

DISCLOSURE BROCHURE

Beacon Wealth Advisors, LLC

Office Address:
5435 Bull Valley Road
Suite 224
McHenry, IL 60050

Tel: 815-385-3899
Fax: 815-679-6661

Website: www.mybeaconadvisors.com

This brochure provides information about the qualifications and business practices of Beacon Wealth Advisors, LLC. Being registered as a registered investment adviser does not imply a certain level of skill or training. If you have any questions about the contents of this brochure, please contact us at 815-385-3899. The information in this brochure has not been approved or verified by the United States Securities and Exchange Commission or by any state securities authority.

Additional information about Beacon Wealth Advisors, LLC (IARD#171748) is available on the SEC's website at www.adviserinfo.sec.gov

MARCH 2, 2023

Item 2: Material Changes

Annual Update

The Material Changes section of this brochure will be updated annually or when material changes occur since the previous release of the Firm Brochure.

Material Changes since the Last Update

This update is in accordance with the required annual filing for Investment Advisors. Since the last filing of this brochure on August 30, 2022, the following has been updated:

- Item 4 has been updated to disclose our most recent calculation for client assets under management.
 - Items 12 and 14 have been updated to disclose an additional custodian.
 - The entire document has been updated to reflect a name change for the Chief Compliance Officer from Rachel Rosio to Rachel Hook,
-

Full Brochure Available

This Firm Brochure being delivered is the complete brochure for the Firm.

Item 3: Table of Contents

Form ADV – Part 2A – Firm Brochure

Item 1: Cover Page

Item 2: Material Changes ii

Annual Update..... ii

Material Changes since the Last Update ii

Full Brochure Available ii

Item 3: Table of Contents..... iii

Item 4: Advisory Business 1

Firm Description 1

Types of Advisory Services 1

Client Tailored Services and Client Imposed Restrictions..... 2

Wrap Fee Programs 2

Client Assets under Management 2

Item 5: Fees and Compensation 2

Method of Compensation and Fee Schedule..... 2

Client Payment of Fees..... 3

Additional Client Fees Charged 3

Prepayment of Client Fees..... 3

External Compensation for the Sale of Securities to Clients..... 3

Item 6: Performance-Based Fees and Side-by-Side Management..... 3

Sharing of Capital Gains..... 3

Item 7: Types of Clients..... 3

Description 3

Account Minimums 3

Item 8: Methods of Analysis, Investment Strategies and Risk of Loss 4

Methods of Analysis 4

Investment Strategy..... 4

Security Specific Material Risks 4

Item 9: Disciplinary Information.....	5
Criminal or Civil Actions	5
Administrative Enforcement Proceedings.....	5
Self-Regulatory Organization Enforcement Proceedings.....	5
Item 10: Other Financial Industry Activities and Affiliations	5
Broker-Dealer or Representative Registration	5
Futures or Commodity Registration.....	5
Material Relationships Maintained by this Advisory Business and Conflicts of Interest..	5
Recommendations or Selections of Other Investment Advisors and Conflicts of Interest	6
Item 11: Code of Ethics, Participation or Interest in Client Transactions and Personal Trading	6
Code of Ethics Description	6
Investment Recommendations Involving a Material Financial Interest and Conflict of Interest.....	7
Advisory Firm Purchase of Same Securities Recommended to Clients and Conflicts of Interest.....	7
Client Securities Recommendations or Trades and Concurrent Advisory Firm Securities Transactions and Conflicts of Interest.....	7
Item 12: Brokerage Practices	7
Factors Used to Select Broker-Dealers for Client Transactions.....	7
Aggregating Securities Transactions for Client Accounts	8
Item 13: Review of Accounts	8
Schedule for Periodic Review of Client Accounts or Financial Plans and Advisory Persons Involved.....	8
Review of Client Accounts on Non-Periodic Basis	9
Content of Client Provided Reports and Frequency.....	9
Item 14: Client Referrals and Other Compensation	9
Economic Benefits Provided to the Advisory Firm from External Sources and Conflicts of Interest.....	9
Advisory Firm Payments for Client Referrals	9
Item 15: Custody.....	9
Account Statements	9

Item 16: Investment Discretion	9
Discretionary Authority for Trading	9
Item 17: Voting Client Securities	9
Proxy Votes	9
Item 18: Financial Information	10
Balance Sheet.....	10
Financial Conditions Reasonably Likely to Impair Advisory Firm’s Ability to Meet Commitments to Clients.....	10
Bankruptcy Petitions during the Past Ten Years.....	10
Brochure Supplement (Part 2B of Form ADV)	12
Supervised Person Brochure	12
Chris C. Morgan AAMS®	12
Item 2 Educational Background and Business Experience	12
Item 3 Disciplinary Information	12
Item 4 Other Business Activities.....	12
Item 5 Additional Compensation.....	13
Item 6 Supervision	13
Brochure Supplement (Part 2B of Form ADV)	15
Supervised Person Brochure	15
Joshua M. Pratt, CLTC	15
Item 2 Educational Background and Business Experience	15
Professional Certifications	15
Item 3 Disciplinary Information	15
Item 4 Other Business Activities.....	15
Item 5 Additional Compensation.....	16
Item 6 Supervision	16
Brochure Supplement (Part 2B of Form ADV)	18
Supervised Person Brochure	18
Mark A. Wolter	18
Item 2 Educational Background and Business Experience	18
Item 3 Disciplinary Information	18
Item 4 Other Business Activities.....	18

