVISION**

The individual responsible for monitoring the advisory activities of Mr. Yanowitz 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.