

**Form ADV  
Part 2B Brochure Supplement**

**April 12, 2023**

**Individuals covered by this supplement include:**

|                        |                       |
|------------------------|-----------------------|
| Bruce A. Meyer         | Rebecca M. Smith      |
| Andrew B. Saltzman     | Robyn M. Gerke        |
| Brian L. Coughlan      | Kenneth B. Kann       |
| Andrew R. Reinhardt    | Coby D. Cress         |
| Christopher F. Palermo | Brian D. Plowman      |
| Landen L. Lunsway      | Ryan E. Quigley       |
| Jameson Van Houten     | Liam T. Powell        |
| Eric L. Newby          | Sean P. Mahoney       |
| Todd M. Ruble          | Cassandra M. Thornock |
| Matthew J. Armistead   | Grant R. Lyon         |

**Office Locations:**

**Scottsdale (North)**

14350 N. 87<sup>th</sup> Street, Suite 185  
Scottsdale, AZ 85260  
480-428-5528

**Scottsdale (South)**

6263 N. Scottsdale Road., #295  
Scottsdale, AZ 852250  
602-953-8450

**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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# BRUCE A. MEYER

## ITEM 2 - EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

**Bruce A. Meyer**, Partner, Senior Managing Director, b. 1961

*Education:*

LL.M, Taxation, University of Miami  
Juris Doctor, Illinois Institute of Technology  
BA, Politics, Lake Forest College

*Business Background:*

Partner, Senior Managing Director, Beacon Pointe Advisors, LLC, 2020-Present  
Senior Managing Director, Partner, Beacon Pointe Wealth Advisors, LLC, 2011-2020  
Agent, Beacon Pointe Insurance Services, LLC, 2011-Present

## ITEM 3 - DISCIPLINARY INFORMATION

Bruce Meyer has no disciplinary history to disclose.

## ITEM 4 - OTHER BUSINESS ACTIVITIES

In addition to his role with Beacon Pointe Advisors, LLC, Bruce Meyer is a licensed insurance agent for Beacon Pointe Insurance Services, LLC (“BPIS”). Beacon Pointe Advisors, LLC is affiliated with BPIS. BPIS is a licensed insurance agency. BPIS receives commissions on insurance products clients purchase, and Bruce Meyer is eligible to receive a portion of these commissions. Clients pay separate fees for advisory services and insurance products or services. This practice gives Bruce Meyer 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 Bruce Meyer or BPIS if they decide to follow Mr. Meyer’s recommendations.

Bruce Meyer provides support to legal counsel as an expert witness in investment related litigation. This activity accounts for a de minimis amount Bruce Meyer’s time and income. His role does not likely pose a conflict of interest with his role at Beacon Pointe Advisors, LLC.

## ITEM 5 - ADDITIONAL COMPENSATION

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

Bruce Meyer does not receive economic benefits from any person or entity other than Beacon Pointe in connection with the provision of investment advice to clients.

## **ITEM 6 - SUPERVISION**

As a Partner, Managing Director at Beacon Pointe Advisors, LLC, Bruce Meyer oversees the investment advice provided from Beacon Pointe Advisors' Scottsdale, Arizona, office. His advice is not monitored by any other individual. He is however bound by the Beacon Pointe's Code of Ethics.

Shannon Eusey, Chief Executive Officer and Chief Compliance Officer is the supervisor of Bruce Meyer. She can be reached by calling 949-718-1600.

# ANDREW B. SALTZMAN, CFP®

## ITEM 2 - EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

**Andrew B. Saltzman, CFP®**, Managing Director, b. 1974

### *Education:*

BS, Communications, State University of New York

### *Business Background:*

Managing Director, Beacon Pointe Advisors, LLC, 2020-Present

Managing Director, Beacon Pointe Wealth Advisors, LLC, 2017-2020

Vice President, Beacon Pointe Wealth Advisors, LLC, 2011-2017

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

Registered Representative, Purshe Kaplan Sterling Investments, 2011-Present

## Professional Designations

Andrew Saltzman 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

Andrew Saltzman has no disciplinary history to disclose.

## ITEM 4 - OTHER BUSINESS ACTIVITIES

In addition to his role with Beacon Pointe Advisors, LLC, Andrew Saltzman is a licensed insurance agent for Beacon Pointe Insurance Services, LLC (“BPIS”). Beacon Pointe Advisors, LLC is affiliated with BPIS. BPIS is a licensed insurance agency. BPIS receives commissions on insurance products clients purchase,

and Andrew Saltzman 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 Saltzman 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 Saltzman or BPIS if they decide to follow Mr. Saltzman's recommendations.

