Form ADV
Part 2B Brochure Supplement

December 2025

www.beaconpointe.com

Office Locations:

Scottsdale (*North*)
16767 North Perimeter Drive, Suite 100
Scottsdale, AZ 85260
480-428-5528

Scottsdale (*South*)
6263 North Scottsdale Road, Suite 295
Scottsdale, AZ 85250
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 individuals listed in the Table of Contents who are supervised persons of Beacon Pointe Advisors, LLC. 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 below listed individuals is also available on the SEC's website at www.adviserinfo.sec.gov

Table of Contents

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 (CFP®)

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 the 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 about 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 is a partner of Beacon Pointe Advisors, LLC, and is compensated by the firm with a salary and variable compensation based on client assets under management. Andrew Reinhardt is an equity owner in the parent company of the firm. Mr. Reinhardt does not receive economic benefit from any person or entity other than Beacon Pointe Advisors, LLC, in connection with providing investment advice to clients.

ITEM 6 - SUPERVISION

As a Partner, Managing Director at Beacon Pointe Advisors, LLC, Andrew Reinhardt oversees the investment advisory services provided by Beacon Pointe Advisors' Scottsdale, AZ office. He is not subject to day-to-day supervision by another individual. However, Beacon Pointe supervises its personnel in accordance with its Code of Ethics and written compliance policies and procedures. The firm's compliance team oversees compliance with these policies and conducts periodic reviews of advisory activities, including client communications and investment recommendations, to help ensure compliance with applicable regulatory requirements and firm policies.

Questions regarding the firm's compliance program can be directed to Shannon Eusey, Chief Executive Officer, and Chief Compliance Officer, at 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
Agent, Beacon Pointe Insurance Services, LLC, 2012-Present
Registered Representative, Purshe Kaplan Sterling Investments, 2011-2025
Managing Director, Beacon Pointe Wealth Advisors, LLC, 2017-2020

Professional Designations

Andrew Saltzman holds the following professional designation:

Certified Financial Planner (CFP®)

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 the 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 about 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 at Beacon Pointe Advisors, LLC ("BPA"), Andrew Saltzman is a licensed insurance agent for Beacon Pointe Insurance Services, LLC ("BPIS"), a California-licensed insurance agency, under common ownership with BPA. BPIS receives commissions on insurance products clients purchase, and Andrew Saltzman may earn a portion of these commissions.

Clients pay separate fees for advisory services and insurance products or services. In this capacity, Andrew Saltzman may offer insurance products and receive commissions from their sales. This arrangement creates an incentive for Andrew Saltzman to recommend insurance products based on the compensation received, rather than focusing solely on the client's needs. Clients are not obligated to act on any insurance recommendations or conduct transactions through Andrew Saltzman or BPIS if they follow Mr. Saltzman's recommendations.

ITEM 5 - ADDITIONAL COMPENSATION

Andrew Saltzman’s compensation comes from Beacon Pointe Advisors, LLC. He receives a salary and variable compensation that is based on the assets under management in the client accounts he services. Mr. Saltzman] does not receive economic benefit from any person or entity other than Beacon Pointe Advisors, LLC, in connection with providing investment advice to clients. The additional compensation that Andrew Saltzman is eligible to receive is outlined above in ***Item 4 – Other Business Activities***.

ITEM 6 - SUPERVISION

Beacon Pointe supervises its personnel in accordance with its Code of Ethics and written compliance policies and procedures. The firm’s compliance team oversees compliance with these policies and conducts periodic reviews of advisory activities, including client communications and investment recommendations, to help ensure compliance with applicable regulatory requirements.

Landen Lunsway, Partner, Managing Director, is generally responsible for supervising Andrew Saltzman’s day-to-day advisory activities. Mr. Lunsway can be reached by calling 480-428-5528.

BRIAN L. COUGHLAN

ITEM 2 - EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

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

Education:
MBA, MSIM, Information Management, Arizona State University
BS, Finance, University of Arizona

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 to disclose.

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 is a partner of Beacon Pointe Advisors, LLC, and is compensated by the firm with a salary and variable compensation based on client assets under management. Brian Coughlan is an equity owner in the parent company of the firm. Mr. Coughlan does not receive economic benefit from any person or entity other than Beacon Pointe Advisors, LLC, in connection with providing investment advice to clients.

ITEM 6 - SUPERVISION

As a Partner, Managing Director at Beacon Pointe Advisors, LLC, Brian Coughlan oversees the investment advisory services provided by Beacon Pointe Advisors' Scottsdale, AZ office. He is not subject to day-to-day supervision by another individual. However, Beacon Pointe supervises its personnel in accordance with its Code of Ethics and written compliance policies and procedures. The firm's compliance team oversees compliance with these policies and conducts periodic reviews of advisory activities, including client communications and investment recommendations, to help ensure compliance with applicable regulatory requirements and firm policies.

Questions regarding the firm's compliance program can be directed to Shannon Eusey, Chief Executive Officer, and Chief Compliance Officer, at 949-718-1600.

BRIAN D. PLOWMAN, CFP®

ITEM 2 - EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Brian D. Plowman, **CFP®,** Senior Associate Wealth Planner, b. 1987

Education:
BA, Finance, Washington State University

Business Background:
Senior Associate Wealth Planner, Beacon Pointe Advisors, LLC 2024-Present
Registered Representative, Purshe Kaplan Sterling Investments, 2019-2025
Associate Wealth Planner, Beacon Pointe Advisors, LLC, 2020-2024
Associate Wealth Planner, Beacon Pointe Wealth Advisors, LLC, 2019-2020

Professional Designations

Brian Plowman holds the following professional designation:

Certified Financial Planner (CFP®)

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 the 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 about 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

Brian Plowman 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 Plowman is a salaried employee of Beacon Pointe Advisors, LLC, and does not receive compensation based on client assets or advisory fees. However, he is eligible to receive a one-time referral bonus based on a percentage of the estimated first-year revenue generated from new clients he refers to the firm. Mr. Plowman does not receive economic benefit from any person or entity other than Beacon Pointe Advisors, LLC, in connection with providing investment advice to clients.

