



## Form ADV Part 2B Brochure Supplement

August 15, 2024

### Individuals covered by this supplement include:

Rocky Lin	Gregory V. Taylor
Georgia L. Bennicas	Michael S. Dunn
Lance A. Wexler	Tony Han
Charles ("Joe") Ramos	Pascal J. Menut
Stephanie A. Rumold	John Zhang
Tyler M. Brock	Levi G. Larsen
Erica S. Wu	Summer E. Ramos

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Portola Valley, CA  
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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)

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# ROCKY LIN, CFA

## ITEM 2 - EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

**Rocky Lin, CFA**, Partner, Managing Director, b. 1980

*Education:*

BA, Economics, University California, Santa Barbara

*Business Background:*

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

Partner, Managing Director, Beacon Pointe Wealth Advisors, LLC, 2011-2020

Managing Director, Beacon Pointe Advisors, LLC, 2011-2020

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

### Professional Designations

Rocky Lin holds the following professional designation:

*Chartered Financial Analyst*

The Chartered Financial Analyst™ (“CFA®”) designation is sponsored by CFA Institute. To earn a CFA charter, candidates must have four years of qualified investment work experience, become a member of the CFA Institute, pledge to adhere to the CFA Institute Code of Ethics and Standards of Professional Conduct on an annual basis, apply for membership to a local CFA member society, and complete the CFA Program. The CFA Program is organized into three levels, each culminating in a six-hour exam. The three proctored course exams correspond to three 250-hour self-study levels. Completing the Program takes most candidates between two and five years. More information regarding the CFA is available at <https://www.cfainstitute.org>.

## ITEM 3 - DISCIPLINARY INFORMATION

Rocky Lin has no disciplinary history to disclose.

## ITEM 4 - OTHER BUSINESS ACTIVITIES

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

## ITEM 5 - ADDITIONAL COMPENSATION

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

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

# GEORGIA L. BENNICAS

## ITEM 2 - EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

**Georgia Lee Bennicas**, Partner, Senior Wealth Advisor, b. 1955

*Education:*

BA, Economics, Business Administration, University of Notre Dame, Indiana

*Business Background:*

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

Owner, Bennicas and Associates, 1984-2022

## ITEM 3 - DISCIPLINARY INFORMATION

Georgia Bennicas has no disciplinary history to disclose.

## ITEM 4 - OTHER BUSINESS ACTIVITIES

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

## ITEM 5 - ADDITIONAL COMPENSATION

Georgia Bennicas' compensation comes from her regular salary and ownership of Beacon Pointe Advisors, LLC.

## ITEM 6 - SUPERVISION

As a Partner, Senior Wealth Advisor at Beacon Pointe Advisors, LLC, Georgia Bennicas oversees the investment advice provided from Beacon Pointe Advisors' Portola Valley, California, 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 Georgia Bennicas. She can be reached by calling 949-718-1600.

# LANCE A. WEXLER

## ITEM 2 - EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

**Lance Aaron Wexler**, Partner, Senior Wealth Advisor, b. 1970

*Education:*

BA, Economics, University of California, Santa Cruz

BPC, Business Professionals Course, The Aji Network, Sunnyvale, California

*Business Background:*

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

Agent, Beacon Pointe Insurance Services, LLC, 2022-Present

Managing Member, Chief Compliance Officer, Nexus Wealth Advisors, LLC, 2013-2022

Investment Adviser Representative, United Capital Financial Advisors, LLC, 2017-2020

Investment Advisor, Nexus Wealth Advisors, LLC, 2013-2018

## ITEM 3 – DISCIPLINARY INFORMATION

Lance Wexler has no disciplinary history to disclose.

## ITEM 4 – OTHER BUSINESS ACTIVITIES

In addition to his role with Beacon Pointe Advisors, LLC, Lance Wexler is also 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 Lance Wexler is eligible to receive a portion of these commissions. Clients pay separate fees for advisory services and insurance products or services. This practice gives Lance Wexler 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 Lance Wexler or BPIS if they decide to follow Mr. Wexler’s recommendations.

