

# BEACON

FINANCIAL STRATEGIES

Informational E-Packet

Begin the quest toward financial success today.

Beacon Financial Strategies  
7100 Six Forks Rd, Suite 135  
Raleigh, NC 27615

Dear Prospective Client:

Thank you for requesting more information about the services we offer. We take great pride in how we conduct our business and always want you to be comfortable with the relationship you have with us.

We understand that sharing your financial details with anyone is a step of trust – and we work hard to earn and maintain that trust.

You will find the following documents in this ePacket:

- Bios of our Principals and team members
- Service Description and Fee Schedule
- Our Privacy Policy

Please contact our office to schedule a no obligation introductory consultation or conference call.



Chip Hymiller, CFP®



Erin Campbell, CPA/PFS, CFP®

# Meet the Beacon Team

Chip Hymiller,  
CFP®, AIF®



Chip is a founder and principal of Beacon Financial Strategies. He received his Business Management degree from NC State University. Chip also has a MBA from East Carolina University. In addition, Chip is a CERTIFIED FINANCIAL PLANNER™ practitioner (2001). Chip began working in the financial planning and investment advisory industry in 1992 while still in college.

Chip works closely with clients in the areas of overall financial planning, asset allocation and risk management strategies. As the firm's investment portfolio manager, he is responsible for managing client portfolios.

Erin Campbell,  
CPA/PFS, CFP®



Erin is a founder and principal of Beacon Financial Strategies and serves as the firm's tax and financial planning coordinator. She attended UNC Chapel Hill where she received her degree in Business Administration. Erin is a Certified Public Accountant and a CERTIFIED FINANCIAL PLANNER™ practitioner. Erin also holds the Personal Financial Specialist (PFS) designation from the AICPA, which is given to CPAs who specialize in the area of personal financial planning.

Erin's areas of concentration are tax planning, retirement and portfolio feasibility assessments. She is also the firm expert on stock compensation plans.

Stephanie  
Murray, CFP®, EA



Stephanie joined Beacon Financial Strategies in 2013 and serves as Planning and Operations Manager. She is a graduate of N.C. State University where she received a Bachelor of Science in Business Management.

Stephanie assists with many elements of the financial planning and tax preparation process. In addition, she focuses her efforts on managing Beacon's internal systems and workflows to ensure a consistent client experience. In addition, Stephanie is a CERTIFIED FINANCIAL PLANNER™ practitioner and an Enrolled Agent – a federally licensed tax practitioner.

John Matto



John joined Beacon Financial Strategies in 2019 and serves as our Portfolio Administrator. John attended the University of North Carolina at Greensboro where he earned a Bachelor of Science in Finance with a minor in Economics.

John provides assistance in all facets of the investment management process. His job responsibilities include helping facilitate the onboarding process for investment clients, interacting with custodians on client service matters and managing Beacon's portfolio accounting system.

Patrick Lamprey



Patrick joined Beacon Financial Strategies in 2022 and serves as our Client Service Representative. Patrick attended William Peace University where he earned a Bachelor of Science in Business Administration.

Patrick is the point of contact for anything administrative in nature. He handles all administrative issues relating to client brokerage accounts, service requests and scheduling meetings.

# Net Worth Management

Net worth management combines strategic financial planning with ongoing investment management. We believe this provides the most effective service for clients. It is ideal for those who would like an advisor to coordinate multiple aspects of their financial affairs and provide ongoing and proactive guidance.

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## Proactive Financial Planning Advice

Benefit from a high-touch approach that reinforces financial progress even as tax laws, the financial markets and your personal situation changes

Leverage the benefits of a team of financial professionals working on your behalf.

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## Ongoing Planning, Tax & Investment Guidance

Making sound financial decisions with consideration of all relevant tax, investment and other financial impacts that are specific to you and your family's circumstances.

Embedding adaptability so that adjustments can be made as things change.

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## Strategic Investment Management

Capitalize from an enduring portfolio structured with your goals and risk profile in mind. All delivered from a fiduciary who has your best interest in mind.

An investment approach that keeps internal costs low.

A disciplined process with proven results.

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## Peace of Mind

A partnership that is committed to helping you achieve your financial goals through a business model that limits conflicts of interest.

A sense of organization, knowing that you are taking advantage of financial planning, tax and investment opportunities.

## ACCUMULATOR

*Clients in the “accumulator” stage are focused financially on the accumulation of wealth. Accumulators are generally in, or entering their peak earning years and have a unique set of financial circumstances that should be addressed.*

## PRE-RETIREE

*Clients in the “pre-retiree” phase see retirement as being on the horizon (normally within 5 years or so). Pre-retirees are focused on improving their financial standing in preparation of retirement and receiving validation that they are on track to retire at their expected age.*

## RETIREE

*Retirees have a unique set of planning needs – especially as the retirement period may extend for 20 or more years. Beacon stands ready to deliver advice given the myriad of financial complexities that may occur. Giving you the confidence and time to allow*

### **WHAT DOES BEACON ASSIST WITH IN EACH PHASE?**

- Do I have an adequate emergency fund?
- Should I pay down my debt? Which loan should I pay off first?
- How much should I be saving to accomplish my retirement goals?
- Which investment “buckets” (401k, IRA, Roth IRA) should I be contributing?
- Is my portfolio invested appropriately given my risk profile and return needs?
- Do I have enough life insurance?
- Do I need disability income insurance? What is the most cost-effective coverage option?
- Are there strategies that can help reduce my current (or future) tax burden?
- Which retirement plan should I establish for my small business?
- Am I saving enough for my children’s education? Am I saving to the best “buckets” for this goal?

