



## Form ADV Part 2B Brochure Supplement

April 24, 2025

### Individuals covered by this supplement include:

Shannon F. Eusey  
Garth K. Flint  
Felix T. Lin  
Graham B. Pierce  
Michael G. Dow  
Commie E. Stevens  
Jonathan T. Acosta  
Michael Breller, III  
Scott W. Ayers  
Julie L. Johnson  
Ikechukwu Egwuonwu

Karen M. Reifel  
Kelly L. DiGonzini  
Alexander G. Kassouf  
David D. Le  
Dylan J. MacDonald  
Scott A. Plamondon  
Todd D. Reinhart  
Mitchell E. Hughes  
David M. Hopkins  
Austin H. Rouk  
Metro Salasavage

George E. McCall, Jr.  
Matthew R. Henn  
Brandon D. Baker  
Dylan J. Brooks  
Andrew T. Hoang  
Thomas R. O'Connor  
Brittany I. Mangrum  
William Thompson  
Carolyn Sheu  
Justin R. Nelson

### Corporate Office:

24 Corporate Plaza Drive, Suite 150  
Newport Beach, CA 92660  
(949) 718-1600

This brochure supplement provides information about the above listed individuals that supplements the Beacon Pointe Advisors, LLC brochure. You should have already received a copy of that brochure. Please contact us at 949-718-1600 if you did not receive our brochure or if you have any questions about the contents of this supplement.

Additional information about the above listed individuals is also available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov)

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# SHANNON F. EUSEY

## ITEM 2 - EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

**Shannon F. Eusey**, Chief Executive Officer, Chief Compliance Officer, b. 1970

*Education:*

MBA, University of California Los Angeles, Anderson School of Business

BA, Social Sciences, Minor, Business Administration, University of California, Irvine

*Business Background:*

Chief Executive Officer, Beacon Pointe Advisors, LLC, 2017-Present

Chief Compliance Officer, Beacon Pointe Advisors, LLC, 2002-Present

Chief Compliance Officer, Beacon Pointe Wealth Advisors, LLC, 2017-2020

Manager, Beacon Pointe Wealth Advisors, LLC, 2009-2020

Manager, Port Street Investments, LLC, 2013-Present

Chief Compliance Officer, Port Street Investments, LLC, 2013-2016

President, Beacon Pointe Advisors, LLC, 2002-2017

## ITEM 3 - DISCIPLINARY INFORMATION

Shannon Eusey has no disciplinary history to disclose.

## ITEM 4 - OTHER BUSINESS ACTIVITIES

In addition to serving as Chief Executive Officer and Chief Compliance Officer at Beacon Pointe Advisors, LLC, Shannon Eusey participates in the management of other entities related to or affiliated with Beacon Pointe Advisors, LLC through common ownership. She allocates time as needed for each entity; however, these other entities do not account for a meaningful portion of Ms. Eusey's time.

Shannon Eusey also serves as a board member for Pacific Mercantile Bank, a public company ("PMB"). Beacon Pointe Advisors, LLC does not recommend securities of PMB for investment by its clients; however, Beacon Pointe Advisors, LLC from time to time, recommends investment in unrelated ETFs and other investment companies that hold interests in PMB stock. Ms. Eusey does not participate in any reviews or decisions relating to any such ETFs or other investment companies. Her board membership for PMB accounts for a de minimis amount of Ms. Eusey's time and income.

Additionally, Ms. Eusey is a current adjunct professor for the University of California, Irvine-Paul Merage School of Business. This activity is not investment-related and accounts for a de minimis amount of Ms. Eusey's time and income. Beacon Pointe Advisors, LLC does not believe it presents a conflict of interest.

## ITEM 5 - ADDITIONAL COMPENSATION

Shannon Eusey's compensation comes from her regular salary and ownership of Beacon Pointe Advisors, LLC, and its affiliated entities. The additional compensation that Shannon Eusey is eligible to receive is outlined above in **Item 4 – Other Business Activities**.

## ITEM 6 - SUPERVISION

Shannon Eusey is Chief Executive Officer and Chief Compliance Officer of Beacon Pointe Advisors, LLC. She is responsible for supervising certain individuals; however, she is not supervised. Ms. Eusey can be reached at 949-718-1600.

# GARTH K. FLINT

## ITEM 2 - EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

**Garth K. Flint**, Partner, Founder, b. 1941

*Education:*

BS, Economics, St. Mary's College of California

*Business Background:*

Partner, Founder, Beacon Pointe Advisors, LLC, 2002-Present

Manager, Beacon Pointe Wealth Advisors, LLC, 2009-2018

Chief Executive Officer, Beacon Pointe Advisors, LLC, 2002-2017

## ITEM 3 - DISCIPLINARY INFORMATION

Garth Flint has no material disciplinary history requiring disclosure under this item. Please see [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) for additional information about Garth Flint.

## ITEM 4 - OTHER BUSINESS ACTIVITIES

In addition to serving as Partner, Founder at Beacon Pointe Advisors, LLC, Garth Flint serves on the Foundation Board for St. Francis Medical Center in Southeast Los Angeles and serves on the board of Boys Hope/Girls Hope of Southern California. He is also on the Province Finance Advisory Board for the Sisters of St. Joseph in California and serves on the Presidential Advisory Council of Concordia University. He is Chairman of the Brother Jerome Leadership Council of St. Mary's College.

## ITEM 5 - ADDITIONAL COMPENSATION

Garth Flint's compensation comes from his regular salary and ownership of Beacon Pointe Advisors, LLC, and its affiliated entities. The additional compensation that Garth Flint is eligible to receive is outlined above in **Item 4 – Other Business Activities**.

## ITEM 6 - SUPERVISION

As an investment adviser representative of Beacon Pointe Advisors, LLC, Garth Flint is supervised by Shannon Eusey, Chief Executive Officer and Chief Compliance Officer. She is responsible for ensuring that Garth Flint adheres to Beacon Pointe's Code of Ethics and Compliance Policies and Procedures manual. Ms. Eusey can be reached at 949-718-1600.

# FELIX T. LIN, CFA

## ITEM 2 - EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

**Felix T. Lin, CFA**, Senior Advisor, b. 1970

*Education:*

MBA, University of Southern California Marshall School of Business  
BA, East Asian Studies, University of California Los Angeles

*Business Background:*

Senior Advisor, Beacon Pointe Advisors, LLC, 2023-Present  
Partner, Managing Director of Institutional Consulting Services, Beacon Pointe Advisors, LLC, 2002-2022

### Professional Designations

Felix Lin holds the following professional designation:

*Chartered Financial Analyst*

The Chartered Financial Analyst (“CFA”) designation is sponsored by CFA Institute. To earn a CFA charter, candidates must have four years of qualified investment work experience, become a member of the CFA Institute, pledge to adhere to the CFA Institute Code of Ethics and Standards of Professional Conduct on an annual basis, apply for membership to a local CFA member society, and complete the CFA Program. The CFA Program is organized into three levels, each culminating in a six-hour exam. The three proctored course exams correspond to three 250-hour self-study levels. Completing the Program takes most candidates between two and five years. More information regarding the CFA is available at <https://www.cfainstitute.org/>

## ITEM 3 - DISCIPLINARY INFORMATION

Felix Lin has no disciplinary history to disclose.

## ITEM 4 - OTHER BUSINESS ACTIVITIES

Felix Lin is not engaged in any investment-related business or occupation other than providing advisory services through Beacon Pointe Advisors, LLC.

## ITEM 5 - ADDITIONAL COMPENSATION

Felix Lin’s compensation comes from his regular salary and ownership of Beacon Pointe Advisors, LLC, and its affiliated entities.

## ITEM 6 – SUPERVISION

As an investment adviser representative of Beacon Pointe Advisors, LLC, Felix Lin is supervised by Shannon Eusey, Chief Executive Officer and Chief Compliance Officer. She is responsible for ensuring

that Felix Lin adheres to Beacon Pointe’s Code of Ethics and Compliance Policies and Procedures manual. Ms. Eusey can be reached at 949-718-1600.

# GRAHAM B. PIERCE

## ITEM 2 - EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

**Graham B. Pierce**, Partner, Managing Director, b. 1971

*Education:*

MBA, Finance, University of California, Los Angeles – The Anderson School of Management  
BA, Foreign Affairs with Emphasis in Latin America, University of Virginia

*Business Background:*

Partner, Managing Director, Beacon Pointe Advisors, LLC, 2014-Present  
Chief Executive Officer, Port Street Investments, LLC, 2013-Present  
Managing Director, Private Client Services, Beacon Pointe Advisors, LLC, 2011-Present  
Vice President, Beacon Pointe Advisors, LLC, 2007-2011

## ITEM 3 - DISCIPLINARY INFORMATION

Graham Pierce has no disciplinary history to disclose.

## ITEM 4 - OTHER BUSINESS ACTIVITIES

In addition to serving as a Partner, Managing Director at Beacon Pointe Advisors, LLC, Graham Pierce serves as Chief Executive Officer at Port Street Investments LLC, an affiliated SEC-registered investment adviser. He allocates time as needed for each entity.

Additionally, Graham Pierce is a current adjunct professor for the University of California, Irvine-Paul Merage School of Business. This activity is not investment-related and accounts for a de minimis amount of Mr. Pierce's time and income. Beacon Pointe Advisors, LLC does not believe it presents a conflict of interest.

## ITEM 5 - ADDITIONAL COMPENSATION

Graham Pierce's compensation comes from his regular salary and ownership of Beacon Pointe Advisors, LLC, and its affiliated entities. The additional compensation that Graham Pierce is eligible to receive is outlined above in **Item 4 – Other Business Activities**.

## ITEM 6 - SUPERVISION

As an investment adviser representative of Beacon Pointe Advisors, LLC, Graham Pierce is supervised by Shannon Eusey, Chief Executive Officer, and Chief Compliance Officer. She is responsible for ensuring that Graham Pierce adheres to Beacon Pointe's Code of Ethics and Compliance Policies and Procedures manual. Ms. Eusey can be reached at 949-718-1600.



