Our Kingdom(b)™ Qualified Retirement Plan Solution offers comprehensive investment choices that are competitive, easy to implement, and consist of non-proprietary investments. From low-cost index funds, to actively managed target date funds, to portfolios designed to reflect faith values, the choices are there.

Kingdom(b)™
Powered by LightPoint Portfolios

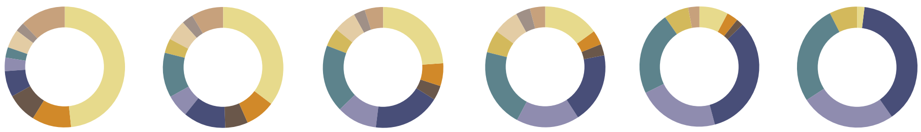
1) Participant-Directed Options - Provide those participants who wish to direct their own investments with a diverse set of investment options in various asset classes to encourage and facilitate participant diversification while also offering a program that is understandable to participants.
Underlying Investment Vehicles - Primarily Indexed Mutual Funds

2) Qualified Default Investment Alternative (QDIA) - Provide those participants who are automatically enrolled with a QDIA designed to provide varying degrees of long-term appreciation and capital preservation through a mix of equity and fixed-income exposure based on the participant's age and target retirement date. **Underlying Investment Vehicles - Actively Managed Targeted Retirement Date Mutual Funds**

3) Managed Portfolios (LightPoint Kingdom(b)™ Models) - Provide those participants who wish to invest in accordance with their faith values a selection of well-diversified, professionally managed portfolios which span the risk/return spectrum. When available and suitable from a risk/return perspective, the underlying managers selected for the portfolios are designed to be clean of companies involved in activities that are contrary to faith and family values. **Underlying Investment Vehicles - Professionally Managed Portfolios Primarily invested in Mutual Funds with a Focus on Biblically Responsible Investing**

LightPoint Kingdom(b)™ Model Portfolios

Hypothetical Strategic Asset Allocations



Asset Class	Conservative	Moderately Conservative	Balanced	Moderate Growth	Moderately Aggressive	Aggressive
Target Equity/Fixed Income Strategic Ratios	**20/80**	**40/60**	**60/40**	**75/25**	**85/15**	**98/2**
Money Market	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Intermediate-Term Bond	48.5%	35.5%	24.0%	15.0%	8.0%	2.0%
Short-Term Bond	10.5%	8.0%	6.0%	4.0%	3.0%	0.0%
World Bond	8.0%	6.0%	4.0%	3.0%	2.0%	0.0%
Absolute-Return Oriented Bond	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Domestic Large Cap	7.0%	11.5%	18.0%	19.0%	33.0%	38.5%
Domestic Mid/Small Cap	3.5%	6.0%	11.0%	17.0%	22.0%	25.5%
World Equity	3.0%	12.0%	18.0%	21.0%	22.5%	26.5%
Emerging Markets Equity	0.0%	4.0%	5.0%	6.0%	6.5%	7.5%
Infrastructure	5.0%	5.5%	6.0%	7.0%	0.0%	0.0%
Real Estate	2.5%	3.0%	3.0%	4.0%	0.0%	0.0%
Market Neutral	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Managed Futures	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Allocation: 50% - 70% Equity	12.0%	8.5%	5.0%	4.0%	3.0%	0.0%
Total	**100.0%**	**100.0%**	**100.0%**	**100.0%**	**100.0%**	**100.0%**

The allocations in the charts above reflect strategic portfolio weights for equity and fixed income asset classes across the spectrum of risk-based model portfolios. Given that the portfolios are actively managed, the weights in the chart are subject to change without notice. Target equity/fixed income strategic ratios are defined by Beacon Wealth Consultants, Inc.

