INSTITUTIONAL-LEVEL MONEY MANAGEMENT FOR INDIVIDUALS

BEACON STREET CAPITAL, LLC

INVESTMENT MANAGEMENT

SOUND INVESTING PRINCIPALS, DELIVERED WITH A SOPHISTICATED LEVEL OF FINANCIAL SERVICES

"Beacon Street Capital provides affluent business professionals in the Southeast with a conservative, consistent, long-term approach to managing money that has generated excess returns with reduced volatility. Our strategy reflects sound investing principals, delivered with a sophisticated level of financial services. You deserve nothing less."

Terry E. Burke
Chief Executive Officer
Co-Founder

Prior to becoming a co-founder of Beacon Street Capital, Terry spent 15 years consulting with and analyzing companies as president of Beacon Street Research, where he developed the proprietary Q.E.P. Index, an accounting-based linear algorithm for quantifying internal growth potential. He received a B.A. in Finance and Accounting from the University of Florida.

"Whether growing assets for retirement or building a family estate, we believe that wealth properly managed is wealth with a future. Please contact us to explore how we can help you with this process."

Herron P. Weems
Managing Director
Co-Founder

Herron was a Managing Director of Salomon Brothers and Salomon Smith Barney, having spent 23 years with that firm before becoming a co-founder of Beacon Street Capital. He received a B.A. in Economics and Business Administration from Vanderbilt University and MBA in Finance and Accounting from the University of Chicago Graduate School of Business.

WEALTH PROPERLY MANAGED IS WEALTH WITH A FUTURE

With our focus on investment management and wealth accumulation, we can implement our proven strategy that places special emphasis on investments that have a strong upward path over the long-term.

INVESTMENT MANAGEMENT

We are available to create and manage a portfolio for you that reflects our investment discipline and management philosophy for selecting stocks.

Conservative – capital preservation utilizing large cap stocks.
Growth – greater long-term return potential with lower than market risk.
Risk Management – automatic asset allocation between stocks and cash.

INVESTMENT PORTFOLIO REVIEW

We will manage a Separate Account for you which we will monitor continuously, keeping it consistent with our investment discipline. We also make it easy for you to access your personal account information through an independent custodian and we will provide you with quarterly summary updates. Depending on your direction we are available to conduct personal periodic reviews and are committed to maintaining an open dialog with you to keep you informed and involved.

INVESTMENT WITH INDIVIDUAL SECURITIES

We create and manage portfolios of individual securities selected from the large cap stocks included in the Dow Jones Industrial Average and the Standard and Poor's 500-Stock Index. Each stock is chosen based on its profitability, risk profile, and growth potential.

Separate Account Management

As a sophisticated investor with considerable investable assets, you're likely to be looking for investment opportunities that can give you an added level of confidence in today's volatile markets. A "Separate Account" managed by Beacon Street Capital, LLC that provides active portfolio management could be the answer.

Through a Separate Account, established at Fidelity Investments or at another custodian, you have access to our unique investment styles that may help you meet your investment objectives with greater efficiency, while also providing transparency and more control over your investments.

What is a Separate Account?

A Separate Account is a portfolio of individual securities that is managed independently by Beacon Street Capital, LLC[1] on your behalf. Based on your input and in accordance with a stated investment objective, Beacon Street Capital will purchase a customized selection of securities for your portfolio. These securities are held for you in your account and managed for your benefit.

[1]Beacon Street Capital, LLC is not affiliated with any financial institution

How Separate Accounts Compare to Mutual Funds

Like mutual funds, separate accounts offer the benefits of professional money management and diversification. Unlike mutual funds, however, using a Separate Account provides the following additional features:

ACCESS TO UNIQUE INVESTMENT STRATEGIES

Successful active management isn't available to everyone because it requires finding *active* managers with above average skills. Such managers, such as Beacon Street Capital, have usually uncovered and taken advantage of an inefficient anomaly in an otherwise efficient market.

PORTFOLIO CUSTOMIZATION AND CONTROL

You can restrict your investment manager not to invest in certain types of companies that may conflict with your professional duties or personal beliefs. You also have full transparency of your account 24/7.

CAPTURE STOCK MARKET RETURNS WITH GREATER EFFICIENCY

Besides a lower fee structure, the selection of an active manager to replace market risk with *active* risk can often result in higher market returns with less volatility. This enhances wealth building over the long term.

