

Beacon Financial Strategies Corp.

March 1, 2017

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This brochure provides information about the qualifications and business practices of Beacon Financial Strategies Corp. If you have any questions about the contents of this brochure, please contact us at 919-803-3801. 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 Financial Strategies is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2: Summary of Material Changes

Annual Update

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

Material Changes since the Last Update

Changes since the last filed ADV Part 2 Dated March 2016 are as follows:

- Beacon has moved its office to 7100 Six Forks Rd., Ste. 135, Raleigh, NC 27615
 - Since our brochure dated, March 1, 2016, Beacon Financial Strategies has obtained clients through an asset purchase agreement with Fortune Management, LLC.
 - William K. Dix and Jill Johnson, are now investment adviser representatives of Beacon Financial Strategies. We have included a Form ADV Part 2B supplement in this brochure for each of them.
 - As a result of a change expected to come into effect on April 10, 2017, to the Employment Retirement Income Security Act (ERISA), Beacon Financial Strategies hereby acknowledges that it is a "fiduciary" when the firm's services are subject to the provisions of ERISA of 1974, as amended.
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Full Brochure Available

Whenever you would like to receive a complete copy of our Firm Brochure, please contact us by telephone at 919-803-3801 or by email at BFS@BeaconFinancialStrategies.com.

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Item 4: Advisory Business

Firm Description

Beacon Financial Strategies, was founded in 2004. Principal owners are Nathan R. “Chip” Hymiller, III and Erin P. Campbell. Beacon Financial Strategies manages approximately \$130,522,000 in assets on a discretionary basis.

Beacon Financial Strategies provides four distinct types of advisory services to clients including: Financial Planning, Investment Management, Tax Preparation and Corporate Sponsored Retirement Plan Consulting services. Descriptions of each type of service are as follows:

- Financial planning services consist of providing clients with financial advice in any of the following areas: insurance, cash flow, debt, investments, tax, retirement, college and estate planning.
- Investment management is a service whereby Beacon Financial Strategies provides ongoing management of a client’s investment portfolio. Portfolios are invested in a manner that reflects each client’s investment preferences, risk tolerance and return objectives. Beacon Financial Strategies primarily utilizes no-load, open-end mutual funds and exchange traded funds (ETFs) when managing client portfolios. To a lesser extent, Beacon also utilizes individual stocks, stock options or bonds in client portfolios.
- Tax preparation services are generally provided as an additional service to those clients who also retain Beacon Financial Strategies for financial planning or investment management services. In general, tax preparation services are not offered as a stand alone service.
- Corporate sponsored retirement plan consulting services consist of providing plan level fiduciary services to retirement plan sponsors.

Beacon Financial Strategies is strictly a fee-only financial planning and investment management firm. While the firm does provide guidance to clients on many types of financial products, the firm does not receive sales commissions of any kind when recommending an investment or insurance product to clients.

Prospective clients can request a no-obligation introductory meeting or conference call. The initial meeting is free of charge and considered an exploratory interview to determine the extent to which financial planning and investment management services may be beneficial.

Principal Owners

The principal owners of Beacon Financial Strategies are Nathan R. “Chip” Hymiller, III and Erin P. Campbell.

Types of Advisory Services

Beacon Financial Strategies provides investment management and supervisory services, as well as, investment advice through both ongoing and introductory consultations.

On more than an occasional basis, Beacon Financial Strategies furnishes advice to clients on matters not involving securities, such as financial planning matters, taxation issues, and trust services that can include estate planning.

Tailored Relationships

Advisory services are tailored to meet the specific needs and preferences of each client. Clients may impose restrictions on investing in certain securities or types of securities.

As a result of a change expected to come into effect on April 10, 2017, to the Employment Retirement Income Security Act (ERISA), Beacon Financial Strategies, hereby acknowledges that it is a "fiduciary" when the firm's services are subject to the provisions of ERISA of 1974, as amended.