# MICHAEL G. DOW, CAIA, CFA, CPA

## ITEM 2 - EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

**Michael G. Dow, CAIA, CFA, CPA**, Chief Investment Officer, b. 1963

### *Education:*

MBA, Finance, University of Chicago

BS, Accountancy, University of Illinois at Urbana Champaign

### *Business Background:*

Chief Investment Officer, Beacon Pointe Advisors, LLC, 2018-Present

Managing Director, UBS Asset Management, 2008-2017

## Professional Designations

Michael Dow holds the following professional designations:

### Chartered Financial Analyst

The Chartered Financial Analyst (“CFA”<sup>®</sup>) designation is sponsored by the CFA Institute. To earn a CFA charter, candidates must have four years of qualified investment work experience, become a member of the CFA Institute, pledge to adhere to the CFA Institute Code of Ethics and Standards of Professional Conduct on an annual basis, apply for membership to a local CFA member society, and complete the CFA Program. The CFA Program is organized into three levels, each culminating in a six-hour exam. The three proctored course exams correspond to three 250-hour self-study levels. Completing the Program takes most candidates between two and five years. More information regarding the CFA is available at <https://www.cfainstitute.org>.

### Chartered Financial Analyst

The Chartered Financial Analyst<sup>™</sup> (“CFA<sup>®</sup>”) designation is sponsored by CFA Institute. To earn a CFA<sup>®</sup> charter, candidates must have four years of qualified investment work experience, become a member of the CFA Institute, pledge to adhere to the CFA Institute Code of Ethics and Standards of Professional Conduct on an annual basis, apply for membership to a local CFA member society, and complete the CFA Program. The CFA Program is organized into three levels, each culminating in a six-hour exam. The three proctored course exams correspond to three 250-hour self-study levels. Completing the Program takes most candidates between two and five years. More information regarding the CFA is available at <https://www.cfainstitute.org>.

### Certified Public Accountant (CPA)

CPAs are licensed and regulated by their state boards of accountancy. While state laws and regulations vary, the education, experience and testing requirements for licensure as a CPA generally include minimum college education (typically 150 credit hours with at least a baccalaureate degree and a concentration in accounting), minimum experience levels (most states require at least one year of experience providing services that involve the use of accounting, attest, compilation, management

advisory, financial advisory, tax or consulting skills, all of which must be achieved under the supervision of or verification by a CPA), and successful passage of the Uniform CPA Examination.

In order to maintain a CPA license, states generally require the completion of 40 hours of continuing professional education (CPE) each year (or 80 hours over a two-year period or 120 hours over a three-year period). Additionally, all American Institute of Certified Public Accountants (AICPA) members are required to follow a rigorous Code of Professional Conduct which requires that they act with integrity, objectivity, due care, competence, fully disclose any conflicts of interest (and obtain client consent if a conflict exists), maintain client confidentiality, disclose to the client any commission or referral fees, and serve the public interest when providing financial services.

### **ITEM 3 - DISCIPLINARY INFORMATION**

Michael Dow has no disciplinary history to disclose.

### **ITEM 4 - OTHER BUSINESS ACTIVITIES**

Michael Dow is not engaged in any investment-related business or occupation other than providing advisory services through Beacon Pointe Advisors, LLC.

### **ITEM 5 - ADDITIONAL COMPENSATION**

In addition to his regular compensation from Beacon Pointe Advisors, LLC, Michael Dow is eligible to receive compensation for referring new clients to Beacon Pointe Advisors, LLC.

### **ITEM 6 - SUPERVISION**

As an investment adviser representative of Beacon Pointe Advisors, LLC, Michael Dow is supervised by Shannon Eusey, Chief Executive Officer, and Chief Compliance Officer. She is responsible for ensuring that Michael Dow adheres to Beacon Pointe's Code of Ethics and Compliance Policies and Procedures manual. Ms. Eusey can be reached at 949-718-1600.

# COMMIE E. STEVENS, JD

## ITEM 2 - EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

**Commie E. Stevens, JD**, Chief Practice Officer, b. 1970

*Education:*

Juris Doctor, Pepperdine University School of Law  
BA, Economics, University of California, Irvine

*Business Background:*

Partner, Beacon Pointe Advisors, LLC, 2016-Present  
Chief Practice Officer, Beacon Pointe Advisors, LLC, 2008-Present  
Investment Adviser Representative, Beacon Pointe Wealth Advisors, LLC, 2014-2020

## ITEM 3 - DISCIPLINARY INFORMATION

Commie Stevens has no disciplinary history to disclose.

## ITEM 4 - OTHER BUSINESS ACTIVITIES

Commie Stevens is not engaged in any investment-related business or occupation other than providing advisory services through Beacon Pointe Advisors, LLC.

## ITEM 5 - ADDITIONAL COMPENSATION

Commie Stevens' compensation comes from her regular salary and ownership of Beacon Pointe Advisors, LLC, and its affiliated entities.

## ITEM 6 - SUPERVISION

As an investment adviser representative of Beacon Pointe Advisors, LLC, Commie Stevens is supervised by Shannon Eusey, Chief Executive Officer and Chief Compliance Officer. She is responsible for ensuring that Commie Stevens adheres to Beacon Pointe's Code of Ethics and Compliance Policies and Procedures manual. Ms. Eusey can be reached at 949-718-1600.

# JONATHAN T. ACOSTA, JD

## ITEM 2 - EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

**Jonathan T. Acosta, JD**, Partner, Managing Director, b. 1981

### *Education:*

Juris Doctor, Pepperdine University School of Law

MBA, Finance, University of California, Los Angeles, Anderson School of Management

BA, Political Science, University of California, Los Angeles

### *Business Background:*

Partner, Managing Director, Beacon Pointe Advisors, LLC, 2019-Present

Senior Wealth Advisor, Beacon Pointe Advisors, LLC, 2013-2019

Agent, Beacon Pointe Insurance Services, 2016-Present

Business Development Associate, Pacific Investment Management Company, LLC, 2011-2013

## ITEM 3 - DISCIPLINARY INFORMATION

Jonathan Acosta has no disciplinary history to disclose.

## ITEM 4 - OTHER BUSINESS ACTIVITIES

In addition to his role with Beacon Pointe Advisors, Jonathan Acosta is a licensed insurance agent for Beacon Pointe Insurance Services, LLC (“BPIS”). Beacon Pointe is affiliated with BPIS. BPIS is a licensed insurance agency. BPIS receives commissions on insurance products clients purchase, and Jonathan Acosta is eligible to receive a portion of these commissions. Clients pay separate fees for advisory services and insurance products or services. This practice gives Jonathan Acosta an incentive to recommend insurance products based on the compensation received, rather than on the client’s needs. Clients are not obligated to act on any insurance recommendations or place any transactions through Jonathan Acosta or BPIS if they decide to follow Mr. Acosta’s recommendations.

## ITEM 5 - ADDITIONAL COMPENSATION

Jonathan Acosta’s compensation comes from his regular salary and ownership of Beacon Pointe Advisors, LLC, and its affiliated entities. The additional compensation that Jonathan Acosta is eligible to receive is outlined above in ***Item 4 – Other Business Activities***.

## ITEM 6 - SUPERVISION

As an investment adviser representative of Beacon Pointe Advisors, LLC, Jonathan Acosta is supervised by Shannon Eusey, Chief Executive Officer, and Chief Compliance Officer. She is responsible for ensuring that Jonathan Acosta adheres to Beacon Pointe’s Code of Ethics and Compliance Policies and Procedures manual. Ms. Eusey can be reached at 949-718-1600.

# MICHAEL BRELLER, III

## ITEM 2 - EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

**Michael Breller, III**, Managing Director, Institutional Consulting Services, b. 1972

*Education:*

BBA, Finance, Boise State University

*Business Background:*

Managing Director, Institutional Consulting Services, Beacon Pointe Advisors, LLC, 2012-Present

Agent, Beacon Pointe Insurance Services, LLC, 2012-2015

Investment Consultant, 2011-2012

Advisor, Beacon Pointe Advisors, LLC, 2010

Registered Representative, Purshe Kaplan Sterling Investments, 2010 -2012

## ITEM 3 - DISCIPLINARY INFORMATION

Michael Breller has no disciplinary history to disclose.

## ITEM 4 - OTHER BUSINESS ACTIVITIES

In addition to serving as Managing Director, Institutional Consulting Services for Beacon Pointe Advisors, LLC, Michael Breller also serves on the Board of Trustees of the Irvine Public Schools Foundation.

## ITEM 5 - ADDITIONAL COMPENSATION

Michael Breller's compensation comes from Beacon Pointe Advisors, LLC. He receives variable compensation that is based on the number of assets/clients he brings into Beacon Pointe.

## ITEM 6 - SUPERVISION

As an investment adviser representative of Beacon Pointe Advisors, LLC, Michael Breller is supervised by Shannon Eusey, Chief Executive Officer, and Chief Compliance Officer. She is responsible for ensuring that Michael Breller adheres to Beacon Pointe's Code of Ethics and Compliance Policies and Procedures manual. Ms. Eusey can be reached at 949-718-1600.

# SCOTT W. AYERS

## ITEM 2 - EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

**Scott W. Ayers**, Senior Wealth Advisor, b. 1983

*Education:*

BA, Political Science, University of Tennessee-Knoxville

*Business Background:*

Senior Wealth Advisor, Beacon Pointe Advisors, LLC, 2013-Present

Agent, Beacon Pointe Insurance Services, LLC, 2015-Present

Director of Client Service, Beacon Pointe Advisors, LLC, 2019-2021

Investment Adviser Representative, Beacon Pointe Wealth Advisors, LLC, 2019-2020

Internal Sales Associate, MetLife Investors Distribution Company, 2007-2013

## ITEM 3 - DISCIPLINARY INFORMATION

Scott Ayers has no disciplinary history to disclose.

