



Financial Advisors Ltd.

## BEACON'S ADVISORS

### MARCEL J. HEBERT

#### Personal / Education

- Born 1957 New Iberia, LA
- College: Louisiana State University and the University of Southwestern LA
- B.S. Finance 1979
- MBA Finance 1985

#### Professional

- Fee-only financial and investment advisor since 1983
- Certified Financial Planner licensee (CFP)
- Chartered Financial Analyst charterholder (CFA)

#### Associations / Memberships

- Institute of Certified Financial Planners (ICFP)
- Houston Society of ICFP
- CFA Institute
- CFA Society of Houston (CFAH)

### JOSHUA J. HEBERT

#### Personal / Education

- Born 1982 New Iberia, LA
- College: Louisiana State University and the University of Houston
- B.S. Accounting 2004
- MBA Finance 2009

#### Professional

- Fee-only financial and investment advisor since 2007
- Certified Financial Planner licensee (CFP)
- Certified Internal Auditor (CIA)

#### Associations / Memberships

- Institute of Certified Financial Planners (ICFP)
- Houston Society of ICFP

# Beacon Financial Advisors, Ltd.

Fee-Only Financial Planners & Investment Managers

## BEACON'S MISSION STATEMENT

Beacon Financial Advisors, Ltd. was established *to provide our clients long-term value-added financial counsel and investment performance with exceptional service.* Beacon purposes to work alongside our clients in *articulating, establishing* and *achieving* their financial life goals. Our financial planning and investment management precepts are based on a straightforward idea...win by not losing. Financial planning and investment management decisions are interrelated, and the most suitable decisions are reached in a thoughtful, orderly manner. We believe with *responsible decisions, reasonable expectations* and *vigilant, attentive counsel* each client can achieve their financial life goals. It is to this end and purpose, on behalf of our clients, that Beacon endeavors to strive.

## WHO SHOULD CONSIDER BEACON?

- Individuals lacking time, knowledge, inclination or disposition to "go-it-alone" in finance matters.
- Individuals demanding professional money management for their lifetime savings.
- Individuals desiring an organized, structured and disciplined approach to their financial lives.
- Investors who welcome time as an ally and patience as a virtue in building investment portfolios.
- Fiduciaries and retirement plan sponsors requiring professional services for ERISA standards.

## FINANCIAL PLANNING

Beacon assists clients in setting financial goals and implements a plan to achieve their objectives. The process is dynamic in nature, mirroring the evolving impact of financial issues. Beacon offers either comprehensive or focused planning, depending on the needs of the client, in conjunction with our investment management services. Areas of concentration include:

- **Risk Management** - review of the client's insurance programs and coordination with their insurance professional(s).
- **Cash Management** - review of the client's sources and uses of funds for plan design.
- **Tax Planning and Coordination** - a forecast of pertinent income and other taxes, and coordination with the client's tax preparer; key to implementation of this area includes integration with Beacon's investment management services.
- **Consulting** - ongoing consulting services for other matters pertinent to the client's financial plan development and progress.

*Fee-only* means we're paid only by our clients and receive no other 3rd party remuneration from any non-client source.

## INVESTMENT MANAGEMENT

A registered investment advisor with the US Securities and Exchange Commission, Beacon is a *balanced, global* portfolio manager using mutual funds. Rather than focus exclusively on a single asset class (equities, fixed income, etc.), we inclusively use multiple asset classes when building portfolios for clients. **BALANCED** because we diversify across asset types with different risk v. reward profiles. **GLOBAL** because assets span the investment world's borders to take advantage of attractive investment opportunities wherever they present themselves. We use a logical, disciplined 7-step process to construct investment portfolios. Steps include:

- **Know Thy Client** - Set an investment policy.
- **Take The Temperature** - Assess capital markets and assign asset class targets.
- **Pick The Players** - Select mutual funds.
- **Get Going** - Implement the investment plan.
- **Times Are A'Changing** - Monitor and respond to changed markets and client status.
- **Buy Low, Sell High** - Re-balance portfolios.
- **How'd I Do?** - Measure and present investment performance to the client.

## BEACON'S COMMITMENT TO CLIENTS

### PROFESSIONALISM

- ◆ We seek to maintain and improve our professional competence in each pertinent financial discipline.
- ◆ We interact with other professional advisors of clients as a catalyst for agreed-upon implementation steps.
- ◆ We monitor the capital markets and remain prepared to take necessary action for the successful accomplishment of our client's investment policies.

### INTEGRITY and INDEPENDENCE

- ◆ We respect the confidentiality of our clients as to their identity and the privileged nature of their financial information.
- ◆ We avoid circumstances that create conflicts of interest with our clients.
- ◆ We are independent and have no outside entity to unduly influence our client advice, except our best research, thinking, and judgment.
- ◆ We accept no compensation or material gifts from any non-client source concerning our services to clients.

## BEACON'S FEES

### FINANCIAL PLANNING

Our fees for comprehensive financial planning start from \$3,000 and will be less for focused planning.

### INVESTMENT MANAGEMENT

The following sliding-scale applies:

- \$1,000,000 and less, 1.00%
- \$1,000,001 - \$2,000,000, 0.75%
- \$2,000,001 and up, 0.50%  
(Minimum fee (annual), \$5,000)

Qualified Clients engaging Beacon for financial planning AND investment management services often receive a reduced financial planning fee.

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## BEACON'S COMPETITIVE ADVANTAGES WORK BEST WITH CLIENTS WHO...

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- ⇒ Believe *investing is an integral part of financial planning*, not an end in itself and,
- ⇒ Pursue a *balanced, global portfolio construction approach*, and agree that actively managed, no-load *mutual funds*\* (often institutional share class) are the correct investment medium and,
- ⇒ Understand financial planning and investment management are *lifelong endeavors* as contrasted with one-time engagements and,
- ⇒ Will teamwork with Beacon in managing the *totality* of their financial and investment\*\* life and,
- ⇒ Prefer a *personable, independent firm* for whom they are always important clients.

\* WHEN APPROPRIATE, BEACON RECOMMENDS CLIENTS CUSTODY ALL THEIR INVESTMENT ACCOUNTS WITH SCHWAB INSTITUTIONAL, A DIVISION OF CHARLES SCHWAB & COMPANY, INC.

\*\* WHILE EVERY CLIENT ENGAGEMENT IS UNIQUE, CLIENTS' ENGAGING BEACON FOR COMPREHENSIVE ADVISORY SERVICES TYPICALLY HAVE INVESTABLE ASSETS OF \$1MM OR MORE, AND INVESTMENT MANAGEMENT-ONLY CLIENTS' TYPICALLY HAVE \$500K OR MORE.