Andrew Saltzman spends a portion of his time as a registered representative of Purshe Kaplan Sterling Investments, a non-affiliated registered broker-dealer. In this capacity, Andrew Saltzman may make security recommendations, offer investment products and/or effect securities transactions. When effecting transactions, he is eligible to receive compensation, commissions and/or trailing 12b-1 fees from Purshe Kaplan Sterling Investments for products held by BPA's advisory clients. Receipt of this type of transaction-related compensation is a conflict of interest as it gives Andrew Saltzman an incentive to recommend investment products based on the additional compensation received. BPA will not charge advisory fees on the portion of the client's portfolio that includes investment products for which Andrew Saltzman receives commissions and/or trailing 12b-1 fees. In all instances, BPA will ensure that BPA clients are provided with a disclosure that outlines the commissions and/or trailing 12b-1 fees that Andrew Saltzman receives.

## **ITEM 5 - ADDITIONAL COMPENSATION**

In addition to his regular compensation from Beacon Pointe Advisors, LLC, the additional compensation Andrew Saltzman is eligible to receive is outlined above in ***Item 4 – Other Business Activities***.

Andrew Saltzman does not receive economic benefits from any person or entity other than Beacon Pointe in connection with the provision of investment advice to clients.

## **ITEM 6 - SUPERVISION**

As a Managing Director at Beacon Pointe Advisors, LLC, Andrew Saltzman oversees the investment advice provided from Beacon Pointe Advisors' Scottsdale, Arizona office. His advice is not monitored by any other individual. He is however bound by Beacon Pointe's Code of Ethics.

Shannon Eusey, Chief Executive Officer and Chief Compliance Officer is the supervisor of Andrew Saltzman. She can be reached by calling 949-718-1600.

# BRIAN L. COUGHLAN

## ITEM 2 - EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

**Brian L. Coughlan**, Partner, Managing Director, b. 1969

*Education:*

MBA, MSIM, Information Management, W.P. Carey School of Business, Arizona State University  
BS, Finance, University of Arizona, Eller College of Management

*Business Background:*

Partner, Managing Director, Beacon Pointe Advisors, LLC, 2020-Present  
Partner, Managing Director, Beacon Pointe Wealth Advisors, LLC, 2014-2020  
Investment Adviser Representative, Beacon Pointe Advisors, LLC, 2014-2020

## ITEM 3 - DISCIPLINARY INFORMATION

Brian Coughlan 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 Brian Coughlan.

## ITEM 4 - OTHER BUSINESS ACTIVITIES

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

## ITEM 5 - ADDITIONAL COMPENSATION

Brian Coughlan's compensation comes from his regular salary and ownership of Beacon Pointe Advisors, LLC. Mr. Coughlan does not receive economic benefits from any person or entity other than Beacon Pointe in connection with the provision of investment advice to clients.

## ITEM 6 - SUPERVISION

As a Partner, Managing Director at Beacon Pointe Advisors, LLC, Brian Coughlan oversees the investment advice provided from Beacon Pointe Advisors' Scottsdale, Arizona office. His advice is not monitored by any other individual. He is however bound by Beacon Pointe's Code of Ethics.

Shannon Eusey, Chief Executive Officer and Chief Compliance Officer is the supervisor of Brian Coughlan. She can be reached by calling 949-718-1600.

# ANDREW R. REINHARDT, CFP®

## ITEM 2 - EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

**Andrew R. Reinhardt, CFP®**, Partner, Managing Director, b. 1969

### *Education:*

BBA, Finance, Northern Arizona University, College of Business Administration

### *Business Background:*

Partner, Managing Director, Beacon Pointe Advisors, LLC, 2020-Present

Partner, Managing Director, Beacon Pointe Wealth Advisors, LLC, 2014-2020

Investment Adviser Representative, Beacon Pointe Advisors, LLC, 2014-2020

## Professional Designations

Andrew Reinhardt 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

Andrew Reinhardt has no disciplinary history to disclose.

## ITEM 4 - OTHER BUSINESS ACTIVITIES

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



## **ITEM 5 - ADDITIONAL COMPENSATION**

Andrew Reinhardt's compensation comes from his regular salary and ownership of Beacon Pointe Advisors, LLC. Mr. Reinhardt does not receive economic benefits from any person or entity other than Beacon Pointe in connection with the provision of investment advice to clients.

## **ITEM 6 - SUPERVISION**

As a Partner, Managing Director at Beacon Pointe Advisors, LLC, Andrew Reinhardt oversees the investment advice provided from Beacon Pointe Advisors' Scottsdale, Arizona office. His advice is not monitored by any other individual. He is however bound by Beacon Pointe's Code of Ethics.