## ITEM 4 - OTHER BUSINESS ACTIVITIES

In addition to his role with Beacon Pointe Advisors, Scott Ayers is a licensed insurance agent for Beacon Pointe Insurance Services, LLC (“BPIS”). Beacon Pointe is affiliated with BPIS. BPIS is a licensed insurance agency. BPIS receives commissions on insurance products clients purchase, and Scott Ayers is eligible to receive a portion of these commissions. Clients pay separate fees for advisory services and insurance products or services. This practice gives Scott Ayers an incentive to recommend insurance products based on the compensation received, rather than on the client’s needs. Clients are not obligated to act on any insurance recommendations or place any transactions through Scott Ayers or BPIS if they decide to follow Mr. Ayer’s recommendations.

## ITEM 5 - ADDITIONAL COMPENSATION

Scott Ayers’ compensation comes from Beacon Pointe Advisors, LLC. He receives variable compensation that is based on the number of assets/clients he brings into Beacon Pointe. The additional compensation that Scott Ayers is eligible to receive is outlined above in **Item 4 – Other Business Activities**.

## ITEM 6 - SUPERVISION

Graham Pierce, Partner, Managing Director, is responsible for supervising Scott Ayers’ activities.

Graham Pierce monitors the advice provided by Scott Ayers for consistency with client objectives and Beacon Pointe Advisors, LLC’s policies. Mr. Pierce can be reached by calling 949-718-1600.

# DAVID M. HOPKINS

## ITEM 2 - EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

**David M. Hopkins**, Senior Wealth Advisor, b. 1960

*Education:*

BA, English, University of Virginia

*Business Background:*

Senior Wealth Advisor, Beacon Pointe Advisors, LLC, 2010-Present

Agent, Beacon Pointe Insurance Services, LLC, 2012-Present

Registered Representative, Purshe Kaplan Sterling Investments, 2010-2014

## ITEM 3 - DISCIPLINARY INFORMATION

David Hopkins has no disciplinary history to disclose.

## ITEM 4 - OTHER BUSINESS ACTIVITIES

In addition to his role with Beacon Pointe Advisors, David Hopkins is a licensed insurance agent for Beacon Pointe Insurance Services, LLC (“BPIS”). Beacon Pointe is affiliated with BPIS. BPIS is a licensed insurance agency. BPIS receives commissions on insurance products client purchase, and David Hopkins is eligible to receive a portion of these commissions. Clients pay separate fees for advisory services and insurance products or services. This practice gives David Hopkins an incentive to recommend insurance products based on the compensation received, rather than on the client’s needs. Clients are not obligated to act on any insurance recommendations or place any transactions through David Hopkins or BPIS if they decide to follow Mr. Hopkins’ recommendations.

## ITEM 5 - ADDITIONAL COMPENSATION

David Hopkins’ compensation comes from Beacon Pointe Advisors, LLC. He receives variable compensation that is based on the number of assets/clients he brings into Beacon Pointe.

The additional compensation that David Hopkins is eligible to receive is outlined above in ***Item 4 – Other Business Activities***.

## ITEM 6 - SUPERVISION

Graham Pierce, Partner, Managing Director, is responsible for supervising David Hopkins’ activities.

Graham Pierce monitors the advice provided by David Hopkins for consistency with client objectives and Beacon Pointe Advisors, LLC’s policies. Mr. Pierce can be reached by calling 949-718-1600.

# JULIE L. JOHNSON, CDFA®

## ITEM 2 - EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Julie L. Johnson, CDFA®, Senior Wealth Advisor, b. 1966

*Education:*

BS, Marketing, San Diego State University

*Business Background:*

Senior Wealth Advisor, Beacon Pointe Advisors, LLC, 2010-Present

Agent, Beacon Pointe Insurance Services, LLC, 2012-Present

Registered Representative, Purshe Kaplan Sterling Investments, 2011-2012

### Professional Designations

Julie Johnson holds the following professional designation:

*Certified Divorce Financial Analyst*

The designation is issued by the Institute for Divorce Financial Analysts. The candidate is required to develop their theoretical and practical understanding and knowledge of the financial aspects of divorce by completing a comprehensive course of study. The candidate must also have two years' minimum experience in a financial or legal capacity. The candidate must complete a four-part exam and demonstrate the practical application of this knowledge. Continuing education of 30 hours every two years is required to maintain the designation. More information on the CDFA® can be found at:

<https://www.institutedfa.com/>

## ITEM 3 - DISCIPLINARY INFORMATION

Julie Johnson has no disciplinary history to disclose.

## ITEM 4 - OTHER BUSINESS ACTIVITIES

In addition to her role with Beacon Pointe Advisors, Julie Johnson is a licensed insurance agent for Beacon Pointe Insurance Services, LLC ("BPIS"). Beacon Pointe is affiliated with BPIS. BPIS is a licensed insurance agency. BPIS receives commissions on insurance products clients purchase, and Julie Johnson is eligible to receive a portion of these commissions. Clients pay separate fees for advisory services and insurance products or services. This practice gives Julie Johnson an incentive to recommend insurance products based on the compensation received, rather than on the client's needs. Clients are not obligated to act on any insurance recommendations or place any transactions through Julie Johnson or BPIS if they decide to follow Ms. Johnson's recommendations.

## ITEM 5 - ADDITIONAL COMPENSATION

Julie Johnson's compensation comes from Beacon Pointe Advisors, LLC. She receives variable compensation that is based on the number of assets/clients she brings into Beacon Pointe. The



additional compensation that Julie Johnson is eligible to receive is outlined above in ***Item 4 – Other Business Activities***.

## **ITEM 6 - SUPERVISION**

Graham Pierce, Partner, Managing Director, is responsible for supervising Julie Johnson's activities. Graham Pierce monitors the advice provided by Julie Johnson for consistency with client objectives and Beacon Pointe Advisors, LLC's policies. Mr. Pierce can be reached by calling 949-718-1600.

# KAREN M. REIFEL, CFP®

## ITEM 2 - EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Karen M. Reifel, CFP®, Senior Wealth Advisor, b. 1981

### *Education:*

Associate degree, Victor Valley College  
BA, Business Administration, California State University, Fullerton

### *Business Background:*

Senior Wealth Advisor, Beacon Pointe Advisors, LLC, 2011-Present  
Agent, Beacon Pointe Insurance Services, LLC, 2011-Present  
Financial Representative, Fidelity Investments, 2007 -2011

## Professional Designations

Karen Reifel holds the following professional designation:

### *Certified Financial Planner*

The CERTIFIED FINANCIAL PLANNER™ and CFP® (collectively, the “CFP® marks”) are professional certification marks granted in the United States by Certified Financial Planner Board of Standards, Inc. (“CFP® Board”). The CFP® certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP® certification. The CFP® is recognized in the United States and a number of other countries for its (1) high standard of professional education; (2) stringent code of conduct and standards of practice; and (3) ethical requirements that govern professional engagements with clients. CFP® certificate holders are bound by CFP® Board’s *Standards of Professional Conduct*, a set of documents outlining the ethical and practice standards for CFP® professionals.

To earn the credential, each CFP® candidate must have a bachelor’s degree (or higher) from an accredited college or university and three years of full-time personal financial planning experience. In addition, candidates must take the CFP® Certification examination and complete a CFP® -board registered program or hold an accepted designation, degree or license. Every two years, CFP® certificate holders must complete a minimum of 30 hours of continuing education. More information regarding the CFP® is available at <http://www.cfp.net/default.asp>.

## ITEM 3 - DISCIPLINARY INFORMATION

Karen Reifel has no disciplinary history to disclose.

## ITEM 4 - OTHER BUSINESS ACTIVITIES

In addition to her role with Beacon Pointe Advisors, Karen Reifel is a licensed insurance agent for Beacon Pointe Insurance Services, LLC (“BPIS”). Beacon Pointe is affiliated with BPIS. BPIS is a licensed insurance agency. BPIS receives commissions on insurance products clients purchase, and Karen Reifel is eligible to receive a portion of these commissions. Clients pay separate fees for advisory services and

insurance products or services. This practice gives Karen Reifel an incentive to recommend insurance products based on the compensation received, rather than on the client's needs. Clients are not obligated to act on any insurance recommendations or place any transactions Karen Reifel or BPIS if they decide to follow Ms. Reifel's recommendations.

## **ITEM 5 - ADDITIONAL COMPENSATION**

Karen Reifel's compensation comes from Beacon Pointe Advisors, LLC. She receives variable compensation that is based on the number of assets/clients he/she brings into Beacon Pointe. The additional compensation that Karen Reifel is eligible to receive is outlined above in ***Item 4 – Other Business Activities***.

## **ITEM 6 - SUPERVISION**

Graham Pierce, Partner, Managing Director, is responsible for supervising Karen Reifel's activities. Graham Pierce monitors the advice provided by Karen Reifel for consistency with client objectives and Beacon Pointe Advisors, LLC's policies. Mr. Pierce can be reached by calling 949-718-1600.

# KELLY L. DIGONZINI, CFP®, MST

## ITEM 2 - EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

**Kelly L. DiGonzini, CFP®, MST**, Director of Financial Planning, b. 1987

### *Education:*

BA, Business, Gonzaga University

MST, Taxation, William Howard Taft University

### *Business Background:*

Director of Financial Planning, Beacon Pointe Advisors, LLC, 2020-Present

Senior Financial Planner, Beacon Pointe Advisors, LLC, 2012-2019

Agent, Beacon Pointe Insurance Services, LLC, 2013-Present

Financial Planning Coordinator, MetLife Securities, 2010-2012

## Professional Designations

Kelly DiGonzini holds the following professional designation:

### *Certified Financial Planner*

The CERTIFIED FINANCIAL PLANNER™ and CFP® (collectively, the “CFP® marks”) are professional certification marks granted in the United States by Certified Financial Planner Board of Standards, Inc. (“CFP® Board”). The CFP® certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP® certification. The CFP® is recognized in the United States and a number of other countries for its (1) high standard of professional education; (2) stringent code of conduct and standards of practice; and (3) ethical requirements that govern professional engagements with clients. CFP® certificate holders are bound by CFP® Board’s *Standards of Professional Conduct*, a set of documents outlining the ethical and practice standards for CFP® professionals.

