



Form ADV Part 2B Brochure Supplement

November 2025

Individuals covered by this supplement include:

Rachael A. Nickelsen
Robert J. Anderson

www.beaconpointe.com

Office Location:

875 East Townline Road, Suite 100
Lake Geneva, WI 53147
262-348-9981

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

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RACHAEL A. NICKELSEN, AWMA®, CFP®, RICP®

ITEM 2 - EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Rachael A. Nickelsen, AWMA®, CFP®, RICP®, Wealth Advisor, b.1977

Education:

MBA, Business, Aurora University

BS, Elementary Education and Biblical Studies, Emmaus University

Business Background:

Wealth Advisor, Beacon Pointe Advisors, LLC, 2025-Present

Financial Advisor, Voyager Capital Management, LLC, 2020-2025

Professional Designations

Rachael Nickelsen holds the following professional designations:

Accredited Wealth Management Advisor (AWMA™)

The Accredited Wealth Management Advisor, or AWMA™ program, is issued by the College for Financial Planning – a Kaplan Company. The program is designated for advisors who want to better address the unique needs of high-net-worth clients. The program’s one-of-a-kind curriculum contains sections dedicated to behavioral finance, working with small business owners, and succession/exit planning. Individuals who hold the AWMA™ designation have completed a course of study encompassing wealth strategies, equity-based compensation plans, tax reduction alternatives, and asset protection alternatives. Additionally, individuals must pass an end-of-course examination that tests their ability to synthesize complex concepts and apply theoretical concepts to real-life situations. More information about the AWMA™ is available at <https://www.kaplanfinancial.com/wealth-management>.

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>.

Retirement Income Certified Professional (RICP®)

The Retirement Income Certified Professional (RICP®) is a service provider professional trained to understand how to structure an effective retirement income plan, how to mitigate risks to the plan, and how to create a sustainable stream of income to last throughout a client's retirement years. More information about the RICP® is available at <https://www.theamericancollege.edu/learn/professional-designations-certifications/ricp>.

ITEM 3 – DISCIPLINARY INFORMATION

Rachael Nickelsen has no disciplinary history to disclose.

ITEM 4 - OTHER BUSINESS ACTIVITIES

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

ITEM 5 - ADDITIONAL COMPENSATION

Rachael Nickelsen'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. Nickelsen 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.

Robert Anderson, Partner, Managing Director, is generally responsible for supervising Rachael Nickelsen's day-to-day advisory activities. Mr. Anderson can be reached by calling 262-348-9981.

ROBERT J. ANDERSON, CFP®

ITEM 2 - EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Robert J. Anderson, CFP®, Partner, Managing Director, b. 1964

Education:

BS, Economics, Northern Illinois University

AA, Business, Rock Valley College

Business Background:

Partner, Managing Director, Beacon Pointe Advisors, LLC, 2025-Present

Principal, Managing Director, Voyager Capital Management, LLC, 2003-Present

Professional Designations

Robert Anderson 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.

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ITEM 3 – DISCIPLINARY INFORMATION

Robert Anderson has no disciplinary history to disclose.

ITEM 4 - OTHER BUSINESS ACTIVITIES

Robert Anderson is also an Investment Adviser Representative (IAR) with Voyager Wealth Management (VWM), a Registered Investment Adviser with the Securities and Exchange Commission (SEC). In November 2025, VWM was acquired by Beacon Pointe Advisors, LLC. Robert Anderson will temporarily maintain his IAR registration to transition any remaining advisory business under VWM to Beacon Pointe. The time he spends on activities related to VWM is minimal.

ITEM 5 - ADDITIONAL COMPENSATION

Robert Anderson 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. Robert Anderson is an equity owner in the parent company of the firm. Mr. Anderson 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 Robert Anderson 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, Robert Anderson oversees the investment advisory services provided by Beacon Pointe Advisors' Lake Geneva, WI 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.