Item 5 Additional Compensation	18
Item 6 Supervision	18
Brochure Supplement (Part 2B of Form ADV)	20
Supervised Person Brochure	20
Rachel L. Hook.....	20
Item 2 Educational Background and Business Experience	20
Item 3 Disciplinary Information	20
Item 4 Other Business Activities.....	20
Item 5 Additional Compensation	20
Item 6 Supervision	20

Item 4: Advisory Business

Firm Description

Beacon Wealth Advisors, LLC, ("BWA") was founded in 2014. The firm is owned by Managing Members Chris C. Morgan, Mark A. Wolter and Joshua Pratt.

BWA provides personalized confidential financial planning to individuals, high net worth individuals and small businesses, profit sharing and pension plans, state or government entities. Advice is provided through consultation with the client and may include: determination of financial objectives, identification of financial problems, cash flow management, portfolio analysis, tax planning, insurance review, investment management, education funding, retirement planning, and estate conservation.

Each client's situation will determine the investment recommendation and may vary from client to client. BWA does not require a minimum account size to offer its services.

BWA is a fee based financial planning and investment management firm. The firm does not sell annuities, insurance, stocks, bonds, mutual funds, limited partnerships, or other commissioned products. The firm's members are affiliated with entities that sell financial and insurance products.

BWA does not act as a custodian of client assets.

An evaluation of each client's initial situation is provided to the client, often in the form of a net worth statement, risk analysis or similar document. Periodic reviews are also communicated to provide reminders of the specific courses of action that need to be taken. More frequent reviews occur but are not necessarily communicated to the client unless immediate changes are recommended.

Other professionals (e.g., lawyers, accountants, tax preparers, insurance agents, etc.) are engaged directly by the client on an as-needed basis and may charge fees of their own. For example, tax preparation and to the extent your estate plan needs to be updated, the tax preparer and/or attorney will bill the client separately. Conflicts of interest will be disclosed to the client in the event they should occur.

Types of Advisory Services

ASSET MANAGEMENT AS A WRAP PROGRAM

BWA offers discretionary direct asset management services to advisory clients as a Wrap Fee Program. These services are described in detail in Form ADV Part 2, Appendix 1.

FINANCIAL PLANNING AND CONSULTING

Comprehensive List of Planning Services offered may include: Goals Based Plan (\$1000 dollar value), retirement planning, education planning, estate conservation, tax planning, insurance analysis, portfolio analysis and optimization, company stock option analysis, qualified plan beneficiary planning, retirement plan asset allocation, inter-generational wealth transfers, and a quarterly newsletter.

BWA offers the following models of planning and consulting services:

A La Carte Consulting

A La Carte Consulting services are available for individuals who require only occasional consulting. Services may include 401(k) guidance, retirement planning, investment planning, divorce planning, budget planning, debt management planning, college/education planning, personal financial planning, business exit planning, estate planning, tax planning, cash flow analysis, insurance planning and major purchase planning.

Goals-Based Plan

After discussing the client's goals, a physical financial plan or "Goals-Based Plan" is compiled and given to the client to discuss those goals; where they are in relation to achieving the goals; and what types of additional capital, risk or investments are needed to help achieve those goals. This may include creating a plan for the client's retirement or education needs, analysis of the client's household budget in today's dollars, analysis of client's household balance sheet comparing three goal funding levels: Necessary, Target and Aspirational; with year by year analysis of client's cash flows during household retirement.

Goals-Based Plans and/or A La Carte consultations will be completed and delivered inside of thirty (30) days. Clients may terminate their account within five business days of signing the financial planning agreement with no obligation and the 50% payment will be returned to the client. For terminations after the initial five business days, BWA will be entitled to any earned fees and will be entitled to a pro-rata payment based on the work completed.

Client Tailored Services and Client Imposed Restrictions

The goals and objectives for each client are documented in our client files. Investment strategies are created that reflect the stated goals and objective. Clients may impose restrictions on investing in certain securities or types of securities.

Agreements may not be assigned without client consent.

Wrap Fee Programs

BWA is the sponsor of a wrap fee program. BWA has prepared a Wrap Fee Brochure which will be given to all clients placed in the wrap fee program.

Client Assets under Management

As of December 31, 2022, BWA had approximately \$136,800,000 in client assets under management on a discretionary basis and no client assets under management on a non-discretionary basis.

Item 5: Fees and Compensation

Method of Compensation and Fee Schedule

ASSET MANAGEMENT AS A WRAP PROGRAM

Fees for asset management services for our Wrap Fee Program are based on assets under management with maximum of 1.29%. Fees are disclosed in detail in Form ADV Part 2A, Appendix 1.

FINANCIAL PLANNING AND CONSULTING

A La Carte Consulting

A la carte and hourly consulting are available for individuals who only require occasional consulting. The a la carte service is based on an hourly fee of \$225 per hour with a \$100 minimum fee. Prior to the planning process the client will be provided an estimated plan fee. The payments are received in two installments – 50% at the commencement of the planning process and the final 50% payment upon plan completion/delivery.