To earn the credential, each CFP® candidate must have a bachelor’s degree (or higher) from an accredited college or university and three years of full-time personal financial planning experience. In addition, candidates must take the CFP® Certification examination and complete a CFP® -board registered program or hold an accepted designation, degree or license. Every two years, CFP® certificate holders must complete a minimum of 30 hours of continuing education. More information regarding the CFP® is available at <http://www.cfp.net/default.asp>.

## ITEM 3 - DISCIPLINARY INFORMATION

Kelly DiGonzini has no disciplinary history to disclose.

## ITEM 4 - OTHER BUSINESS ACTIVITIES

In addition to her role with Beacon Pointe Advisors, Kelly DiGonzini is a licensed insurance agent for Beacon Pointe Insurance Services, LLC (“BPIS”). Beacon Pointe is affiliated with BPIS. BPIS is a licensed

insurance agency. BPIS receives commissions on insurance products clients purchase, and Kelly DiGonzini is eligible to receive a portion of these commissions. Clients pay separate fees for advisory services and insurance products or services. This practice gives Kelly DiGonzini an incentive to recommend insurance products based on the compensation received, rather than on the client's needs. Clients are not obligated to act on any insurance recommendations or place any transactions through Kelly DiGonzini or BPIS if they decide to follow Ms. DiGonzini's recommendations.

## **ITEM 5 - ADDITIONAL COMPENSATION**

In addition to her regular compensation from Beacon Pointe Advisors, LLC, Kelly DiGonzini is eligible to receive compensation from the activities outlined above in **Item 4 – Other Business Activities**. Kelly DiGonzini is also eligible to receive compensation for referring new clients to Beacon Pointe Advisors, LLC.

## **ITEM 6 - SUPERVISION**

Commie Stevens, Chief Practice Officer, is responsible for supervising Kelly DiGonzini's activities. Commie Stevens monitors the advice provided by Kelly DiGonzini for consistency with client objectives and Beacon Pointe Advisors, LLC's policies. Ms. Stevens can be reached by calling 949-718-1600.

# ALEXANDER G. KASSOUF

## ITEM 2 - EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

**Alexander G. Kassouf**, Senior Wealth Advisor, b. 1971

*Education:*

BA, Liberal Arts and Sciences, Colorado State University

*Business Background:*

Senior Wealth Advisor, Beacon Pointe Advisors, LLC, 2020-Present

Wealth Advisor, Beacon Pointe Advisors, LLC, 2013-2019

Agent, Beacon Pointe Insurance Services, LLC, 2013-Present

Registered Representative, Hoplon Financial Group, 2011-2013

## ITEM 3 - DISCIPLINARY INFORMATION

Alex Kassouf has no disciplinary history to disclose.

## ITEM 4 - OTHER BUSINESS ACTIVITIES

In addition to his role with Beacon Pointe Advisors, Alex Kassouf is a licensed insurance agent for Beacon Pointe Insurance Services, LLC ("BPIS"). Beacon Pointe is affiliated with BPIS. BPIS is a licensed insurance agency. BPIS receives commissions on insurance products clients purchase, and Alex Kassouf is eligible to receive a portion of these commissions. Clients pay separate fees for advisory services and insurance products or services. This practice gives Alex Kassouf an incentive to recommend insurance products based on the compensation received, rather than on the client's needs. Clients are not obligated to act on any insurance recommendations or place any transactions through Alex Kassouf or BPIS if they decide to follow Mr. Kassouf's recommendations.

## ITEM 5 - ADDITIONAL COMPENSATION

Alex Kassouf's compensation comes from Beacon Pointe Advisors, LLC. He receives variable compensation that is based on the number of assets/clients he brings into Beacon Pointe.

The additional compensation that Alex Kassouf is eligible to receive is outlined above in **Item 4 – Other Business Activities**.

## ITEM 6 - SUPERVISION

Graham Pierce, Partner, Managing Director, is responsible for supervising Alex Kassouf's activities.

Graham Pierce monitors the advice provided by Alex Kassouf for consistency with client objectives and Beacon Pointe Advisors, LLC's policies. Mr. Pierce can be reached by calling 949-718-1600.

# DAVID D. LE, CFP®

## ITEM 2 - EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

David D. Le, CFP®, Chief Technology Officer, Wealth Advisor, b. 1982

### *Education:*

MBA, University of California, Irvine, Paul Merage School of Business  
BA, Business/Managerial Economics, University of California, Riverside

### *Business Background:*

Chief Technology Officer, Beacon Pointe Advisors, LLC, 2019-Present  
Wealth Advisor, Beacon Pointe Advisors, LLC, 2018-Present  
Associate Wealth Advisor, Beacon Pointe Advisors, LLC, 2014-2018

## Professional Designations

David Le holds the following professional designation:

### Certified Financial Planner

The CERTIFIED FINANCIAL PLANNER™ and CFP® (collectively, the “CFP® marks”) are professional certification marks granted in the United States by Certified Financial Planner Board of Standards, Inc. (“CFP® Board”). The CFP® certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP® certification. The CFP® is recognized in the United States and a number of other countries for its (1) high standard of professional education; (2) stringent code of conduct and standards of practice; and (3) ethical requirements that govern professional engagements with clients.

To earn the credential, each CFP® candidate must have a bachelor’s degree (or higher) from an accredited college or university and three years of full-time personal financial planning experience. In addition, candidates must take the CFP® Certification examination and complete a CFP® -board registered program or hold an accepted designation, degree or license. Every two years, CFP® certificate holders must complete a minimum of 30 hours of continuing education. More information regarding the CFP® is available at <http://www.cfp.net/default.asp>.

## ITEM 3 - DISCIPLINARY INFORMATION

David Le has no disciplinary history to disclose.

## ITEM 4 - OTHER BUSINESS ACTIVITIES

David Le is not engaged in any investment-related business or occupation other than providing advisory services through Beacon Pointe Advisors, LLC.

## **ITEM 5 - ADDITIONAL COMPENSATION**

In addition to his regular compensation from Beacon Pointe Advisors, LLC, David Le is eligible to receive variable compensation based on the number of assets/clients he brings into Beacon Pointe.

## **ITEM 6 - SUPERVISION**

Shannon Eusey, Chief Executive Officer, is responsible for supervising David Le's activities. Shannon Eusey monitors the advice provided by David Le for consistency with client objectives and Beacon Pointe Advisors, LLC's policies. Ms. Eusey can be reached by calling 949-718-1600.



# DYLAN J. MACDONALD, CFP®

## ITEM 2 - EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Dylan J. MacDonald, CFP®, Wealth Advisor, b. 1988

### *Education:*

MS, Financial Analysis and Investment Management, Saint Mary's College of California

BS, Business Administration, University of Southern California

### *Business Background:*

Wealth Advisor, Beacon Pointe Advisors, LLC, 2018-Present

Associate Wealth Advisor, Beacon Pointe Advisors, LLC, 2017-2018

Senior Associate – Financial Management, The Doman Group, 2016-2017

Senior Client Service Associate, The Doman Group, 2013-2016

## Professional Designations

Dylan MacDonald holds the following professional designation:

### Certified Financial Planner

The CERTIFIED FINANCIAL PLANNER™ and CFP® (collectively, the “CFP® marks”) are professional certification marks granted in the United States by Certified Financial Planner Board of Standards, Inc. (“CFP® Board”). The CFP® certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP® certification. The CFP® is recognized in the United States and a number of other countries for its (1) high standard of professional education; (2) stringent code of conduct and standards of practice; and (3) ethical requirements that govern professional engagements with clients.

To earn the credential, each CFP® candidate must have a bachelor's degree (or higher) from an accredited college or university and three years of full-time personal financial planning experience. In addition, candidates must take the CFP® Certification examination and complete a CFP® -board registered program or hold an accepted designation, degree or license. Every two years, CFP® certificate holders must complete a minimum of 30 hours of continuing education. More information regarding the CFP® is available at <http://www.cfp.net/default.asp>.

## ITEM 3 - DISCIPLINARY INFORMATION

Dylan MacDonald has no disciplinary history to disclose.

## ITEM 4 - OTHER BUSINESS ACTIVITIES

Dylan MacDonald is not engaged in any investment-related business or occupation other than providing advisory services through Beacon Pointe Advisors, LLC.

## **ITEM 5 - ADDITIONAL COMPENSATION**

Dylan MacDonald's compensation comes from Beacon Pointe Advisors, LLC. He receives variable compensation that is based on the number of assets/clients he brings into Beacon Pointe.

## **ITEM 6 - SUPERVISION**

Graham Pierce, Partner, Managing Director, is responsible for supervising Dylan MacDonald's activities. Graham Pierce monitors the advice provided by Dylan MacDonald for consistency with client objectives and Beacon Pointe Advisors, LLC's policies. Mr. Pierce can be reached by calling 949-718-1600.

# SCOTT A. PLAMONDON, ChFC®, CLU

## ITEM 2 - EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

**Scott A. Plamondon, ChFC®, CLU**, Vice President, Beacon Pointe Insurance Services, b. 1965

### *Education:*

BS, Accounting, New Hampshire College

PFPP, Personal Financial Planning Certificate, University of California, Irvine

### *Business Background:*

Vice President, Beacon Pointe Insurance Services, LLC, 2017-Present

Investment Adviser Representative, Beacon Pointe Advisors, LLC, 2017-Present

Agent, Beacon Pointe Insurance Services, LLC, 2017-Present

Registered Representative, The Leaders Group, Inc., 2010-2017

Senior Vice President, Comprehensive Brokerage, 2008-2017

## Professional Designations

Scott Plamondon holds the following professional designations:

### Chartered Financial Consultant

The ChFC® designation has been a mark of excellence for financial planners for almost thirty years and currently requires more courses than any other financial planning credential. The curriculum covers extensive education and application training in all aspects of financial planning, income taxation, investments, and estate and retirement planning.