Types of Engagements

Beacon Financial Strategies offers the following types of engagements to clients:

- Financial Planning Retainer Engagements
- Investment Management Engagements
- Net Worth Management Engagements
- Corporate Sponsored Retirement Plan Consulting Engagements

Financial Planning Retainer Engagements

Beacon Financial Strategies maintains financial planning retainer engagements for those who would like an ongoing financial relationship with a professional advisor without investment management services.

Services provided under this arrangement can vary on a client-by-client basis, but may include the following:

- Tax Planning
- Cash Flow, Debt Management and Budgeting
- Insurance Planning and Asset Protection Advice
- Retirement Distribution Planning
- Executive Stock Option Planning
- 401(K) Monitoring
- Net Worth Tracking
- Estate Planning and Attorney Due Diligence
- Retirement Feasibility and Portfolio Sustainability Analysis (updates every two years)

Retainer fees are quoted at the onset of the engagement and are fixed for at least one year. In general, fees for Financial Planning Retainer Arrangements are based on a client's net worth according to the following schedule:

<u>Net Worth Range</u>	<u>Quarterly Retainer Fee</u>
Under \$2,000,000	\$1,250

\$2,000,001 to \$5,000,000	\$1,500
Above \$5,000,000	\$1,750+

Fees are billed to the client on a quarterly basis, however, clients may elect to pay their financial planning retainer fees on a monthly basis.

Investment Management Engagements

Investment management is a service whereby Beacon Financial Strategies assists in the ongoing responsibility of managing a client’s investment portfolio without financial planning.

When investing client portfolios, Beacon Financial Strategies primarily utilizes no-load mutual funds and exchange-traded funds. However, investments may also include: equities (stocks), warrants, corporate debt securities, commercial paper, certificates of deposit, municipal securities, U. S. government securities, options contracts, futures contracts, and interests in partnerships.

Clients retaining Beacon Financial Strategies for investment management services establish investment accounts with the institutional divisions of either TD Ameritrade or Charles Schwab & Co.

Both TD Ameritrade and Schwab Institutional customers receive monthly statements, trade confirmations and have web access capability. TD Ameritrade and Schwab provide Beacon Financial Strategies with daily downloads of client account information, as well as, a trading and research interface.

Beacon interacts directly with TD Ameritrade and Schwab Institutional to handle all investment and client service related matters. Beacon Financial Strategies is unaffiliated with TD Ameritrade and Charles Schwab and Co. and has the ability to utilize another custodian in the future should the need arise.

Investment management fees are tiered, billed on a quarterly basis and based on a percentage of the portfolio value managed by Beacon Financial Strategies based on the following schedule:

- 1.00% on the first \$500,000;
- 0.75% on the next \$500,000 (from \$500,001 to \$1,000,000); and
- 0.50% on portfolio values exceeding \$1,000,000

There are no investment minimums for Beacon Financial Strategies’ investment management service. However, there is a minimum quarterly fee of \$625 for this service.

Net Worth Management Engagements

Net worth management engagements combine our financial planning retainer service with ongoing investment management. As our most comprehensive service, it is ideal for those who would like an advisor to coordinate multiple aspects of their financial affairs and provide ongoing and proactive guidance.

Net worth management clients often consider Beacon their “most trusted advisor” and depend on our professionals to provide insight and advice in an ever-changing financial landscape. Net worth management engagements are comprehensive in scope and can vary on a client-by-client basis. Services provided under this arrangement may generally include the following:

- Investment Portfolio Management
- Tax Planning, Preparation and Filing of the Tax Return
- Cash Flow, Debt Management and Budgeting
- Insurance Planning and Asset Protection Advice
- Retirement Distribution Planning
- Executive Stock Option Planning
- 401(K) Monitoring
- Net Worth Tracking
- Estate Planning, Coordination and Attorney Due Diligence
- Retirement Feasibility and Portfolio Sustainability (updates every two years)

In our experience, clients tend to benefit greatly through our net worth management approach, which coordinates all elements of financial planning, tax planning and investment management into one service. Fees for our net worth management service generally consist of two components – a retainer fee and an investment management fee. Details of these fees are as follows:

Retainer Fees: The retainer fee is quoted annually, billed quarterly, and fixed for one year. The retainer fee covers all financial planning services.

