



Financial Adviser

Dale Rubin

**Beacon Financial
Advisory LLC**

Suite 110

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Cleveland, OH 44122

Phone: (216) 910-1850

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This brochure provides you with information about your Financial Adviser, Dale Rubin, who is an investment adviser representative with Beacon Financial Advisory LLC. This brochure is a supplement to the Form ADV 2A brochure 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.

Additional information about your Financial Adviser is available via the U.S. Securities and Exchange Commission's website at www.adviserinfo.sec.gov.

EDUCATIONAL BACKGROUND & BUSINESS EXPERIENCE

Dale Rubin

Year of Birth: 1955

Business Experience

Dale Rubin 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, 2015-Present
- Investment Adviser Representative, Capital Analysts, June 2012 – Present
- Investment Adviser Representative, Lincoln Investment Planning, LLC, October 2024- Present
- Registered Representative, Lincoln Investment, June 2012 - Present
- Financial Adviser, Capital Analysts, Incorporated, 2010 - 2012
- Registered Rep, Sanders Morris Harris Inc., 2007 -2010
- Registered Rep, Lincoln Financial, 1992 – 2007
- Financial Advisor, Cowen & Co – October, 1987- September, 1988
- Financial Advisor, Smith Barney Harris Upham & Co- October, 1985- October, 1987
- Financial Advisor, Merrill Lynch- September, 1984- October, 1985

Professional Licenses/Designations

Mr. Rubin holds and maintains the appropriate securities and insurance licenses and registrations required to engage in the offering of securities and insurance products.

In addition, Mr. Rubin holds and maintains the following professional designation(s):

Life Underwriter Training Council (LUTCF)

The LUTCF educational program includes required ethical training and five elective courses chosen from such topics as meeting client needs, serving personal markets, essentials of business insurance, annuities, long-term care, life insurance products, and retirement, investment, and estate planning. An LUTCF has studied the fundamental skills required for an insurance agent and must adhere to an ongoing ethical standard when serving clients. The designation is offered by The American College, a non-profit educator with an 84-year heritage and the highest level of accreditation, in association with the National Association of Insurance and Financial Advisers (NAIFA).

DISCIPLINARY INFORMATION

Mr. Rubin has no material legal or disciplinary events to report.

OTHER BUSINESS ACTIVITIES

Lincoln Investment – Registered Representative - Dale Rubin is a registered representative of Lincoln Investment, a registered broker- dealer. Your adviser 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 adviser, your adviser 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 Dale Rubin.

Investment Adviser Representative

Dale Rubin is an investment Adviser representative with Capital Analyst LLC and Lincoln Investment LLC. Capital Analysts and Lincoln Investment provide incentives, such as sales conferences, for financial advisers, the eligibility for which may be based on the number of advisory accounts or the total assets under management. This may present a potential conflict of interest. Capital Analysts and Lincoln Investment hold their Financial Advisers to a Code of Ethics and owe a fiduciary duty to all clients. Both firms require your Financial Adviser to place your interests above his or her own at all times and to avoid

any recommendation that would not be in your best interest. It is each financial adviser's responsibility to understand and adhere to the requirements of the Code of Ethics, as well as applicable laws, regulations, and rules.

Independent Insurance Agent

Dale Rubin is licensed through Lincoln Investment or an independent agency to solicit, offer and sell insurance products. Your adviser may be appointed with various insurance companies.

Dale Rubin 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 Dale Rubin. 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.

Life Insurance Settlements – agent for client who desires to sell their life insurance policy.

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.

ADDITIONAL COMPENSATION

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

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

SUPERVISION

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

Supervisor Name:

Deborah L. George

Chief Compliance Officer

Phone Number: 216-910-1850

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