Shannon Eusey, Chief Executive Officer and Chief Compliance Officer is the supervisor of Andrew Reinhardt. She can be reached by calling 949-718-1600.

# CHRISTOPHER F. PALERMO, CFA, CFP®

## ITEM 2 - EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

**Christopher F. Palermo, CFA, CFP®**, Partner, Managing Director, b. 1976

### *Education:*

BS, Business Administration, Northern Arizona University

### *Business Background:*

Partner, Managing Director, Beacon Pointe Advisors, LLC, 2020-Present

Partner, Managing Director, Beacon Pointe Wealth Advisors, LLC, 2014-2020

Investment Adviser Representative, Beacon Pointe Advisors, LLC, 2014-2020

## Professional Designations

Christopher Palermo 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

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**

Christopher Palermo has no disciplinary history to disclose.

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

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

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

Christopher Palermo's compensation comes from his regular salary and ownership of Beacon Pointe Advisors, LLC. Mr. Palermo does not receive economic benefits from any person or entity other than Beacon Pointe in connection with the provision of investment advice to clients.

### **ITEM 6 - SUPERVISION**

As a Partner, Managing Director at Beacon Pointe Advisors, LLC, Christopher Palermo oversees the investment advice provided from Beacon Pointe Advisors' Scottsdale, Arizona office. His advice is not monitored by any other individual. He is however bound by Beacon Pointe's Code of Ethics.

Shannon Eusey, Chief Executive Officer and Chief Compliance Officer is the supervisor of Christopher Palermo. She can be reached by calling 949-718-1600.

# LANDEN L. LUNSWAY, CFP®

## ITEM 2 - EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Landen L. Lunsway, CFP®, Partner, Managing Director, b. 1977

### *Education:*

BS, Finance, Northern Arizona University

### *Business Background:*

Partner, Managing Director, Beacon Pointe Advisors, LLC, 2020-Present

Partner, Managing Director, Beacon Pointe Wealth Advisors, LLC, 2014-2020

Investment Adviser Representative, Beacon Pointe Advisors, LLC, 2014-2020

## Professional Designations

Landen Lunsway 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

Landen Lunsway has no disciplinary history to disclose.

## ITEM 4 - OTHER BUSINESS ACTIVITIES

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

## **ITEM 5 - ADDITIONAL COMPENSATION**

Landen Lunsway's compensation comes from his regular salary and ownership of Beacon Pointe Advisors, LLC. Mr. Lunsway does not receive economic benefits from any person or entity other than Beacon Pointe in connection with the provision of investment advice to clients.

## **ITEM 6 - SUPERVISION**

As a Partner, Managing Director at Beacon Pointe Advisors, LLC, Landen Lunsway oversees the investment advice provided from Beacon Pointe Advisors' Scottsdale, Arizona office. His advice is not monitored by any other individual. He is however, bound by Beacon Pointe's Code of Ethics.

Shannon Eusey, Chief Executive Officer and Chief Compliance Officer is the supervisor of Landen Lunsway. She can be reached by calling 949-718-1600.

# JAMESON VAN HOUTEN, CFP®

## ITEM 2 - EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Jameson Van Houten, CFP®, Partner, Managing Director, b. 1975

### *Education:*

BA, the Barrett Honors College at Arizona State University

### *Business Background:*

Partner, Managing Director, Beacon Pointe Advisors, LLC, 2021-Present

Agent, Beacon Pointe Insurance Services, LLC, 2021-Present

Chief Executive Officer, Chief Investment Officer, Stonegate Capital Advisers, LLC, 2004-2021

Managing Member, Integrated Tax & Financial Strategies, LLC, 2007-2021

Registered Representative, Crown Capital Securities, LP, 2013-2021

## Professional Designations

Jameson Van Houten 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

Jameson Van Houten has no disciplinary history to disclose.

## ITEM 4 - OTHER BUSINESS ACTIVITIES

In addition to his role with Beacon Pointe Advisors, LLC, Jameson Van Houten is a licensed insurance agent for Beacon Pointe Insurance Services, LLC (“BPIS”). Beacon Pointe Advisors, LLC is affiliated with BPIS. BPIS is a licensed insurance agency. BPIS receives commissions on insurance products clients purchase, and Jameson Van Houten is eligible to receive a portion of these commissions. Clients pay

separate fees for advisory services and insurance products or services. This practice gives Jameson Van Houten 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 Jameson Van Houten or BPIS if they decide to follow Mr. Van Houten's recommendations.

## **ITEM 5 - ADDITIONAL COMPENSATION**

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

Mr. Van Houten does not receive economic benefits from any person or entity other than Beacon Pointe in connection with the provision of investment advice to clients.