Goals Based Plan

Our Goals Based Plan is offered to wrap account clients at \$500 per plan which includes three modifications. All other clients for a fee of \$1,000 per plan that includes up to three revisions, \$100 will be charged for each additional revision. The payments are received in two installments – 50% at the commencement of the planning process and the final 50% payment upon plan completion/delivery.

Clients may terminate their account within five business days of signing the financial planning agreement with no obligation and the 50% payment will be returned to the client. For terminations after the initial five business days, BWA will be entitled to a pro-rata payment based on the work completed.

Client Payment of Fees

For Client utilizing the WRAP Program, please see Form ADV2A & 2B – WRAP Brochure Appendix.

Fees for financial plans are billed 50% in advance with the balance due upon delivery of the financial plan.

Additional Client Fees Charged

Clients utilizing the WRAP Program, please see Form ADV2A & 2B – WRAP Brochure Appendix.

BWA, in its sole discretion, may waive its minimum fee and/or charge a lesser investment advisory fee based upon certain criteria (e.g., historical relationship, type of assets, anticipated future earning capacity, anticipated future additional assets, dollar amounts of assets to be managed, related accounts, account composition, negotiations with clients, etc.).

Prepayment of Client Fees

BWA charges financial plans and A La Carte Consulting 50% in advance with the balance due upon delivery.

External Compensation for the Sale of Securities to Clients

BWA does not receive any external compensation for the sale of securities to clients; however, investment advisor representatives of BWA may also be registered representatives of an unaffiliated broker dealer and may receive separate compensation for the sale of securities.

Item 6: Performance-Based Fees and Side-by-Side Management

Sharing of Capital Gains

Fees are not based on a share of the capital gains or capital appreciation of managed securities.

BWA does not use a performance-based fee structure because of the conflict of interest. Performance-based compensation may create an incentive for the adviser to recommend an investment that may carry a higher degree of risk to the client.

Item 7: Types of Clients

Description

BWA generally provides investment advice to individuals, high net worth individuals, profit and pension sharing plans, state or government entities and small businesses.

Client relationships vary in scope and length of service.

Account Minimums

BWA does not require a minimum to open an account.

Item 8: Methods of Analysis, Investment Strategies and Risk of Loss

Methods of Analysis

Security analysis methods may include fundamental analysis, technical analysis, and cyclical analysis. Investing in securities involves risk of loss that clients should be prepared to bear. Past performance is not a guarantee of future returns.

Fundamental analysis involves evaluating a stock using real data such as company revenues, earnings, return on equity, and profits margins to determine underlying value and potential growth. Technical analysis involves evaluating securities based on past prices and volume. Cyclical analysis involves analyzing the cycles of the market.

The main sources of information include financial newspapers and magazines, research materials and subscriptions prepared by others, screening tools, meetings with Portfolio Managers and representatives, corporate rating services, annual reports, prospectuses, and filings with the Securities and Exchange Commission.

Investment Strategy

The investment strategy for a specific client is based upon the objectives and time horizons stated by the client during consultations. The client may change these objectives at any time. Each client executes an Investment Policy Statement or Risk Tolerance that documents their objectives and their desired investment strategy.

Other strategies may include long-term purchases, short-term purchases and trading.

Security Specific Material Risks

All investment programs have certain risks that are borne by the investor. Fundamental Analysis may involve interest rate risk, market risk, business risk, and financial risk. Risks involved in Technical Analysis are inflation risk, reinvestment risk, and market risk. Cyclical Analysis involves inflation risk, market risk, and currency risk.

Our investment approach constantly keeps the risk of loss in mind. Investors face the following investment risks and should discuss these risks with BWA:

- *Interest-rate Risk:* Fluctuations in interest rates may cause investment prices to fluctuate. For example, when interest rates rise, yields on existing bonds become less attractive, causing their market values to decline.
- *Market Risk:* The price of a security, bond, or mutual fund may drop in reaction to tangible and intangible events and conditions. This type of risk is caused by external factors independent of a security's particular underlying circumstances. For example, political, economic and social conditions may trigger market events.
- *Inflation Risk:* When any type of inflation is present, a dollar today will buy more than a dollar next year, because purchasing power is eroding at the rate of inflation.
- *Currency Risk:* Overseas investments are subject to fluctuations in the value of the dollar against the currency of the investment's originating country. This is also referred to as exchange rate risk.
- *Reinvestment Risk:* This is the risk that future proceeds from investments may have to be reinvested at a potentially lower rate of return (i.e. interest rate). This primarily relates to fixed income securities.
- *Business Risk:* These risks are associated with a particular industry or a particular company within an industry. For example, oil-drilling companies depend on finding

oil and then refining it, a lengthy process, before they can generate a profit. They carry a higher risk of profitability than an electric company which generates its income from a steady stream of customers who buy electricity no matter what the economic environment is like.