To attain the right to use the ChFC® marks, take a proctored exam for each course of study, have 3 years of full-time, relevant business experience within the five years preceding the awarding of the designation, and complete a minimum of 30 hours continuing education every two years. More information regarding the ChFC® can be found at <https://www.theamericancollege.edu/designations-degrees/ChFC>.

### Chartered Life Underwriter

The CLU designation is conferred by The American College. To earn the credential, each CLU candidate must take a proctored exam for each course of study, have 3 years of full-time business experience within the five years preceding the awarding of the designation, and complete a minimum of 30 hours of continuing education every two years. More information regarding the CLU can be found at <http://www.cluhigheststandard.com/>.

## ITEM 3 - DISCIPLINARY INFORMATION

Scott Plamondon has no material disciplinary history to disclose. Please see [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) for additional information.

## ITEM 4 - OTHER BUSINESS ACTIVITIES

In addition to his role with Beacon Pointe Advisors, Scott Plamondon is Vice President and a licensed insurance agent with Beacon Pointe Insurance Services, LLC (“BPIS”). Beacon Pointe is affiliated with BPIS. BPIS is a licensed insurance agency. BPIS receives commissions on insurance products clients purchase, and Scott Plamondon is eligible to receive a portion of these commissions. Clients pay separate fees for advisory services and insurance products or services. This practice gives Scott Plamondon an incentive to recommend insurance products based on the compensation received, rather than on the client’s needs. Clients are not obligated to act on any insurance recommendations or place any transactions through Scott Plamondon or BPIS if they decide to follow Mr. Plamondon’s recommendations.

Scott Plamondon is also an independent insurance agent. Scott Plamondon receives commissions for the service and sales of insurance products.

## ITEM 5 - ADDITIONAL COMPENSATION

Scott Plamondon’s compensation comes from Beacon Pointe Advisors, LLC. He receives variable compensation that is based on the number of assets/clients he brings into Beacon Pointe. The additional compensation that Plamondon is eligible to receive is outlined above in **Item 4 – Other Business Activities**.

## ITEM 6 - SUPERVISION

Kevin DiSano, Chief Growth Officer, is responsible for supervising Scott Plamondon’s activities. Kevin DiSano monitors the advice provided by Scott Plamondon for consistency with client objectives and Beacon Pointe Advisors, LLC’s policies. Mr. DiSano can be reached by calling 847-830-9426.

# TODD D. REINHART, CRPC®

## ITEM 2 - EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Todd D. Reinhart, CRPC®, Regional Director, Senior Wealth Advisor, b. 1976

### *Education:*

M.Ed., Sports Business Management, University of Georgia  
BS, Business, California Polytechnic State University

### *Business Background:*

Regional Director, Beacon Pointe Advisors, LLC, 2021-Present  
Senior Wealth Advisor, Beacon Pointe Advisors, LLC, 2018-Present  
Agent, Beacon Pointe Insurance Services, LLC, 2018-Present  
Senior Financial Consultant, TD Ameritrade, 2017-2018  
Vice President-Senior Account Executive, Director of Retirement Planner, Fidelity Investments, 2006-2016

## Professional Designations

Todd Reinhart holds the following professional designation:

### *Chartered Retirement Planning Counselor<sup>SM</sup>*

The CRPC® designation is a retirement planning credential awarded by the College for Financial Planning® to individuals who meet its educational, examination and ethical requirements. To earn a CRPC® designation, candidates are required to have completed the CRPC® Designation Program, a self-taught educational program focused on various pre- and post- retirement needs of individuals. Recipients are further required to have successfully passed a multiple-choice examination addressing a range of retirement related matters, such as estate planning and asset management. On an ongoing basis, CRPC® designees are also required to affirm their adherence to the applicable Code of Ethics and complete at least 16 hours of continuing education every two years. More information about the CRPC is available at <https://www.cffp.edu/>.

## ITEM 3 - DISCIPLINARY INFORMATION

Todd Reinhart has no disciplinary history to disclose.

## ITEM 4 - OTHER BUSINESS ACTIVITIES

In addition to his role with Beacon Pointe Advisors, Todd Reinhart is a licensed insurance agent for Beacon Pointe Insurance Services, LLC ("BPIS"). Beacon Pointe is affiliated with BPIS. BPIS is a licensed insurance agency. BPIS receives commissions on insurance products client purchase, and Todd Reinhart is eligible to receive a portion of these commissions. Clients pay separate fees for advisory services and insurance products or services. This practice gives Todd Reinhart an incentive to recommend insurance products based on the compensation received, rather than on the client's needs. Clients are not

obligated to act on any insurance recommendations or place any transactions through Todd Reinhart or BPIS if they decide to follow Mr. Reinhart's recommendations.

## **ITEM 5 - ADDITIONAL COMPENSATION**

Todd Reinhart's compensation comes from Beacon Pointe Advisors, LLC. He receives variable compensation that is based on the number of assets/clients he brings into Beacon Pointe. The additional compensation that Todd Reinhart is eligible to receive is outlined above in ***Item 4 – Other Business Activities***.

## **ITEM 6 - SUPERVISION**

Graham Pierce, Partner, Managing Director, is responsible for supervising Todd Reinhart's activities. Graham Pierce monitors the advice provided by Todd Reinhart for consistency with client objectives and Beacon Pointe Advisors, LLC's policies. Mr. Pierce can be reached by calling 949-718-1600.

# MITCHELL E. HUGHES

## ITEM 2 - EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

**Mitchell E. Hughes**, Senior Institutional Consultant, b. 1992

### *Education:*

MBA, University of California Irvine, Paul Merage School of Business  
BA, Business Finance and Marketing, Bethel University, Minnesota

### *Business Background:*

Senior Institutional Consultant, Beacon Pointe Advisors, LLC, 2021-Present  
Institutional Consultant, Beacon Pointe Advisors, LLC, 2021  
Wealth Advisor, Beacon Pointe Advisors, LLC, 2019-2021  
Agent, Beacon Pointe Insurance Services, LLC, 2019-Present  
Financial Advisor, Merrill Lynch Wealth Management, 2017-2019  
Financial Advisor, Bank of America Merrill Lynch, 2017-2019  
Investment Advisor, JW Cole Financial, 2016-2017

## ITEM 3 - DISCIPLINARY INFORMATION

Mitchell Hughes has no disciplinary history to disclose.

## ITEM 4 - OTHER BUSINESS ACTIVITIES

In addition to his role with Beacon Pointe Advisors, Mitchell Hughes is a licensed insurance agent for Beacon Pointe Insurance Services, LLC (“BPIS”). Beacon Pointe is affiliated with BPIS. BPIS is a licensed insurance agency. BPIS receives commissions on insurance products clients purchase, and Mitchell Hughes is eligible to receive a portion of these commissions. Clients pay separate fees for advisory services and insurance products or services. This practice gives Mitchell Hughes an incentive to recommend insurance products based on the compensation received, rather than on the client’s needs. Clients are not obligated to act on any insurance recommendations or place any transactions through Mitchell Hughes or BPIS if they decide to follow Mr. Hughes’ recommendations.

## ITEM 5 - ADDITIONAL COMPENSATION

Mitchell Hughes’ compensation comes from Beacon Pointe Advisors, LLC. He receives variable compensation that is based on the number of assets/clients he brings into Beacon Pointe. The additional compensation that Mitchell Hughes is eligible to receive is outlined above in **Item 4 – Other Business Activities**.

## ITEM 6 - SUPERVISION

Michael Breller, Managing Director, Institutional Consulting Services, is responsible for supervising Mitchell Hughes’ activities. Michael Breller monitors the advice provided by Mitchell Hughes for

consistency with client objectives and Beacon Pointe Advisors, LLC's policies. Mr. Breller can be reached by calling 949-718-1600.



# AUSTIN H. ROUK, CFP®

## ITEM 2 - EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

**Austin H. Rouk, CFP®**, Wealth Advisor, b. 1994

### *Education:*

BS, Business Administration, Finance, Oklahoma State University

### *Business Background:*

Wealth Advisor, Beacon Pointe Insurance Services, LLC, 2021-Present

Financial Planner, Beacon Pointe Advisors, LLC, 2019-2021

Associate Financial Planner, Beacon Pointe Advisors, LLC, 2017-2019

Agent, Beacon Pointe Insurance Services, LLC, 2018-Present

Financial Representative, Northwestern Mutual, 2016

## Professional Designations

Austin Rouk holds the following professional designation:

### *Certified Financial Planner*

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To earn the credential, each CFP® candidate must have a bachelor’s degree (or higher) from an accredited college or university and three years of full-time personal financial planning experience. In addition, candidates must take the CFP® Certification examination and complete a CFP® -board registered program or hold an accepted designation, degree or license. Every two years, CFP® certificate holders must complete a minimum of 30 hours of continuing education. More information regarding the CFP® is available at <http://www.cfp.net/default.asp>.

## ITEM 3 - DISCIPLINARY INFORMATION

Austin Rouk has no disciplinary history to disclose.

## ITEM 4 - OTHER BUSINESS ACTIVITIES

In addition to his role with Beacon Pointe Advisors, Austin Rouk is a licensed insurance agent for Beacon Pointe Insurance Services, LLC (“BPIS”). Beacon Pointe is affiliated with BPIS. BPIS is a licensed

insurance agency. BPIS receives commissions on insurance products clients purchase, and Austin Rouk is eligible to receive a portion of these commissions. Clients pay separate fees for advisory services and insurance products or services. This practice gives Austin Rouk an incentive to recommend insurance products based on the compensation received, rather than on the client's needs. Clients are not obligated to act on any insurance recommendations or place any transactions through Austin Rouk or BPIS if they decide to follow Mr. Rouk's recommendations.