## **ITEM 6 - SUPERVISION**

As a Partner, Managing Director at Beacon Pointe Advisors, LLC. Jameson Van Houten oversees the investment advice provided from Beacon Pointe Advisors' Scottsdale, Arizona, office. His advice is not monitored by any other individual. He is however bound by the Beacon Pointe's Code of Ethics.

Shannon Eusey, Chief Executive Officer and Chief Compliance Officer is the supervisor of Jameson Van Houten. She can be reached by calling 949-718-1600.

# ERIC L. NEWBY, CFP®

## ITEM 2 - EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

**Eric L. Newby, CFP®**, Senior Wealth Advisor, b. 1983

### *Education:*

BS, Economics/Finance, Colorado State University-Pueblo

### *Business Background:*

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

Wealth Advisor, Beacon Pointe Wealth Advisors, LLC, 2014-2020

Investment Adviser Representative, Beacon Pointe Advisors, LLC, 2015-2020

Agent, Beacon Pointe Insurance Services, LLC, 2014-Present

## Professional Designations

Eric Newby 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

Eric Newby has no disciplinary history to disclose.

## ITEM 4 - OTHER BUSINESS ACTIVITIES

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



services and insurance products or services. This practice gives Eric Newby 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 Eric Newby or BPIS if they decide to follow Mr. Newby's recommendations.

## **ITEM 5 - ADDITIONAL COMPENSATION**

Eric Newby 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 Eric Newby is eligible to receive is outlined above in ***Item 4 – Other Business Activities***.

Eric Newby does not receive economic benefits from any person or entity other than Beacon Pointe in connection with the provision of investment advice to clients.

## **ITEM 6 - SUPERVISION**

Andrew Reinhardt, Partner, Managing Director, is responsible for supervising Eric Newby's activities. Andrew Reinhardt monitors the advice provided by Eric Newby for consistency with client objectives and Beacon Pointe Advisors, LLC's policies. Andrew Reinhardt can be reached by calling 480-428-5528.

# MATTHEW J. ARMISTEAD, CFP®, CIMA®

## ITEM 2 - EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

**Matthew J. Armistead, CFP®, CIMA®**, Senior Wealth Advisor, b. 1967

### *Education:*

MS, Industrial Engineering, Stanford University

BS, Industrial Engineering, Stanford University

### *Business Background:*

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

Senior Wealth Advisor, Beacon Pointe Wealth Advisors, LLC, 2014-2020

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

Investment Adviser Representative, Beacon Pointe Advisors, LLC, 2015-2020

## Professional Designations

Matthew Armistead 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 Investment Management Analyst (CIMA®)*

The CIMA® certification signifies that an individual has met initial and on-going experience, ethical, education, and examination requirements for investment management consulting, including advanced investment management theory and application. Prerequisites for the CIMA certification are three years of financial services experience and an acceptable regulatory history. To obtain the CIMA certification, candidates must pass an online Qualification Examination, successfully complete a one-week classroom education program provided by a Registered Education Provider at an AACSB accredited university

business school and pass an online Certification Examination. CIMA designees are required to adhere to IMCA's Code of Professional Responsibility, Standards of Practice, and Rules and Guidelines for Use of the Marks. CIMA designees must report 40 hours of continuing education credits, including two ethics hours, every two years to maintain the certification. The designation is administered through Investment Management Consultants Association (IMCA).

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

Matthew Armistead has no disciplinary history to disclose.

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

In addition to his role with Beacon Pointe Advisors, LLC, Matthew Armistead is a licensed insurance agent for Beacon Pointe Insurance Services, LLC ("BPIS"). Beacon Pointe Advisors, LLC is affiliated with BPIS. BPIS is a licensed insurance agency. BPIS receives commissions on insurance products clients purchase, and Matthew Armistead 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 Armistead 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 Armistead or BPIS if they decide to follow Mr. Armistead's recommendations.

Matthew Armistead is an Advisor with Guidepoint. Guidepoint is an expert network that provides business professionals with opportunities to consult with industry experts who can address specific industry-related questions before making investment and business decisions. In his role with Guidepoint, Matthew Armistead does not provide consultation to clients of Beacon Pointe Advisors, LLC, or its affiliates. This activity accounts for a de minimis amount of Matthew Armistead's time and income and does not likely pose a conflict of interest with his role at Beacon Pointe Advisors, LLC.

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

Matthew Armistead'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 Armistead is eligible to receive is outlined above in ***Item 4 – Other Business Activities***.

Matthew Armistead does not receive economic benefits from any person or entity other than Beacon Pointe in connection with the provision of investment advice to clients.

