

Beacon Capital Management Client Relationship Summary

Updated July 18, 2022

Item 1: Introduction

Beacon Capital Management, Inc. is an investment adviser registered with the Securities and Exchange Commission offering advisory accounts and services. Investment advisory services and fees differ, and it is important that you understand the differences. This document gives you a summary of the types of services and fees we offer. Please visit www.investor.gov/CRS for free, simple tools to research firms and for educational materials about broker-dealers, investment advisers, and investing.

Item 2: Relationships and Services

What investment services and advice can you provide me? Our firm primarily offers the following investment advisory services to retail clients: portfolio management via wrap and non-wrap fee programs (we review your portfolio, investment strategy, and investments). As part of our standard services, we typically monitor client accounts on a daily basis. Our firm offers both discretionary advisory services (where our firm makes the decision regarding the purchase or sale of investments) as well as non-discretionary services (where the retail investor makes the ultimate decision). We limit the types of investments that are recommended since not every type of investment vehicle is needed to create an appropriate portfolio. Our minimum account size is \$25,000 for our Vantage 1.0, Vantage 2.0 and Vantage 3.0 portfolios and is \$5,000 for our Vantage 3.0 American portfolios. Please also see our Form ADV Part 2A (“Brochure”), specifically Items 4 & 7, [here](#).

Questions to ask us: Given my financial situation, should I choose an investment advisory service? Why or why not? How will you choose investments to recommend to me? What is your relevant experience, including your licenses, education and other qualifications? What do these qualifications mean?

Item 3: Fees, Costs, Conflicts, and Standard of Conduct

What fees will I pay? Our fees vary depending on the services you receive. Additionally, the amount of assets in your account affects our advisory fee; the more assets you have in your advisory account, the more you will pay us and thus we have an incentive to increase those assets in order to increase our fee. For directly managed accounts falling under our investment advisory services business line, fees are charged monthly, in arrears, using the average daily balance of client accounts over that billing period. Other managed accounts may be billed quarterly, in advanced or in arrears depending on the contract structure in place for those managed accounts. You pay our fees even if you do not have any transactions and the advisory fee paid to us generally does not vary based on the type of investments selected. Please also see Items 4, 5, 6, 7 & 8 of our Brochure [here](#).

Some investments (e.g., mutual funds, variable annuities, etc.) impose additional fees (e.g., transactional fees and product-level fees) that reduce the value of your investment over time. The same goes for any additional fees you pay to a custodian. For the wrap fee program, you will not pay additional transaction fees. However, for non-wrap programs you may incur additional transaction costs which may increase your overall investment cost. **You will pay fees and costs whether you make or lose money on your investments. Fees and costs will reduce any amount of money you make on your investments over**

time. Please make sure you understand what fees and costs you are paying. Please also see our Brochure, [here](#), for additional details.

Questions to ask us: Help me understand how these fees and costs might affect my investments. If I give you \$10,000 to invest, how much will go to fees and costs, and how much will be invested for me?

What are your legal obligations to me when acting as my investment adviser? How else does your firm make money and what conflicts of interest do you have? *When we act as your investment adviser, we have to act in your best interest and not put our interest ahead of yours. At the same time, the way we make money creates some conflicts with your interests. You should understand and ask us about these conflicts because they can affect the investment advice we provide you.*

Here are some examples to help you understand what this means. As your account grows, we earn more in fees, so we have an incentive to increase your assets with Beacon. We receive research products and services from some custodians to assist in the administration of your account. We could have a conflict in recommending a custodian to enable us to continue receiving these services. We cover trade costs at TD Ameritrade, so we have an incentive to not trade. Please also see our Brochure, [here](#), for more details.

Questions to ask us: How might your conflicts of interest affect me, and how will you address them?

How do your financial professionals make money? Primarily, we and our financial professionals receive cash compensation from the advisory services we provide to you because of the advisory fees we receive from you. This compensation may vary based on different factors, such as those listed above in this Item. Since the cost of our wrap fee program is tied to asset values and not transaction volume, wrap fee program and non-wrap fee program accounts are designed to be traded in the same manner, using the same asset types and with the same level of frequency. Please also see Item 10 of our Brochure, [here](#), for additional details.

Item 4: Disciplinary History

Do you or your financial professionals have legal or disciplinary history? We do not have legal and disciplinary events. Visit <https://www.investor.gov/> for a free, simple search tool to research us and our financial professionals.

Questions to ask us: As a financial professional, do you have any disciplinary history? For what type of conduct?

Item 5: Additional Information

For additional information on our advisory services, **see our Brochure available [here](#) and any individual brochure supplement** your representative provides. If you have any questions, need additional up-to-date, or want another copy of this Client Relationship Summary, please contact us at 866-439-9093.

Questions to ask us: Who is my primary contact person? Is he or she a representative of an investment adviser or a broker-dealer? Who can I talk to if I have concerns about how this person is treating me?



Exhibit A – Material Changes to Client Relationship Summary

There have been no material changes to Beacon’s Client Relationship Summary.