- *Liquidity Risk:* Liquidity is the ability to readily convert an investment into cash. Generally, assets are more liquid if many traders are interested in a standardized product. For example, Treasury Bills are highly liquid, while real estate properties are not.
- *Financial Risk:* Excessive borrowing to finance a business' operations increases the risk of profitability, because the company must meet the terms of its obligations in good times and bad. During periods of financial stress, the inability to meet loan obligations may result in bankruptcy and/or a declining market value.

List of Material Risk may not be all inclusive, as over time, additional unknown and unforeseen risk may arise.

Item 9: Disciplinary Information

Criminal or Civil Actions

The firm and its management have not been involved in any criminal or civil action.

Administrative Enforcement Proceedings

The firm and its management have not been involved in administrative enforcement proceedings.

Self-Regulatory Organization Enforcement Proceedings

The firm and its management have not been involved in legal or disciplinary events related to past or present investment clients.

Item 10: Other Financial Industry Activities and Affiliations

Broker-Dealer or Representative Registration

BWA is not registered as a broker dealer. Managing Member Chris Morgan and Investment Advisor Representatives Josh Pratt and Mark Wolter are Registered Representatives of a broker-dealer, Gradient Securities, LLC member FINRA/MSRB/SIPC.

Futures or Commodity Registration

Neither BWA nor its employees are registered or have an application pending to register as a futures commission merchant, commodity pool operator, or a commodity trading advisor.

Material Relationships Maintained by this Advisory Business and Conflicts of Interest

Managing member Chris Morgan has a financial industry affiliated business as a licensed insurance agent with Beacon Insurance Advisors LLC and is a registered representative of an unaffiliated broker dealer. From time to time, he will offer clients advice or products from those activities. Approximately 10% of his time is spent on insurance services and 10% as a registered representative. Mr. Morgan receives commissions on the insurance and securities products he sells.

In addition, managing member Chris Morgan is partial owner of an Accounting and Business Services company. This company prepares business and personal taxes. Approximately 5% of Mr. Morgan's time is spent on this activity. From time to time, he will offer clients products and/or services from these activities.

Josh Pratt has a financial industry affiliated business as a licensed insurance agent with Beacon Insurance Advisors LLC and is a registered representative of an unaffiliated broker dealer. From time to time, he will offer clients advice or products from those activities. Approximately 40% of his time is spent on insurance services and 40% as a registered representative. Mr. Pratt receives commissions on the insurance and securities products he sells.

Mark Wolter has a financial industry affiliated business as a licensed insurance agent with Beacon Insurance Advisors LLC, and a registered representative of an unaffiliated broker dealer. From time to time, he will offer clients advice or products from those activities. Approximately 10% of his time is spent on insurance services and 10% as a registered representative. Mr. Wolter receives commissions on the insurance products he sells.

Rachel Hook has a financial industry affiliated business as a licensed insurance agent with Beacon Insurance Advisors LLC, and a registered assistant of an unaffiliated broker dealer. From time to time, she will offer clients advice or products in that capacity. Approximately 20% of her time is spent on insurance services and 10% as a registered assistant. Ms. Hook receives commissions on the insurance products she sells.

These practices represent conflicts of interest because it gives an incentive to recommend products based on the commission/fee amount received. This conflict is mitigated by disclosures, procedures, and the firm's Fiduciary obligation to place the interests of the client first and clients are not required to purchase any products or services. Clients have the option to purchase these products through another insurance agent or broker dealer of their choosing.

Recommendations or Selections of Other Investment Advisors and Conflicts of Interest

BWA does not select or recommend other investment advisors.

Item 11: Code of Ethics, Participation or Interest in Client Transactions and Personal Trading

Code of Ethics Description

The employees of BWA have committed to a Code of Ethics ("Code"). The purpose of our Code is to set forth standards of conduct expected of BWA employees and addresses conflicts that may arise. The Code defines acceptable behavior for employees of BWA. The Code reflects BWA and its supervised persons' responsibility to act in the best interest of their client.

One area which the Code addresses is when employees buy or sell securities for their personal accounts and how to mitigate any conflict of interest with our clients. We do not allow any employees to use non-public material information for their personal profit or to use internal research for their personal benefit in conflict with the benefit to our clients.

BWA's policy prohibits any person from acting upon or otherwise misusing non-public or inside information. No advisory representative or other employee, officer or director of BWA may recommend any transaction in a security or its derivative to advisory clients or engage in personal securities transactions for a security or its derivatives if the advisory representative possesses material, non-public information regarding the security.

BWA's Code is based on the guiding principle that the interests of the client are our top priority. BWA's officers, directors, advisors, and other employees have a fiduciary duty to our clients and must diligently perform that duty to maintain the complete trust and confidence of

our clients. When a conflict arises, it is our obligation to put the client's interests over the interests of either employees or the company.

The Code applies to "access" persons. "Access" persons are employees who have access to non-public information regarding any clients' purchase or sale of securities, or non-public information regarding the portfolio holdings of any reportable fund, who are involved in making securities recommendations to clients, or who have access to such recommendations that are non-public.

The firm will provide a copy of the Code of Ethics to any client or prospective client upon request.

Investment Recommendations Involving a Material Financial Interest and Conflict of Interest

BWA and its employees do not recommend to clients securities in which we have a material financial interest.

