

Form ADV Part 3/CRS – Client Relationship Summary

Beacon Wealth Consultants, Inc. (“BWC”) is registered with the Securities and Exchange Commission as an investment adviser. Brokerage and investment advisory services and fees differ, and it is important for all retail investor to understand the differences. There are free and simple tools available to research firms and financial professionals at www.Investor.gov/CRS, which also provides educational materials about broker-dealers, investment advisers, and investing.

<p>What investment services and advice can you provide me?</p>	<p>BWC provides investment advice to retail investors. Our advisory services include discretionary and non-discretionary portfolio management of your account. We tailor our advisory services to your individual financial needs, in accordance with a financial plan, which we develop in consultation with you to understand your investment objectives, goals and risk tolerance. We use this information to construct a portfolio of investments for you. You can also impose reasonable agreed to investment guidelines and restriction restrictions on your account at any time by contacting your BWC representative. BWC also offers retirement plan services to plan sponsors. A discretionary account means BWC buys and sells investments in the account without obtaining pre-approval, until we are notified in writing by you to switch to non-discretionary. A non-discretionary relationship means BWC seeks your approval to make the ultimate decision to purchase or sell investments in your account. You will sign an advisory agreement giving us this authority, which remains in place until either you or BWC terminates the relationship.</p> <p>The types of investments we will select for you include exchange traded products (“ETFs”), mutual funds, closed end funds and common stocks. More detailed information about our advisory services, including minimum investment amounts, can be found in our Form ADV Part 2A (Items 4 and 7, of Part 2A, which is posted on the on our websites at www.beacon.com and the Investment Adviser Public Disclosure website at https://adviserinfo.sec.gov/firm/summary/154939</p>																		
<p>Conversation Starter</p>	<p><i>You are encouraged to ask a financial professional and start a conversation with the following additional questions:</i></p> <ul style="list-style-type: none"> – <i>Given my financial situation, should I choose an investment advisory service? Why or why not?</i> – <i>How will you choose which investments to recommend to me?</i> – <i>What is your relevant experience, including licenses, education and other qualifications? What do these qualifications mean?</i> 																		
<p>What fees will I pay?</p>	<p>Portfolio Management Advisory Fees</p> <p>Advisory fees are charge quarterly in advance based on the market value of your account on the last day of the prior billing period. We combine all clients’ accounts to qualify for a breakpoint discount fee in accordance with our standard fee schedule below. Fees are not negotiable and are deducted directly from your account by the custodian, as authorized by you.</p> <table border="1" style="width: 100%; border-collapse: collapse; margin: 10px 0;"> <thead> <tr> <th style="text-align: left;">Household Portfolio Value (breakpoint):</th> <th style="text-align: center;">Annual Advisory & Management Fee</th> </tr> </thead> <tbody> <tr> <td>\$0 - \$100,000</td> <td style="text-align: center;">2.00%</td> </tr> <tr> <td>\$100,000.01 - \$250,000</td> <td style="text-align: center;">1.50%</td> </tr> <tr> <td>\$250,000.01 - \$500,000</td> <td style="text-align: center;">1.40%</td> </tr> <tr> <td>\$500,000.01 - \$1,000,000</td> <td style="text-align: center;">1.25%</td> </tr> <tr> <td>\$1,000,000.01 - \$2,000,000</td> <td style="text-align: center;">1.00%</td> </tr> <tr> <td>\$2,000,000.01 - \$5,000,000</td> <td style="text-align: center;">0.85%</td> </tr> <tr> <td>\$5,000,000.01 - \$10,000,000</td> <td style="text-align: center;">0.75%</td> </tr> <tr> <td>Over \$10,000,000</td> <td style="text-align: center;">0.65%</td> </tr> </tbody> </table> <p>The above fees are exclusive of other fees you may pay, such as custodian fees, account maintenance fees, transaction charges by brokers to execute transactions, mutual fund fees and other product fees.</p> <p>You will pay fees and costs whether you make or lose money on your investments. Fees and costs will reduce any amounts of money you make on your investments over time. Please</p>	Household Portfolio Value (breakpoint):	Annual Advisory & Management Fee	\$0 - \$100,000	2.00%	\$100,000.01 - \$250,000	1.50%	\$250,000.01 - \$500,000	1.40%	\$500,000.01 - \$1,000,000	1.25%	\$1,000,000.01 - \$2,000,000	1.00%	\$2,000,000.01 - \$5,000,000	0.85%	\$5,000,000.01 - \$10,000,000	0.75%	Over \$10,000,000	0.65%
