



Karl J. Randall
Beacon Financial Partners
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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.

Item 2 – EDUCATIONAL BACKGROUND & BUSINESS EXPERIENCE

Karl J. Randall

Year of Birth: 1993

Education

University Of Michigan, Economics, 2016

Business Experience

Karl Randall is dually registered as an investment Adviser Representative and Registered Representative of a Broker-Dealer and one or more Registered Investment Advisers.

Investment Adviser Representative, Beacon Financial Advisory LLC, 2020- Present

Investment Adviser Representative, Lincoln Investment Planning, LLC, October 2024-Present

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 2017 - May 2018

Business Development Consultant, July 2016 – September 2017

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. All individuals that act as either broker dealer agents and/or investment advisor representatives are also licensed to offer insurance products to our clients. This may include traditional life insurance, annuities (fixed and equity indexed) and other insurance products that a client may have a need for. In this role, they will earn a commission on the sale of these products. This represents a potential conflict of interest which needs to be disclosed to our clients.

Investment Adviser Representative

Karl J. Randall is dually registered and is registered as an investment adviser representative with Capital Analyst LLC and Lincoln Investment Planning LLC.

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.