## ITEM 5 – ADDITIONAL COMPENSATION

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

## ITEM 6 – SUPERVISION

Rocky Lin, Partner, Managing Director, is responsible for supervising Lance Wexler’s activities. Rocky Lin monitors the advice provided by Lance Wexler for consistency with client objectives and Beacon Pointe Advisors, LLC’s policies. Rocky Lin can be reached by calling 408-261-3300.

# 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.



# STEPHANIE A. RUMOLD, CFP®

## ITEM 2 – EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

**Stephanie A. Rumold, CFP®**, Senior Wealth Advisor, b. 1973

*Education:*

BBA, Finance, Boise State University

*Business Background:*

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

Managing Director, Beacon Pointe Advisors, LLC, 2020-2022

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

Agent, Beacon Pointe Insurance Services, LLC, 2013-Present

Investment Adviser Representative, Beacon Pointe Advisors, LLC, 2016-2020

Senior Wealth Advisor, Beacon Pointe Wealth Advisors, LLC, 2013-2017

### Professional Designations

Stephanie Rumold 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

Stephanie Rumold has no disciplinary history to disclose.

## ITEM 4 – OTHER BUSINESS ACTIVITIES

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

## **ITEM 5 – ADDITIONAL COMPENSATION**

Stephanie Rumold'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. The additional compensation that Stephanie Rumold is eligible to receive is outlined above in ***Item 4 – Other Business Activities***.

## **ITEM 6 – SUPERVISION**

Rocky Lin, Partner, Managing Director, is responsible for supervising Stephanie Rumold's activities. Rocky Lin monitors the advice provided by Stephanie Rumold for consistency with client objectives and Beacon Pointe Advisors' policies. Rocky Lin can be reached by calling 408-261-3300.

# TYLER M. BROCK, CFP®

## ITEM 2 – EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Tyler M. Brock, CFP®, Senior Wealth Advisor, b. 1979

### *Education:*

BS, Marketing, University of Colorado at Boulder-Leeds School of Business

### *Business Background:*

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

Senior Wealth Advisor, Beacon Pointe Wealth Advisors, LLC, 2015-2020

Investment Adviser Representative, Beacon Pointe Advisors, LLC, 2016-2020

Agent, Beacon Pointe Insurance Services, LLC, 2016-Present

## Professional Designations

Tyler Brock 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

Tyler Brock has no disciplinary history to disclose.

## ITEM 4 – OTHER BUSINESS ACTIVITIES

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

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

Tyler Brock also serves on the Investment Committee for the Redwoods Retirement Community and the Board and Supervisory Committee of Star One Credit Union. These activities account for a de minimis amount of Mr. Brock's time and income. Beacon Pointe does not believe these activities present a conflict.

## **ITEM 5 – ADDITIONAL COMPENSATION**

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

## **ITEM 6 – SUPERVISION**

Rocky Lin, Partner, Managing Director, is responsible for supervising Tyler Brock's activities. Rocky Lin monitors the advice provided by Tyler Brock for consistency with client objectives and Beacon Pointe Advisors' policies. Rocky Lin can be reached by calling 408-261-3300.

# ERICA S. WU

## ITEM 2 – EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

**Erica S. Wu**, Senior Wealth Advisor, b. 1963

*Education:*

MBA, Finance, Farleigh Dickinson University

BA, Business Administration and Management, University of Miami

*Business Background:*

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

Agent, Beacon Pointe Insurance Services, LLC, 2017-2022

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

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

Vice President, Private Client Advisor, JP Morgan Chase Bank, 2016-2017

Investment Consultant, TD Ameritrade, 2007-2016

## ITEM 3 – DISCIPLINARY INFORMATION

Erica Wu has no disciplinary history to disclose.

## ITEM 4 – OTHER BUSINESS ACTIVITIES

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

## ITEM 5 – ADDITIONAL COMPENSATION

Erica Wu'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.

## ITEM 6 – SUPERVISION

Rocky Lin, Partner, Managing Director, is responsible for supervising Erica Wu's activities. Rocky Lin monitors the advice provided by Erica Wu for consistency with client objectives and Beacon Pointe Advisors' policies. Rocky Lin can be reached by calling 408-261-3300.