ITEM 6 - SUPERVISION

Beacon Pointe supervises its personnel in accordance with its Code of Ethics and written compliance policies and procedures. The firm’s compliance team oversees compliance with these policies and conducts periodic reviews of advisory activities, including client communications and investment recommendations, to help ensure compliance with applicable regulatory requirements.

Andrew Wood, Operations Manager, is generally responsible for supervising Brian Plowman’s day-to-day advisory activities. Mr. Wood can be reached by calling 480-428-5528.

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

ITEM 3 - DISCIPLINARY INFORMATION

Bruce Meyer has no disciplinary history to disclose.

ITEM 4 - OTHER BUSINESS ACTIVITIES

In addition to his role at Beacon Pointe Advisors, LLC ("BPA"), Bruce Meyer is a licensed insurance agent for Beacon Pointe Insurance Services, LLC ("BPIS"), a California-licensed insurance agency, under common ownership with BPA. BPIS receives commissions on insurance products clients purchase, and Bruce Meyer may earn a portion of these commissions.

Clients pay separate fees for advisory services and insurance products or services. In this capacity, Bruce Meyer may offer insurance products and receive commissions from their sales. This arrangement creates an incentive for Bruce Meyer to recommend insurance products based on the compensation received, rather than focusing solely on the client's needs. Clients are not obligated to act on any insurance recommendations or conduct transactions through Bruce Meyer or BPIS if they 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 is a partner of Beacon Pointe Advisors, LLC, and is compensated by the firm with a salary and variable compensation based on client assets under management. Bruce Meyer is an equity owner in the parent company of the firm. Mr. Meyer does not receive economic benefit from any person or entity other than Beacon Pointe Advisors, LLC, in connection with providing investment advice to clients. The additional compensation that Bruce Meyer is eligible to receive is outlined above in ***Item 4 – Other Business Activities***.

ITEM 6 - SUPERVISION

As a Partner, Managing Director at Beacon Pointe Advisors, LLC, Bruce Meyer oversees the investment advisory services provided by Beacon Pointe Advisors' Scottsdale, AZ office. He is not subject to day-to-day supervision by another individual. However, Beacon Pointe supervises its personnel in accordance with its Code of Ethics and written compliance policies and procedures. The firm's compliance team oversees compliance with these policies and conducts periodic reviews of advisory activities, including client communications and investment recommendations, to help ensure compliance with applicable regulatory requirements and firm policies.

Questions regarding the firm's compliance program can be directed to Shannon Eusey, Chief Executive Officer, and Chief Compliance Officer, at 949-718-1600.

CASSANDRA M. THORNOCK, CDFA®, CFP®

ITEM 2 - EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

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

Education:
BS, Finance, Arizona State University

Business Background:
Wealth Advisor, Beacon Pointe Advisors, LLC, 2022-Present
Senior Associate, Stoker Ostler Wealth Advisors, LLC, 2018-2021

Professional Designations

Cassandra Thornock holds the following professional designations:

Certified Financial Planner (CFP®)

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 the 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 about the CFP® is available at http://www.cfp.net/default.asp.

Certified Divorce Financial Analyst (CDFA®)

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 about the CDFA® can be found at: https://www.institutedfa.com/

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 compensation comes from Beacon Pointe Advisors, LLC. She receives a salary and variable compensation that is based on the assets under management in the client accounts she services. Ms. Thornock does not receive economic benefit from any person or entity other than Beacon Pointe Advisors, LLC, in connection with providing investment advice to clients.

ITEM 6 - SUPERVISION

Beacon Pointe supervises its personnel in accordance with its Code of Ethics and written compliance policies and procedures. The firm's compliance team oversees compliance with these policies and conducts periodic reviews of advisory activities, including client communications and investment recommendations, to help ensure compliance with applicable regulatory requirements.

Andrew Reinhardt, Partner, Managing Director, is generally responsible for supervising Cassandra Thornock's day-to-day advisory activities. Mr. Reinhardt can be reached by calling 480-428-5528.

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 (CFA®)

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 (CFP®)

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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 about 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 is a partner of Beacon Pointe Advisors, LLC, and is compensated by the firm with a salary and variable compensation based on client assets under management. Christopher Palermo is an equity owner in the parent company of the firm. Mr. Palermo does not receive economic benefit from any person or entity other than Beacon Pointe Advisors, LLC, in connection with providing investment advice to clients.

ITEM 6 - SUPERVISION

As a Partner, Managing Director at Beacon Pointe Advisors, LLC, Christopher Palermo oversees the investment advisory services provided by Beacon Pointe Advisors' Scottsdale, AZ office. He is not subject to day-to-day supervision by another individual. However, Beacon Pointe supervises its personnel in accordance with its Code of Ethics and written compliance policies and procedures. The firm's compliance team oversees compliance with these policies and conducts periodic reviews of advisory activities, including client communications and investment recommendations, to help ensure compliance with applicable regulatory requirements and firm policies.

Questions regarding the firm's compliance program can be directed to Shannon Eusey, Chief Executive Officer, and Chief Compliance Officer, at 949-718-1600.

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

Professional Designations

Coby Cress holds the following professional designation:

Certified Financial Planner (CFP®)

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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 about 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's compensation comes from Beacon Pointe Advisors, LLC. He receives a salary and variable compensation that is based on the assets under management in the client accounts he services. Coby Cress does not receive economic benefit from any person or entity other than Beacon Pointe Advisors, LLC, in connection with providing investment advice to clients.

ITEM 6 - SUPERVISION

Beacon Pointe supervises its personnel in accordance with its Code of Ethics and written compliance policies and procedures. The firm's compliance team oversees compliance with these policies and conducts periodic reviews of advisory activities, including client communications and investment recommendations, to help ensure compliance with applicable regulatory requirements.