CONTROL OVER DISTRIBUTION OF REALIZED CAPITAL GAINS AND LOSSES

With mutual funds, only realized capital gains may be distributed, generally creating a taxable event for you. In a Separate Account, realized losses may also help to offset your tax liabilities. This may be a benefit should you have realized taxable income or a taxable capital gain outside of your managed investment portfolio. Consult your tax advisor for more information.[2]

[2]Please consult your tax advisor for information pertaining to your particular situation. Beacon Street Capital, LLC, does not provide tax advice.

Money Has a Language All Its Own

We Not Only Speak the Language of Money, We Translate It for You

And when it comes to your portfolio, we're well-versed in managing your investments to reach their fullest potential. Aside from providing compound returns which traditionally exceed our benchmark returns, known as *alpha*, our unique strategy also reduces risk by reducing volatility. And reducing volatility is just as important as increasing return.

Reduced volatility boosts the power of compounding on rates of return, and compounding causes money to grow exponentially over time. A simple example showing a $100 investment with a 10% average return per year for three years, achieved differently, from a Market Index and an Active Manager is instructive.

Market Risk vs Active Risk

	Market Index	Active Manager
Return Year 1	+30%	+15%
Return Year 2	-10%	+ 5%
Return Year 3	+10%	+10%
Average Annual Return	+10%	+10%
Total Compounded Value after 3 Years	**$128.70**	**$132.83**

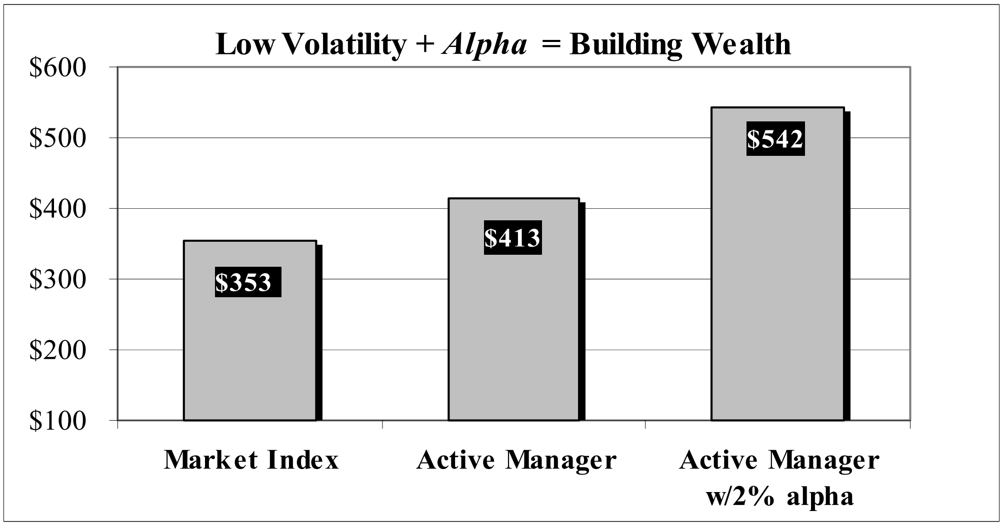
Suppose this same 3-year "average" performance scenario was repeated for a total of 15 years. Although the Market Index and the Active Manager each provide an "average return" of 10% annually, the Market Index would generate a total value of $353.10, while the Active Manager would create a total value of $413.43. This represents a 23.8% increase in value added by the Active Manager over and above the $100 starting value due simply to compounding with reduced volatility.

	Market Index	Active Manager
Total Compounded Value after 15 Years	**$353.10**	**$413.43**

Compounding Excess Returns with Low Volatility

Furthermore, when low volatility is combined with addition of excess return (*alpha*) an even more powerful effect on compounding occurs.

Suppose the Active Manager added a net 2% of excess return per year with no increase in volatility. The average return would be 12% and over a 15 year period the Active Manager would create a total value of $541.92, a 74.6% greater value compared to the Market Index as shown in the chart below.



Minimum Volatility

+

Alpha

=

Maximum Pleasure

A Personal Approach to Investment Management and Wealth Accumulation

We specialize in providing portfolio management solutions to individuals who understand the impact that a professional money manager may have on their future. We select for our clients individual equity securities that show positive internal growth potential and financial strength. These securities are managed in a Separately Managed Account held by an independent custodian.

The long-term performance of our strategy illustrates the impact these types of securities can have in helping you successfully reach your financial objective, and why we invest our own capital in the same strategy along with our clients.

Contact us for more information. We welcome your inquiry. You'll find that our reputation speaks for itself.

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