



Independent Comprehensive Personal

Financial Planning and Investment Management





Independent, comprehensive, and personal

One of the most important things to understand about BEAM Wealth Advisors, Inc. is that we are independent and have been for more than 30 years. We don't work for a large Wall Street brokerage or any other corporation. Unlike advisors who work on commission, we have no quotas or cross-selling directives, and we aren't distracted by sales meetings or conference calls with far-off senior managers. As a fiduciary, we are required to act in your best interest. We work for you, our client, on a fee basis. We're here to help you succeed in reaching your financial goals. That's why our approach is *clear, thorough, and unbiased*.

Clear: We'll tell you what we're doing and why we're doing it. As our valued client, we want you to understand your financial plan and everything we are doing to help you reach your goals. We believe in transparency and full disclosure. You'll know how and how much we are compensated.

Thorough: We'll take the time to understand your unique situation, and we'll make sure we have the complete picture before we make any recommendations. Then we'll follow through to execute your plan, keeping you informed of your progress and any necessary changes along the way.

Unbiased: We don't push products to meet sales quotas set by a home office. Our recommendations are based on our own knowledge and experience, and supported by access to a wide range of independent research and other sources of information. Because we work for you, we want you to have the very best chance of success. So we give you our honest opinion at all times.

The importance of comprehensive planning

There are many diverse aspects to your financial life, from investing for retirement to protecting your assets and minimizing current taxes, from saving for a college education to passing your estate to your children or community. These objectives are too important to leave to chance, and it's neither convenient nor efficient to consult with a different advisor for each of them. That's why it's important to have a comprehensive financial plan that considers all the elements of your financial life in a holistic manner. It's even more important that your plan be built around your own unique financial situation, including your long- and short-term goals and objectives.

A plan made just for you

Financial planning is a process, as well as a subjective and deeply personal service. In developing a comprehensive plan that is right for you, we start by gaining a thorough understanding of all aspects of your financial life. Then we apply our professional expertise to develop a plan that will address your specific needs. We'll help you implement your plan through the selection and monitoring of a prudent, long-term investment program that is appropriate for your personal goals and investor profile. We'll continue to monitor the progress of your investments as times change and, as you reach the milestones on your financial plan, recommend any adjustments that may be necessary.

Online access

We provide online access that makes it easy to track and monitor your plan and your progress toward your goals on a real-time basis. This is a comprehensive tool that is able to track all your investments – those held in individual and joint accounts as well as your retirement plan assets, including investments that may be managed elsewhere. It's always available and always up-to-date, so you'll always know where you stand, and you can also view and consider scenarios that show the potential effects of portfolio changes.



Your personal data profile

We start by working to understand your personal financial resources, your assets and liabilities, your month-to-month expenditures, future milestone events like college tuition, weddings, and your long-term goals and dreams, including retirement. You'll provide the information by completing our Personal Data Profile. You can rest assured that all information you provide is held in the strictest confidence.

Professional analysis

Your personal information will be reviewed by an experienced Certified Financial Planner™ practitioner using computer-driven software. Through this combination of experienced professional expertise and sophisticated computer analysis, we deliver a thorough and complete analysis, detailing your current financial position and your current ability to reach your goals and objectives. With our comprehensive online access, you'll be able to view the results online and track your progress over time.

Our recommendations for you

You'll receive complete written recommendations explaining the strategies that we believe you should employ to meet your goals. We'll include hypothetical projections illustrating the likely outcome if you choose to pursue the strategies and implement our recommendations.

A TEAM APPROACH

The planning process at BEAM Wealth Advisors integrates expertise from various disciplines, including investment advisory, accounting, legal, and insurance consultation. Advisors with particular knowledge and experience in these areas are consulted as necessary to analyze, develop, and implement the comprehensive plan designed for you and your unique personal circumstances. By combining the talents of these professionals, we believe we can offer you the best possible solution for your financial and investment needs.



Your comprehensive plan

Your financial life includes many diverse elements that can all be addressed in a holistic manner in your personal financial plan.

Your current profile – With a complete picture of your current income, cash flow, expenses, assets, and liabilities, you'll know exactly where you stand today.

Income tax strategies – We'll provide individualized advice on legal tax-saving strategies that can help you keep more of what you earn. In some cases, your tax savings based on our suggestions may pay for the cost of your entire financial plan.

Professional portfolio investment management – Based on an understanding of your short-term needs, your long-term goals and the time you have to achieve them, and your attitude toward investment risk, we'll recommend a diversified asset allocation with the potential to achieve the desired return.

Retirement planning – A comfortable retirement is an important goal; yet with the inadequacy and uncertainty of Social Security and employer plan benefits, many will find it difficult to achieve. Our detailed analysis will help you determine your lifestyle and funding needs, then we'll integrate retirement funding into your overall investment program.

Education funding – As the cost of quality education continues to rise, year after year, we can help you prepare a realistic plan for funding your children's education, and help you sort through the increasingly complex programs to identify the best approach for you.

Estate planning – We will evaluate your estate and develop strategies to help minimize taxes and other costs. We'll also provide recommendations to help make sure your estate is distributed efficiently and according to your wishes.

Risk management – We provide a thorough and complete analysis of your insurance coverage to identify any exposure to unnecessary risk, including life and health insurance, and automobile, home, and liability coverage. We'll make sure you have the correct amounts and types of coverage to help protect yourself and your family.

Asset protection – In today's litigious society and in an environment of increasing financial risks, we will recommend strategies to protect your accumulated assets from creditors and judgments.



Strategic asset allocation and our long-term investment strategy

We believe that the key to successful long-term investing lies in minimizing losses, rather than trying to maximize gains. We believe in prudent, long-term strategies that will help weather the market's ups and downs, and in making consistent progress toward your long-term goals. We do not pursue "get rich quick" or "hot tips" investment strategies. We strive to be positioned to gain in rising markets and employ defensive strategies when the markets turn down.

We combine this philosophy of minimizing losses with the use of multiple investment managers and strategic asset allocation* to broaden potential and diversify risk. Strategic asset allocation is the foundation of our approach. It enables us to more accurately measure the risk and potential return of a proposed portfolio, including your current investments. Using computer analysis, we will develop an optimal asset allocation for you according to your personal goals and investor profile, and recommend a diversified selection of stock and bond funds or institutionally managed accounts.

The fee-based advantage

Unlike some advisors who earn commissions on sales of investment products, we offer fee-based investment management. You are charged a low annual fee, which is paid on a quarterly basis. In this way, your financial advisor's compensation is ultimately based on the performance of your investments – as they increase in value, so will your advisor's compensation. We believe this approach puts the incentive where it belongs, on the long-term performance of your investments.

Achieving large gains is not nearly as important as avoiding large losses. We seek to diversify risk through strategic asset allocation and develop a portfolio with the potential to help you make consistent progress toward your long-term goals.

*Asset allocation does not insure a profit or protect against a loss.

Enjoy the benefits of comprehensive financial planning And investment management

We've been serving our valued clients with personal financial planning since 1984 and managing investment portfolios on a fee basis since 1990. We'll provide you with a complete financial plan to address all aspects of your life, one that will save you time and money and help you avoid costly mistakes. Then we'll recommend prudent, long-term investment strategies to help you achieve your goals and make changes to your investment portfolio when deemed necessary. As independent advisors, we are dedicated to serving your interests. We don't work for a brokerage or a large corporation – we work for you.



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