### **ITEM 6 - SUPERVISION**

Andrew Reinhardt, Partner, Managing Director, is responsible for supervising Matthew Armistead's activities. Andrew Reinhardt monitors the advice provided by Matthew Armistead for consistency with client objectives and Beacon Pointe Advisors, LLC's policies. Andrew Reinhardt can be reached by calling 480-428-5528.

# REBECCA M. SMITH

## ITEM 2 - EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

**Rebecca M. Smith**, Wealth Advisor, b. 1980

*Education:*

BS, Business Administration, Marketing, Weber State University

*Business Background:*

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

Financial Planning Associate, Beacon Pointe Advisors, LLC, 2020-2021

Financial Planning Associate, Beacon Pointe Wealth Advisors, LLC, 2016-2020

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

Registered Representative, Purshe Kaplan Sterling Investments, 2017-2019

## ITEM 3 - DISCIPLINARY INFORMATION

Rebecca Smith has no disciplinary history to disclose.

## ITEM 4 - OTHER BUSINESS ACTIVITIES

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

## ITEM 5 - ADDITIONAL COMPENSATION

Rebecca Smith's compensation comes from Beacon Pointe Advisors, LLC. She receives variable compensation that is based on the that is based on the number of assets/clients she brings into Beacon Pointe. Rebecca Smith does not receive economic benefits from any person or entity other than Beacon Pointe in connection with the provision of investment advice to clients.

## ITEM 6 - SUPERVISION

Bruce Meyer, Partner, Senior Managing Director is responsible for supervising Rebecca Smith's activities. Bruce Meyer monitors the advice provided by Rebecca Smith for consistency with client objectives and Beacon Pointe Advisors, LLC's policies. Bruce Meyer can be reached by calling 480-428-5528.

# ROBYN M. GERKE, CFP®

## ITEM 2 - EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

**Robyn M. Gerke, CFP®**, Wealth Advisor, b. 1979

### *Education:*

MS, Personal Financial Planning, College for Financial Planning  
BA, Finance, Spanish, University of Northern Iowa

### *Business Background:*

Wealth Advisor, Beacon Pointe Advisors, LLC, 2020-Present  
Wealth Advisor, Beacon Pointe Wealth Advisors, LLC, 2016-2020  
Investment Adviser Representative, Beacon Pointe Advisors, LLC, 2016-Present  
Financial Planner, Stoker Ostler Wealth Advisors, Inc., 2002-2016

## Professional Designations

Robyn Gerke 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

Robyn Gerke has no disciplinary history to disclose.

## ITEM 4 - OTHER BUSINESS ACTIVITIES

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

## **ITEM 5 - ADDITIONAL COMPENSATION**

Robyn Gerke'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. Robyn Gerke does not receive economic benefits from any person or entity other than Beacon Pointe in connection with the provision of investment advice to clients.

## **ITEM 6 - SUPERVISION**

Andrew Reinhardt, Partner, Managing Director, is responsible for supervising Robyn Gerke's activities. Andrew Reinhardt monitors the advice provided by Robyn Gerke for consistency with client objectives and Beacon Pointe Advisors, LLC's policies. Andrew Reinhardt can be reached by calling 480-428-5528.

# KENNETH B. KANN

## ITEM 2 - EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

**Kenneth B. Kann**, Regional Director, Wealth Advisor, b. 1966

*Education:*

Post Baccalaureate, Accounting, Arizona State University-W.P. Carey School of Business

MBA, Business Administration, University of Phoenix

BA, Psychology, University of South Florida

*Business Background:*

Regional Director, Beacon Pointe Advisors, LLC, 2021-Present

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

Wealth Advisor, Beacon Pointe Wealth Advisors, LLC, 2017-2020

Investment Adviser Representative, Beacon Pointe Advisors, LLC, 2017-2020

Vice President-Investment Services, Windsor Capital Management, LLC, 2010-2017

## ITEM 3 - DISCIPLINARY INFORMATION

Kenneth Kann has no material disciplinary history to disclose.

## ITEM 4 - OTHER BUSINESS ACTIVITIES

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

## ITEM 5 - ADDITIONAL COMPENSATION

Kenneth Kann'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. Kenneth Kann does not receive economic benefits from any person or entity other than Beacon Pointe in connection with the provision of investment advice to clients.

## ITEM 6 - SUPERVISION

Andrew Reinhardt, Partner, Managing Director, is responsible for supervising Kenneth Kann's activities. Andrew Reinhardt monitors the advice provided by Kenneth Kann for consistency with client objectives and Beacon Pointe Advisors, LLC's policies. Andrew Reinhardt can be reached by calling 480-428-5528.

