



## Form ADV Part 2B Brochure Supplement

April 4, 2023

### Individuals covered by this supplement include:

Jill B. Steinberg  
Michael A. Gonzalez  
Alisa B. Garnek

Katherine S. Pettee  
Christopher J. Budny

#### Located At:

2 Bala Plaza, Suite 401  
Bala Cynwyd, PA 19004  
610-664-6100

#### 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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# JILL B. STEINBERG, CDFA®

## ITEM 2 - EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

**Jill B. Steinberg, CDFA®**, Partner, Managing Director, b. 1963

### *Education:*

MBA, The Wharton School, University of Pennsylvania  
BA, Economics, *cum laude*, Princeton University

### *Business Background:*

Partner, Managing Director, Beacon Pointe Advisors, LLC, 2020-Present  
Agent, Beacon Pointe Insurance Services, LLC, 2020-Present  
Investment Adviser Representative, Beacon Pointe Advisors, LLC, 2016-2020  
Managing Director, Partner, Beacon Pointe Wealth Advisors, LLC, 2016-2020  
President, Walden Capital Advisors, LLC, 2006-2016

## Professional Designations

Jill Steinberg holds the following professional designation:

### *Certified Divorce Financial Analyst*

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

## ITEM 3 - DISCIPLINARY INFORMATION

Jill Steinberg has no disciplinary history to disclose.

## ITEM 4 - OTHER BUSINESS ACTIVITIES

In addition to her role with Beacon Pointe Advisors, LLC, Jill Steinberg 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 client purchase, and Jill Steinberg is eligible to receive a portion of these commissions. Clients pay separate fees for advisory services and insurance products or services. This practice gives Jill Steinberg 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 Jill Steinberg or BPIS if they decide to follow Ms. Steinberg's recommendations.

Jill Steinberg also serves on the boards and investment committees for various local Philadelphia-area non-profit organizations. These activities account for a de minimis amount of Jill Steinberg's time, and she does not receive any economic benefit for her service.

## **ITEM 5 - ADDITIONAL COMPENSATION**

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

Jill Steinberg 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 Managing Director, Partner, at Beacon Pointe Advisors, LLC, Jill Steinberg oversees the investment advice provided from Beacon Pointe Advisors' Bala Cynwyd, Pennsylvania office. Her advice is not monitored by any other individual. She is however bound by Beacon Pointe's Code of Ethics.

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

# KATHERINE S. PETTEE, CFP®

## ITEM 2 - EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

**Katherine “Kate” S. Pettee, CFP®, Wealth Advisor, b. 1993**

### *Education:*

BBA, Finance and International Business, Business Law Minor, Villanova University  
Attended London School of Economics and Political Science

### *Business Background:*

Wealth Advisor, Beacon Pointe Advisors, LLC, 2021-Present  
Associate Wealth Advisor, Beacon Pointe Advisors, LLC, 2020-2021  
Investment Adviser Representative, Beacon Pointe Advisors, LLC, 2019-2020  
Associate Wealth Advisor, Beacon Pointe Wealth Advisors, LLC, 2018-2020  
Alternative Investment Analyst, J.P. Morgan Asset Management, 2017-2018  
Finance Analyst, J.P Morgan Chase & Co., LLC, 2015-2018

## Professional Designations

Kate Pettee 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 the 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

Kate Pettee has no disciplinary history to disclose.

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

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

## **ITEM 5 - ADDITIONAL COMPENSATION**

Kate Pettee'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.

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

## **ITEM 6 - SUPERVISION**

Jill Steinberg Partner, Managing Director, is responsible for supervising Kate Pettee's activities. Jill Steinberg monitors the advice provided by Kate Pettee for consistency with client objectives and Beacon Pointe Advisors, LLC's policies. Jill Steinberg can be reached by calling 610-664-6100.

# ALISA B. GARNEK, CFP®, CDFA®

## ITEM 2 - EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

**Alisa B. Garnek, CFP®, CDFA®,** Financial Planner, b. 1978

### *Education:*

MS, Taxation and Financial Planning, Widener University

Certificate, Taxation, Widener University

BS, Accounting, University of Delaware-Lerner College of Business and Economics

### *Business Background:*

Financial Planner, Beacon Pointe Advisors, LLC, 2020-Present

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

Financial Planner, Beacon Pointe Wealth Advisors, LLC, 2018-2020

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

Financial Planner, Janney Montgomery Scott, LLC, 2015-2018

## Professional Designations

Alisa Garnek holds the following professional designations:

### *Certified Financial Planner*

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

### *Certified Divorce Financial Analyst*

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

demonstrate the practical application of this knowledge. Continuing education of 30 hours every two years is required to maintain the designation. More information on the CDFA® can be found at: <https://www.institutedfa.com/>.

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

Alisa Garnek has no disciplinary history to disclose.

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

In addition to her role with Beacon Pointe Advisors, LLC, Alisa Garnek 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 client purchase, and Alisa Garnek is eligible to receive a portion of these commissions. Clients pay separate fees for advisory services and insurance products or services. This practice gives Alisa Garnek 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 Alisa Garnek or BPIS if they decide to follow Ms. Garnek’s recommendations.

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

In addition to her regular compensation from Beacon Pointe Advisors, LLC, Alisa Garnek is eligible to receive compensation from the activities outlined above in **Item 4 – Other Business Activities**.

Alisa Garnek is also eligible to receive compensation for referring new clients to Beacon Pointe Advisors, LLC. She 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**

Jill Steinberg, Partner, Managing Director, is responsible for supervising Alisa Garnek’s activities. Jill Steinberg monitors the advice provided by Alisa Garnek for consistency with client objectives and Beacon Pointe Advisors, LLC’s policies. Jill Steinberg can be reached by calling 610-664-6100.



# MICHAEL A. GONZALEZ

## ITEM 2 - EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

**Michael A. Gonzalez**, Associate Wealth Advisor, b. 1993

*Education:*

BA, Economics, Pennsylvania State University

*Business Background:*

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

Account Manager, SEI Investments Company, 2017-2020

Staff Auditor, SEI Investments Company, 2016-2017

Student, Pennsylvania State University, 2013-2016

## ITEM 3 - DISCIPLINARY INFORMATION

Michael Gonzalez has no disciplinary history to disclose.

## ITEM 4 - OTHER BUSINESS ACTIVITIES

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

## ITEM 5 - ADDITIONAL COMPENSATION

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

He 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

Jill Steinberg, Partner, Managing Director, is responsible for supervising Michael Gonzalez's activities. Jill Steinberg monitors the advice provided by Michael Gonzalez for consistency with client objectives and Beacon Pointe Advisors, LLC's policies. Jill Steinberg can be reached by calling 610-664-6100.

# CHRISTOPHER J. BUDNY, CFP®

## ITEM 2 - EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

**Christopher J. Budny, CFP®**, Senior Associate Wealth Advisor, b. 1993

*Education:*

BA, Business Administration in Finance, Temple University

*Business Background:*

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

Associate Financial Advisor, Wescott Financial Advisory Group, 2017-2021

Inheritance Consultant, The Vanguard Group, Inc, 2016-2017

### Professional Designations

Christopher Budny 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 4 - OTHER BUSINESS ACTIVITIES

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

## ITEM 5 - ADDITIONAL COMPENSATION

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

He 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**

Jill Steinberg, Partner. Managing Director is responsible for supervising Christopher Budny's activities. Jill Steinberg monitors the advice provided by Christopher Budny for consistency with client objectives and Beacon Pointe Advisors, LLC's policies. Jill Steinberg can be reached by calling 610-664-6100.



## **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.