Advisory Firm Purchase of Same Securities Recommended to Clients and Conflicts of Interest

BWA and its employees may buy or sell securities that are also held by clients. In order to mitigate conflicts of interest such as front running of client trades, employees are required to disclose all reportable securities transactions as well as provide BWA with copies of their brokerage statements.

The Chief Compliance Officer of BWA is Rachel Hook. She reviews all employee trades each quarter. The personal trading reviews ensure that the personal trading of employees does not affect the markets and that clients of the firm receive preferential treatment over employee transactions.

Client Securities Recommendations or Trades and Concurrent Advisory Firm Securities Transactions and Conflicts of Interest

BWA does not maintain a firm proprietary trading account and does not have a material financial interest in any securities being recommended and therefore no conflicts of interest exist. However, employees may buy or sell securities at the same time they buy or sell securities for clients. In order to mitigate conflicts of interest such as front running, employees are required to disclose all reportable securities transactions as well as provide BWA with copies of their brokerage statements.

The Chief Compliance Officer of BWA is Rachel Hook. She reviews all employee trades each quarter. The personal trading reviews ensure that the personal trading of employees does not affect the markets and that clients of the firm receive preferential treatment over employee transactions.

Item 12: Brokerage Practices

Factors Used to Select Broker-Dealers for Client Transactions

BWA will require the use of a particular broker-dealer based on their duty to seek best execution for the client, meaning they have an obligation to obtain the most favorable terms for a client under the circumstances. The determination of what may constitute best execution and price in the execution of a securities transaction by a broker involves a number of considerations and is subjective. Factors affecting brokerage selection include the overall direct net economic result to the portfolios, the efficiency with which the transaction is affected, the ability to effect the transaction where a large block is involved, the operational

facilities of the broker-dealer, the value of an ongoing relationship with such broker and the financial strength and stability of the broker. BWA will select appropriate brokers based on a number of factors including but not limited to their relatively low transaction fees and reporting ability. BWA relies on its broker to provide its execution services at the best prices available. Lower fees for comparable services may be available from other sources. Clients pay for any and all custodial fees in addition to the advisory fee charged by BWA. BWA does not receive any portion of the trading fees.

BWA will require the use of TD Ameritrade Institutional or Charles Schwab & Co., Inc.

- *Directed Brokerage*
BWA does not allow directed brokerage. Note: We do have some assets held direct at American Funds and some other firms but not under the Advisory Practice. We do not use Gradient Investments as a third party manager.
- *Best Execution*
Investment advisors who manage or supervise client portfolios on a discretionary basis have a fiduciary obligation of best execution. The determination of what may constitute best execution and price in the execution of a securities transaction by a broker involves a number of considerations and is subjective. Factors affecting brokerage selection include the overall direct net economic result to the portfolios, the efficiency with which the transaction is effected, the ability to effect the transaction where a large block is involved, the operational facilities of the broker-dealer, the value of an ongoing relationship with such broker and the financial strength and stability of the broker. The firm does not receive any portion of the trading fees.
- *Soft Dollar Arrangements*
The Securities and Exchange Commission defines soft dollar practices as arrangement under which products or services other than execution services are obtained by BWA from or through a broker-dealer in exchange for directing client transactions to the broker-dealer. As permitted by Section 28(e) of the Securities Exchange Act of 1934, BWA receives economic benefits as a result of commissions generated from securities transactions by the broker-dealer from the accounts of BWA. These benefits include both proprietary research from the broker and other research written by third parties.

A conflict of interest exists when BWA receives soft dollars. This conflict is mitigated by disclosures, procedures, and the firm's Fiduciary obligation to act in the best interest of its clients and the services received are beneficial to all clients.

Aggregating Securities Transactions for Client Accounts

BWA is authorized in its discretion to aggregate purchases and sales and other transactions made for the account with purchases and sales and transactions in the same securities for other Clients of BWA. All clients participating in the aggregated order shall receive an average share price with all other transaction costs shared on a pro-rated basis.

Item 13: Review of Accounts

Schedule for Periodic Review of Client Accounts or Financial Plans and Advisory Persons Involved

Account reviews are performed quarterly by Investment Advisor Representatives of BWA. Account reviews are performed more frequently when market conditions dictate.

Review of Client Accounts on Non-Periodic Basis

Other conditions that may trigger a review of clients' accounts are changes in the tax laws, new investment information, and changes in a client's own situation.

Content of Client Provided Reports and Frequency

Clients receive account statements no less than quarterly for managed accounts. Account statements are issued by BWA's custodian. Client receives confirmations of each transaction in account from Custodian and an additional statement during any month in which a transaction occurs.

Item 14: Client Referrals and Other Compensation

Economic Benefits Provided to the Advisory Firm from External Sources and Conflicts of Interest

BWA receives additional economic benefits from external sources as described above in Item 12.

Advisory Firm Payments for Client Referrals

BWA does not compensate for client referrals.

Item 15: Custody

Account Statements

All assets are held at qualified custodians, which means the custodians provide account statements directly to clients at their address of record at least quarterly.

BWA is deemed to have constructive custody solely because advisory fees are directly deducted from client's account by the custodian on behalf of BWA.