# COBY D. CRESS, CFP®

## ITEM 2 - EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

**Coby D. Cress, CFP®**, Wealth Advisor, b. 1988

*Education:*

BA, Economics/Business, Westmont College

*Business Background:*

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

Wealth Advisor, Beacon Pointe Wealth Advisors, LLC, 2020

Associate Wealth Advisor, Beacon Pointe Wealth Advisors, LLC, 2018-2019

Senior Associate, Client Service, Beacon Pointe Wealth Advisors, LLC, 2016-2018

Investment Adviser Representative, Beacon Pointe Advisors, LLC, 2018-2020

Student, OPEX, 2015-2016

### Professional Designations

Coby Cress 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

Coby Cress has no disciplinary history to disclose.

## ITEM 4 - OTHER BUSINESS ACTIVITIES

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



## **ITEM 5 - ADDITIONAL COMPENSATION**

Coby Cress' compensation comes from Beacon Pointe Advisors, LLC. He receives variable compensation that is based on number of assets/clients he brings into Beacon Pointe. Coby Cress does not receive economic benefits from any person or entity other than Beacon Pointe in connection with the provision of investment advice to clients.

## **ITEM 6 - SUPERVISION**

Andrew Reinhardt, Partner, Managing Director, is responsible for supervising Coby Cress' activities. Andrew Reinhardt monitors the advice provided by Coby Cress for consistency with client objectives and Beacon Pointe Advisors, LLC's policies. Andrew Reinhardt can be reached by calling 480-428-5528.

# BRIAN D. PLOWMAN, CFP®

## ITEM 2 - EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

**Brian D. Plowman**, Associate Wealth Planner, b. 1987

*Education:*

BA, Finance, Washington State University

*Business Background:*

Associate Wealth Planner, Beacon Pointe Advisors, LLC, 2020-Present

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

Registered Representative, Purshe Kaplan Sterling Investments, 2019-Present

Private Client Services Administrator, Coldstream Capital Management Inc., 2015-2019

### Professional Designations

Brian Plowman 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

Brian Plowman has no disciplinary history to disclose.

## ITEM 4 - OTHER BUSINESS ACTIVITIES

In addition to his role with Beacon Pointe Advisors, LLC, Brian Plowman also spends a portion of his time as a registered representative of Purshe Kaplan Sterling Investments, a non-affiliated registered broker-dealer. In this capacity, Brian Plowman may make security recommendations, offer investment products and/or effect securities transactions. When effecting transactions, he is eligible to receive

compensation, commissions and/or trailing 12b-1 fees from Purshe Kaplan Sterling Investments for products held by BPA's advisory clients. Receipt of this type of transaction-related compensation is a conflict of interest as it gives Brian Plowman an incentive to recommend investment products based on the additional compensation received. BPA will not charge advisory fees on the portion of the client's portfolio that includes investment products for which Brian Plowman receives commissions and/or trailing 12b-1 fees. In all instances, BPA will ensure that BPA clients are provided with a disclosure that outlines the commissions and/or trailing 12b-1 fees that Brian Plowman receives.

## **ITEM 5 - ADDITIONAL COMPENSATION**

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

Brian Plowman does not receive economic benefits from any person or entity other than Beacon Pointe in connection with the provision of investment advice to clients.

## **ITEM 6 - SUPERVISION**

Andrew Saltzman, Managing Director, is responsible for supervising Brian Plowman's activities. Andrew Saltzman monitors the advice provided by Brian Plowman for consistency with client objectives and Beacon Pointe Advisors, LLC's policies. Andrew Saltzman can be reached by calling 480-428-5528.

# RYAN E. QUIGLEY, CFP®, CRPC®

## ITEM 2 - EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Ryan E. Quigley, CFP®, CRPC®, Wealth Advisor, b. 1985

### *Education:*

BS, Business Management, W.P. Carey School of Business, Arizona State University

### *Business Background:*

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

Agent, Beacon Pointe Insurance Services, LLC, 2021-Present

Associate Advisor, Brighton Jones, LLC, 2017-2021

Registered Representative, MML Investors Services, 2017

Wealth Advisor, USAA Financial Planning Services, 2014-2017

Registered Representative, USAA Financial Advisors, Inc., 2013-2017

## Professional Designations

Ryan Quigley 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>.

### *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.

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

Ryan Quigley has no disciplinary history to disclose.

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

In addition to his role with Beacon Pointe Advisors, LLC, Ryan Quigley is a licensed insurance agent for Beacon Pointe Insurance Services, LLC (“BPIS”). Beacon Pointe Advisors, LLC is affiliated with BPIS. BPIS is a licensed insurance agency. BPIS receives commissions on insurance products clients purchase, and Ryan Quigley is eligible to receive a portion of these commissions. Clients pay separate fees for advisory services and insurance products or services. This practice gives Ryan Quigley 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 Ryan Quigley or BPIS if they decide to follow Mr. Quigley’s recommendations.

