



Karl J. Randall  
Beacon Financial Partners  
25825 Science Park Dr.  
Suite 110  
Cleveland, OH 44122  
Phone: (216)910-4020

**03/04/2020**

**Associated with the following affiliated Registered Investment Advisers:**

Beacon Financial Advisory LLC  
Capital Analysts, LLC  
25825 Science Park Dr.  
Suite 110  
Cleveland, OH 44122  
Phone: (216)910-4020

This brochure supplement provides information about Karl J. Randall an investment adviser representative herein referred to as "Your Adviser." that supplements the Beacon Financial Advisory LLC Investment Advisory Disclosure Brochures (Form ADV 2A), one or more 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 of this supplement.

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

## **Item 2 – EDUCATIONAL BACKGROUND & BUSINESS EXPERIENCE**

Karl J. Randall

Year of Birth: 1993

### **Education**

University Of Michigan, Economics, 2016

### **Business Experience**

Investment Adviser Representative, Capital Analysts, LLC, February 2019 - Present

Investment Adviser Representative, Lincoln Investment Planning, LLC, February 2019 – February, 2020

Registered Representative, Lincoln Investment Planning, LLC, August 2018 - Present

Unemployed, June 2018 - July 2018

Relationship Manager, TD Ameritrade, September 2016 - May 2018

### **Professional Licenses/Designations**

Karl J. Randall holds the following industry exams or equivalency and Professional Designations.

Series 7 - General Securities Representative Examination

Series 63 - Uniform Securities Agent State Law Examination

Series 65 - Uniform Investment Adviser Law Examination

## **Item 3 – DISCIPLINARY INFORMATION**

Karl J. Randall has no material legal or disciplinary events to report.

## **Item 4 – OTHER BUSINESS ACTIVITIES**

In addition to being an investment adviser representative of Beacon Financial Advisory LLC, your advisor is also engaged in the following other businesses.

### **Registered Representative**

Karl J. Randall is a registered representative of Lincoln Investment, a registered broker-dealer. Your advisor 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 advisor, your advisor 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 Karl J. Randall.

### **Independent Insurance Agent**

Karl J. Randall is licensed through Lincoln Investment or an independent agency to solicit, offer and sell insurance products. Your advisor may be appointed with various insurance companies. Karl J. Randall 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 Karl J. Randall.

### **Investment Adviser Representative**

Karl J. Randall is dually registered and is registered as an investment adviser representative with Capital Analyst Inc.

**W2 Employee**

Karl J. Randall is a W2 employee of Beacon Financial Partners.

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.

**Item 5 – ADDITIONAL COMPENSATION**

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

The registered investment adviser(s) hold your advisor to a Code of Ethics and a fiduciary duty to advisory clients. The registered investment adviser(s) require your advisor 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 advisor'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 advisor'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(s) (Form ADV 2A ), one or more of which should have been provided to you by your Financial Advisor. The Fees and Compensation section describes in detail the potential other forms of compensation received by your advisor such as brokerage or insurance commissions, due diligence seminars, sales incentives, loans, or advances.

**Item 6 – SUPERVISION**

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

Supervisor: Deborah L George

Title: Chief Compliance Officer

Phone Number: (216) 910-1865

The Designated Supervisor or his or her designee will periodically review the investment advisory activities, client communications, and your advisor'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 advisor is providing the services for which the advisor was engaged.