Item 16: Investment Discretion

Discretionary Authority for Trading

BWA accepts discretionary authority to manage securities accounts on behalf of clients. BWA has the authority to determine, without obtaining specific client consent, the securities to be bought or sold, and the amount of the securities to be bought or sold.

The client approves the custodian to be used and the commission rates paid to the custodian. BWA does not receive any portion of the transaction fees or commissions paid by the client to the custodian on any trades.

Discretionary trading authority facilitates placing trades in client accounts so that we may promptly implement the investment policy that you have approved in writing.

Item 17: Voting Client Securities

Proxy Votes

BWA does not vote proxies on securities. Clients are expected to vote their own proxies. The client will receive their proxies directly from the custodian of their account or from a transfer agent.

When assistance on voting proxies is requested, BWA will provide recommendations to the client. If a conflict of interest exists, it will be disclosed to the client.

Item 18: Financial Information

Balance Sheet

A balance sheet is not required to be provided because BWA does not serve as a custodian for client funds or securities and BWA does not require prepayment of fees of more than \$1200 per client and six months or more in advance.

Financial Conditions Reasonably Likely to Impair Advisory Firm's Ability to Meet Commitments to Clients

BWA has no condition that is reasonably likely to impair our ability to meet contractual commitments to our clients.

Bankruptcy Petitions during the Past Ten Years

Neither BWA nor its owner has any bankruptcies to report.

SUPERVISED PERSON BROCHURE
FORM ADV PART 2B

Chris C. Morgan AAMS®

Beacon Wealth Advisors, LLC

Office Address:
5435 Bull Valley Road
Suite 224
McHenry, IL 60050

Tel: 815-385-3899
Fax: 815-679-6661

website: mybeaconadvisors.com

email: chris@mybeaconadvisors.com

This brochure supplement provides information about Chris Morgan and supplements Beacon Wealth Advisors, LLC's brochure. You should have received a copy of that brochure. Please contact Chris Morgan if you did not receive the brochure or if you have any questions about the contents of this supplement.

Additional information about Chris Morgan (CRD#2265541) is available on the SEC's website at <http://www.adviserinfo.sec.gov>.

MARCH 2, 2023

Brochure Supplement (Part 2B of Form ADV)

Supervised Person Brochure

Chris C. Morgan AAMS®

- Year of birth: 1960
-

Item 2 Educational Background and Business Experience

Educational Background:

- College for Financial Planning; Accredited Asset Management Specialist (AAMS); 2002
- Illinois State University; B.S. Economics; 1982

Business Experience:

- Beacon Wealth Advisors, LLC; Managing Member/Investment Representative; 07/2014 – Present
- Beacon Advisors, LLC, dba Beacon Tax Advisors; Member; 12/2016 – Present
- Beacon Insurance Advisors, LLC; Member/Insurance Agent; 03/2019 – Present
- Sole Proprietor; Owner/Insurance Agent; 10/2014 – Present
- Gradient Securities, LLC; Registered Representative; 11/2014 – Present
- Country Oaks Homeowners Association; Vice President; 10/2014 – 06/2018
- Chris Morgan Real Estate Rental; Landlord; 08/2010 – Present
- Morgan Wealth Management; Owner/Wealth Consultant; 09/2008 – 03/2019
- LPL Financial; Financial Advisor; 04/2004 – 10/2014
- Edward D. Jones & Co., L.P.; Registered Representative; 08/1992 – 04/2004

Professional Certifications

Chris Morgan has earned certifications and credentials that are required to be explained in further detail.

Accredited Asset Management SpecialistSM (AAMS®) Accredited Asset Management Specialist is a designation granted by the College of Financial Planning. AAMS® requirements:

- Individuals who hold the AAMS® designation have completed a course of study encompassing investments, insurance, tax, retirement, and estate planning issues. Additionally, individuals must pass an end-of-course examination that tests their ability to synthesize complex concepts and apply theoretical concepts to real-life situations.
 - All designees have agreed to adhere to Standards of Professional Conduct and are subject to a disciplinary process.
 - Designees renew their designation every two-years by completing 16 hours of continuing education, reaffirming adherence to the Standards of Professional Conduct and complying with self-disclosure requirements
-

Item 3 Disciplinary Information

None to report.

Item 4 Other Business Activities

Managing member Chris Morgan has a financial industry affiliated business as a licensed insurance agent and a registered representative of an unaffiliated broker dealer. From time to time, he will offer clients advice or products from those activities. Approximately 10% of his time is spent on insurance services and 10% as a registered representative. Mr. Morgan receives commissions on the insurance and securities products he sells.

These practices represent conflicts of interest because it gives an incentive to recommend products based on the commission/fee amount received. This conflict is mitigated by disclosures, procedures, and the firm's Fiduciary obligation to place the interests of the client first and clients are not required to purchase any products or services. Clients have the option to purchase these products through another insurance agent or broker dealer of their choosing.

In addition, managing member Chris Morgan is partial owner of an Accounting and Business Services company. This company prepares business and personal taxes. Approximately 5% of Mr. Morgan's time is spent on this activity. From time to time, he will offer clients products and/or services from these activities.