Investment Management Fees: The investment management component of the fee is billed on a quarterly basis and based on a percentage of the portfolio value managed by Beacon Financial Strategies.

The following is the annual fee schedule for portfolios managed by Beacon Financial Strategies for net worth management clients:

0.50% on the first \$5,000,000; and
0.25% on the assets above \$5,000,000.

The minimum quarterly fee for Net Worth Management engagements is \$750.

Corporate Sponsored Retirement Plan Consulting Engagements

Beacon Financial Strategies Corp. provides retirement plan fiduciary services directly to corporate retirement plan sponsors. The majority of these services are limited to advice concerning plan level investment decisions and processes, including menus, maintenance, and monitoring under Section 404(a) of ERISA. Beacon Financial Strategies Corp. provides investment management services on a non-discretionary basis to 401(k) plans under ERISA section 3(21)(A) and on a discretionary basis under ERISA section 3(38). For 401(k) plans, Beacon Financial Strategies Corp. may recommend appropriate mutual funds, or other investment vehicles in accordance with the plan's objectives and applicable ERISA requirements. Beacon Financial Strategies Corp. will assist the plan in its selection of money managers based on financial circumstances and investment objectives of the plan.

For plan-level fiduciary services under ERISA Section 404(a), fees vary based on the size and complexity of the plan and the needs of the plan sponsors, but generally range between 0.4% to 0.8% of plan assets with a \$5,000 minimum annual fee.

From time to time Beacon Financial Strategies Corp. may participate in special arrangements to provide a limited scope service that requires a reduced fee.

Termination of Agreement

A client may terminate any of the aforementioned agreements at any time by notifying Beacon Financial Strategies in writing. If the client made an advance payment, Beacon Financial Strategies will refund any unearned portion of the advance payment. Likewise, any fees earned, but not collected by Beacon Financial Strategies, will be due upon termination of the agreement.

Beacon Financial Strategies may terminate any of the aforementioned agreements at any time by notifying the client directly in writing, email or verbal correspondence. If the client made an advance payment, Beacon Financial Strategies will refund any unearned portion of the advance payment.

Item 5: Fees and Compensation

Description

Beacon Financial Strategies bases its fees on a percentage of assets under management, fixed fees (not including subscription fees), project-related fees and occasionally hourly fees. Beacon's current hourly fee rate is \$275.

Fees for financial planning and retainer engagements are based on the degree of complexity associated with the client's situation and the expected amount of time spent on the engagement. Fees are negotiable.

Fee Billing

The specific manner in which fees are charged by Beacon Financial Strategies is established in a client's written agreement with Beacon Financial Strategies. Beacon Financial Strategies will bill its fees in advance, generally on a quarterly basis. However, there are clients of Beacon Financial Strategies whose fee billing is in arrears because their fees were being deducted in this manner prior to their adviser joining Beacon Financial Strategies and the firm has continued with the fee billing.

Fees are usually deducted from a designated client account to facilitate billing. The client must consent in advance to direct debiting of their investment account and can elect to be billed directly for fees.

Accounts terminated during a calendar quarter will be charged a prorated fee. Upon termination of any account, any prepaid, unearned fees will be promptly refunded, and any earned, unpaid fees will be due and payable.

Other Fees

While our only form of compensation is the payment received directly from clients, there are other fees that may be assessed to you that you should be made aware. The custodian (Charles Schwab & Co., Inc. or TD Ameritrade Institutional) charges transaction fees on purchases or sales of certain mutual funds and exchange-traded funds. Schwab and TD Ameritrade also charge

clients for certain service-related transactions including executing federal funds wires and over night mailing of checks. Schwab and TD Ameritrade clients are provided with a list of these incidental fees they may incur.

In addition, all mutual funds assess a management fee for their services as investment managers. Performance figures quoted by mutual fund companies in various publications are after their fees have been deducted.

Beacon Financial Strategies, as a service and a responsibility to our clients, seeks to minimize these additional fees.

