



**Form ADV  
Part 2B Brochure Supplement**

**March 20, 2025**

**Individuals covered by this supplement include:**

Charles ("Joe") Ramos  
Summer E. Ramos

**Located At:**

100 Larkspur Landing Circle; Suite 112  
Larkspur, CA 94939  
415-464-9700

**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)

# Table of Contents

**CHARLES ("JOE") RAMOS, CFP® ..... 3**  
**SUMMER E. RAMOS, CFP®, CEPA ..... 5**

# CHARLES (“JOE”) RAMOS, CFP®

## ITEM 2 - EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

**Joe Ramos, CFP®**, Partner, Managing Director, b. 1960

### *Education:*

BS, Business, Haas School of Business, University California, Berkeley

### *Business Background:*

Partner, Managing Director, Beacon Pointe Advisors, LLC, 2023–Present

Agent, Beacon Pointe Insurance Services, LLC, 2023-Present

CEO, Private Capital Management Inc., 2002-2023

## Professional Designations

Joe Ramos holds the following professional designation:

### *Certified Financial Planner*

The CERTIFIED FINANCIAL PLANNER™ and CFP® (collectively, the “CFP® marks”) are professional certification marks granted in the United States by Certified Financial Planner Board of Standards, Inc. (“CFP® Board”). The CFP® certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP® certification. The CFP® is recognized in the United States and a number of other countries for its (1) high standard of professional education; (2) stringent code of conduct and standards of practice; and (3) ethical requirements that govern professional engagements with clients. CFP® certificate holders are bound by CFP® Board’s *Standards of Professional Conduct*, a set of documents outlining the ethical and practice standards for CFP® professionals.

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

## ITEM 3 - DISCIPLINARY INFORMATION

Joe Ramos has no material disciplinary history requiring disclosure under this item. Please see [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) for additional information about Joe Ramos.

## ITEM 4 - OTHER BUSINESS ACTIVITIES

In addition to his role with Beacon Pointe Advisors, LLC, Joe Ramos 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 Joe Ramos is eligible to receive a portion of these commissions. Clients pay separate fees for advisory

services and insurance products or services. This practice gives Joe Ramos 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 Joe Ramos or BPIS if they decide to follow Mr. Ramos' recommendations.

## **ITEM 5 - ADDITIONAL COMPENSATION**

Joe Ramos' compensation comes from his regular salary and ownership of Beacon Pointe Advisors, LLC. The additional compensation that Joe Ramos 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, Joe Ramos supervises the investment advice provided from Beacon Pointe's Larkspur, California office. His advice is not monitored by any other individual. He is, however, bound by Beacon Pointe's Code of Ethics.

Joe Ramos is supervised by Shannon Eusey, Chief Executive Officer, and Chief Compliance Officer. She can be reached by calling 949-718-1600.

# SUMMER E. RAMOS, CFP®, CEPA

## ITEM 2 – EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

**Summer E. Ramos, CFP®, CEPA**, Wealth Advisor, b. 1998

### *Education:*

BS, Environmental Policy Analysis and Planning, University of California, Davis

### *Business Background:*

Wealth Advisor, Beacon Pointe Advisors, LLC, 2023-Present

Associate Wealth Advisor, Private Capital Management, Inc., 2020-2023

Student, University of California, Davis, 2016-2020

## Professional Designations

Summer Ramos holds the following professional designations:

### *Certified Financial Planner*

The CERTIFIED FINANCIAL PLANNER™ and CFP® (collectively, the “CFP® marks”) are professional certification marks granted in the United States by Certified Financial Planner Board of Standards, Inc. (“CFP® Board”). The CFP® certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP® certification. The CFP® is recognized in the United States and a number of other countries for its (1) high standard of professional education; (2) stringent code of conduct and standards of practice; and (3) ethical requirements that govern professional engagements with clients. CFP® certificate holders are bound by CFP® Board’s *Standards of Professional Conduct*, a set of documents outlining the ethical and practice standards for CFP® professionals.

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

### *Certified Exit Planning Advisor*

The Certified Exit Planning Advisor (CEPA) designation is awarded by the Exit Planning Institute. The candidate must complete a five-day MBA style program that concludes with a proctored exam. Candidates must also meet all the following requirements:

- Five years of full-time or equivalent experience working directly with business owners as a financial advisor, attorney, CPA, business broker, investment banker, commercial lender, estate planner, insurance professional, business consultant or in a related capacity

- Undergraduate degree from a qualifying institution; if no qualifying degree candidate must submit additional professional work experience (two years of relevant professional experience may be substituted for each year of required undergraduate studies)
- Continuing Education: To retain the CEPA designation the designee must obtain 40 hours of Continuing Education (“CE”) every three years and remain in good standing with Exit Planning Institute

### **ITEM 3 – DISCIPLINARY INFORMATION**

Summer Ramos has no disciplinary history to disclose.

### **ITEM 4 – OTHER BUSINESS ACTIVITIES**

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

### **ITEM 5 – ADDITIONAL COMPENSATION**

In addition to her regular compensation from Beacon Pointe Advisors, LLC, Summer Ramos is eligible to receive variable compensation based on the number of assets/clients she brings into Beacon Pointe.

### **ITEM 6 – SUPERVISION**

Joe Ramos, Partner, Managing Director, is responsible for supervising Summer Ramos’ activities. Joe Ramos monitors the advice provided by Summer Ramos for consistency with client objectives and Beacon Pointe Advisors’ policies. Joe Ramos can be reached by calling 415-464-9700.