## **ITEM 5 - ADDITIONAL COMPENSATION**

Austin Rouk's compensation comes from Beacon Pointe Advisors, LLC. He receives variable compensation that is based on the number of assets/clients he brings into Beacon Pointe. The additional compensation that Austin Rouk is eligible to receive is outlined above in ***Item 4 – Other Business Activities***.

## **ITEM 6 - SUPERVISION**

Graham Pierce, Partner, Managing Director, is responsible for supervising Austin Rouk's activities. Graham Pierce monitors the advice provided by Austin Rouk for consistency with client objectives and Beacon Pointe Advisors, LLC's policies. Mr. Pierce can be reached by calling 949-718-1600.

# GEORGE E. “MAC” MCCALL, JR.

## ITEM 2 - EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

George E. “Mac” McCall, Jr., Wealth Advisor, b. 1979

*Education:*

BA, Political Science, Trinity University

*Business Background:*

Wealth Advisor, Beacon Pointe Advisors, LLC, 2019-Present  
Senior Director, Port Street Investments, LLC, 2018-Present  
Registered Representative, Quasar Distributors, LLC, 2018-2019  
Sales and Marketing Consultant, Self-Employed, 2017-2018  
Senior Director, Oppenheimer & Co., Inc., 2014-2016

## ITEM 3 - DISCIPLINARY INFORMATION

Mac McCall has no disciplinary history to disclose.

## ITEM 4 - OTHER BUSINESS ACTIVITIES

In addition to his role with Beacon Pointe Advisors, Mac McCall is the Director at Port Street Investments, LLC, an affiliated SEC-registered investment adviser. He allocates time as needed for each entity.

## ITEM 5 - ADDITIONAL COMPENSATION

Mac McCall’s compensation comes from Beacon Pointe Advisors, LLC. He receives variable compensation that is based on the number of assets/clients he brings into Beacon Pointe. The additional compensation that Mac McCall is eligible to receive is outlined above in **Item 4 – Other Business Activities**.

## ITEM 6 - SUPERVISION

Graham Pierce, Partner, Managing Director, is responsible for supervising Mac McCall’s activities. Graham Pierce monitors the advice provided by Mac McCall for consistency with client objectives and Beacon Pointe Advisors, LLC’s policies. Mr. Pierce can be reached by calling 949-718-1600.

# MATTHEW R. HENN, CFP®, RICP®

## ITEM 2 - EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

**Matthew R. Henn, CFP®, RICP®**, Wealth Advisor, b. 1986

### *Education:*

BS, Finance, University of Utah

### *Business Background:*

Wealth Advisor, Beacon Pointe Advisors, LLC, 2021-Present

Associate Wealth Advisor, Beacon Pointe Advisors, LLC, 2019-2020

Agent, Beacon Pointe Insurance Services, LLC, 2020-Present

Registered Representative, Capital Synergy Partners, Inc., 2019

Internal Wholesaler, Annuities, CPS Insurance Services, 2016-2019

Questar Asset Management, Investment Adviser Representative, 2015-2019

Questar Capital Corporation, Registered Representative, 2015-2017

## Professional Designations

Matthew Henn holds the following professional designations:

### *Certified Financial Planner*

The CERTIFIED FINANCIAL PLANNER™ and CFP® (collectively, the “CFP® marks”) are professional certification marks granted in the United States by Certified Financial Planner Board of Standards, Inc. (“CFP® Board”). The CFP® certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP® certification. The CFP® is recognized in the United States and a number of other countries for its (1) high standard of professional education; (2) stringent code of conduct and standards of practice; and (3) ethical requirements that govern professional engagements with clients. CFP® certificate holders are bound by CFP® Board’s *Standards of Professional Conduct*, a set of documents outlining the ethical and practice standards for CFP® professionals.

To earn the credential, each CFP® candidate must have a bachelor’s degree (or higher) from an accredited college or university and three years of full-time personal financial planning experience. In addition, candidates must take the CFP® Certification examination and complete a CFP® -board registered program or hold an accepted designation, degree, or license. Every two years, CFP® certificate holders must complete a minimum of 30 hours of continuing education. More information regarding the CFP® is available at <http://www.cfp.net/default.asp>.

### *Retirement Income Certified Professional*

The Retirement Income Certified Professional® designation (RICP®) is issued by the American College of Financial Services. Applicants to the RICP® program must successfully complete 3 required courses, meet experience requirements (3 years business experience within the last five years) and agree to comply with the College’s Code of Ethics and Procedures. The program courses are self-study and available online; each includes lectures, expert interviews, practice exams, assessment questions and professor-

driven webinars. Each course concludes with a 2-hour 100-question exam. To maintain the right to hold out the designation, certificants must complete continuing education through the College's Professional Recertification Program. More information regarding the RIPC® is available at <https://www.theamericancollege.edu/>

### **ITEM 3 - DISCIPLINARY INFORMATION**

Matthew Henn has no disciplinary history to disclose.

### **ITEM 4 - OTHER BUSINESS ACTIVITIES**

In addition to his role with Beacon Pointe Advisors, Matthew Henn is a licensed insurance agent for Beacon Pointe Insurance Services, LLC ("BPIS"). Beacon Pointe is affiliated with BPIS. BPIS is a licensed insurance agency. BPIS receives commissions on insurance products clients purchase, and Matthew Henn is eligible to receive a portion of these commissions. Clients pay separate fees for advisory services and insurance products or services. This practice gives Matthew Henn an incentive to recommend insurance products based on the compensation received, rather than on the client's needs. Clients are not obligated to act on any insurance recommendations or place any transactions through Matthew Henn or BPIS if they decide to follow Mr. Henn's recommendations.

### **ITEM 5 - ADDITIONAL COMPENSATION**

Matthew Henn's compensation comes from Beacon Pointe Advisors, LLC. He receives variable compensation that is based on the number of assets/clients he brings into Beacon Pointe. The additional compensation that Matthew Henn is eligible to receive is outlined above in **Item 4 – Other Business Activities**.

### **ITEM 6 - SUPERVISION**

Graham Pierce, Partner, Managing Director, is responsible for supervising Matthew Henn's activities. Graham Pierce monitors the advice provided by Matthew Henn for consistency with client objectives and Beacon Pointe Advisors, LLC's policies. Mr. Pierce can be reached by calling 949-718-1600.

# BRANDON D. BAKER, CFA, CFP®

## ITEM 2 - EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

**Brandon D. Baker, CFA, CFP®** Senior Wealth Advisor, b. 1978

### *Education:*

B.S., Finance, University of Colorado

### *Business Background:*

Senior Wealth Advisor, Beacon Pointe Advisors, LLC, 2020-Present

Regional Vice President, Resolute Investment Managers, 2018-2020

Director, Regional Manager, Southwest, AMG Funds, 2015-2018

Regional Director, West, Ashmore, 2012-2015

VP, Institutional Business Development, Touchstone Investments, 2008-2012

## Professional Designations

Brandon Baker holds the following professional designations:

### Chartered Financial Analyst

The Chartered Financial Analyst™ (“CFA®”) designation is sponsored by CFA Institute. To earn a CFA® charter, candidates must have four years of qualified investment work experience, become a member of the CFA Institute, pledge to adhere to the CFA Institute Code of Ethics and Standards of Professional Conduct on an annual basis, apply for membership to a local CFA member society, and complete the CFA Program. The CFA Program is organized into three levels, each culminating in a six-hour exam. The three proctored course exams correspond to three 250-hour self-study levels. Completing the Program takes most candidates between two and five years. More information regarding the CFA is available at <https://www.cfainstitute.org>.

### Certified Financial Planner

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To earn the credential, each CFP® candidate must have a bachelor’s degree (or higher) from an accredited college or university and three years of full-time personal financial planning experience. In addition, candidates must take the CFP® Certification examination and complete a CFP®-board registered program or hold an accepted designation, degree, or license. Every two years, CFP®

certificate holders must complete a minimum of 30 hours of continuing education. More information regarding the CFP® is available at <http://www.cfp.net/default.asp>.

### **ITEM 3 - DISCIPLINARY INFORMATION**

Brandon Baker has no disciplinary history to disclose.

### **ITEM 4 - OTHER BUSINESS ACTIVITIES**

Brandon Baker is not engaged in any investment-related business or occupation other than providing advisory services through Beacon Pointe Advisors, LLC.

### **ITEM 5 - ADDITIONAL COMPENSATION**

Brandon Baker's compensation comes from Beacon Pointe Advisors, LLC. He receives variable compensation that is based on the number of assets/clients he brings into Beacon Pointe.

### **ITEM 6 - SUPERVISION**

Graham Pierce, Partner, Managing Director, is responsible for supervising Brandon Baker's activities. Graham Pierce monitors the advice provided by Brandon Baker for consistency with client objectives and Beacon Pointe Advisors, LLC's policies. Mr. Pierce can be reached by calling 949-718-1600.

# DYLAN J. BROOKS, CFP®

## ITEM 2 - EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Dylan J. Brooks, CFP®, Wealth Advisor, b. 1992

### *Education:*

BA, Economics, Dartmouth College

### *Business Background:*

Wealth Advisor, Beacon Pointe Advisors, LLC, 2021-Present

Associate Wealth Advisor, Beacon Pointe Advisors, LLC, 2019-2020

Client Service Associate, Beacon Pointe Advisors, LLC, 2017-2019

Student, Economics, Dartmouth College, 2014-2017

## Professional Designations

Dylan Brooks holds the following professional designation:

### *Certified Financial Planner*

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To earn the credential, each CFP® candidate must have a bachelor’s degree (or higher) from an accredited college or university and three years of full-time personal financial planning experience. In addition, candidates must take the CFP® Certification examination and complete a CFP® -board registered program or hold an accepted designation, degree, or license. Every two years, CFP® certificate holders must complete a minimum of 30 hours of continuing education. More information regarding the CFP® is available at <http://www.cfp.net/default.asp>.