Andrew Reinhardt, Partner, Managing Director, is generally responsible for supervising Coby Cress' day-to-day advisory activities. Mr. Reinhardt can be reached by calling 480-428-5528.

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, 2025-Present
Wealth Advisor, Beacon Pointe Advisors, LLC, 2020-2025
Agent, Beacon Pointe Insurance Services, LLC, 2014-Present
Wealth Advisor, Beacon Pointe Wealth Advisors, LLC, 2014-2020
Investment Adviser Representative, Beacon Pointe Advisors, LLC, 2015-2020

Professional Designations

Eric Newby holds the following professional designation:

Certified Financial Planner (CFP®)

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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 about 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 at Beacon Pointe Advisors, LLC ("BPA"), Eric Newby is a licensed insurance agent for Beacon Pointe Insurance Services, LLC ("BPIS"), a California-licensed insurance agency, under common ownership with BPA. BPIS receives commissions on insurance products clients purchase, and Eric Newby may earn a portion of these commissions.

Clients pay separate fees for advisory services and insurance products or services. In this capacity, Eric Newby may offer insurance products and receive commissions from their sales. This arrangement creates an incentive for Eric Newby to recommend insurance products based on the compensation received, rather than focusing solely on the client's needs. Clients are not obligated to act on any insurance recommendations or conduct transactions through Eric Newby or BPIS if they follow Mr. Newby's recommendations.

ITEM 5 - ADDITIONAL COMPENSATION

Eric Newby's compensation comes from Beacon Pointe Advisors, LLC. He receives a salary and variable compensation that is based on the assets under management in the client accounts he services. Mr. Newby does not receive economic benefit from any person or entity other than Beacon Pointe Advisors, LLC, in connection with providing investment advice to clients. The additional compensation that Eric Newby is eligible to receive is outlined above in ***Item 4 – Other Business Activities***.

ITEM 6 - SUPERVISION

Beacon Pointe supervises its personnel in accordance with its Code of Ethics and written compliance policies and procedures. The firm's compliance team oversees compliance with these policies and conducts periodic reviews of advisory activities, including client communications and investment recommendations, to help ensure compliance with applicable regulatory requirements.

Andrew Reinhardt, Partner, Managing Director, is generally responsible for supervising Eric Newby's day-to-day advisory activities. Mr. 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 & Regional Director, b. 1988

Education:
BBA, Finance and Management, Grand Valley State University

Business Background:
Wealth Advisor/Regional Director, Beacon Pointe Advisors, LLC, 2025-Present
Agent, Beacon Pointe Insurance Services, LLC, 2025-Present
Wealth Advisor, Beacon Pointe Advisors, LLC, 2022-2025
Advisor, Business Developer, Brighton Jones, 2015-2021

Professional Designations

Grant Lyon holds the following professional designation:

Certified Financial Planner (CFP®)

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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 about 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

In addition to his role at Beacon Pointe Advisors, LLC ("BPA"), Grant Lyon is a licensed insurance agent for Beacon Pointe Insurance Services, LLC ("BPIS"), a California-licensed insurance agency, under common ownership with BPA. BPIS receives commissions on insurance products clients purchase, and Grant Lyon may earn a portion of these commissions.

Clients pay separate fees for advisory services and insurance products or services. In this capacity, Grant Lyon may offer insurance products and receive commissions from their sales. This arrangement creates an incentive for Grant Lyon to recommend insurance products based on the compensation received, rather than focusing solely on the client's needs. Clients are not obligated to act on any insurance recommendations or conduct transactions through Grant Lyon or BPIS if they follow Mr. Lyon’s recommendations.

ITEM 5 - ADDITIONAL COMPENSATION

Grant Lyon’s compensation comes from Beacon Pointe Advisors, LLC. He receives a salary and variable compensation that is based on the assets under management in the client accounts he services. Mr. Lyon does not receive economic benefit from any person or entity other than Beacon Pointe Advisors, LLC, in connection with providing investment advice to clients. The additional compensation that Grant Lyon is eligible to receive is outlined above in ***Item 4 – Other Business Activities***.

ITEM 6 - SUPERVISION

Beacon Pointe supervises its personnel in accordance with its Code of Ethics and written compliance policies and procedures. The firm’s compliance team oversees compliance with these policies and conducts periodic reviews of advisory activities, including client communications and investment recommendations, to help ensure compliance with applicable regulatory requirements.

Andrew Reinhardt, Partner, Managing Director, is generally responsible for supervising Grant Lyon’s day-to-day advisory activities. Mr. Reinhardt can be reached by calling 480-428-5528.

HUNTER G. SHAW

ITEM 2 - EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Hunter G. Shaw, Associate Wealth Advisor, b. 2000

Education:
BBA, Finance, Gonzaga University

Business Background:
Associate Wealth Advisor, Beacon Pointe Advisors, LLC, 2024-Present
Agent, Beacon Pointe Insurance Services, LLC, 2024-Present
Registered Representative, Osaic Wealth, Inc., 2024-2024
Registered Representative, Securities America, Inc., 2024-2024
Associate Investment Advisor, Iron Point Financial Advisors, 2023-2024
Student, Gonzaga University, 2019-2023

ITEM 3 - DISCIPLINARY INFORMATION

Hunter Shaw has no disciplinary history to disclose.

ITEM 4 - OTHER BUSINESS ACTIVITIES

In addition to his role at Beacon Pointe Advisors, LLC ("BPA"), Hunter Shaw is a licensed insurance agent for Beacon Pointe Insurance Services, LLC ("BPIS"), a California-licensed insurance agency, under common ownership with BPA. BPIS receives commissions on insurance products clients purchase, and Hunter Shaw may earn a portion of these commissions.