Past due Accounts and Termination of Agreement

Beacon Financial Strategies reserves the right to stop work on any account that is more than 30 days overdue. In addition, Beacon Financial Strategies reserves the right to terminate any financial planning engagement where a client has willfully concealed or has refused to provide pertinent information about financial situations when necessary and appropriate, in Beacon Financial Strategies' judgment, to providing proper financial advice. Any unused portion of fees collected in advance will be refunded within 30 days.

Item 6: Performance-Based Fees

Sharing of Capital Gains

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

Beacon Financial Strategies does not use a performance-based fee structure because of the potential 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

Beacon Financial Strategies generally provides investment advice to individuals, pension and profit sharing plans, trusts, estates, corporations or other business entities.

Client relationships vary in scope and length of service. We do not impose account minimums on clients.

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

Methods of Analysis

Security analysis methods may include charting, fundamental analysis, technical analysis, and cyclical analysis.

The main sources of information include financial newspapers and magazines, inspections of corporate activities, research materials prepared by others, corporate rating services, annual reports, prospectuses, filings with the Securities and Exchange Commission, and company press releases.

Other sources of information that Beacon Financial Strategies may use include Morningstar Principia mutual fund information, Morningstar Principia stock information, Charles Schwab & Company's research service and other information gathered from the World Wide Web.

Investment Strategies

The primary investment strategy used on client accounts is strategic asset allocation utilizing a core and satellite approach. This means that we use passively-managed index and exchange-traded funds as the core investments, and then add actively-managed funds where there are greater opportunities to make a difference. Portfolios are globally diversified to control the risk associated with traditional markets.

The investment strategy for a specific client is based upon their personal goals and objectives, time horizon, risk profile and financial stability all of which can change over time. Beacon Financial Strategies discourages market timing and encourages long term investing for its clients.

Risk of Loss

All investment programs have certain risks that are borne by the investor. Our investment approach constantly keeps the risk of loss in mind. Investors face the following investment risks:

- **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 not buy as much as 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.

Item 9: Disciplinary Information

Legal and Disciplinary

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

Item 10: Other Financial Industry Activities & Affiliations

No Beacon Financial Strategies' employee is engaged in other financial activities or affiliations that would create a material conflict of interest.

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

The employees of Beacon Financial Strategies have committed to act with the utmost integrity in all of our dealings and to minimize or avoid any conflicts of interest with our clients. The interest of our clients will always be placed ahead of the firm's or any employees' own investment interest.

Participation or Interest in Client Transactions

Beacon Financial Strategies and its employees may buy or sell securities that are also held by clients. Employees may not trade their own securities ahead of client trades. All employees must agree to comply with the provisions of the Beacon Financial Strategies Policies and Procedures Manual.

Personal Trading

The Chief Compliance Officer of Beacon Financial Strategies is Nathan R. "Chip" Hymiller, III. He reviews all employee trades each quarter. His trades are reviewed by Erin P. Campbell. 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. Since most employee trades are small mutual fund trades, exchange-traded fund trades, or trades involving highly liquid stocks or bonds, the trades do not affect the securities markets.

Item 12: Brokerage Practices

Selecting Brokerage Firms

For clients retaining Beacon Financial Strategies to provide investment management services, Beacon suggests that clients establish accounts with either the discount brokerage firm, Charles Schwab & Co., Inc. (Schwab), or TD Ameritrade registered broker-dealers, member SIPC, as the qualified custodian.

Schwab and TD Ameritrade will hold client assets in a brokerage account and buy and sell securities per our instructions. While we recommend that clients use Schwab or TD Ameritrade as custodian, the client will decide whether to do so and will open an account with Schwab or TD Ameritrade by entering into an account agreement directly with them. In choosing Schwab or TD Ameritrade as the custodian for client assets, Beacon Financial Strategies has considered a wide range of factors including the following:

- Reputation, financial strength and stability
- Capability to execute, clear, and settle trades
- Capability to facilitate transfers, payments, check requests and other standard brokerage and banking transactions
- Breadth of available investment products
- Quality of services offered and competitiveness of those services including commission rates and other fees relative to similar firms
- Depth and infrastructure available to provide Beacon Financial Strategies with an effective interface to assist with client service matters

Beacon Financial Strategies is independently owned and operated and not affiliated with Schwab or TD Ameritrade. In addition, Beacon Financial Strategies does not receive fees or commissions from Schwab or TD Ameritrade.

