



Client Relationship Summary  
Beacon Capital Management (CRD #156228)  
Form ADV Part 3 December, 31 2024  
615-224-9794

Our firm, Beacon Capital Management, is a registered investment adviser with the U.S. Securities and Exchange Commission. Brokerage and investment advisory services and fees differ, and it is important for you to understand these differences. Free and simple tools are available to research firms and financial professionals at <https://www.investor.gov/>, which also provides educational materials about broker-dealers, investment advisers, and investing.

## What investment Services and advice we provide?

**Services:** We offer investment advisory services to individuals, families, high net-worth investors, and businesses. We ask questions to identify your goals and investment objectives to provide services and investment plans that fit your specific situation.

**Accounts, Investments and Monitoring:** We primarily use equities, exchange-traded funds, bonds, and debt securities with a derivative component in constructing portfolios. We do not make available or offer advice with respect to only proprietary products or a limited menu of products or types of investments. As part of our services, we monitor portfolios and securities in accounts on a regular basis. We also meet with you at least annually, or more frequently, depending on your needs.

**Investment Authority:** We provide services on a discretionary or non-discretionary basis, as selected by the Clients. Under a discretionary agreement we execute investment decisions in accordance with your investment objectives without your prior approval of each specific transaction. Our engagement will continue until you notify us otherwise in writing. For non-discretionary services offer the opportunity to have an account with us. This allows us to perform trades on your behalf when directed to do so through the use of an investment plan agreed upon by you. These accounts will not be actively managed or monitored, and we will not make recommendations on the strategy for these accounts. Transactions made in these accounts may not be able to be aggregated with other clients' orders under this type of authority and therefore you may not receive the same price as other clients.

**Account Minimums & Other Requirements:** The minimum initial account size is generally \$100,000. Management reserves the right, in its sole discretion, to waive the minimum threshold.

**Additional Information:** For more detailed information on our relationship and services, please see Item 4 – Advisory Services, Item 7 – Types of Clients and Item 13 – Review of Accounts of our Form ADV Part 2A available via our Firm's Investment Adviser Public Disclosure Page at Investment Adviser Public Disclosure Page.

**Conversation Starters:** Given my situation, should I choose an investment advisory service? Why or why not? How does Beacon choose investments for my account? What is your relevant experience, including education, licenses, and other qualifications?

## Fees, Costs, Conflicts, and Standard of Conduct

**Wrap Fees:** Our asset-based fee for investment services ranges from 0.10% to 2% annually based on a tiered schedule. This fee is collected monthly, in arrears, calculated as a percentage of the value of the cash and investments in your account(s) that we manage. This presents a conflict of interest as we are financially incentivized to encourage you to place more assets in your advisory account as you will ultimately pay more in advisory fees.

**Hourly Fees:** Beacon does not offer hourly fees for financial planning services.

**Fixed Fees:** Beacon does not offer fixed fees for financial planning services.

**Other Fees & Costs:** In non-discretionary accounts, you will be responsible for custody fees, account administrative fees, fees and expenses related to mutual funds and exchange-traded funds and applicable securities transaction fees.

**Additional Information:** You will pay fees and costs whether you make or lose money on your investments. Fee 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. For more detailed information on your fees, please see Item 5- Fees and Compensation of our Form ADV Part 2A available via our firm's [Investment Adviser Public Disclosure Page](#).

**Conversation Starters:** How do fees and costs affect my investments? If I give you \$10,000 to invest, how much will go to fees and costs?



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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 fiduciary, we are required to act in your best interest and not put our interests 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 is an example to help you understand what this means.

We recommend that you open your account with a specific custodian, where we maintain an institutional relationship and receive economic benefits. The receipt of economic benefits presents a conflict of interest and can influence our recommendation of the custodian to you. However, you ultimately decide where to open your accounts. Choosing a different custodian may result in the loss of quality of service and/or ability to obtain favorable prices.

**Additional Information:** For more detailed information, please see Item 1- Financial Industry Activities and Affiliations, Item 12- Brokerage Practices and Items 14- Client Referrals and other Compensation of our Form ADV Part 2A available via our firm's [Investment Adviser Public Disclosure Page](#).

**Conversation Starters:** How might your conflicts of interest affect me, and how will you address them?

How do your financial professionals make money?

Our financial professionals are also licensed insurance agents and, in this capacity, are permitted to receive fees and commissions in connection with the sale of insurance products. Financial professionals are compensated based on an agreed-upon annual salary, are eligible to receive a discretionary bonus, and receive separate, yet customary, compensation for insurance product sales.

Disciplinary History

Do you or your financial professionals have legal or disciplinary history?

No for the Firm, yes for some of our financial professionals. You can visit [Investor.gov/CRS](http://Investor.gov/CRS) for a free and simple search tool to research our firm and our financial professionals.

**Conversation Starters:** As a financial professional, do you have any disciplinary history? For what type of conduct?

Additional Information

You can find additional information about our investment advisory services by viewing our Form ADV Part 1 and 2A available via our firm's Investment Adviser Public Disclosure Page or by visiting [www.beaconcm.com](http://www.beaconcm.com). You can request up to date information and a copy of our client relationship summary by contacting us at [info@beaconcm.com](mailto:info@beaconcm.com) or (615) 224-9794.

**Conversation Starters:** Who can I talk to if I have concerns about how this person is treating me? Who is my contact person at the company? Is he or she a representative of an investment advisor?