We also offer:

Pastoral Housing Allowance

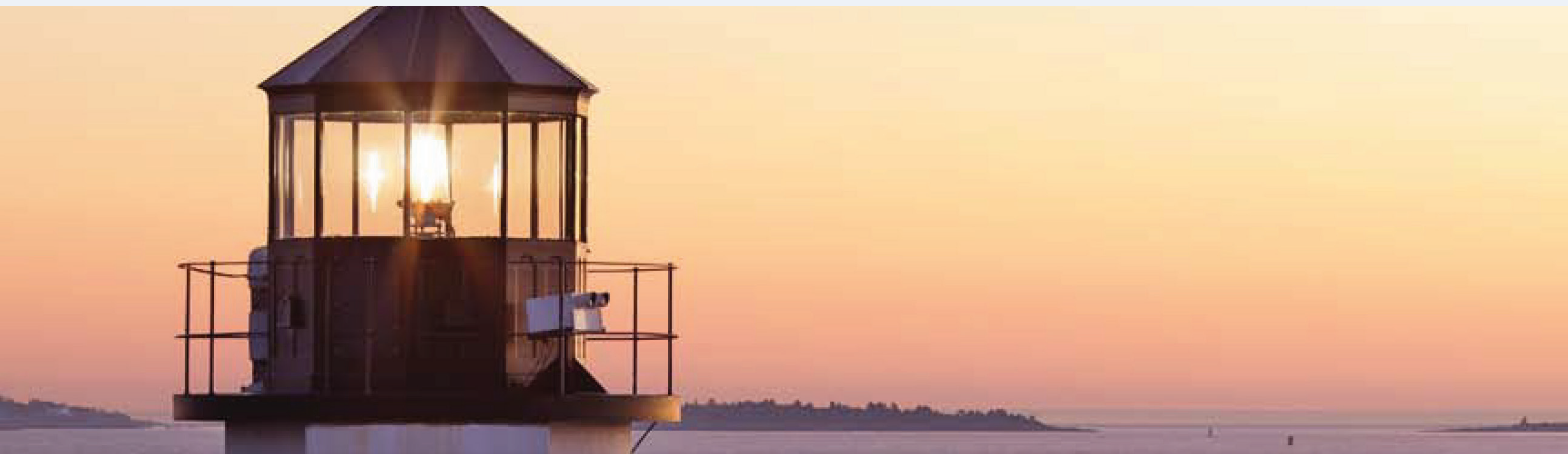
The Kingdom(b)™ is a 403(b)(9) plan, meaning that it provides the benefit of the Pastoral Housing Allowance distributions at retirement. This allows a minister who is ordained, licensed, or commissioned to receive a designated portion of their salary (or in this case 403(b) distributions) that is excluded from gross income and not subject to federal income tax.

A Prudent Process

Beacon Wealth Consultants will develop a formal Investment Policy Statement (IPS) for your plan. An IPS formally sets forth the objectives, restrictions, and general investment structure for the management of the Plan's assets, and provides the basis for evaluating the Plan's results.

Competitive and Transparent Fees

As a fee-only firm, our fees are fully disclosed and are not commission-based - allowing us to work in the best interest of our clients.



Disclosures

- Diversification does not ensure a profit or guarantee against loss.
- The Models presented herein have different investment objectives, costs and expenses. The performance of each model will necessarily depend on the ability of their respective managers to select portfolio investments. These differences, among others, may result in significant disparity in the model's portfolio assets and performance.
- The information provided does not constitute investment advice, and it should not be relied on as such. It should not be considered a solicitation to buy or an offer to sell a security. It does not take into account any investor's particular investment objectives, strategies, tax status or investment horizon. You should consult your tax and financial advisor.
- Investment Companies are sold with a prospectus, which provides investment objectives, risks, fees, expenses and other information that should be read and considered carefully before investing. A prospectus can be obtained by contacting Beacon Wealth Consultants at (540) 345-3891.
- Investing involves risk, including the potential loss of principal. No investment strategy can guarantee a profit or protect against loss in periods of declining values. Changes in investment strategies, contributions, or withdrawals may alter the performance and results of your portfolio. Past performance is no guarantee of future results.
- Economic factors, market conditions, and investment strategies will impact the performance of any portfolio and there are no assurances that it will match or outperform any particular benchmark.
- Beacon Wealth Consultants, Inc.'s disclosure document and ADV Firm Brochure are available by contacting our office at (540) 345-3891.
- Beacon Wealth Consultants, Inc. only transacts business in states where it is properly registered, or is excluded or exempted from registration requirements. Beacon Wealth is registered in the following states: FL, IN, NJ, OH, PA, TX, VA.
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