# MICHAEL S. DUNN

## ITEM 2 - EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

**Michael S. Dunn**, Senior Wealth Advisor, b. 1962

*Education:*

BA, Economics, History, University of Massachusetts Amherst, Massachusetts

*Business Background:*

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

Partner, Wealth Advisor, Bennicas and Associates, 2020-2022

Partner, Dalton Greiner Hartman and Maher, 2010-2020

## ITEM 3 - DISCIPLINARY INFORMATION

Michael Dunn has no disciplinary history to disclose.

## ITEM 4 - OTHER BUSINESS ACTIVITIES

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

## ITEM 5 - ADDITIONAL COMPENSATION

Michael Dunn's compensation comes from Beacon Pointe Advisors, LLC. He receives variable compensation that is based on the number of assets/clients he brings into Beacon Pointe.

## ITEM 6 - SUPERVISION

Georgia Bennicas, Partner, Managing Director, is responsible for supervising Michael Dunn's activities. Georgia Bennicas monitors the advice provided by Michael Dunn for consistency with client objectives and Beacon Pointe Advisors, LLC's policies. Georgia Bennicas can be reached by calling 650-851-4601.

# GREGORY V. TAYLOR, CFA, CFP®

## ITEM 2 - EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

**Gregory V. Taylor, CFA, CFP®**, Senior Wealth Advisor, b. 1968

### *Education:*

BS, Quantitative Economics & Decision Sciences, University of California, San Diego

### *Business Background:*

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

Regional Vice President, Mercer Global Advisors, LLC, 2014-2020

## Professional Designations

Gregory Taylor holds the following professional designations:

### Chartered Financial Analyst

The Chartered Financial Analyst™ (“CFA®”) designation is sponsored by CFA Institute. To earn a CFA charter, candidates must have four years of qualified investment work experience, become a member of the CFA Institute, pledge to adhere to the CFA Institute Code of Ethics and Standards of Professional Conduct on an annual basis, apply for membership to a local CFA member society, and complete the CFA Program. The CFA Program is organized into three levels, each culminating in a six-hour exam. The three proctored course exams correspond to three 250-hour self-study levels. Completing the Program takes most candidates between two and five years. More information regarding the CFA is available at <https://www.cfainstitute.org>.

### Certified Financial Planner

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

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

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

Gregory Taylor 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 Gregory Taylor.

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

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

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

Gregory Taylor's compensation comes from Beacon Pointe Advisors, LLC. He receives variable compensation that is based on the number of assets/clients he brings into Beacon Pointe.

### **ITEM 6 - SUPERVISION**

Rocky Lin, Partner, Managing Director, is responsible for supervising Gregory Taylor's activities. Rocky Lin monitors the advice provided by Gregory Taylor for consistency with client objectives and Beacon Pointe Advisors' policies. Rocky Lin can be reached by calling 408-261-3300.



# TONY HAN

## ITEM 2 - EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

**Tony Han**, Wealth Advisor, b. 1980

*Education:*

No formal education after high school.

*Business Background:*

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

Manager, Operations, Beacon Pointe Advisors, LLC, 2020-2021

Manager, Operations, Beacon Pointe Wealth Advisors, LLC, 2011-2020

## ITEM 3 - DISCIPLINARY INFORMATION

Tony Han has no disciplinary history to disclose.

## ITEM 4 - OTHER BUSINESS ACTIVITIES

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

## ITEM 5 - ADDITIONAL COMPENSATION

Tony Han's compensation comes from Beacon Pointe Advisors, LLC. He receives variable compensation that is based on the number of assets/clients he brings into Beacon Pointe.

## ITEM 6 - SUPERVISION

Rocky Lin, Managing Director, Partner is responsible for supervising Tony Han's activities. Rocky Lin monitors the advice provided by Tony Han for consistency with client objectives and Beacon Pointe Wealth Advisors' policies. Rocky Lin can be reached by calling 408-261-3300.

