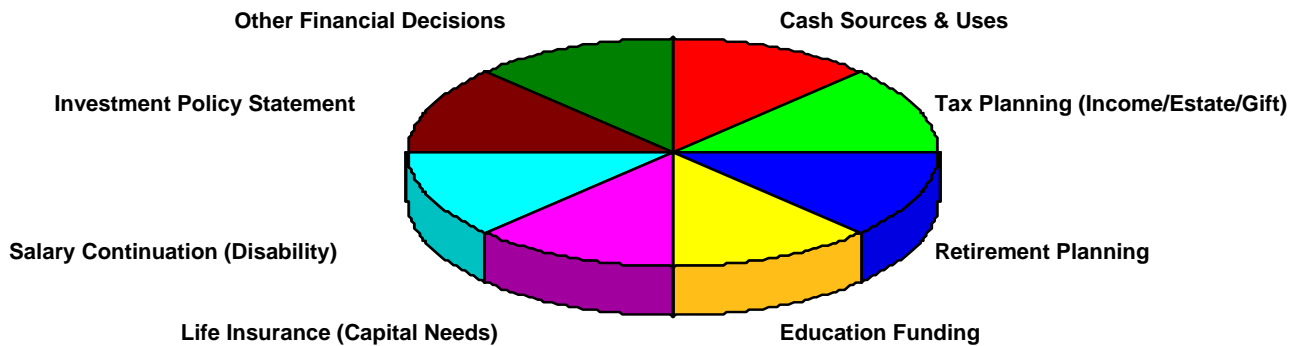




BEACON'S COMPETITIVE ADVANTAGES WORK BEST WITH CLIENTS WHO...

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

YOUR FINANCIAL LIFE IS INTEGRATED...GOOD DECISIONS CONSIDER THE WHOLE



"...your financial plan is not a 3-ring leather binder that gathers dust—it is a lifetime endeavor."

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

ⁱⁱ 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.