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	<p>make sure you understand what fees and costs you are paying. More detailed information about our fees and other costs can be found in our Form ADV Part 2A, including Item 5 and Item 6, a copy is available on the Investment Adviser Public Disclosure website at https://adviserinfo.sec.gov/firm/summary/154939</p>
Conversation Starter	<p>You are encouraged to ask a financial professional and start a conversation with the following additional questions about the impact of fees and costs on investments:</p> <ul style="list-style-type: none"> – <i>Help me understand how these fees and costs might affect my investments.</i> – <i>If I give you \$10,000 to invest, how much will go to fees and costs, and how much will be invested for me?</i>
<p>What are your legal obligations to me when acting as my investment adviser?</p> <p>How else does your firm make money and what conflicts of interest do you have?</p>	<p>When we act as your investment adviser, we have to act in your best interest and not put our interest ahead of yours. At the same time, the way we make money creates some conflicts with your interests. You should understand and ask us about these conflicts because they can affect the investment advice we provide you. Here are some examples to help you understand what this means.</p> <ul style="list-style-type: none"> – The more assets there are in a client’s advisory account, the more a retail investor will pay in fees, and our firm may therefore have an incentive to encourage the retail investor to increase the assets in his or her account or to engage in riskier investment techniques to increase the account size. – If we recommend that a client roll over retirement plan assets into an account to be managed by BWC, such a recommendation creates a conflict of interest if we will earn an advisory fee on the rolled over assets. – Our representatives occasionally receive non-cash compensation from product sponsors as a result of providing advisory services to clients. Compensation is limited to no more than \$250 per year. <p>More detailed information about our conflicts of interest can be found in our Form ADV Part 2A, including Item 5, Item 10, Item 12 and Item 14, which is posted on our website and on the Investment Adviser Public Disclosure website at https://adviserinfo.sec.gov/firm/summary/154939</p>
Conversation starter	<p>You are encouraged to ask a financial professional and start a conversation with the following additional questions regarding conflicts of interest:</p> <ul style="list-style-type: none"> – <i>How might your conflicts of interest affect me, and how will you address them?</i>
How do your financial professionals make money?	<p>Our financial professionals are compensated through the client fees charged each quarter. Fees are calculated based solely on the assets managed at the end of each quarter. Our financial professionals receive compensation based on those fees, only. In other words, the more each client’s assets grow, the more the financial professional can receive. If each client’s asset loses value, the less our financial professionals are compensated.</p>
Do you or your financial professional have legal or disciplinary history?	<p>No. You may visit Investor.gov/CRS for a free and simple search tool to research us and our financial professionals.</p>
Conversation starter	<p>You are encouraged to ask a financial professional and start a conversation with the following additional questions about the financial professional’s disciplinary history:</p> <ul style="list-style-type: none"> – <i>As a financial professional, do you have any disciplinary history? For what type of conduct?</i>
Additional Information	<p>You can find additional information about our investment advisory services in our Form ADV Part 2A, on our websites at www.beacon.com. You may request up-to-date information and/or a copy of our relationship summary by calling (540) 345-3891</p>
Conversation starter	<p>You are encouraged to ask a financial professional and start a conversation with the following additional questions about contacts and complaints:</p> <ul style="list-style-type: none"> – <i>Who is my primary contact person?</i> – <i>Is he or she a representative of an investment adviser or a broker dealer?</i> – <i>Who can I talk to if I have concerns about how this person is treating me?</i>