Clients pay separate fees for advisory services and insurance products or services. In this capacity, Hunter Shaw may offer insurance products and receive commissions from their sales. This arrangement creates an incentive for Hunter Shaw to recommend insurance products based on the compensation received, rather than focusing solely on the client's needs. Clients are not obligated to act on any insurance recommendations or conduct transactions through Hunter Shaw or BPIS if they follow Mr. Shaw's recommendations.

ITEM 5 - ADDITIONAL COMPENSATION

Hunter Shaw is a salaried employee of Beacon Pointe Advisors, LLC, and does not receive compensation based on client assets or advisory fees. However, he is eligible to receive a one-time referral bonus based on a percentage of the estimated first-year revenue generated from new clients he refers to the firm. Mr. Shaw does not receive economic benefit from any person or entity other than Beacon Pointe Advisors, LLC, in connection with providing investment advice to clients. The additional compensation that Hunter Shaw is eligible to receive is outlined above in ***Item 4 – Other Business Activities***.

ITEM 6 - SUPERVISION

Beacon Pointe supervises its personnel in accordance with its Code of Ethics and written compliance policies and procedures. The firm's compliance team oversees compliance with these policies and conducts periodic reviews of advisory activities, including client communications and investment recommendations, to help ensure compliance with applicable regulatory requirements.

Andrew Wood, Operations Manager, is generally responsible for supervising Hunter Shaw's day-to-day advisory activities. Mr. Wood can be reached by calling 480-428-5528.

JACOB R. HEISLER, CFP®

ITEM 2 - EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Jacob R. Heisler, CFP®, Wealth Advisor, b. 1996

Education:
BS, Finance and Economics, Grand Canyon University

Business Background:
Wealth Advisor, Beacon Pointe Advisors, LLC, 2023-Present
Agent, Beacon Pointe Insurance Services, LLC, 2022-Present
Associate Wealth Advisor, Beacon Pointe Advisors, LLC, 2020-2023
Investment Adviser Representative, Beacon Pointe Advisors, LLC, 2019-2020

Professional Designations

Jacob Heisler holds the following professional designation:

Certified Financial Planner (CFP®)

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 the 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 about the CFP® is available at http://www.cfp.net/default.asp.

ITEM 3 - DISCIPLINARY INFORMATION

Jacob Heisler has no disciplinary history to disclose.

ITEM 4 - OTHER BUSINESS ACTIVITIES

In addition to his role at Beacon Pointe Advisors, LLC ("BPA"), Jacob Heisler is a licensed insurance agent for Beacon Pointe Insurance Services, LLC ("BPIS"), a California-licensed insurance agency, under common ownership with BPA. BPIS receives commissions on insurance products clients purchase, and Jacob Heisler may earn a portion of these commissions.

Clients pay separate fees for advisory services and insurance products or services. In this capacity, Jacob Heisler may offer insurance products and receive commissions from their sales. This arrangement creates an incentive for Jacob Heisler to recommend insurance products based on the compensation received, rather than focusing solely on the client's needs. Clients are not obligated to act on any insurance recommendations or conduct transactions through Jacob Heisler or BPIS if they follow Mr. Heisler's recommendations.

ITEM 5 - ADDITIONAL COMPENSATION

Jacob Heisler’s compensation comes from Beacon Pointe Advisors, LLC. He receives a salary and variable compensation that is based on the assets under management in the client accounts he services. Mr. Heisler does not receive economic benefit from any person or entity other than Beacon Pointe Advisors, LLC, in connection with providing investment advice to clients. The additional compensation that Jacob Heisler is eligible to receive is outlined above in ***Item 4 – Other Business Activities***.

ITEM 6 - SUPERVISION

Beacon Pointe supervises its personnel in accordance with its Code of Ethics and written compliance policies and procedures. The firm’s compliance team oversees compliance with these policies and conducts periodic reviews of advisory activities, including client communications and investment recommendations, to help ensure compliance with applicable regulatory requirements.

Andrew Reinhardt, Partner, Managing Director, is generally responsible for supervising Jacob Heisler’s day-to-day advisory activities. Mr. Reinhardt can be reached by calling 480-428-5528.

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
Registered Representative, Crown Capital Securities, LP, 2013-2021
Chief Executive Officer, Chief Investment Officer, Stonegate Capital Advisers, LLC, 2004-2021

Professional Designations

Jameson Van Houten holds the following professional designation:

Certified Financial Planner (CFP®)

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 the 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 about the CFP® is available at http://www.cfp.net/default.asp.

ITEM 3 - DISCIPLINARY INFORMATION

Jameson Van Houten has no material disciplinary history to disclose.

ITEM 4 - OTHER BUSINESS ACTIVITIES

In addition to his role at Beacon Pointe Advisors, LLC ("BPA"), Jameson Van Houten is a licensed insurance agent for Beacon Pointe Insurance Services, LLC ("BPIS"), a California-licensed insurance agency, under common ownership with BPA. BPIS receives commissions on insurance products clients purchase, and Jameson Van Houten may earn a portion of these commissions.

Clients pay separate fees for advisory services and insurance products or services. In this capacity, Jameson Van Houten may offer insurance products and receive commissions from their sales. This arrangement creates an incentive for Jameson Van Houten to recommend insurance products based on the compensation received, rather than focusing solely on the client's needs. Clients are not obligated to act on any insurance recommendations or conduct transactions through Jameson Van Houten or BPIS if they follow Mr. Van Houten's recommendations.

ITEM 5 - ADDITIONAL COMPENSATION

Jameson Van Houten is a partner of Beacon Pointe Advisors, LLC, and is compensated by the firm with a salary and variable compensation based on client assets under management. Jameson Van Houten is an equity owner in the parent company of the firm. Mr. Van Houten does not receive economic benefit from any person or entity other than Beacon Pointe Advisors, LLC, in connection with providing investment advice to clients. The additional compensation that Jameson Van Houten is eligible to receive is outlined above in ***Item 4 – Other Business Activities***.

