



Form ADV Part 2B Brochure Supplement

JULY 2025

Individuals covered by this supplement include:

Charles ("Joe") Ramos
Summer E. Ramos
Timothy P. McNamara

www.beaconpointe.com

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

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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 for additional information about Joe Ramos.

ITEM 4 - OTHER BUSINESS ACTIVITIES

In addition to his role at Beacon Pointe Advisors, LLC (“BPA”), Joe Ramos 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 Joe Ramos may earn a portion of these commissions.

Clients pay separate fees for advisory services and insurance products or services. In this capacity, Joe Ramos may offer insurance products and receive commissions from their sales. This arrangement creates an incentive for Joe Ramos 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 Joe Ramos or BPIS if they 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.

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

SUMMER E. RAMOS, CEPA®, CFP®

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 Exit Planning Advisor, (CEPA®)

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.

More information is available at [The Exit Planning Institute](#)

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 regarding the CFP® is available at <http://www.cfp.net/default.asp>.

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

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

TIMOTHY P. MCNAMARA, CFP®

ITEM 2 - EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Timothy P. McNamara, CFP®, Senior Wealth Advisor, b. 1960

Education:

BA, Government, Bowdoin College

MST, Taxation, Golden Gate University

Business Background:

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

Director, Senior Wealth Advisor, Carson Wealth, 2022-2025

Developer, McNamara Consulting, 2019-2022

Professional Designations

Timothy McNamara 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 regarding the CFP® is available at <http://www.cfp.net/default.asp>.

ITEM 3 – DISCIPLINARY INFORMATION

Timothy McNamara has no disciplinary history to disclose.

ITEM 4 - OTHER BUSINESS ACTIVITIES

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

ITEM 5 - ADDITIONAL COMPENSATION

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

ITEM 6 - SUPERVISION

Charles Ramos, Partner, Managing Director, is responsible for supervising Timothy McNamara's activities. Charles Ramos monitors the advice provided by Timothy McNamara for consistency with client objectives and Beacon Pointe Advisors, LLC's policies. Charles Ramos can be reached by calling 415-464-9700.