Best Execution

Beacon Financial Strategies reviews the execution of trades at Charles Schwab & Co., Inc. and TD Ameritrade annually. The review is documented in the Beacon Financial Strategies Compliance Manual. Trading fees charged by Schwab and TD Ameritrade are also reviewed on an annual basis. Beacon Financial Strategies does not receive any portion of the trading fees.

Research and Other Soft Dollar Benefits

Because Beacon Financial Strategies' client accounts are held by Charles Schwab & Co., Inc. or TD Ameritrade (custodians), they provide Beacon Financial Strategies with a number of services and benefits. These services generally are available to independent investment advisors on an unsolicited basis, at no charge to them. The custodian's services include brokerage, custody, research and access to mutual funds and other investments that are otherwise generally available only to institutional investors or would require a significantly higher minimum initial investment.

The custodians also make available to Beacon Financial Strategies other products and services that benefit Beacon, but may not benefit its clients' accounts. Some of these other products and services assist Beacon in managing and administering clients' accounts. These include software and other technology that provide access to client account data (such as trade confirmations and account statements); facilitate trade execution (and allocation of aggregated trade orders for multiple client accounts); provide research, pricing information and other market data; facilitate payment of Beacon's fees from its clients' accounts; and assist with back-office functions, recordkeeping and client reporting.

Many of these services generally may be used to service all or a substantial number of Beacon client accounts. Each custodian also makes available to Beacon other services intended to help

Beacon manage and further develop its business enterprise. These services may include consulting, publications and conferences on practice management, information technology, business succession, regulatory compliance and marketing. In addition, Schwab or TD Ameritrade may discount or waive fees it would otherwise charge for some of these services or pay all or a part of the fees of a third party providing these services to Beacon.

As a fiduciary, Beacon Financial Strategies strives to act in its clients' best interests. However, Beacon's recommendation that clients maintain their assets in accounts at Schwab or TD Ameritrade may be based in part on the benefit to Beacon of the availability of some of the aforementioned products and services and not solely on the nature, cost or quality of custody and brokerage services provided by each custodian. There is a possibility that this fact may create a potential conflict of interest.

Order Aggregation

Most trades are mutual funds or exchange-traded funds where trade aggregation does not garner any client benefit.

Item 13: Review of Accounts

Periodic Reviews

For those accounts under an Investment Management, or Net Worth Management engagement whereby Beacon Financial Strategies has discretionary trading authority, account reviews are performed no less frequently than semi-annually by Nathan R. "Chip" Hymiller, III. Account reviews are performed more frequently when market conditions, or client circumstances dictate. For clients under a Financial Planning Retainer engagement in which Beacon Financial Strategies does not have discretionary trading authority, account reviews generally occur no less than annually.

Review Triggers

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

Regular Reports

Ongoing clients receive periodic communications typically on a quarterly basis. The written updates may include a net worth statement, portfolio statement, investment performance reviews and tax-related reports.

Item 14: Client Referrals and Other Compensation

Referrals

Beacon Financial Strategies has been fortunate to receive many referrals over the years. The referrals came from current clients, estate planning attorneys, accountants, personal friends or other similar sources. The firm does not compensate referring parties for these referrals.

In addition, Beacon Financial Strategies does not accept referral fees or any form of remuneration from other professionals as a result of providing these professionals with a referral.

Item 15: Custody

Account Statements

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

Performance Reports

Clients are urged to compare the account statements received directly from their custodians to the performance report statements provided by Beacon Financial Strategies.

Net Worth Statements

Clients are frequently provided net worth statements and net worth graphs that are generated from our client relationship management system. Net worth statements contain approximations of account balances provided by the client, as well as the value of land and hard-to-price real estate. The net worth statements are used for long-term financial planning where the exact values of assets are not material to the financial planning tasks.

