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A professional and comprehensive proposal to a prospect is key to turning that prospect into a lifelong client. Beacon Wealth has several tools for each advisor to create just such a proposal. Here are the steps to creating the proposal.

### **Create a Wealth Planning Proposal:**

- ✓ Here are some Tips for creating and presenting the proposal to your client:
  - Overview – Explain how our approach is holistic and covers the whole spectrum of issues from college funding to retirement to estate & trust planning to philanthropy to tax & cash flow considerations
  - Focus on What it Means to the Prospect – What is important is not a list of general topics that could be addressed but – specifically – how the prospect’s different priorities and situation apply to the benefits that we provide.
  - Road Map – A road map ties specific information based on the prospect’s current situation to his or her goals, and clearly demonstrates a path to reaching those goals.
  - Time Line – All prospects want to know the How and When. The timeline sets an *initial* horizon of when they may be able to achieve his or her goals. The timeline also sets expectations for you by showing the various ways you can help your prospect once he or she becomes a client. The timeline is another opportunity to address different topics that may be a help or hinderance to achieving the prospect’s goals in a timely manner.
  
- ✓ Here are tools to help in creating a world class proposal:
  - There are MF/ETF and Select Equity proposal templates available for your use. These are great tools for introducing the Lightpoint family of portfolios and the investment philosophies behind them.
    - Due to regulatory requirements, these are custom-generated by the home office, so contact the Home Office at [service@beaconwealth.com](mailto:service@beaconwealth.com) or call the Home Office at (540) 345 - 3891 to request a proposal. These will be generated and emailed to you as a .pdf document between 1-2 business days after requested.
    - Examples can be reviewed by clicking below, BUT DO NOT USE THESE EXAMPLES WITH CLIENTS:

- [MF/ETF Example Proposal](#)
- [Select Equity Example Proposal](#)
- Money Guide Pro (MGP) is our primary financial planning tool and platform.
  - This software platform consolidates client information, including age of planned retirement, SS benefit dates, expected retirement income, value of investment assets, and more to produce a statistical “Probability of Success” for reaching and meeting the client’s goals and expectations based on current situations and future contributions.
  - The advisor has the capability to create “What If” scenarios to test different strategies and assumptions to affect the Probability of Success for the client, so advisor and client can see what may happen with different recommendations, assumptions and goals. This gives the client a great perspective for what it would take to meet their personal and family goals.
  - The software also offers “Stress Test” scenarios that take into consideration life’s curve balls, like a loss of a spouse or long-term care event. These could give the client further peace of mind, or identify areas where other strategies or further planning may be necessary (i.e. insurance shortfalls, additional coverage, additional contributions, etc.)
  - Contact the Home Office for log in information and then log in to MGP at:

<https://www.moneyguidepro.com/schwabadvisor/services/SignOn.aspx>

- If you are proposing an UMA account for a prospect, Envestnet is our UMA platform. The Envestnet system will create a customized proposal for your prospect when the prospect’s information is entered into the Envestnet system. This proposal is another tool available to augment the Beacon Wealth UMA proposal.
- ✓ If you have any questions or need help on any proposal generation contact the Home Office at (540) 345 – 3891.