

Beacon Financial Services



BEACON FINANCIAL SERVICES focuses on Corporate Retirement Planning for small to medium size businesses as well as the Wealth management of the individuals that own and operate those companies. Financial Planning services are also available for the employee's of those companies as well as individual clients and investors. Beacon utilizes its Corporate Investment background by incorporating EFT's and institutional Mutual Funds for it's individual clients. Beacon also specializes in the Financial Management of Professional Athletes and is a Registered Financial Advisor with the NFL and Major League Baseball.

BEACON'S CORPORATE RETIREMENT SERVICES
Beacon's consultative approach is unique in the corporate retirement plan marketplace as we have no proprietary relationships to cloud our objectivity. Beacon reviews our business clients' current situation and determines the best design and service providers for their needs.

Services Provided

Retirement Plan Type and Design

- Safe Harbor
- Deferred Compensation
- 401K • Pension • Profit Sharing
- 401k look-alikes
- Demographics Review
- Investment Policy Statement
- ERISA 404C Compliance
- Bond Procurement
- Fiduciary Liability Audit
- Fund selection/Portfolio Composition
- Complete Fee Assessment
- Plan Design Reconstruction
- Employee Investment Education
- Financial Planning Services provided for employees.

PERSONAL FINANCIAL PLANNING

Personal Financial Planning for individuals with a focus on achieving their specific goals. We help individuals determine and achieve their financial goals through our proprietary approach to building financial plans and our exclusive investment and insurance strategies.

How Beacon Establishes a Financial Plan

1. We help our clients to clarify their current financial situation and prioritize their specific goals.
2. The next step is using our state of the art Financial Planning software to:
 - A) Build a detailed budget and develop strategies to maximize current allocation of income.
 - B) Building snapshots of current investments and asset allocations, we then determine if unnecessary fees, tax exposure or portfolio structure is reducing returns. We segment distinct pools of money to be used for accomplishing specific goals and develop systematic investing plans to help our clients realize their dreams.
 - C) Use of "probability" software to diagnose whether assets are being utilized to their fullest and determine likelihood of plan achieving desired results.
 - D) Determine if insurance coverage is sufficient for client needs.
3. We then develop and recommend an action plan to help our clients establish their goals.

THE BEACON PHILOSOPHY

Capital appreciation through a Buy & Hold, safety through diversification strategy for core holdings as determined by financial planning enhanced by additional asset allocation strategies. Capital accumulation through systematic investment dollar cost averaging.

BEACON VIRTUAL VIEW offered through Albridge Solutions, Beacon provides a web-based accessible-anywhere information center. It is the premier asset and performance reporting software available on the market today. Simply access your account through a secure and encrypted website; you and whomever you choose have the ability to view all of the following:

Client Accounts

1. 401K Accounts
2. Brokerage Accounts
3. Direct Mutual Fund Accounts
4. Variable Annuity contracts

With Beacon, clear concise, comprehensive wealth reporting is provided to the client for an accurate view of their overall financial picture.



AVAILABLE STRATEGIES

– **Core Buy & Hold Strategy**

Core institutional funds that have demonstrated stability over multi-year periods, consistently outperforming their benchmarks, coupled with ETF core indexes to provide a tax sensitive strategy. Asset allocation, which not only divides investments among stocks, bonds, and cash, but also among such specific asset classes such as large-cap growth, high-yield bond, and foreign stock, depending on the goals and risk tolerance of an investor.

– **Buy & Hold Plus**

3 separate sub strategies

- Conservative
- Moderate
- Aggressive

Buy & Hold is enhanced by Modern Portfolio Theory, which assesses the risk/reward characteristics of an entire portfolio, rather than individual securities. Buy & Hold Plus models combine traditional Asset Allocation with our proprietary Manager Selection Process to determine the best performing fund in each asset class. Managers are screened quarterly and portfolios are conditionally rebalanced.

– **Dynamic Asset Allocation**

3 separate sub strategies

- Conservative
- Moderate
- Aggressive

Our Dynamic Asset Allocation Models position client assets in only those investments that show the greatest potential for growth. We strive to invest in an undervalued region, industry, or investment style when it demonstrates solid fundamentals and upward momentum, with the added ability to get out when it shows signs of weakening.

Our sophisticated, proprietary, mutual fund ranking system focuses on price momentum. It does not try to predict the markets. It only seeks to capitalize on recognizable trends. As a result our portfolios may miss the top of the market, but they should also avoid the bottom.

The result is an opportunity to substantially increase total returns but, more importantly, to reduce downside exposure. Unlike market timing, our portfolios usually remain fully invested in productive areas of the market, rather than losing opportunity sitting on the sidelines.

When the sideline is the safest place to be, we always have the option to move 100 percent of our portfolios to the safe haven of a cash position.

– **Alpha Account**

A sector rotation, momentum based, reactive strategy focusing on return based momentum. Primary investments are ETF sub asset indexes. Unlike the Dynamic Models, the Alpha account is not restricted to defined categories. Instead, it focuses on pure momentum based returns.

PRINCIPLES OF INVESTMENT

Asset Allocation: A strategy that seeks to balance risk and reward and create diversification by dividing assets among investments such as stocks, bonds, and cash, depending on an investor's risk tolerance and goals. Represents 91.5% of variations in a study of 82 pension plans over a 10 yr period.

Buy and Hold: A passive investment strategy in which securities are bought and held for a long period of time, regardless of market fluctuations.

Dynamic Asset Allocation: An Asset Allocation strategy that distributes assets among different asset classes, but also adjust portfolios on a continuing basis in response to market and economic conditions.

Conditional Rebalancing: Rebalancing a portfolio to its original allocation whenever a particular holding exceeds its target allocation by a pre-determined percentage.

Modern Portfolio Theory: The idea that diversified portfolios should be built to optimize the balance of risk and reward, rather than focus on the characteristics of individual securities.

The Efficient Frontier: A method of determining optimal portfolio content based on its balance of risk and expected return. Based on a client's risk tolerance and investment goals, an optimal portfolio should fit at an appropriate point along the curve (below) known as the efficient Frontier.