Item 16: Investment Discretion

Discretionary Authority for Trading

Beacon Financial Strategies accepts discretionary authority to manage securities accounts on behalf of clients. Discretionary trading authority facilitates placing trades in client accounts on their behalf so that we may promptly implement the client approved investment strategy. Beacon Financial Strategies 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. The custodian notifies clients of the commission rates and other fees that are charged by the custodian. Beacon Financial Strategies does not receive any portion of the transaction fees or commissions paid by the client to the custodian on trades.

Item 17: Voting Client Securities

Proxy Votes

Beacon Financial Strategies does not vote proxies for securities held in client accounts. There are older engagements the firm has that provide that the firm votes proxies on behalf of the client, but Beacon Financial Strategies no longer offers voting and the majority of clients are responsible for voting proxies for the securities in their account.

Item 18: Financial Information

Financial Condition

A balance sheet is not required to be provided because Beacon Financial Strategies does not serve as a custodian for client funds or securities. Also, Beacon does not require prepayment of \$1,200 in fees more than six months advance.

Brochure Supplement (Part 2B of Form ADV)

Education and Business Standards

Beacon Financial Strategies requires that professional advisors in its employ have a bachelor's degree and further coursework demonstrating knowledge of financial planning, tax planning or portfolio management. Examples of acceptable coursework include: an M.B.A., the CFP® certification or CPA. Additionally, advisors must have work experience that demonstrates their aptitude for financial planning and/or investment management.

Professional Certifications

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

CFP® marks: CERTIFIED FINANCIAL PLANNER™ certificants are licensed by the CFP Board to use the CFP® mark. CFP® certification requirements are as follows:

- Bachelor's degree from an accredited college or university.
- Completion of the financial planning education requirements set by the CFP Board (www.cfp.net).
- Successful completion of the 10-hour CFP® Certification Exam.
- Three-year qualifying full-time work experience.
- Successfully pass the Candidate Fitness Standards and background check.
- Maintaining the CFP® certification mark requires 30 hours of continuing education every two years.

Certified Public Accountant (CPA): Certified Public Accountants are licensed by the state in which they use the CPA marks. In North Carolina, the NC State Board of CPA Examiners is responsible for licensing. CPA certification in the state of North Carolina requirements are as follows:

- Completion of 150 hours of coursework and a Bachelor's degree from an accredited college or university with a concentration in accounting.
- Successful completion of the Uniform CPA Examination.
- Citizenship in the United States and be of good moral character.
- One-year of qualifying work experience under the supervision of a licensed CPA.
- Successfully pass the course on NC Accountancy Rules and Statutes.
- Maintaining the CPA certification requires 40 hours of continuing education every year including an annual ethics course and at least eight hours of non self-study CPA.

Personal Financial Specialist (PFS): Personal Financial Specialists are licensed by the American Institute of CPAs (AICPA) in order to designate CPAs who specialize in personal financial planning. PFS certification requirements are as follows:

- Obtain a CPA license.

- Join the AICPA and be a member in good standing.
- Earn a minimum of 80 hours in personal financial planning education within the 5 year period preceding the date of PFS application.
- Two years of full-time business experience in personal financial planning.
- Successfully pass a personal financial planning related exam such as the CFP® exam, the ChFC exam, or the PFS exam.
- Maintaining the PFS certification mark requires 60 hours of continuing education relating to the personal financial planning knowledge every three years.

CLU® Designation: The Chartered Life Underwriter® is the premier designation for insurance professionals. CLU designation requirements are as follows:

- Three years of full-time business experience.
- Successful completion of eight courses and exams as set forth by The American College of Financial Services (www.theamericancollege.edu).
- Compliance with The American College Code of Ethics and Procedures.

ChFC® Designation: The Chartered Financial Consultant® designation is earned through The American College of Financial Services. The ChFC® curriculum is comprised of nine college-level courses that address all aspects of financial planning, with a focus on the practical applications of those principles based on real-life case studies. The ChFC® requirements are as follows:

- Three years of full-time business experience.
- Successful completion of eight courses and exams as set forth by The American College of Financial Services (www.theamericancollege.edu).
- Compliance with The American College Code of Ethics and Procedures.

