

## Beacon Pointe Advisors, LLC - Form CRS

March 30, 2024

Beacon Pointe Advisors, LLC (“we,” “our,” or “us”) is registered with the Securities and Exchange Commission as an investment adviser. Brokerage and investment advisory services and fees differ, and it is important for you to understand these differences. Free and simple tools are available to research firms and financial professionals at [Investor.gov/CRS](https://Investor.gov/CRS), which also provides educational materials about broker-dealers, investment advisers, and investing.

### What investment services and advice can you provide me?

We offer advisory services to retail investors. We manage a portion or all of your assets, which typically includes equities, bonds, exchange-traded funds, mutual funds, or other securities. We monitor each account on an ongoing basis and make adjustments consistent with your investment objectives and goals. Additionally, we may recommend unaffiliated third-party investment managers (“Independent Managers”) to manage all or a portion of your assets. We monitor/review each Independent Manager on an ongoing basis. In some cases, we allocate a portion of your assets among individual stocks and bonds, mutual funds, exchange-traded funds, real estate investment trusts, or private funds. We offer investment advisory services on a discretionary basis, meaning that you authorize us to hire/fire Independent Managers and choose the securities to be bought or sold, subject to your stated investment objectives and restrictions you place on the account. We will provide financial planning advice to clients upon request and subject to a minimum account size in accordance with the Advisory Agreement. Generally, our minimum account size is \$1 million, but we reserve the right to reduce or waive account minimums at our discretion. We may also offer advisory services through our Unified Managed Account (“UMA”) structure on a discretionary basis, which may consist of any combination of separately managed accounts, mutual funds, exchange-traded funds, and/or third-party strategies in a single account.

Additional Information: *Please also see Items 4, 5, 7 and 13 of Form ADV, Part 2A.*

**Conversation Starters - Ask your financial professional:** *Given my financial situation, should I choose an investment advisory service? Why or why not? How will you choose investments to recommend to me? What is your relevant experience, including your licenses, education, and other qualifications? What do these qualifications mean?*

### What fees will I pay?

We charge a fee based on the total assets in your account, subject to a minimum quarterly program fee of \$1,250. This fee is generally payable quarterly in advance. The more assets in your account, the more you will pay in fees, and we may have an incentive to encourage you to increase the assets in your account.

Fees for our financial consulting services may be fixed, hourly, or based on a percentage of assets under supervision. The specific fee amount as well as the fee-paying arrangements are determined on a case-by-case basis and will be outlined in your agreement.

Our fee does not include management fees charged by Independent Managers or any applicable charges imposed by custodians, brokers, or other third parties, such as platform fees, brokerage commissions, transaction fees, custodial fees, wire transfer/electronic fund fees, or other fees/taxes in connection with securities transactions in your account. The Independent Manager fees may be greater than our fees. Money market funds, mutual funds, and ETFs also charge their own internal management fees.

Additional information: You will pay fees and costs whether you make or lose money on your investments. Fees and costs will reduce any amount of money you make on your investments over time. Please make sure you understand what fees and costs you are paying. *Please also see Item 5 of Form ADV, Part 2A.*

**Conversation Starter - Ask your financial professional:** *Help me understand how these fees and costs might affect my investments. If I give you \$10,000 to invest, how much will go to fees and costs, and how much will be invested for me?*

**What are your legal obligations to me when acting as my investment adviser? How else does your firm make money and what conflicts of interest do you have?**

**When we act as your investment adviser**, we have to act in your best interest and not put our interest ahead of yours. At the same time, the way we make money creates some conflicts with your interests. You should understand and ask us about these conflicts because they can affect the investment advice we provide you. Here are some examples to help you understand what this means.

- We offer our own real estate, sustainable, and credit-oriented investment funds (“Funds”) to clients. While clients do not pay additional fees for investing in the Funds, we have an incentive to grow the assets in the Funds.
- We may also recommend that clients invest in mutual funds managed by a related adviser (“Related Funds”). We have an incentive to recommend the Related Funds because our related adviser receives fees based on their total assets.
- Some of our employees are licensed insurance agents of a related insurance agency and receive commissions for recommending insurance products, which creates a financial incentive. Clients will not pay both a management fee and a commission for such products.
- We participate in referral programs in which we pay custodians a portion of our fee collected from clients they refer to us. We have an incentive to recommend that clients maintain their accounts with such custodians in order to continue receiving their products/services and participating in their referral programs.

**Additional Information:** Please also see Items 10-12, 14 of Form ADV, Part 2A.

**Conversation Starter - Ask your financial professional: How might your conflicts of interest affect me, and how will you address them?**

### How do your financial professionals make money?

Our financial professionals earn salaries and, when applicable, merit bonuses for performing advisory functions. Some of our financial professionals may receive compensation that is based, at least in part, on the number or amount of client referrals or new accounts brought to the firm. Some of our financial professionals earn additional compensation from insurance or brokerage commissions. For more information regarding these activities, refer to Item 10 of Form ADV, Part 2A and your financial professional’s Form ADV, Part 2B Supplement.

### Do you or your financial professionals have legal or disciplinary history?

Yes, some of our financial professionals have a legal or disciplinary history. Please visit [Investor.gov/CRS](https://www.investor.gov/crs) for a free and simple search tool to research us and our financial professionals.

**Conversation Starter - Ask your financial professional: As a financial professional, do you have any disciplinary history? For what type of conduct?**

**For additional information about us, [www.beaconpointe.com](http://www.beaconpointe.com). If you would like additional, up-to-date information or a copy of this relationship summary disclosure, please call (949) 718-1600.**

**Conversation Starter - Ask your financial professional: Who is my primary contact person? Is he or she a representative of an investment adviser or a broker-dealer? Who can I talk to if I have concerns about how this person is treating me?**

We updated our Client Relationship Summary on March 29, 2024. Below you will find a summary of the changes made to our previous summary dated March 30, 2023.

Section Heading	Summary of Change
What investment services and advice can you provide me?	Deleted language referencing Managed Account Platform (“MAP”).
What are your legal obligations to me when acting as my investment adviser? How else does your firm make money and what conflicts of interest do you have?	Added “sustainable” to the types of private funds we manage.