## ITEM 3 - DISCIPLINARY INFORMATION

Dylan Brooks has no disciplinary history to disclose.

## ITEM 4 - OTHER BUSINESS ACTIVITIES

Dylan Brooks is not engaged in any investment-related business or occupation other than providing advisory services through Beacon Pointe Advisors, LLC.



## **ITEM 5 - ADDITIONAL COMPENSATION**

Dylan Brooks' compensation comes from Beacon Pointe Advisors, LLC. He receives variable compensation that is based on the number of assets/clients he brings into Beacon Pointe.

## **ITEM 6 - SUPERVISION**

Graham Pierce, Partner, Managing Director, is responsible for supervising Dylan Brooks' activities. Graham Pierce monitors the advice provided by Dylan Brooks for consistency with client objectives and Beacon Pointe Advisors, LLC's policies. Mr. Pierce can be reached by calling 949-718-1600.

# ANDREW T. HOANG, CFP®, CDFA®

## ITEM 2 - EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

**Andrew T. Hoang, CFP®, CDFA®**, Director of Financial Planning, b. 1991

### *Education:*

BA, Finance, California State University, Fullerton

### *Business Background:*

Director of Financial Planning, Beacon Pointe Advisors, LLC, 2025-Present

Agent, Beacon Pointe Insurance Services, LLC, 2020-Present

Senior Financial Planner, Beacon Pointe Advisors, LLC, 2023-2025

Financial Planner, Beacon Pointe Advisors, LLC, 2021-2023

Registered Representative, Wells Fargo Clearing Services, LLC, 2016-2021

Business Banking Specialist, Wells Fargo Bank, 2012-2021

## Professional Designations

Andrew Hoang holds the following professional designations:

### *Certified Financial Planner*

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To earn the credential, each CFP® candidate must have a bachelor’s degree (or higher) from an accredited college or university and three years of full-time personal financial planning experience. In addition, candidates must take the CFP® Certification examination and complete a CFP® -board registered program or hold an accepted designation, degree, or license. Every two years, CFP® certificate holders must complete a minimum of 30 hours of continuing education. More information regarding the CFP® is available at <http://www.cfp.net/default.asp>.

### *Certified Divorce Financial Analyst*

The designation is issued by the Institute for Divorce Financial Analysts. The candidate is required to develop their theoretical and practical understanding and knowledge of the financial aspects of divorce by completing a comprehensive course of study. The candidate must also have two years’ minimum experience in a financial or legal capacity. The candidate must complete a four-part exam and demonstrate the practical application of this knowledge. Continuing education of 30 hours every two

years is required to maintain the designation. More information on the CDFA® can be found at: <https://www.institutedfa.com/>

### **ITEM 3 - DISCIPLINARY INFORMATION**

Andrew Hoang has no disciplinary history to disclose.

### **ITEM 4 - OTHER BUSINESS ACTIVITIES**

In addition to his role with Beacon Pointe Advisors, Andrew Hoang is a licensed insurance agent for Beacon Pointe Insurance Services, LLC (“BPIS”). Beacon Pointe is affiliated with BPIS. BPIS is a licensed insurance agency. BPIS receives commissions on insurance products clients purchase, and Andrew Hoang is eligible to receive a portion of these commissions. Clients pay separate fees for advisory services and insurance products or services. This practice gives Andrew Hoang an incentive to recommend insurance products based on the compensation received, rather than on the client’s needs. Clients are not obligated to act on any insurance recommendations or place any transactions through Andrew Hoang or BPIS if they decide to follow Mr. Hoang’s recommendations.

### **ITEM 5 - ADDITIONAL COMPENSATION**

In addition to his regular compensation from Beacon Pointe Advisors, LLC, Andrew Hoang is eligible to receive compensation from the activities outlined above in **Item 4 – Other Business Activities**. Andrew Hoang is also eligible to receive compensation for referring new clients to Beacon Pointe Advisors, LLC.

### **ITEM 6 - SUPERVISION**

Kelly DiGonzini, Director of Financial Planning, is responsible for supervising Andrew Hoang’s activities. Kelly DiGonzini monitors the advice provided by Andrew Hoang for consistency with client objectives and Beacon Pointe Advisors, LLC’s policies. Ms. DiGonzini can be reached by calling 949-718-1600.

# THOMAS R. O'CONNOR, CFP®, CFA

## ITEM 2 - EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

**Thomas R. O'Connor, CFP®, CFA**, Senior Financial Planner, b. 1959

### *Education:*

MBA, Finance and Statistics, University of Chicago Booth School of Business  
BA, Computer Science, Purdue University

### *Business Background:*

Senior Financial Planner, Beacon Pointe Advisors, LLC, 2022-Present  
Associate Portfolio Trader, Dynamic Wealth Advisors, LLC, 2021-2022  
Senior Wealth Advisor, Clarity Wealth Management, 2017-2021  
Independent Representative, WorthPointe Financial Advisors, 2016-2017  
VP, Investment Advisor Manager, OneWest Bank, 2015-2016  
Independent Representative, Greenberg Graham Advisors, LLC, 2012-2015

## Professional Designations

Tom O'Connor holds the following professional designations:

### *Certified Financial Planner*

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To earn the credential, each CFP® candidate must have a bachelor’s degree (or higher) from an accredited college or university and three years of full-time personal financial planning experience. In addition, candidates must take the CFP® Certification examination and complete a CFP® -board registered program or hold an accepted designation, degree or license. Every two years, CFP® certificate holders must complete a minimum of 30 hours of continuing education. More information regarding the CFP® is available at <http://www.cfp.net/default.asp>.

### *Chartered Financial Analyst*

The Chartered Financial Analyst (“CFA”) designation is sponsored by CFA Institute. To earn a CFA charter, candidates must have four years of qualified investment work experience, become a member of the CFA Institute, pledge to adhere to the CFA Institute Code of Ethics and Standards of Professional Conduct on an annual basis, apply for membership to a local CFA member society, and complete the CFA Program. The CFA Program is organized into three levels, each culminating in a six-hour exam. The three

proctored course exams correspond to three 250-hour self-study levels. Completing the Program takes most candidates between two and five years. More information regarding the CFA is available at <https://www.cfainstitute.org/>

### **ITEM 3 - DISCIPLINARY INFORMATION**

Tom O'Connor has no disciplinary history to disclose.

### **ITEM 4 - OTHER BUSINESS ACTIVITIES**

Tom O'Connor is not engaged in any investment-related business or occupation other than providing advisory services through Beacon Pointe Advisors, LLC.

### **ITEM 5 - ADDITIONAL COMPENSATION**

In addition to his regular compensation from Beacon Pointe Advisors, LLC, Tom O'Connor is eligible to receive compensation for referring new clients to Beacon Pointe Advisors, LLC.

### **ITEM 6 - SUPERVISION**

Kelly DiGonzini, Director of Financial Planning, is responsible for supervising Tom O'Connor's activities. Kelly DiGonzini monitors the advice provided by Tom O'Connor for consistency with client objectives and Beacon Pointe Advisors, LLC's policies. Ms. DiGonzini can be reached by calling 949-718-1600.

# BRITTANY I. MANGRUM, CFP®

## ITEM 2 - EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

**Brittany I. Mangrum, CFP®**, Senior Financial Planner, b. 1988

### *Education:*

MS, Taxation, Cal State University, Northridge

BS, Finance, Cal State University, Northridge

### *Business Background:*

Senior Financial Planner, Beacon Pointe Advisors, LLC, 2022-Present

Unemployed, 2019-2022

Associate Planner, Klein Financial Advisors, 2019

Tax Associate, Gordon, Fishburn & Major, LLP, 2016-2018

Associate Planner, Brentwood Advisory Group, LLC, 2011-2016

## Professional Designations

Brittany Mangrum holds the following professional designation:

### *Certified Financial Planner*

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## ITEM 3 - DISCIPLINARY INFORMATION

Brittany Mangrum has no disciplinary history to disclose.

## ITEM 4 - OTHER BUSINESS ACTIVITIES

Brittany Mangrum is not engaged in any investment-related business or occupation other than providing advisory services through Beacon Pointe Advisors, LLC.

## **ITEM 5 - ADDITIONAL COMPENSATION**

In addition to her regular compensation from Beacon Pointe Advisors, LLC, Brittany Mangrum is eligible to receive compensation for referring new clients to Beacon Pointe Advisors, LLC.

## **ITEM 6 - SUPERVISION**

Kelly Digonzini, Director of Financial Planning, is responsible for supervising Brittany Mangrum's activities. Kelly Digonzini monitors the advice provided by Brittany Mangrum for consistency with client objectives and Beacon Pointe Advisors, LLC's policies. Ms. Digonzini can be reached by calling 949-718-1600.

# WILLIAM THOMPSON

## ITEM 2 - EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

**William Thompson**, Director, Institutional Consulting Services, b. 1972

### *Education:*

BA, Political Science, Denison University

MBA, Finance, Strategy, University of Chicago Booth School of Business

### *Business Background:*

Director, Institutional Consulting Services, Beacon Pointe Advisors, LLC, 2023-Present

Director, Litman Gregory Asset Management, LLC, 2019-2022

Managing Director, Cambridge Associates, 2007-2019

## ITEM 3 - DISCIPLINARY INFORMATION

William Thompson has no disciplinary history to disclose.

## ITEM 4 - OTHER BUSINESS ACTIVITIES

In addition to serving as Director of Institutional Consulting Services for Beacon Pointe Advisors, LLC, William Thomson serves as a Consultant for the William and Nancy Thompson Foundation. Mr. Thompson's duties include oversight of an immediate family foundation portfolio. This activity accounts for a de minimis amount of his time and is unrelated to Beacon Pointe's advisory business. Accordingly, Beacon Pointe Advisors, LLC does not believe this activity presents a conflict of interest.

