



## What Makes Beacon Distinctive?

**BEACON** is a distinctive firm within the financial advisory industry. From inception, our founder established **BEACON** as a fiduciary fee-only model free of product selling conflicts with a singular goal—*aligning our interests as closely as possible to those of our clients*. Our focus on earning and maintaining the trust of our clients is embedded in our cultural DNA. Also distinctive is our use of a collaborative team-oriented approach that has continuously provided comprehensive, hands-on counsel to our clients for a value-added fee. Other distinguishing characteristics of our firm have resulted in our long-term investment performance for clients, many of whom have been with **BEACON** for two decades and more. These distinguishing characteristics include our independent ownership, consistent investment approach, and experienced capable advisors.

### **Collaborative, Team- Oriented Client Service Model**

Our clients' experience a [team- approach as our advisors and support staff collaborate together and with other client professionals to assure continuity of advice and service](#). This approach is rare in our industry. Most other advisor types pursue lists of clients in a segmented way. Our commitment to a collaborative approach requires we apply our [competitive advantages to service a targeted, specified client base constituting those clients who would most benefit from our services](#). Our clients' benefit from our collaborative, team- oriented approach with enhanced accuracy and timely service delivery.

### **Comprehensive Client Counsel and Services, Value- Added Fees**

*"Your financial plan is not a 3- ring leather binder that gathers dust— it is a lifetime endeavor."* **BEACON'S** client service brief [Your INTEGRATED Financial Life...Beacon's Approach](#) catalogs our process for client service delivery. **BEACON** is distinctive in that we evaluate all the components of our clients' financial lives because this framework allows for superior decision making. This approach is rare in our industry. Many firms focus only on investing, while some include limited topics like risk profiling and retirement goal setting. **BEACON'S** process is deliberative in that we order our service steps in a logical manner. It is also iterative because we believe a client's lifetime financial plan is attainable only if financial review is continuous and repetitive because the financial world is continuously changing. For each client we preserve electronic records of current and past financial data organized so that we are always "up to date" on client profiles. We obtain and maintain all pertinent client- records including tax returns, insurance policies, brokerage records, wills, trusts, and ancillary estate documents. Our clients' data are kept in our financial databases for instant access and retrieval. **BEACON'S** client- contact process is distinctive in that we are the catalyst and initiator of client meetings and client communications, whereas most other firms are reactive or product- sales minded. Our commitment to obtain and maintain ALL our clients' financial data is quite distinctive. [Our fees are competitive and transparent](#), and we've never assessed a fee for our value- added financial planning services.



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### Independently Owned

**BEACON** has always been independently owned, now with two family generations of leadership. We have no outside investors and no outside entity to unduly influence our client advice, except our best research, thinking, and judgment. As noted below in **Consistent Investment Approach**, our recommendations exclusively include no-load mutual funds. From a philosophical perspective, we believe in "eating our own cooking" meaning our employees personal and family-related portfolios may hold the same no-load mutual funds we recommend to clients. We believe this approach more closely aligns interests between us and clients concerning our role in their securities transactions, and incentivizes us to focus on client goals.

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### Consistent Investment Approach

Over two decades ago we penned our 20-page white paper [Balanced Global Portfolios Using MUTUAL FUNDS](#). At the heart of **BEACON'S** financial advisory service to our clients is our portfolio-planning approach and process. Our white-paper demonstrates how we construct our clients' portfolios by joining together the unique situation and needs of the client and his or her family to our capital-markets expectations. **BEACON'S** approach and process focuses on how various mixes and types of stocks and bonds, both domestic and foreign, are likely to behave in providing income and growing and protecting capital over the long term under different market conditions. The financial services industry has its own share of fads and gimmicks, not to mention scandals. With few exceptions, the mutual fund industry has remained free of major scandals that have occurred in other segments of the financial services industry. As Americans have come to trust the integrity of the mutual fund industry, it has become the bedrock investment vehicle for many individuals and institutions alike, including **BEACON'S** clients.

### Our Advisors— Accomplished, Capable, and Experienced

[BEACON'S advisors](#) collectively have over four decades of financial planning and investment management experience. Each has a bachelor's degrees in finance and accounting, MBA's, and are Certified Financial Planners (CFP®). Other professional certifications held by our advisors include Chartered Financial Analyst (CFA) and Certified Internal Auditor (CIA).

In closing, we never forget our clients have a choice about their financial advisor. **BEACON** will always attend to clients' financial matters with confidentiality, integrity, and professionalism. To learn more about **BEACON**, [click here](#).