- Do I have a realistic budget heading into retirement?
- Should I consider paying off my mortgage prior to retiring?
- Will I be able to retire at my preferred age and will my portfolio last?
- Should I start Social Security, or delay this benefit?
- Is my portfolio structured appropriately given my return requirements and risk profile?
- Which pension option is best?
- Can my retirement plan endure higher than expected health-related expenses?
- Is my portfolio invested appropriately given my risk profile and return needs?
- Should I consider long term care insurance?
- Are there strategies that can help reduce my current (or future) tax burden?

- Is my spending reflective of my asset base?
- Will my portfolio last throughout retirement?
- Can I afford to travel, or enjoy other planned discretionary spending?
- Can my retirement plan endure higher than expected health-related expenses?
- Can I afford to become a resident of my preferred retirement community?
- Which account should I take distributions to cover recurring living expenses in the most tax-efficient manner?
- Should I withhold taxes from my IRA distribution? If so, how much should I withhold?
- Should I consider a Roth conversion?
- What is the most tax-efficient manner to make charitable gifts?

## HOW MUCH DOES NET WORTH MANAGEMENT COST?

Our Net Worth Management service is best suited for those who value and understand the impact of an ongoing professional financial advisory relationship. We partner with our clients to provide advice-driven solutions within a fiduciary framework.

Beacon charges a flat annual advisory fee that is billed to clients on a quarterly basis. This annual fee is calculated based on the billable assets of your net worth. The fee rate starts at 1% and is tiered on asset levels above \$2 million.

The fees are fixed for one year, paid over four quarters and debited directly from accounts when possible (or preferred). Fees are adjusted annually in the 3<sup>rd</sup> quarter of each year to reflect changes in billable assets. Annual fees are calculated as follows:



Billable Assets Up to \$2 Mil	1.0%
Billable Assets from \$2 Mil to \$5 Mil	0.8%
Billable Assets from \$5 Mil and up	0.7%

\*Our asset minimum is \$750,000. However, upon occasion, we do make some exceptions. Common exceptions are high earning professionals who are super-charging their savings and are reasonably expected to surpass the minimum asset level.

## What are Billable Assets?

In general billable assets are your "assets at work." Any account or asset that requires managing, monitoring or consideration from a tax, investment or planning standpoint.

### **Examples of Billable Assets**

- IRA
- Personal/ Joint brokerage
- Roth IRA
- Current 401k
- Annuity
- 401k from previous employer
- Pension
- Simple IRA/SEP



**EMPOWERING  
THROUGH  
TRUSTED  
ADVICE**



## TAX-FOCUSED PLANNING TO REACH YOUR GOALS

Are you close to retirement? Or are you at the height of your career? Regardless of your stage in life, you know that your decisions about spending, saving and investing can have an impact for decades to come. You know it is crucial to think strategically, particularly about the impact that taxes can have on finances and investments. However, a tax-centered perspective requires an expertise that you may not have the time or desire to develop.

At Beacon Financial Strategies, our tax knowledge drives the financial and investment decisions that we help our clients make. We take a long-range perspective to achieving your goals, making recommendations based on both current and possible future tax rates. We employ a tax-centered approach to your portfolio, emphasizing tax efficiency in investments. And when it comes time to make distributions from your retirement accounts, we develop a plan for withdrawals to help optimize taxes.

We want you to feel confident that you are on a successful path toward achieving your objectives. By offering tax-centered financial planning, we strive to give you certainty that we are focused on your long-term well-being and that you are on the right path toward your goals.

## WHO WE WORK WITH

We work with people seeking direction when embarking on a life transition. Those who understand the interconnected nature of financial, tax and investment decisions. And those who recognize the enormous impact that a partnership with a team of planning, tax and investment professionals can help deliver when making strategic financial decisions.



**MIDCAREER  
PROFESSIONALS**



**PRE-RETIRES**



**RETIRES**

## WHAT YOU RECEIVE

You will have a financial partner walking with you every step of your transition and beyond. We will take a detailed look at your situation and make recommendations to bridge the transition and achieve your goals. We will:

1. Communicate a detailed picture of your financial life
2. Develop a tax-optimized financial plan
3. Help you prioritize your short- and long-term objectives
4. Build an investment portfolio that is consistent with your investment goals and risk profile
5. Help you optimize Social Security, pension and other distribution decisions
6. Identify financial risks and offer solutions to help protect you and your family



## WHAT YOU CAN EXPECT

### A TEAM LOYAL TO YOU

You will receive the insights of a team that includes financial planners, tax planning specialists and investment portfolio managers collaborating together for your benefit. As a fee-only, fiduciary firm, we get paid no commissions and we always put you first. We want you to always feel confident in our recommendations.

