

Item 1. **COVER PAGE**

Brochure Supplement

(Part 2B of Form ADV)

Frankie Merritt

Investment Adviser Representative



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This Brochure Supplement (the “**Supplement**”) provides information about the supervised person identified herein, an Investment Adviser Representative (“**IAR**”) of Beacon Capital Management, LLC (“**Beacon**” and/or the “**Firm**”), that supplements the Firm’s Form ADV Part 2A (the “**Brochure**”). Please contact Ms. Jaimie Palmer, the Chief Compliance Officer of Beacon at 615-224-9794, if you did not receive the Brochure or if you have any questions about the content of this Supplement.

The information in this Supplement has not been approved or verified by the United States Securities and Exchange Commission (the “**SEC**”) or by any state securities authority. Additional information about all Supervised Person is available on the SEC’s website at www.adviserinfo.sec.gov. You can search this website by using the IAR’s CRD number referenced above.

June 2025

Frankie Merritt, Investment Adviser Representative

- **CRD No.** 5377875
- **Born:** 1979

Item 2. EDUCATIONAL AND BUSINESS EXPERIENCE

Generally, Beacon, requires employees to have relevant work experience in the securities industry. Any employee of Beacon acting in an IAR capacity will be appropriately licensed as such.

Education Background:

- Mr. Merritt does not have any degrees.

Business Experience:

- **Investment Adviser Representative** (2016 – Present)
Beacon Capital Management, LLC, Franklin, TN
- **Registered Securities Representative** (2013 – 2017)
Kalos Capital, Inc., Alpharetta, GA
- **Registered Securities Representative** (2013 – 2013)
Madison Avenue Securities, Franklin, TN
- **Insurance Representative** (2011 – 2013)
State Farm – Roger Ellsworth, Elkhart, IN
- **Registered Representative** (2010 – 2011)
Signator Investors, Inc., Mishawka, IN
- **Registered Securities Representative** (2008 – 2010)
- **Investment Adviser Representative** (2007 – 2008)
MetLife, Inc., Merrillville, IN

Licenses/Certifications:

- **State Securities Exams**
Series 65 – Uniform Investment Adviser Law Examination (2016)
Series 66 – Uniform Combined State Examination (2015 - Inactive)
- **General Industry/Products Exam**
SIE – Securities Industry Essential Examination (2017)
Series 7 – General Securities Representative Examination (2017 - Inactive)
- **Insurance License** (2013)
Tennessee, State Board Systems – Insurance Producer
- **Insurance License** (2007-2013)
Indiana, State Board Systems – Insurance Producer
- **America's Health Insurance Plans Certifications (AHIP)** (2019)
 - a. Health Insurance Associate (HIA®) - Certificate of Achievement:

In earning a Health Insurance Associate (HIA[®]) designation, the employee is among 20,000+ professionals who have achieved a thorough knowledge of all aspects of health insurance.

To obtain the designation, the applicant must complete the following courses: (i) Fundamentals of Health Insurance, Part A (Basic Health Insurance), (ii) Fundamentals of Health Insurance, Part B (Basics of Company Operations), (iii) Health Insurance Advanced Studies, Part A, and (iv) Supplemental Health Insurance. In addition, the applicant must complete at least two electives from the following: (i) Disability, Part I (Primer), (ii) Disability, Part II (Advanced Issues), (iii) Disability, Part III (Group and Worksite Issues), (iv) Fraud, Part I (Introduction), (v) Long-Term Care, Part I (Needs and Options), and (vi) Long-Term Care Professional (LTCP) – Combination Course.

b. Long-Term Care Professional (LTCP) - Certificate of Achievement:

By completing the required course work, the applicant receives the knowledge needed to grow his/her organization's LTC leadership. To earn the LTCP designation, the applicant must complete the following four courses; (i) Needs and Options, (ii) Financing), (iii) the Product, (iv) Insurance, Administration, & Claims).

• **Certification of Long-Term Care (CLTC[®])** (2020)

CLTC[®] Certification for Long-Term Care educates professionals in the fields of insurance, financial services, law and accounting about the severe consequences a need for care over an extended period of years would have, not on their client, but on the emotional, physical and financial wellbeing of those the client loves. The goal is to give these professionals the proper skill set to discuss those consequences, offer a plan to mitigate them, and when appropriate, recommend long-term care insurance as a funding source for that plan.

To earn the CLTC[®] designation, the applicant you will need to pass a 100-question multiple choice online exam. CLTC[®] offers two programs to prepare for the exam: (i) a two-day Master Class in which students gain core competencies in long-term care services, Medicare, Medicaid, veterans benefits, self-funding, LTC insurance, and many other important concepts or (ii) an online learning via eCLTC., an alternative to attending the live Master Class, which includes 22 online learning modules designed to help students prepare for the exam. Each module contains instructor-led videos, learning objectives, assessment quizzes, PowerPoint presentations, and much more. Both provide the same material, but in different formats, allowing the applicant to choose a path that works with their schedule and learning style.

• **Federal Retirement Consultant (FRCSM)** (2025)

FRCSM Certification from The Federation of Federal Employee Benefit Advocates, LLC ("FFEBA") educates and certifies professionals who work with federal employees. The Federal Retirement ConsultantSM designation applies to professionals who are able to

demonstrate their competence and knowledge of federal employee retirement systems and related benefits. We strive to build a network of qualified professionals who can serve the retirement needs of federal employees.

In order to obtain and maintain the FRCSM certification, individuals are required to demonstrate a commitment to high standards, continuing education, professional ethics, and trust. This sets the FRCSM credential holder apart from other practitioners working with federal employees.

Item 3. DISCIPLINARY INFORMATION

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of each supervised person providing investment advice. No information is applicable to this Item.

Item 4. OTHER BUSINESS ACTIVITIES

Mr. Merritt has been a licensed insurance agent since 2007. He is licensed to sell life, health, annuities, and long-term care insurance. He approximately spends about 85% of his time on these activities. From time to time, he may offer clients advice or products from those activities and the Firm will earn compensation for him selling such insurance products, including insurance products he sells to you. Compensation earned by the Firm for these products is separate from the advisory fees it receives from you.

These practices may present a conflict of interest because it gives the Firm an incentive to recommend products based on the compensation amount received. This conflict is mitigated by the fact that Beacon has adopted a code of ethics that requires all associated persons to place the interests of clients first. We will explain the specific costs associated with any recommended insurance products and investments with you. Additionally, you have the option to purchase investment and insurance products through other brokers or agents who are not affiliated with us. You are not required to do business with Mr. Merritt in any of these capacities.

Item 5. ADDITIONAL COMPENSATION

As noted in Item 4 above, Mr. Merritt receives additional compensation for his work as an insurance agent beyond the fee-based compensation he receives providing investment advice through our Firm.

Item 6. SUPERVISION

Mr. Merritt is an Investment Adviser Representative of Beacon. He is responsible for providing advice to clients. He is supervised by Dan Benson, Executive Vice President. Mr. Benson can be reached at 615-224-9794. We supervise Mr. Merritt by requiring that he adhere to our processes and procedures as described in our Firm's Compliance Manual and Code of Ethics and through monitoring his activities accordingly.