

Beacon Retirement Planning Services  
DBA Beacon Financial Group  
Form CRS – Customer Relationship Summary  
March 15, 2021

Beacon Retirement Planning Services, Inc. is an investment adviser registered with the Securities and Exchange Commission (SEC). Investment advisory services and fees differ from brokerage services provided through a broker-dealer and it is important for you to understand these differences. Free and simple tools are available to research firms and financial professionals at [www.investor.gov/CRS](http://www.investor.gov/CRS), which also provides educational materials about broker-dealers, investment advisers, and investing.

**What investment services and advice can you provide me?**

We offer investment advisory services to retail investors through our financial professionals. These services include managed portfolios, the use of third-party investment managers, financial planning, and financial consulting. We can manage your Advisor Managed Account (managed portfolio) on a “discretionary” basis. “Discretionary” means you grant us authority to buy and sell securities in your advisory account without asking for your consent in advance.

As part of our standard services, we monitor Advisor Managed Accounts and accounts with third-party investment managers on an ongoing basis. We do not limit our menu of investments to proprietary products. While we offer advice on a wide variety of investments, we do not offer advice on every product available in the marketplace. We have financial professionals who are not registered through our affiliated broker-dealer and cannot offer brokerage services. Advisor Managed Accounts are generally subject to a minimum household investment amount of \$500,000. Accounts with third-party investment managers are subject to minimum investment amounts that vary from no minimum to \$1,000,000. ***For more information about our advisory services, please visit the SEC’s website at <https://adviserinfo.sec.gov/firm/summary/110038> and review our Form ADV, Part 2A (Items 4 and 7).***

**Conversation Starters.** Ask your financial professional—

- *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?*

**What fees will I pay?**

We charge a percentage of assets under management and fixed fees. The advisory fees you pay us can be asset-based, fixed, or a combination of the two. “Asset-based” fees are calculated as a percentage of the value of the assets in your advisory account. Asset-based fees incentivize us to encourage you to increase your advisory account assets since the increase in assets will increase our compensation. “Fixed” fees are negotiated fees that do not fluctuate with account value.

You typically will pay advisory fees on a quarterly basis, which will be detailed in your advisory agreement.

Certain products have their own fees and charges, some of which are paid to our affiliated broker-dealer. This incentivizes us to choose these products over other products that do not pay or pay less of these fees and charges. For more information about these fees, please see the product offering document or prospectus.

You will also pay miscellaneous custodial fees such as transaction charges, account termination, and other operational fees.

Fees for financial planning or financial consulting services are negotiated and are typically included in the cost of your annual advisory fee that is collected quarterly.

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. Additional information related to fees you will pay may be found in our ADV, Part 2A (Items 5A-D), investment management agreements, and other applicable documents.

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**Conversation Starters.** Ask your financial professional—

*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.

- **Third-Party Payments:** Some investments pay us or our affiliated broker-dealer commissions and other fees. This incentivizes us to recommend these products over other products that make no such payments or make less of them.
- **Revenue Sharing:** Certain product providers share the revenue they earn with our affiliated broker-dealer, or with our custodian which in turn shares revenue with our affiliated broker-dealer, when you invest in their investment products (primarily mutual funds and variable annuities). This incentivizes us to recommend products that make these payments over those that do not or that share less. Our financial professionals do not receive any portion of these payments.

**Conversation Starter.** Ask your financial professional—

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

*For additional information regarding our conflicts of interest, please see our Form ADV, Part 2A brochure and other applicable documents at <https://adviserinfo.sec.gov/firm/summary/110038>*

**How do your financial professionals make money?**

A portion of the fees we charge for advisory services are paid to your financial professional. As assets grow, our economies of scale are shared with financial professionals, reducing the amount of fees that we retain. This incentivizes your financial professional to recommend you open an advisory account or increase the amount of assets in your account.

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

Yes. For information about our legal or disciplinary history, please visit [Investor.gov/CRS](https://Investor.gov/CRS) for a free and simple search tool to research us and our financial professionals.

**Conversation Starter.** Ask your financial professional—

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

*For additional information about our services, or to request up-to-date information or a copy of this relationship summary, please call 972-726-9888 or visit our website at <https://www.beaconfg.com/>.*

**Conversation Starter.** Ask your financial professional—

- *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?*