Item 5 Additional Compensation

Chris Morgan receives separate yet typical compensation in his roles as an insurance agent, registered representative and he also receives compensation for his investment in the tax practice, but he does not receive any performance-based fees.

Item 6 Supervision

Chris Morgan is supervised by Rachel Hook, Chief Compliance Officer of Beacon Wealth Advisors, LLC. She reviews Chris Morgan's work through client reviews, quarterly personal transaction reports as well as face-to-face and phone interactions.

SUPERVISED PERSON BROCHURE
FORM ADV PART 2B

Joshua M. Pratt, CLTC

Beacon Wealth Advisors, LLC

Office Address:
5435 Bull Valley Road
Suite 224
McHenry, IL 60050

Tel: 815-385-3899
Fax: 815-679-6661

Web: www.mybeaconadvisors.com

Email: josh@mybeaconadvisors.com

This brochure supplement provides information about Josh Pratt and supplements Beacon Wealth Advisors, LLC's brochure. You should have received a copy of that brochure. Please contact Josh Pratt if you did not receive the brochure or if you have any questions about the contents of this supplement.

Additional information about Josh Pratt (CRD#2911564) is available on the SEC's website at <http://www.adviserinfo.sec.gov>.

MARCH 2, 2023

Brochure Supplement (Part 2B of Form ADV)

Supervised Person Brochure

Joshua M. Pratt, CLTC

- Year of birth: 1971
-

Item 2 Educational Background and Business Experience

Educational Background:

- McHenry County College; Coursework in General Education studies; attended 1989 to 1991

Business Experience:

- Beacon Wealth Advisors, LLC; Investment Representative; 01/2017 – Present
 - Beacon Insurance Advisors, LLC; Member/Insurance Agent; 03/2019 - Present
 - Sole Proprietor; Owner/Insurance Agent; 01/2017 – 03/2019
 - Gradient Securities, LLC; Registered Representative; 01/2017 – Present
 - Thrivent Investment Management Inc.; Investment Advisor Representative; 06/2016 – 11/2016
 - Thrivent Investment Management Inc.; Registered Representative; 05/2011 – 11/2016
 - JP Morgan Chase Bank; Vice President/Branch Manager; 09/2008 – 03/2011
 - WM Financial Services, Inc.; Registered Representative; 10/2003 – 12/2004
 - Washington Mutual Bank; Vice President/Branch Manager; 05/2003 – 09/2008
-

Professional Certifications

Employees have earned certifications and credentials that are required to be explained in further detail.

Certified in Long-Term Care (CLTC) is a designation that focuses on the discipline of extended care planning. It provides professionals the critical tools necessary to discuss the subject of longevity and its consequences on their client's family and finances. To earn the designation, the following must be completed:

- Complete course outline including:
 - Extended Care: Family vs. Statistics
 - Extended Care Services
 - What Pays for Extended Care
 - Long-Term Care Insurance
 - Proper Implementation of Long-Term Care
 - The Ethical Promotion of Long-Term Care Insurance
 - Pass the certification examination of 100 multiple-choice questions accessible on-line.
 - To maintain the CLTC designation, all designees are required to complete the CLTC renewal course biennially and making an annual renewal payment to support the continuing education.
-

Item 3 Disciplinary Information

None to report.

Item 4 Other Business Activities

Josh Pratt has a financial industry affiliated business as a licensed insurance agent and a registered representative of an unaffiliated broker dealer. From time to time, he will offer clients advice or products from those activities. Approximately 40% of his time is spent on

insurance services and 40% as a registered representative. Mr. Pratt receives commissions on the insurance and securities products he sells.

These practices represent conflicts of interest because it gives an incentive to recommend products based on the commission/fee amount received. This conflict is mitigated by disclosures, procedures, and the firm's Fiduciary obligation to place the interests of the client first and clients are not required to purchase any products or services. Clients have the option to purchase these products through another insurance agent of their choosing.

Item 5 Additional Compensation

Josh Pratt receives separate yet typical compensation in his roles as an insurance agent and registered representative, but he does not receive any performance based fees.

Item 6 Supervision

Josh Pratt is supervised by Rachel Hook, Chief Compliance Officer of Beacon Wealth Advisors, LLC. She reviews Josh Pratt's work through client reviews, quarterly personal transaction reports as well as face-to-face and phone interactions.

SUPERVISED PERSON BROCHURE
FORM ADV PART 2B

Mark A. Wolter

Beacon Wealth Advisors, LLC

Office Address:
5435 Bull Valley Road
Suite 224
McHenry, IL 60050

Tel: 815-385-3899
Fax: 815-679-6661

Web: www.mybeaconadvisors.com

Email: mark@mybeaconadvisors.com

This brochure supplement provides information about Mark Wolter and supplements Beacon Wealth Advisors, LLC's brochure. You should have received a copy of that brochure. Please contact Mark Wolter if you did not receive the brochure or if you have any questions about the contents of this supplement.

Additional information about Mark Wolter (CRD#2149438) is available on the SEC's website at <http://www.adviserinfo.sec.gov>.