ITEM 6 - SUPERVISION

As a Partner, Managing Director at Beacon Pointe Advisors, LLC, Jameson Van Houten oversees the investment advisory services provided by Beacon Pointe Advisors' Scottsdale, AZ office. He is not subject to day-to-day supervision by another individual. However, Beacon Pointe supervises its personnel in accordance with its Code of Ethics and written compliance policies and procedures. The firm's compliance team oversees compliance with these policies and conducts periodic reviews of advisory activities, including client communications and investment recommendations, to help ensure compliance with applicable regulatory requirements and firm policies.

Questions regarding the firm's compliance program can be directed to Shannon Eusey, Chief Executive Officer, and Chief Compliance Officer, at 949-718-1600.

JOHN A. THOMAS, CFP®

ITEM 2 - EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

John "Jack" A. Thomas, CFP®, Wealth Advisor, b. 1995

Education:
BA, Economics, Wofford College

Business Background:
Wealth Advisor, Beacon Pointe Advisors, LLC, 2024-Present
Agent, Beacon Pointe Insurance Services, LLC, 2023-Present
Senior Associate Wealth Advisor, Beacon Pointe Advisors, LLC, 2023-2024
Associate Wealth Advisor, Beacon Pointe Advisors, LLC, 2021-2023
Portfolio Associate, Silvercrest Asset Management Group, 2018-2021

Professional Designations

John Thomas holds the following professional designation:

Certified Financial Planner (CFP®)

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 the 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 about the CFP® is available at http://www.cfp.net/default.asp.

ITEM 3 - DISCIPLINARY INFORMATION

John Thomas has no disciplinary history to disclose.

ITEM 4 - OTHER BUSINESS ACTIVITIES

In addition to his role at Beacon Pointe Advisors, LLC ("BPA"), John Thomas is a licensed insurance agent for Beacon Pointe Insurance Services, LLC ("BPIS"), a California-licensed insurance agency, under common ownership with BPA. BPIS receives commissions on insurance products clients purchase, and John Thomas may earn a portion of these commissions.

Clients pay separate fees for advisory services and insurance products or services. In this capacity, John Thomas may offer insurance products and receive commissions from their sales. This arrangement creates an incentive for John Thomas to recommend insurance products based on the compensation received, rather than focusing solely on the client's needs. Clients are not obligated to act on any insurance recommendations or conduct transactions through John Thomas or BPIS if they follow Mr. Thomas's recommendations.

ITEM 5 - ADDITIONAL COMPENSATION

John Thomas compensation comes from Beacon Pointe Advisors, LLC. He receives a salary and variable compensation that is based on the assets under management in the client accounts he services. Mr. Thomas does not receive economic benefit from any person or entity other than Beacon Pointe Advisors, LLC, in connection with providing investment advice to clients. The additional compensation that John Thomas is eligible to receive is outlined above in ***Item 4 – Other Business Activities***.

ITEM 6 - SUPERVISION

Beacon Pointe supervises its personnel in accordance with its Code of Ethics and written compliance policies and procedures. The firm’s compliance team oversees compliance with these policies and conducts periodic reviews of advisory activities, including client communications and investment recommendations, to help ensure compliance with applicable regulatory requirements.

Bruce Meyer, Partner, Managing Director, is generally responsible for supervising John Thomas’s day-to-day advisory activities. Mr. Meyer can be reached by calling 480-428-5528.

JOSHUA LUSTBADER

ITEM 2 - EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Joshua Lustbader, Senior Associate Wealth Advisor, b. 1992

Education:
BS, Finance and Economics, Grand Canyon University

Business Background:
Senior Associate Wealth Advisor, Beacon Pointe Advisors, LLC, 2025-Present
Associate Wealth Advisor, Beacon Pointe Advisors, LLC, 2022-2025
Senior Client Service Associate, Beacon Pointe Advisors, LLC, 2021-2022
Operations Associate, Stonegate Capital Advisors, 2021-2021

ITEM 3 - DISCIPLINARY INFORMATION

Joshua Lustbader has no disciplinary history to disclose.

ITEM 4 - OTHER BUSINESS ACTIVITIES

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

ITEM 5 - ADDITIONAL COMPENSATION

Joshua Lustbader is a salaried employee of Beacon Pointe Advisors, LLC, and does not receive compensation based on client assets or advisory fees. However, he is eligible to receive a one-time referral bonus based on a percentage of the estimated first-year revenue generated from new clients he refers to the firm. Mr. Lustbader does not receive economic benefit from any person or entity other than Beacon Pointe Advisors, LLC, in connection with providing investment advice to clients.

ITEM 6 - SUPERVISION

Beacon Pointe supervises its personnel in accordance with its Code of Ethics and written compliance policies and procedures. The firm's compliance team oversees compliance with these policies and conducts periodic reviews of advisory activities, including client communications and investment recommendations, to help ensure compliance with applicable regulatory requirements.

Andrew Wood, Operations Manager, is generally responsible for supervising Joshua Lustbader's day-to-day advisory activities. Mr. Wood can be reached by calling 480-428-5528.

KARLIE D. ACHENBACH

ITEM 2 - EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Karlie D. Achenbach, Associate Wealth Advisor, b. 2001

Education:
BA, Finance and Real Estate, University of Northern Iowa

Business Background:
Associate Wealth Advisor, Beacon Pointe Advisors, LLC, 2025-Present
Client Service Associate, Beacon Pointe Advisors, LLC, 2024-2025
Bartender, Suds Upstairs, 2022-2024
Student, University of Northern Iowa, 2020-2022

ITEM 3 - DISCIPLINARY INFORMATION

Karlie Achenbach has no disciplinary history to disclose.

ITEM 4 - OTHER BUSINESS ACTIVITIES

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

ITEM 5 - ADDITIONAL COMPENSATION

Karlie Achenbach is a salaried employee of Beacon Pointe Advisors, LLC, and does not receive compensation based on client assets or advisory fees. However, she is eligible to receive a one-time referral bonus based on a percentage of the estimated first-year revenue generated from new clients he refers to the firm. Ms. Achenbach does not receive economic benefit from any person or entity other than Beacon Pointe Advisors, LLC, in connection with providing investment advice to clients.

