



Financial Professional

Philip James O'Toole
Beacon Financial Partners
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Associated with:

Beacon Financial Advisory LLC

Principal Office:
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Cleveland, OH 44122
www.beaconplanners.com

This brochure supplement provides information about Philip O'Toole, an investment adviser representative herein referred to as "Your Adviser" that supplements the Beacon Financial Advisory LLC Form ADV 2A, 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 Philip O'Toole, is available via the U.S. Securities and Exchange Commission's website at www.adviserinfo.sec.gov.

Item 2 – EDUCATIONAL BACKGROUND & BUSINESS EXPERIENCE

Philip O'Toole

Year of Birth: 1970

Education

Bachelor of Arts Business Administration, Baldwin-Wallace -

Business Experience

Investment Adviser Representative, Beacon Financial Advisory LLC, November, 2023 – Present

Registered Representative, Lincoln Investment Planning, LLC, November 2023 -

Present Managing Partner, Fourth Dimension Wealth, LLC, May 2012 - November 2023

Registered Representative, LPL Financial LLC, May 2022 - November 2023

Regional Vice President, Amundi Pioneer Institutional Asset Management, Inc., August 2010 - May

2022 Regional Director, Calamos Financial Services LLC, August 2006 - August 2010

Regional Sales Director, Hines Real Estate Securities, Inc., February 2004 - July 2006

Registered Representative, Scudder Distributors, Inc., January 2001 - February 2004

Professional Licenses/Designations

Philip J. O'Toole 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

Series 66 - Uniform Combined State Law Examination

Item 3 – DISCIPLINARY INFORMATION

Philip O'Toole has no material legal or disciplinary events to

Item 4 – OTHER BUSINESS ACTIVITIES

Investment Related Business Affiliations, Conflicts and Compensation

Registered Representative – Philip O'Toole 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 Philip O'Toole .

Investment Adviser Representative-Philip O'Toole is an investment Adviser representative with Capital Analyst Inc.

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 always place your interests above his or her own 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.

Insurance Agent

Philip O'Toole is licensed through Lincoln Investment or an independent agency to solicit, offer and sell insurance products. Your Financial Professional may be appointed with various insurance companies. Your Financial Professional may receive separate, yet customary commissions and other financial incentive compensation resulting from the purchases and sales of insurance products. When you purchase insurance products your Financial Professional will receive a transaction-based sales commission or concession based on the product acquired. Conflicts arise from the varying compensation associated with the recommendations made by your Financial Professional. 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.

Other Businesses/Affiliations

Listed below are other businesses your Financial Professional is currently engaged in which provide either a substantial source of income and/or substantial amount of your Financial Professional's time. Also included are all businesses where your Financial Professional's role is as sole proprietor, officer, director, or partner. These businesses are independently owned and not related or supervised by Beacon Financial Advisory LLC.

Tropp O'Toole James Private Wealth Management – From time to time, Raymond Tropp may market under the name/DBA, Tropp O'Toole James Private Wealth Management. From time to time, he may offer clients advice or products from those activities and clients should be aware that these services may involve a conflict of interest. Beacon Financial Advisory LLC always acts in the best interest of the client and clients are in no way required to the services of any representative of Beacon Financial Advisory LLC in connection with such individual's activities outside of Beacon Financial Advisory LLC.

Item 5 – ADDITIONAL COMPENSATION

Philip O'Toole is permitted to participate in sales contests, incentives, gifts and entertainment offered by Lincoln Investment and/or Capital Analysts, at the Financial Professional's discretion and subject to applicable laws. Lincoln Investment monitors your Financial Professional's recommendations with the objective of ensuring recommendations are in the client's best interest. Our firm does not permit sales contests, sales quotas, bonuses, and non-cash compensation that are based on the sales of specific securities or specific types of securities within a limited period of time. Your Financial Professional is permitted to receive cash and non-cash compensation from third party product providers and money managers to assist with due diligence and marketing expenses. In order to mitigate the financial conflict associated with third party compensation, the maximum amount of marketing support reimbursement and/or entertainment your Financial Professional is permitted to receive is \$1,000 from each product provider annually. Gifts from these third parties are limited to a value of \$100 annually. Product Providers are permitted to provide an occasional meal and/or nominal merchandise. For more information see The Lincoln Investment Companies Investor Agreement and Disclosure Handbook.

Item 6 – SUPERVISION

Philip O'Toole is assigned to a Designated Supervisor. The Designated Supervisor, or his or her designee, will periodically review and monitor the advice and recommendations of your Financial Professional, their client communications, and your Financial Professional's adherence to the firms' Code of Ethics, policies and procedures to ensure that advice and recommendations are in the client's best

Supervisor Name: Deborah George

Title: Chief Compliance Officer

Phone Number: (216) 910-1855