



Customer Relationship Summary - Form CRS-ADV Part 3

There are different ways you can get help with your investments. You should carefully consider which types of accounts and services are right for you.

Introduction

Beacon Wealthcare, LLC. is a North Carolina limited liability company registered with the Securities and Exchange Commission as a Registered Investment Adviser and provides advisory accounts and services rather than brokerage accounts and services. Investment advisory services and fees differ, and it is important for the investor to understand the differences. Free and simple tools are available to research firms and financial professionals at Investor.gov/CRS, which also provides educational materials about investment advisors and investing. This document gives you a summary of the types of services we provide and how you compensate us for those services. We welcome your questions.

Relationship and Services

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| <p>What Investment services and advice can you provide me?</p> | <p>We offer financial planning and advice on a continuing basis. We learn your financial resources, goals, and priorities and create a financial plan which is reviewed with you on a regular basis, determined by complexity and activity.</p> <p>If you choose our comprehensive service, we integrate the management of your assets into our planning process to monitor risk and efficiency. Most accounts are “discretionary” where we buy and sell securities in your account without asking you in advance. In some cases, we offer “non-discretionary” accounts where we advise, but the final decision to buy or sell an investment is yours.</p> <p>Our investment advice covers a limited selection of investments. Other firms could provide advice on a wider range of choice, some of which might have lower costs.</p> | <p>Conversation Starters:</p> <ul style="list-style-type: none"> • Given my financial situation, should I choose an investment advisory service? Why or why not? • How will you choose investments? • What is your relevant experience, including licenses and other qualifications? What do these mean? • How is your firm different than others? |
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Fees, Costs, Conflicts, and Standard of Conflict

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| <p>What fees will I pay?</p> | <p>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.</p> <p>If you open an advisory account, you may pay an on-going asset-based fee at the end of each quarter for our services (paid in advance beginning with the quarter after funding the account(s), based on the value</p> | <p>Conversation Starters:</p> <ul style="list-style-type: none"> • Help me understand how these fees and costs would affect my investments. (If I give you \$10,000, how much will go to fees and costs, and how much will be invested for me?) |
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| | <p>of the cash and investments in your advisory account. These fees range from .50% to 1.25% per year. Some clients opt for a flat fee, paid quarterly based on a yearly rate. The minimum for this is \$3500 which may in more complex engagements range to \$7,500 or \$15,000.</p> <p>Financial planning only clients, receiving no investment services pay a one-time flat fee. We charge no other fees than those mentioned above.</p> | |
| <p>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?</p> | <p>As your investment adviser, we act in your best interest and we do not put our interest ahead of yours. At the same time, our fee structure may conflict with your interests. You should understand all potential conflicts and how they affect the investment advice we provide you. The amount of assets may affect the fee you pay us if you are not paying a flat fee. Example: We may suggest transferring accounts to be held at our firm for consolidation and management. This would increase the fee you pay us, and thus we have an incentive to increase your assets.</p> | <p>Conversation Starters:</p> <ul style="list-style-type: none"> • How might your conflicts of interest affect me, and how will you address them? |
| <p>How do your financial Professionals make money?</p> | <p>Our only source of revenue comes from quarterly fees. We receive no commissions from the sale of financial products or financial transactions beyond the quarterly fee, or from a one-time flat fee.</p> | |

Disciplinary History

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| <p>Do you or your financial professionals have legal or disciplinary history?</p> | <p>No employee or financial professional at Beacon has any legal or disciplinary history of any kind.</p> | <p>Conversation Starters:</p> <ul style="list-style-type: none"> • As a financial professional, do you have any disciplinary history? For what type of conduct? |
| <p>Additional Information</p> | <p>For more information on our advisory services, see our Brochure available at https://adviserinfo.sec.gov/firm/summary/312556 and any individual brochure supplement your advisor provides. If you have any questions, please contact us at 919-821-5225.</p> | <p>Conversation Starters:</p> <ul style="list-style-type: none"> • Who is my primary contact? Who can I talk to if I have concerns about how this person is treating me? |