MARCH 2, 2023

Brochure Supplement (Part 2B of Form ADV)

Supervised Person Brochure

Mark A. Wolter

- Year of birth: 1967
-

Item 2 Educational Background and Business Experience

Educational Background:

- Eastern Illinois University; BS, Accounting; 1991

Business Experience:

- Beacon Wealth Advisors, LLC; Investment Advisor Representative; 03/2019 – Present
 - Beacon Insurance Advisors, LLC; Member/Insurance Agent; 03/2019 – Present
 - Gradient Securities, LLC; Registered Representative; 03/2019 - Present
 - Wolter Wealth Management, Inc.; President/Insurance Agent; 11/2007 – 03/2019
 - Harbour Investments, Inc.; Investment Advisor Representative/Registered Representative; 11/2016 – 03/2019
 - LPL Financial, LLC; Investment Advisor Representative/Registered Representative; 11/2007 – 12/2016
-

Item 3 Disciplinary Information

None to report.

Item 4 Other Business Activities

Mark Wolter has a financial industry affiliated business as a licensed insurance agent and a registered representative of an unaffiliated broker dealer. From time to time, he will offer clients advice or products from those activities. Approximately 10% of his time is spent on insurance services and 10% as a registered representative. Mr. Wolter receives commissions on the insurance and securities products he sells.

These practices represent conflicts of interest because it gives an incentive to recommend products based on the commission/fee amount received. This conflict is mitigated by disclosures, procedures, and the firm's Fiduciary obligation to place the interests of the client first and clients are not required to purchase any products or services. Clients have the option to purchase these products through another insurance agent or broker dealer of their choosing.

Item 5 Additional Compensation

Mark Wolter receives separate yet typical compensation in his roles as an insurance agent, but he does not receive any performance based fees.

Item 6 Supervision

Mark Wolter is supervised by Rachel Hook, Chief Compliance Officer of Beacon Wealth Advisors, LLC. She reviews Mark Wolter's work through client reviews, quarterly personal transaction reports as well as face-to-face and phone interactions.

SUPERVISED PERSON BROCHURE
FORM ADV PART 2B

Rachel L. Hook

Beacon Wealth Advisors, LLC

Office Address:
5435 Bull Valley Road
Suite 224
McHenry, IL 60050

Tel: 815-385-3899
Fax: 815-679-6661

Web: www.mybeaconadvisors.com

Email: rachel@mybeaconadvisors.com

This brochure supplement provides information about Rachel Hook and supplements Beacon Wealth Advisors, LLC's brochure. You should have received a copy of that brochure. Please contact Rachel Hook if you did not receive the brochure or if you have any questions about the contents of this supplement.

Additional information about Rachel Hook (CRD# 7150754) is available on the SEC's website at <http://www.adviserinfo.sec.gov>.

MARCH 2, 2023

Brochure Supplement (Part 2B of Form ADV)

Supervised Person Brochure

Rachel L. Hook

- Year of birth: 1996
-

Item 2 Educational Background and Business Experience

Educational Background:

- University of Wisconsin-Milwaukee; Business; Attended 01/2017 – 04/2018
- Kettering University; Mechanical Engineering; Attended 07/2015 – 12/2016

Business Experience:

- Gradient Securities, LLC; Registered Assistant; 08/2022 - Present
 - Beacon Wealth Advisors, LLC; Chief Compliance Officer; 08/2022 – Present
 - Beacon Insurance Advisors, LLC; Insurance Agent; 03/2021 - Present
 - Beacon Wealth Advisors, LLC; Investment Advisor Representative; 10/2020 – Present
 - Beacon Wealth Advisors, LLC; Operations Assistant; 07/2019 – 10/2020
 - Lane Bryant; Service Manager; 01/2018 – 07/2019
 - Full Time Student; Student; 10/2010 – 04/2018
 - Crandall's Family Restaurant; Hostess; 07/2017 – 01/2018
 - Harvard State Bank; Seasonal Teller; 06/2017 – 09/2017
 - General Motors; Co-op Student; 10/2015-12/2016
 - Subway; Sandwich Artist; 09/2013 – 06/2015
 - Crandall's Family Restaurant; Busser; 08/2014 – 02/2015
-

Item 3 Disciplinary Information

None to report.

Item 4 Other Business Activities

Rachel Hook has a financial industry affiliated business as a licensed insurance agent and a registered representative of an unaffiliated broker dealer. Approximately 20% of her time is spent on insurance services and 10% as a registered assistant. Ms. Hook receives commissions on the insurance products she sells and securities products she sells.

These practices represent conflicts of interest because it gives an incentive to recommend products based on the commission/fee amount received. This conflict is mitigated by disclosures, procedures, and the firm's Fiduciary obligation to place the interests of the client first and clients are not required to purchase any products or services. Clients have the option to purchase these products through another insurance agent or broker dealer of their choosing.

Item 5 Additional Compensation

Rachel Hook receives separate yet typical compensation in her role as an insurance agent, but she does not receive any performance based fees.

Item 6 Supervision

Rachel Hook is the Chief Compliance Officer of Beacon Wealth Advisors, LLC. She is responsible for all supervision and formulation and monitoring of investment advice offered to clients. She will adhere to the policies and procedures as described in the firm's Compliance Manual.