



Form ADV Part 2B Brochure Supplement

August 05, 2024

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:

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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

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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 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”[®]) 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[™] (“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 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

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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 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

PPF, 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 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 CounselorSM

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

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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>.

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®, Senior Financial Planner, b. 1991

Education:

BA, Finance, California State University, Fullerton

Business Background:

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

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

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

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

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>.

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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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

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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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

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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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

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.