ITEM 6 - SUPERVISION

Beacon Pointe supervises its personnel in accordance with its Code of Ethics and written compliance policies and procedures. The firm's compliance team oversees compliance with these policies and conducts periodic reviews of advisory activities, including client communications and investment recommendations, to help ensure compliance with applicable regulatory requirements.

Andrew Wood, Operations Manager, is generally responsible for supervising Karlie Achenbach's day-to-day advisory activities. Mr. Wood 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:
MBA, Business Administration, University of Phoenix
Post Baccalaureate, Accounting, Arizona State University
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

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 a salary and variable compensation that is based on the assets under management in the client accounts he services. Mr. Kann does not receive economic benefit from any person or entity other than Beacon Pointe Advisors, LLC, in connection with providing investment advice to clients.

ITEM 6 - SUPERVISION

Beacon Pointe supervises its personnel in accordance with its Code of Ethics and written compliance policies and procedures. The firm's compliance team oversees compliance with these policies and conducts periodic reviews of advisory activities, including client communications and investment recommendations, to help ensure compliance with applicable regulatory requirements.

Matthew DiQuollo, National Regional Director, is generally responsible for supervising Kenneth Kann's day-to-day advisory activities. Mr. DiQuollo can be reached by calling 480-428-5528.

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 (CFP®)

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 the 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 about 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 is a partner of Beacon Pointe Advisors, LLC, and is compensated by the firm with a salary and variable compensation based on client assets under management. Landen Lunsway is an equity owner in the parent company of the firm. Mr. Lunsway does not receive economic benefit from any person or entity other than Beacon Pointe Advisors, LLC, in connection with providing investment advice to clients.

ITEM 6 - SUPERVISION

As a Partner, Managing Director at Beacon Pointe Advisors, LLC, Landen Lunsway oversees the investment advisory services provided by Beacon Pointe Advisors' Scottsdale, AZ office. He is not subject to day-to-day supervision by another individual. However, Beacon Pointe supervises its personnel in accordance with its Code of Ethics and written compliance policies and procedures. The firm's compliance team oversees compliance with these policies and conducts periodic reviews of advisory activities, including client communications and investment recommendations, to help ensure compliance with applicable regulatory requirements and firm policies.

Questions regarding the firm's compliance program can be directed to Shannon Eusey, Chief Executive Officer, and Chief Compliance Officer, at 949-718-1600.

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
Agent, Beacon Pointe Insurance Services, LLC, 2015-Present
Senior Wealth Advisor, Beacon Pointe Wealth Advisors, LLC, 2014-2020
Investment Adviser Representative, Beacon Pointe Advisors, LLC, 2015-2020

Professional Designations

Matthew Armistead holds the following professional designations:

Certified Financial Planner (CFP®)

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 the 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 about the CFP® is available at http://www.cfp.net/default.asp.

Certified Investment Management Analyst (CIMA®)

The CIMA® designation is issued by the Investments and Wealth Institute (formerly IMCA). To earn each certification, each CIMA® candidate must complete a self-study program, attend a one-week classroom education program provided by an Association to Advance Collegiate Schools of Business ("AACSB") accredited university business school, pass an online examination after self-study and an on-line comprehensive certification examination after meeting all requirements of a registered classroom education program and also complete a minimum of 30 hours of continuing education every two years. More information about the CIMA® is available at https://investmentsandwealth.org/home.

ITEM 3 - DISCIPLINARY INFORMATION

Matthew Armistead has no disciplinary history to disclose.

ITEM 4 - OTHER BUSINESS ACTIVITIES

In addition to his role at Beacon Pointe Advisors, LLC ("BPA"), Matthew Armistead is a licensed insurance agent for Beacon Pointe Insurance Services, LLC ("BPIS"), a California-licensed insurance agency, under common ownership with BPA. BPIS receives commissions on insurance products clients purchase, and Matthew Armistead may earn a portion of these commissions.

Clients pay separate fees for advisory services and insurance products or services. In this capacity, Liam Powell may offer insurance products and receive commissions from their sales. This arrangement creates an incentive for Matthew Armistead to recommend insurance products based on the compensation received, rather than focusing solely on the client's needs. Clients are not obligated to act on any insurance recommendations or conduct transactions through Matthew Armistead or BPIS if they 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 a salary and variable compensation that is based on the assets under management in the client accounts he services. Mr. Armistead does not receive economic benefit from any person or entity other than Beacon Pointe Advisors, LLC, in connection with providing investment advice to clients. The additional compensation that Matthew Armistead is eligible to receive is outlined above in ***Item 4 – Other Business Activities***.

ITEM 6 - SUPERVISION

Beacon Pointe supervises its personnel in accordance with its Code of Ethics and written compliance policies and procedures. The firm's compliance team oversees compliance with these policies and conducts periodic reviews of advisory activities, including client communications and investment recommendations, to help ensure compliance with applicable regulatory requirements.

Andrew Reinhardt, Partner, Managing Director, is generally responsible for supervising Matthew Armistead's day-to-day advisory activities. Mr. Reinhardt can be reached by calling 480-428-5528.

MERYL E. FEYS

ITEM 2 - EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Meryl E. Feys, Associate Wealth Advisor, b. 2001

Education:
BA, Business and Economics, Hope College

Business Background:
Associate Wealth Advisor, Beacon Pointe Advisors, LLC, 2025-Present
Associate Wealth Advisor, Bradley Wealth, 2023-2025
Intern, Rocket Mortgage, 2022-2022
Waitress, The Landing, 2021-2021
Intern, Minimal Living Concepts, 2021-2021
Student, Hope College, 2020-2021

ITEM 3 – DISCIPLINARY INFORMATION

Meryl Feys has no disciplinary history to disclose.