## ITEM 5 - ADDITIONAL COMPENSATION

In addition to his regular compensation from Beacon Pointe Advisors, LLC, William Thompson is eligible to receive compensation for the activities outlined above in **Item 4 – Other Business Activities**. William Thompson is also eligible to receive compensation for referring new clients to Beacon Pointe Advisors, LLC.

## ITEM 6 - SUPERVISION

Michael Breller, Managing Director, Institutional Consulting Services, is responsible for supervising William Thompson's activities. Michael Breller monitors the advice provided by William Thompson for consistency with client objectives and Beacon Pointe Advisors, LLC's policies. Mr. Breller can be reached by calling 949-718-1600.



# CAROLYN SHEU, CFP®

## ITEM 2 - EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

**Carolyn Sheu, CFP®**, Regional Director, Wealth Advisor, b. 1955

### *Education:*

Financial Planning Teaching Program, School of Professional Studies, Columbia University  
MA, Anthropology, University of Washington

### *Business Background:*

Regional Director, Wealth Advisor, Beacon Pointe Advisors, LLC, 2023-Present  
Private Client Advisor, J.P. Morgan Chase Bank, N.A., 2020-2023  
Private Client Advisor, J.P. Morgan Securities LLC, 2020-2023  
Senior Wealth Strategist, Western International Securities, Inc., 2016-2020  
Complex Risk Manager, Morgan Stanley, 2015-2016  
Senior International Financial Advisor, Merrill Lynch, 2003-2015

## Professional Designations

Carolyn Sheu holds the following professional designation:

### *Certified Financial Planner*

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## ITEM 3 - DISCIPLINARY INFORMATION

Carolyn Sheu has no material disciplinary history requiring disclosure under this item. Please see <http://www.adviserinfo.sec.gov> for additional information about Carolyn Sheu.

## **ITEM 4 - OTHER BUSINESS ACTIVITIES**

Carolyn Sheu is not engaged in any investment-related business or occupation other than providing advisory services through Beacon Pointe Advisors, LLC.

## **ITEM 5 - ADDITIONAL COMPENSATION**

Carolyn Sheu's compensation comes from Beacon Pointe Advisors, LLC. She receives variable compensation that is based on the number of assets/clients she brings into Beacon Pointe.

## **ITEM 6 - SUPERVISION**

Graham Pierce, Partner, Managing Director, is responsible for supervising Carolyn Sheu's activities. Graham Pierce monitors the advice provided by Carolyn Sheu for consistency with client objectives and Beacon Pointe Advisors, LLC's policies. Mr. Pierce can be reached by calling 949-718-1600.

# JUSTIN R. NELSON, CFP®

## ITEM 2 - EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

**Justin R. Nelson, CFP®**, Financial Planner, b. 1980

### *Education:*

BS, Economics, The University of Utah

### *Business Background:*

Financial Planner, Beacon Pointe Advisors, LLC, 2023-Present

Agent, Beacon Pointe Insurance Services, LLC, 2023-Present

Financial Representative, Essential Wealth Management, 2020-2023

Registered Representative, Principal Securities Inc., 2020-2023

Agent, Principal Life Insurance Company, 2020-2023

Investment Advisor Representative, Elevated Retirement Group, 2018-2020

Financial Planner, LPL Financial LLC, 2016-2018

Financial Planner, Spectra Retirement, 2016-2017

## Professional Designations

Justin Nelson holds the following professional designation:

### *Certified Financial Planner*

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## ITEM 3 - DISCIPLINARY INFORMATION

Justin Nelson has no disciplinary history to disclose.

## ITEM 4 - OTHER BUSINESS ACTIVITIES

In addition to his role with Beacon Pointe Advisors, Justin Nelson is a licensed insurance agent for Beacon Pointe Insurance Services, LLC (“BPIS”). Beacon Pointe is affiliated with BPIS. BPIS is a licensed insurance agency. BPIS receives commissions on insurance products clients purchase, and Justin Nelson is eligible to receive a portion of these commissions. Clients pay separate fees for advisory services and insurance products or services. This practice gives Justin Nelson an incentive to recommend insurance products based on the compensation received, rather than on the client’s needs. Clients are not obligated to act on any insurance recommendations or place any transactions through Justin Nelson or BPIS if they decide to follow Mr. Nelson’s recommendations.

## ITEM 5 - ADDITIONAL COMPENSATION

In addition to his regular compensation from Beacon Pointe Advisors, LLC, Justin Nelson is eligible to receive compensation from the activities outlined above in **Item 4 – Other Business Activities**. Justin Nelson is also eligible to receive compensation for referring new clients to Beacon Pointe Advisors, LLC.

## ITEM 6 - SUPERVISION

Kelly DiGonzini, Director of Financial Planning, is responsible for supervising Justin Nelson’s activities. Kelly DiGonzini monitors the advice provided by Justin Nelson for consistency with client objectives and Beacon Pointe Advisors, LLC’s policies. Ms. DiGonzini can be reached by calling 949-718-1600.

# IKECHUKWU EGWUONWU, CFP®

## ITEM 2 - EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Ikechukwu Egwuonwu, CFP®, Financial Planner, b. 1998

### *Education:*

BA, Finance, Pepperdine University

### *Business Background:*

Financial Planner, Beacon Pointe Advisors, LLC, 2024-Present

Agent, Beacon Pointe Insurance Services, LLC, 2022-Present

Associate Financial Planner, Beacon Pointe Advisors, LLC, 2022-2024

Analyst, Goldman Sachs, 2021-2022

Engagement Financial Advisor Analyst, Deloitte Services LP, 2020-2021

Financial Analyst Intern, End Homelessness California, 2020

## Professional Designations

Ikechukwu Egwuonwu holds the following professional designation:

### *Certified Financial Planner*

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## ITEM 3 - DISCIPLINARY INFORMATION

Ikechukwu Egwuonwu has no disciplinary history to disclose.

## ITEM 4 - OTHER BUSINESS ACTIVITIES

In addition to his role with Beacon Pointe Advisors, Ikechukwu Egwuonwu is a licensed insurance agent for Beacon Pointe Insurance Services, LLC (“BPIS”). Beacon Pointe is affiliated with BPIS. BPIS is a

licensed insurance agency. BPIS receives commissions on insurance products clients purchase, and Ikechukwu Egwuonwu is eligible to receive a portion of these commissions. Clients pay separate fees for advisory services and insurance products or services. This practice gives Ikechukwu Egwuonwu an incentive to recommend insurance products based on the compensation received, rather than on the client's needs. Clients are not obligated to act on any insurance recommendations or place any transactions through Ikechukwu Egwuonwu or BPIS if they decide to follow Mr. Egwuonwu's recommendations.

## **ITEM 5 - ADDITIONAL COMPENSATION**

In addition to his regular compensation from Beacon Pointe Advisors, LLC, Ikechukwu Egwuonwu is eligible to receive compensation from the activities outlined above in **Item 4 – Other Business Activities**. Ikechukwu Egwuonwu is also eligible to receive compensation for referring new clients to Beacon Pointe Advisors, LLC.

## **ITEM 6 - SUPERVISION**

Kelly DiGonzini, Director of Financial Planning, is responsible for supervising Ikechukwu Egwuonwu's activities. Kelly DiGonzini monitors the advice provided by Ikechukwu Egwuonwu for consistency with client objectives and Beacon Pointe Advisors, LLC's policies. Ms. DiGonzini can be reached by calling 949-718-1600.

# METRO MALASAVAGE, CFP®

## ITEM 2 - EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

**Metro Malasavage, CFP®**, Wealth Advisor, b. 1997

### *Education:*

BS, Personal and Family Financial Planning, University of Arizona

### *Business Background:*

Wealth Advisor, Beacon Pointe Advisors, LLC, 2023-Present

Agent, Beacon Pointe Insurance Services, LLC, 2020-Present

Associate Wealth Advisor, Beacon Pointe Advisors, LLC, 2020-2023

Intern, Financial Management Network, 2017-2019

Financial Services Professional Intern, Mass Mutual Arizona, 2019

## Professional Designations

Metro Malasavage holds the following professional designation:

### *Certified Financial Planner*

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## ITEM 3 - DISCIPLINARY INFORMATION

Metro Malasavage has no disciplinary history to disclose.

## ITEM 4 - OTHER BUSINESS ACTIVITIES

In addition to his role with Beacon Pointe Advisors, Metro Malasavage is a licensed insurance agent for Beacon Pointe Insurance Services, LLC (“BPIS”). Beacon Pointe is affiliated with BPIS. BPIS is a licensed

insurance agency. BPIS receives commissions on insurance products clients purchase, and Metro Malasavage is eligible to receive a portion of these commissions. Clients pay separate fees for advisory services and insurance products or services. This practice gives Metro Malasavage an incentive to recommend insurance products based on the compensation received, rather than on the client's needs. Clients are not obligated to act on any insurance recommendations or place any transactions through Metro Malasavage or BPIS if they decide to follow Mr. Malasavage recommendations.

## **ITEM 5 - ADDITIONAL COMPENSATION**

In addition to his regular compensation from Beacon Pointe Advisors, LLC, Metro Malasavage is eligible to receive compensation from the activities outlined above in **Item 4 – Other Business Activities**. Metro Malasavage is also eligible to receive compensation for referring new clients to Beacon Pointe Advisors, LLC.

## **ITEM 6 - SUPERVISION**

Neil Livingston, Director of Operations, is responsible for supervising Metro Malasavage activities. Neil Livingston monitors the advice provided by Metro Malasavage for consistency with client objectives and Beacon Pointe Advisors, LLC's policies. Mr. Livingston can be reached by calling 949-718-1600.