# JOHN ZHANG, AAMS®

## ITEM 2 - EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

**John Zhang, AAMS®**, Senior Client Service Associate, b. 1982

*Education:*

BA, Business Management, University of California, Santa Cruz

*Business Background:*

Senior Client Service Associate, Beacon Pointe Advisors, LLC, 2023-Present

Associate Wealth Advisor, Beacon Pointe Advisors, LLC, 2021-2023

Operations Manager, Charles Schwab & Co, Inc, 2007-2021

### Professional Designations

John Zhang holds the following professional designation:

*Accredited Asset Management Specialist (AAMS)*

The AAMS® is conferred by the College for Financial Planning to investment professionals who complete its 12-module AAMS® Professional Education Program, pass an examination, commit to a code of ethics, and agree to pursue continuing education. Continued use of the AAMS® designation is subject to ongoing renewal requirements. Every two (2) years the designee must renew their right to continue using the AAMS® designation by completing 16 hours of continuing education and reaffirming to abide by the Standards of Professional Conduct. More information about the AAMS® is available at <https://www.cffp.edu/>.

## ITEM 3 - DISCIPLINARY INFORMATION

John Zhang 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 John Zhang.

## ITEM 4 - OTHER BUSINESS ACTIVITIES

John Zhang 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, John Zhang is eligible to receive compensation for referring new clients to Beacon Pointe Advisors, LLC.

## ITEM 6 - SUPERVISION

Wendy Kim, Operations Manager, is responsible for supervising John Zhang's activities. Wendy Kim monitors the advice provided by John Zhang for consistency with client objectives and Beacon Pointe Wealth Advisors' policies. Wendy Kim can be reached by calling 831-476-5210.

# PASCAL JEAN-CLAUDE MENUT

## ITEM 2 - EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

**Pascal Jean-Claude Menut**, Wealth Advisor, b. 1990

*Education:*

BBA, Finance, Loyola Marymount University

*Business Background:*

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

Associate Wealth Advisor, Beacon Pointe Advisors, LLC, 2020-2021

Associate Wealth Advisor, Beacon Pointe Wealth Advisors, LLC, 2016-2020

Service Banker, Bank of the West, 2015-2016

## ITEM 3 - DISCIPLINARY INFORMATION

Pascal Menut has no disciplinary history to disclose.

## ITEM 4 - OTHER BUSINESS ACTIVITIES

In addition to his role with Beacon Pointe Advisors, LLC, Pascal Menut is an owner and partner of a family-owned investment company. Mr. Menut's role is passive and accounts for a de minimis amount of his time and income. These activities are unrelated to Beacon Pointe Advisors, LLC's advisory business. Beacon Pointe Advisors, LLC does not believe they present a conflict of interest.

## ITEM 5 - ADDITIONAL COMPENSATION

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

## ITEM 6 - SUPERVISION

Rocky Lin, Managing Director, Partner is responsible for supervising Pascal Menut's activities. Rocky Lin monitors the advice provided by Pascal Menut for consistency with client objectives and Beacon Pointe Wealth Advisors' policies. Rocky Lin can be reached by calling 408-261-3300.

# LEVI G. LARSEN, CFP®

## ITEM 2 - EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Levi G. Larsen, CFP®, Senior Wealth Advisor, b. 1980

*Education:*

BS, Biology, Brigham Young University

*Business Background:*

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

Director of Financial Planning, Edelman Financial Engines, 2020-2022

VP Financial Consultant, Charles Schwab & Co. Inc., 2014-2020

Operations Manager, Coastal Chemical, 2011-2014

## ITEM 3 - DISCIPLINARY INFORMATION

Levi Larsen has no disciplinary history to disclose.

## ITEM 4 - OTHER BUSINESS ACTIVITIES

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

## ITEM 5 - ADDITIONAL COMPENSATION

In addition to his regular compensation from Beacon Pointe Advisors, LLC, Levi Larsen is eligible to receive compensation from the activities outlined above in **Item 4 – Other Business Activities**. Levi Larsen is also eligible to receive variable compensation that is based on the number of assets/clients he brings into Beacon Pointe.

## ITEM 6 - SUPERVISION

Rocky Lin, Managing Director, Partner is responsible for supervising Levi Larsen’s activities. Rocky Lin monitors the advice provided by Levi Larsen for consistency with client objectives and Beacon Pointe Wealth Advisors’ policies. Rocky Lin can be reached by calling 408-261-3300.

# 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.