ITEM 4 - OTHER BUSINESS ACTIVITIES

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

ITEM 5 - ADDITIONAL COMPENSATION

Meryl Feys is a salaried employee of Beacon Pointe Advisors, LLC, and does not receive compensation based on client assets or advisory fees. However, she is eligible to receive a one-time referral bonus based on a percentage of the estimated first-year revenue generated from new clients she refers to the firm. Ms. Feys does not receive economic benefit from any person or entity other than Beacon Pointe Advisors, LLC, in connection with providing investment advice to clients.

ITEM 6 – SUPERVISION

Beacon Pointe supervises its personnel in accordance with its Code of Ethics and written compliance policies and procedures. The firm's compliance team oversees compliance with these policies and conducts periodic reviews of advisory activities, including client communications and investment recommendations, to help ensure compliance with applicable regulatory requirements.

Andrew Wood, Operations Manager, is generally responsible for supervising Meryl Feys' day-to-day advisory activities. Mr. Wood 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
Agent, Beacon Pointe Insurance Services, 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

ITEM 3 - DISCIPLINARY INFORMATION

Rebecca Smith has no disciplinary history to disclose.

ITEM 4 - OTHER BUSINESS ACTIVITIES

In addition to her role at Beacon Pointe Advisors, LLC ("BPA"), Rebecca Smith is a licensed insurance agent for Beacon Pointe Insurance Services, LLC ("BPIS"), a California-licensed insurance agency, under common ownership with BPA. BPIS receives commissions on insurance products clients purchase, and Rebecca Smith may earn a portion of these commissions.

Clients pay separate fees for advisory services and insurance products or services. In this capacity, Rebecca Smith may offer insurance products and receive commissions from their sales. This arrangement creates an incentive for Rebecca Smith to recommend insurance products based on the compensation received, rather than focusing solely on the client's needs. Clients are not obligated to act on any insurance recommendations or conduct transactions through Rebecca Smith or BPIS if they follow Mrs. Smith's recommendations.

ITEM 5 - ADDITIONAL COMPENSATION

Rebecca Smith’s compensation comes from Beacon Pointe Advisors, LLC. She receives a salary and variable compensation that is based on the assets under management in the client accounts she services. Ms. Smith does not receive economic benefit from any person or entity other than Beacon Pointe Advisors, LLC, in connection with providing investment advice to clients. The additional compensation that Rebecca Smith is eligible to receive is outlined above in ***Item 4 – Other Business Activities***.

ITEM 6 - SUPERVISION

Beacon Pointe supervises its personnel in accordance with its Code of Ethics and written compliance policies and procedures. The firm’s compliance team oversees compliance with these policies and conducts periodic reviews of advisory activities, including client communications and investment recommendations, to help ensure compliance with applicable regulatory requirements.

Bruce Meyer, Partner, Senior Managing Director, is generally responsible for supervising Rebecca Smith's day-to-day advisory activities. Mr. Meyer can be reached by calling 480-428-5528.

ROBYN M. GERKE, CFP®

ITEM 2 - EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

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

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

Business Background:
Senior Wealth Advisor, Beacon Pointe Advisors, LLC, 2022-Present
Wealth Advisor, Beacon Pointe Advisors, LLC, 2020-2022
Wealth Advisor, Beacon Pointe Wealth Advisors, LLC, 2016-2020
Investment Adviser Representative, Beacon Pointe Advisors, LLC, 2016-2020

Professional Designations

Robyn Gerke holds the following professional designation:

Certified Financial Planner (CFP®)

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 the 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 about 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 a salary and variable compensation that is based on the assets under management in the client accounts she services. Ms. Gerke does not receive economic benefit from any person or entity other than Beacon Pointe Advisors, LLC, in connection with providing investment advice to clients.

ITEM 6 - SUPERVISION

Beacon Pointe supervises its personnel in accordance with its Code of Ethics and written compliance policies and procedures. The firm's compliance team oversees compliance with these policies and conducts periodic reviews of advisory activities, including client communications and investment recommendations, to help ensure compliance with applicable regulatory requirements.

Andrew Reinhardt, Partner, Managing Director, is generally responsible for supervising Robyn Gerke's day-to-day advisory activities. Mr. Reinhardt 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, 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

Professional Designations

Ryan Quigley holds the following professional designations:

Certified Financial Planner (CFP®)

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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 about the CFP® is available at http://www.cfp.net/default.asp.

Chartered Retirement Planning Counselor (CRPC®)

The Chartered Retirement Planning Counselor (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

Ryan Quigley has no disciplinary history to disclose.

ITEM 4 - OTHER BUSINESS ACTIVITIES

In addition to his role at Beacon Pointe Advisors, LLC ("BPA"), Ryan Quigley is a licensed insurance agent for Beacon Pointe Insurance Services, LLC ("BPIS"), a California-licensed insurance agency, under common ownership with BPA. BPIS receives commissions on insurance products clients purchase, and Ryan Quigley may earn a portion of these commissions.

Clients pay separate fees for advisory services and insurance products or services. In this capacity, Ryan Quigley may offer insurance products and receive commissions from their sales. This arrangement creates an incentive for Ryan Quigley to recommend insurance products based on the compensation received, rather than focusing solely on the client's needs. Clients are not obligated to act on any insurance recommendations or conduct transactions through Ryan Quigley or BPIS if they follow Mr. Quigley's recommendations.

ITEM 5 - ADDITIONAL COMPENSATION

Ryan Quigley's compensation comes from Beacon Pointe Advisors, LLC. He receives a salary and variable compensation that is based on the assets under management in the client accounts he services. Mr. Quigley does not receive economic benefit from any person or entity other than Beacon Pointe Advisors, LLC, in connection with providing investment advice to clients. The additional compensation that Ryan Quigley is eligible to receive is outlined above in ***Item 4 – Other Business Activities***.