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

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

Ryan Quigley does not receive economic benefits from any person or entity other than Beacon Pointe in connection with the provision of investment advice to clients.

### **ITEM 6 - SUPERVISION**

Andrew Reinhardt, Partner, Managing Director, is responsible for supervising Ryan Quigley’s activities. Andrew Reinhardt monitors the advice provided by Ryan Quigley for consistency with client objectives and Beacon Pointe Advisors, LLC’s policies. Andrew Reinhardt can be reached by calling 480-428-5528.

# LIAM T. POWELL, CFP®, CRPS®

## ITEM 2 - EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Liam T. Powell, CFP®, CRPS®, Wealth Advisor, b. 1983

### *Education:*

BS, Applied Economic Management, Virginia Polytechnic & State University

### *Business Background:*

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

Wealth Advisor, Stonegate Capital Advisers, LLC, 2018-2021

Wealth Management Advisor, MassMutual Commonwealth, 2017-2018

Financial Advisor, Ameriprise Financial Services, 2010-2017

## Professional Designations

Liam Powell 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>

### *Chartered Retirement Plans Specialist<sup>SM</sup> (CRPS®)*

The Chartered Retirement Plans Specialist<sup>SM</sup> (CRPS®) is a credential for those who create, implement, and maintain retirement plans for businesses. Unlike most other professional financial planning and advisory professional designations, the CRPS® focuses on wholesale and business clients. It is awarded by the College for Financial Planning to individuals who pass an exam demonstrating their expertise. Every two years, CRPS® professionals must complete 16 hours of continuing education and pay a nominal fee to continue using the designation. More information regarding the CRPS® is available at <https://www.kaplanfinancial.com/wealth-management/crps>

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

Liam Powell has no disciplinary history to disclose.

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

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

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

Liam Powell's compensation comes from Beacon Pointe Advisors, LLC. He receives variable compensation that is based on number of assets/clients he brings into Beacon Pointe. Liam Powell does not receive economic benefits from any person or entity other than Beacon Pointe in connection with the provision of investment advice to clients.

### **ITEM 6 - SUPERVISION**

Jameson Van Houten, Partner, Managing Director at Beacon Pointe Advisors, LLC, is responsible for supervising Liam Powell's activities. Jameson Van Houten monitors the advice provided by Liam Powell for consistency with client objectives and Beacon Pointe Advisors, LLC's policies. Jameson Van Houten can be reached by calling 602-953-8450.

# TODD M. RUBLE

## ITEM 2 - EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

**Todd M. Ruble**, Wealth Advisor, b. 1970

*Education:*

BBA, Financial Management, University of St. Thomas

*Business Background:*

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

Portfolio Manager, Stonegate Capital Advisors, LLC, 2015-2021

Portfolio Manager, Robotic Trading Advisors, LLC, 2014-2015

## ITEM 3 - DISCIPLINARY INFORMATION

Todd Ruble has no disciplinary history to disclose.

## ITEM 4 - OTHER BUSINESS ACTIVITIES

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

## ITEM 5 - ADDITIONAL COMPENSATION

Todd Ruble's compensation comes from Beacon Pointe Advisors, LLC. He receives variable compensation that is based on number of assets/clients he brings into Beacon Pointe. Todd Ruble does not receive economic benefits from any person or entity other than Beacon Pointe in connection with the provision of investment advice to clients.

## ITEM 6 - SUPERVISION

Jameson Van Houten, Partner, Managing Director at Beacon Pointe Advisors, LLC, is responsible for supervising Todd Ruble's activities. Jameson Van Houten monitors the advice provided by Todd Ruble for consistency with client objectives and Beacon Pointe Advisors, LLC's policies. Jameson Van Houten can be reached by calling 602-953-8450.



# SEAN P. MAHONEY

## ITEM 2 - EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

**Sean P. Mahoney**, Wealth Advisor, b. 1980

*Education:*

MBA, University of Massachusetts  
BS, Business Management, Worcester State University

*Business Background:*

Wealth Advisor, Beacon Pointe Advisors, LLC, 2021-Present  
Wealth Advisor, Stonegate Capital Advisors, LLC, 2018-2021  
Wealth Analyst, Stonegate Capital Advisors, LLC, 2017-2018  
Bank Manager, Wealth Analyst, BMO Harris Bank, 2012-2017

## ITEM 3 - DISCIPLINARY INFORMATION

Sean Mahoney has no disciplinary history to disclose.