Nathan R. “Chip” Hymiller, III, CFP®

Date of Birth: 1971

Educational Background:

- Certified Financial Planner™ practitioner since 2001
- M.B.A., East Carolina University, 1996
- B.A., North Carolina State University, 1994

Business Experience:

- Principal, Beacon Financial Strategies (2004 – Present)
- Portfolio Manager, Townsend Asset Management (1996-2004)

Disciplinary Information: None

Other Business Activities: None

Additional Compensation: None

Supervision:

Nathan R. Hymiller, III is supervised by Erin P. Campbell. She reviews Mr. Hymiller's work through frequent office interactions as well as remote interactions. She also reviews Mr. Hymiller's activities through Beacon Financial Strategies' client relationship management system.

Erin P. Campbell can be reached at (919) 803-3801.

Arbitration Claims: None

Self-Regulatory Organization or Administrative Proceeding: None

Bankruptcy Petition: None

Erin P. Campbell, CPA/PFS, CFP®

Date of Birth: 1977

Educational Background:

- Certified Financial Planner™ practitioner since 2008
- Certified Public Accountant since 2003
- B.S., University of North Carolina at Chapel Hill, 1999

Business Experience:

- Principal, Beacon Financial Strategies (2004 – Present)
- Tax Accountant/Financial Planner, Townsend Asset Management (1999-2004)

Disciplinary Information: None

Other Business Activities: None

Additional Compensation: None

Supervision:

Erin P. Campbell is supervised by Nathan R. Hymiller, III. He reviews Mrs. Campbell's work through frequent office interactions as well as remote interactions. He also reviews Mrs. Campbell's activities through Beacon Financial Strategies' client relationship management system.

Nathan R. Hymiller can be reached at (919) 803-3801.

Arbitration Claims: None

Self-Regulatory Organization or Administrative Proceeding: None

Bankruptcy Petition: None

William K Dix, Jr, CFP®, CLU, ChFC

Date of birth: 1943

Educational Background:

- B.A., University of Virginia, 1965

Business Experience:

- 1992–2016 President, Fortune Management, Raleigh, North Carolina
- 1987 – 1992 President, Fidelity Management, Raleigh, North Carolina, comprehensive estate and investment planning for professionals and closely held corporations;
- 1985 – 1987 President, Fortune Financial Companies, New York, New York, Registered Investment Advisers;
- 1983 – 1985 President, James River Companies, Richmond, Virginia;
- 1973 – 1983 President, Back Bay Corporation, Santa Ana, California, Manager/General Agent, New England Life;
- 1970 – 1973 Asst. Director of Agencies, New England Life, Boston, MA;
- 1965 – 1970 Agent, New England Life, Richmond, Virginia.

Disciplinary Information: None

Other Business Activities: None

Additional Outside Compensation: None

Supervision:

William Dix, CFP® is supervised by Nathan R. Hymiller, III. He reviews Mr. Dix's work through frequent office interactions as well as remote interactions. He also reviews Mr. Dix's activities through Beacon Financial Strategies' client relationship management system.

Nathan R. Hymiller can be reached at (919) 803-3801.

Arbitration Claims: None

Self-Regulatory Organization or Administrative Proceeding: None

Bankruptcy Petition: None

Jill Johnson CFP®

Date of birth: 1982

Educational Background:

- Certified Financial Planner™ practitioner since 2007
- M.B.A., Campbell University, 2005
- B.B.A., Campbell University, 2005

Business Experience:

- Financial Planning Associate, Beacon Financial Strategies (2016 – Present)
- Financial Planning Associate, Trust Company of the South (2005-2016)

Disciplinary Information: None

Other Business Activities: None

Additional Compensation: None

Supervision:

Jill Johnson is supervised by Nathan R. Hymiller, III. He reviews Ms. Johnson's work through frequent office interactions as well as remote interactions. He also reviews Ms. Johnson's activities through Beacon Financial Strategies' client relationship management system.

Nathan R. Hymiller can be reached at (919) 803-3801.

Arbitration Claims: None

Self-Regulatory Organization or Administrative Proceeding: None

Bankruptcy Petition: None