ITEM 6 - SUPERVISION

Beacon Pointe supervises its personnel in accordance with its Code of Ethics and written compliance policies and procedures. The firm's compliance team oversees compliance with these policies and conducts periodic reviews of advisory activities, including client communications and investment recommendations, to help ensure compliance with applicable regulatory requirements.

Andrew Reinhardt, Partner, Managing Director, is generally responsible for supervising Ryan Quigley's day-to-day advisory activities. Mr. Reinhardt can be reached by calling 480-428-5528.

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, 2017-2021

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 a salary and variable compensation that is based on the assets under management in the client accounts he services. Mr. Mahoney does not receive economic benefit from any person or entity other than Beacon Pointe Advisors, LLC, in connection with providing investment advice to clients.

ITEM 6 – SUPERVISION

Beacon Pointe supervises its personnel in accordance with its Code of Ethics and written compliance policies and procedures. The firm's compliance team oversees compliance with these policies and conducts periodic reviews of advisory activities, including client communications and investment recommendations, to help ensure compliance with applicable regulatory requirements.

Jameson Van Houten, Partner, Managing Director, is generally responsible for supervising Sean Mahoney's day-to-day advisory activities. Mr. Van Houten can be reached by calling 602-953-8450.

T. LIAM POWELL, CFP®, CRPS®

ITEM 2 - EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

T. Liam 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
Agent, Beacon Pointe Insurance Services, LLC, 2019-Present
Wealth Advisor, Stonegate Capital Advisers, LLC, 2018-2021

Professional Designations

Liam Powell holds the following professional designations:

Certified Financial Planner (CFP®)

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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 about the CFP® is available at http://www.cfp.net/default.asp.

Chartered Retirement Plans Specialist℠ (CRPS®)

The Chartered Retirement Plans Specialist℠ (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

In addition to his role at Beacon Pointe Advisors, LLC ("BPA"), Liam Powell is a licensed insurance agent for Beacon Pointe Insurance Services, LLC ("BPIS"), a California-licensed insurance agency, under common ownership with BPA. BPIS receives commissions on insurance products clients purchase, and Liam Powell may earn a portion of these commissions.

Clients pay separate fees for advisory services and insurance products or services. In this capacity, Liam Powell may offer insurance products and receive commissions from their sales. This arrangement creates an incentive for Liam Powell to recommend insurance products based on the compensation received, rather than focusing solely on the client's needs. Clients are not obligated to act on any insurance recommendations or conduct transactions through Liam Powell or BPIS if they follow Mr. Van Powell's recommendations.

ITEM 5 - ADDITIONAL COMPENSATION

Liam Powell's compensation comes from Beacon Pointe Advisors, LLC. He receives a salary and variable compensation that is based on the assets under management in the client accounts he services. Mr. Powell does not receive economic benefit from any person or entity other than Beacon Pointe Advisors, LLC, in connection with providing investment advice to clients. The additional compensation that Liam Powell is eligible to receive is outlined above in ***Item 4 – Other Business Activities***.

ITEM 6 - SUPERVISION

Beacon Pointe supervises its personnel in accordance with its Code of Ethics and written compliance policies and procedures. The firm's compliance team oversees compliance with these policies and conducts periodic reviews of advisory activities, including client communications and investment recommendations, to help ensure compliance with applicable regulatory requirements.

Jameson Van Houten, Partner, Managing Director, is generally responsible for supervising Liam Powell's day-to-day advisory activities. Mr. Van Houten can be reached by calling 602-953-8450.

TAYLOR A. MCMAIN, CFP®

ITEM 2 - EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Taylor A. McMain, CFP®, Associate Wealth Advisor, b. 1984

Education:
BBA, Marketing, University of Wisconsin

Business Background:
Associate Wealth Advisor, Beacon Pointe Advisors, LLC, 2023-Present
Financial Crimes Manager, Charles Schwab Trust Bank, 2021-2023
Registered Representative, Charles Schwab & Co., Inc., 2013-2023
Service Relationship Manager, Charles Schwab, 2013-2021

Professional Designations

Taylor McMain holds the following professional designation:

Certified Financial Planner (CFP®)

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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 about the CFP® is available at http://www.cfp.net/default.asp.

ITEM 3 - DISCIPLINARY INFORMATION

Taylor McMain has no disciplinary history to disclose.

ITEM 4 - OTHER BUSINESS ACTIVITIES

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

ITEM 5 - ADDITIONAL COMPENSATION

Taylor McMain is a salaried employee of Beacon Pointe Advisors, LLC, and does not receive compensation based on client assets or advisory fees. However, he is eligible to receive a one-time referral bonus based on a percentage of the estimated first-year revenue generated from new clients he refers to the firm. Mr. McMain does not receive economic benefit from any person or entity other than Beacon Pointe Advisors, LLC, in connection with providing investment advice to clients.

ITEM 6 - SUPERVISION

Beacon Pointe supervises its personnel in accordance with its Code of Ethics and written compliance policies and procedures. The firm's compliance team oversees compliance with these policies and conducts periodic reviews of advisory activities, including client communications and investment recommendations, to help ensure compliance with applicable regulatory requirements.

Andrew Wood, Operations Manager, is generally responsible for supervising Taylor McMain's day-to-day advisory activities. Mr. Wood can be reached by calling 480-428-5528.

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 Advisers, LLC, 2015-2021

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 a salary and variable compensation that is based on the assets under management in the client accounts he services. Mr. Ruble does not receive economic benefit from any person or entity other than Beacon Pointe Advisors, LLC, in connection with providing investment advice to clients.

ITEM 6 - SUPERVISION

Beacon Pointe supervises its personnel in accordance with its Code of Ethics and written compliance policies and procedures. The firm's compliance team oversees compliance with these policies and conducts periodic reviews of advisory activities, including client communications and investment recommendations, to help ensure compliance with applicable regulatory requirements.

Jameson Van Houten, Partner, Managing Director, is generally responsible for supervising Todd Ruble's day-to-day advisory activities. Mr. Van Houten can be reached by calling 602-953-8450.