## ITEM 4 - OTHER BUSINESS ACTIVITIES

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

## ITEM 5 - ADDITIONAL COMPENSATION

Sean Mahoney'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. Sean Mahoney does not receive economic benefits from any person or entity other than Beacon Pointe in connection with the provision of investment advice to clients.

## ITEM 6 - SUPERVISION

Jameson Van Houten, Partner, Managing Director at Beacon Pointe Advisors, LLC, is responsible for supervising Sean Mahoney's activities. Jameson Van Houten monitors the advice provided by Sean Mahoney for consistency with client objectives and Beacon Pointe Advisors, LLC's policies. Jameson Van Houten can be reached by calling 602-953-8450.

# CASSANDRA M. THORNOCK, CFP®

## ITEM 2 - EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Cassandra M. Thornock, CFP®, Wealth Advisor, b. 1989

### *Education:*

BS, Finance, Arizona State University, W.P. Carey School of Business

Certificate, International Business, Arizona State University, W.P. Carey School of Business

### *Business Background:*

Wealth Advisor, Beacon Pointe Advisors, LLC, 2022-Present

Senior Associate, Stoker Ostler Wealth Advisors, LLC, 2018-2021

Client Relations Advisor, Edelman Financial Services, 2015-2018

Brokerage Associate, Vanguard, 2013-2015

## Professional Designations

Cassandra Thornock 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

Cassandra Thornock has no disciplinary history to disclose.

## ITEM 4 - OTHER BUSINESS ACTIVITIES

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

## **ITEM 5 - ADDITIONAL COMPENSATION**

Cassandra Thornock'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. Cassandra Thornock does not receive economic benefits from any person or entity other than Beacon Pointe in connection with the provision of investment advice to clients.

## **ITEM 6 - SUPERVISION**

Andrew Reinhardt, Partner, Managing Director, is responsible for supervising Cassandra Thornock's activities. Andrew Reinhardt monitors the advice provided by Cassandra Thornock for consistency with client objectives and Beacon Pointe Advisors, LLC's policies. Andrew Reinhardt can be reached by calling 480-428-5528.

# GRANT R. LYON, CFP®

## ITEM 2 - EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

**Grant R. Lyon, CFP®**, Wealth Advisor, b. 1988

*Education:*

BBA, Finance and Management, Grand Valley State University

*Business Background:*

Wealth Advisor, Beacon Pointe Advisors, LLC, 2022-Present

Advisor, Business Developer, Brighton Jones, 2015-2021

Account Manager, Insight Global, 2013-2014

### Professional Designations

Grant Lyon 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

Grant Lyon has no disciplinary history to disclose.

## ITEM 4 - OTHER BUSINESS ACTIVITIES

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

## **ITEM 5 - ADDITIONAL COMPENSATION**

Grant Lyon'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. Grant Lyon does not receive economic benefits from any person or entity other than Beacon Pointe in connection with the provision of investment advice to clients.

## **ITEM 6 - SUPERVISION**

Andrew Reinhardt, Partner, Managing Director, is responsible for supervising Grant Lyon's activities. Andrew Reinhardt monitors the advice provided by Grant Lyon for consistency with client objectives and Beacon Pointe Advisors, LLC's policies. Andrew Reinhardt can be reached by calling 480-428-5528.



## **Privacy Notice**

(as required by SEC Regulation S-P)

At Beacon Pointe Advisors, LLC, we understand that privacy is an important concern of our customers. The nature of our business requires that we collect nonpublic personal information about you. Nonpublic personal information is personally identifiable financial information including, for example, your social security number, date of birth, income, account number and balance, account transaction history, and other financial information. We collect nonpublic personal information from the following sources:

- Information we receive about you in various agreements, applications, account opening documentation, and other forms and paperwork that pertains to your relationship with us,
- Information about your transactions with us and our service providers, or others,
- Information that you give us orally.

All financial companies need to share customers' personal information to run their everyday business. We disclose nonpublic personal information to our affiliated firms and to nonaffiliated third parties (including, but not limited to, our consultants, custodians, money managers, brokers, customer relationship management and financial planning software providers) as required or permitted by law and as needed to fulfill our compliance obligations and/or for us to best provide those products and services that we have agreed to provide to you.

We restrict access to your personal and account information to those employees who need to know that information in order to provide products and services to you. We maintain physical, electronic, and procedural safeguards to protect your nonpublic information.

The privacy policies and practices described in this notice will be maintained in the event you become an inactive customer or decide to close your account.

If, at any time in the future, it is necessary to disclose any of your personal information in a way that differs with this policy, we will give you advance notice of the proposed change and an opportunity to decline such disclosure.

Beacon Pointe Advisors is committed to protecting the confidentiality of your personal information. Let us know if you have any questions by contacting us at (949) 718-1600.