### THE HIGHEST OF CREDENTIALS AND EXPERTISE

In a world of ever-changing laws and regulations, we emphasize a culture of continuous learning for our advisory team. Our expertise includes the highest-regarded certifications in the industry, including the CERTIFIED FINANCIAL PLANNER™ (CFP®) certification and the Certified Public Accountant/Personal Financial Specialist (CPA/PFS) credential.

### TAX-CENTERED FINANCIAL PLANNING

Our expertise in tax planning is unique in the financial services industry and is one that helps bring tremendous value to our clients. Minimizing and controlling the impact of taxes when making financial decisions can make an enormous difference to most people over the long run. Our team works diligently on your behalf to identify opportunities that will benefit you.

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## **A “PAYCHECK” FOR RETIREMENT**

You’ve sacrificed and saved your whole life, and now it’s time to create a “paycheck” from your portfolio. Which accounts should you utilize first? How will these periodic distributions impact your investment strategy and tax situation?

We have found that a regular payment makes the transition into retirement easier. That is why we transition your portfolio into a tax-managed retirement paycheck. We handle all the ongoing logistics of your distribution strategy. Our tax team even helps you decide on an appropriate tax withholding rate.

## **PORTFOLIOS DESIGNED FOR DIVERSIFICATION, TAX EFFICIENCY AND LOW COSTS**

Our investment philosophy is grounded in financial planning and centers on tax efficiency and low costs. In this way, we help keep more of your money working for you.

We also take asset location into consideration in building your portfolio. This means that we position investments in the appropriate account [such as a 401(k), IRA, Roth IRA or brokerage account] to help provide the best tax optimization in light of your investment goals and spending needs.

We partner with you to create a diversified portfolio that reflects your personal goals and risk profile. You can rest assured that we are with you every step of the way as investment markets and your personal circumstances change. We are here to keep you focused on what’s important so you can live your best life.



## HOW IT WORKS

Our goal is to empower you with trusted advice. We want you to feel confident that you are and will be okay, and we help achieve this goal by serving you in three primary areas: strategic financial planning, taxes and investments.

We give these areas equal weight because they regularly overlap in the context of the total picture—your financial plan.

What's more, we will custom-tailor our planning for each of these areas to meet your specific goals and needs. We help you feel at ease, knowing that your team is continuously working toward your financial goals and peace of mind.



# OUR PROCESS

We have designed a discovery and onboarding process that helps us identify and understand your goals, as well as all the moving parts of your finances—both now and in the future. We then work with you to develop strategies to help you reach your goals.

Our process starts with an assessment of the big picture. We then dig deep into the building of your plan, which we also implement, monitor and manage on your behalf. You can feel confident that your team at Beacon Financial Strategies is minding the details, as we will continuously evaluate progress and make changes as necessary.



# TAKE THE FIRST STEP IN TAKING CONTROL OF YOUR FINANCES

We offer a complimentary introductory call. Contact us at **(919) 803-3801** to get started.



7100 Six Forks Road, Suite 135,  
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**Website:** [beaconfinancialstrategies.com](http://beaconfinancialstrategies.com)

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## **PRIVACY POLICY STATEMENT**

### **Our Commitment to You**

Beacon Financial Strategies is committed to maintaining the confidentiality, integrity and security of the personal information that is entrusted to us. We maintain a secure office to ensure that your information is not placed at unreasonable risk. We employ a firewall barrier and authentication procedures in our computing environment. We require strict confidentiality in our agreements with unaffiliated third parties that require access to your personal information, including financial service companies, consultants, and auditors.

### **Information Provided by Clients**

The categories of nonpublic information that we collect from you may include information about your personal finances, information about your health to the extent that it is needed for the financial planning process, information about transactions between you and third parties, and information from consumer reporting agencies, e.g., credit reports. We use this information to help you meet your personal financial goals. This personally identifiable information about you will be maintained while you are a client, and for a required period thereafter that records are required to be maintained by federal and state securities laws. After that time, information may be destroyed without notice to you.

We may disclose limited personal information about you to non-affiliated third parties in connection with the advisory services we provide as permitted or required by law. We share a limited amount of information about you with your brokerage firm to execute securities transactions on your behalf. At times, you may opt out of our sharing of your information with these nonaffiliated third parties by notifying us at any time by mail, email, or in person.

We do not or sell your personal information to anyone or provide your personal information to anyone for marketing purposes.

Federal and state securities regulators may review our Company records and your personal records as permitted by law.

### **Client Notifications**

We are required by law to annually provide a notice describing our privacy policy. In addition, we will notify you if our privacy policy changes.