



## Form ADV Part 2B Brochure Supplement

May 1, 2024

### **Individuals covered by this supplement include:**

Heather O'Neill Fairbanks  
Loyd B. Wellman  
John R. Gerling

### **Office Location:**

40900 Woodward Avenue, Suite 330  
Bloomfield Hills, MI 48304  
248-540-3829

5250 Old Orchard Rd., Suite 350  
Skokie, IL 60077

### **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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# HEATHER O'NEILL FAIRBANKS, CFP®, ChFC®

## ITEM 2 - EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Heather O'Neill Fairbanks, CFP®, ChFC®, Partner, Managing Director, b. 1968

### *Education:*

BBA, Western Michigan University

### *Business Background:*

Partner, Managing Director, Beacon Pointe Advisors, LLC, 2022-Present

Financial Advisor, FSC Securities Corporation, 1998-2023

Financial Advisor, FSC Securities Corporation, 1998-2023

Michigan Financial Advisors Corporation, President, 1997-2022

Investment Adviser Representative, Strategic Financial Designs, Inc., 2018-2019

## Professional Designations

Heather Fairbanks holds the following professional designation(s):

### *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>.

### *Chartered Financial Consultant®*

The ChFC® designation has been a mark of excellence for financial planners for almost thirty years and currently requires more courses than any other financial planning credential. The curriculum covers extensive education and application training in all aspects of financial planning, income taxation, investments, and estate and retirement planning.

To attain the right to use the ChFC® marks, take a proctored exam for each course of study, have 3 years of full-time, relevant business experience within the five years preceding the awarding of the designation,

and complete a minimum of 30 hours continuing education every two years. More information regarding the ChFC® can be found at <https://www.theamericancollege.edu/designations-degrees/ChFC>.

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

Heather Fairbanks has no disciplinary history to disclose.

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

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

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

Heather Fairbanks’ compensation comes from her regular salary and ownership of Beacon Pointe Advisors, LLC, and its affiliated entities. The additional compensation that Heather Fairbanks 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, Heather Fairbanks oversees the investment advice provided from Beacon Pointe Advisors’ Bloomfield, MI and Skokie, IL, offices. 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 Heather Fairbanks. She can be reached by calling 949-718-1600.

# LOYD B. WELLMAN, CFP®

## ITEM 2 - EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Loyd B. Wellman, CFP®, Financial Planning Specialist, b. 1989

### *Education:*

BA, Finance and Accounting, Central Michigan University

### *Business Background:*

Financial Planning Specialist, Beacon Pointe Advisors, LLC, 2023-Present

Financial Analyst, FSC Securities Corporation, 2018-2023

Associate Wealth Advisor, Great Lakes Wealth, 2017-2018

## Professional Designations

Loyd B. Wellman holds the following professional designation(s):

### *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

Loyd Wellman has no disciplinary history to disclose.

## ITEM 4 - OTHER BUSINESS ACTIVITIES

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

## **ITEM 5 - ADDITIONAL COMPENSATION**

Loyd Wellman'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**

Heather Fairbanks, Partner, Managing Director, is responsible for supervising Loyd Wellman's activities. Heather Fairbanks monitors the advice provided by Loyd Wellman for consistency with client objectives and Beacon Pointe Advisors, LLC's policies. Heather Fairbanks can be reached by calling 248-540-3829.

# JOHN (“JACK”) R. GERLING, JD

## ITEM 2 - EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

**John (“Jack”) R. Gerling**, Senior Relationship Manager, b. 1975

*Education:*

Juris Doctor, Major, Thomas M. Cooley Law School  
BA, Michigan State University

*Business Background:*

Senior Relationship Manager, Beacon Pointe Advisors, LLC, 2022-Present  
Director of Operations, Midwest Financial Advisors Group, 2014-2022  
Investment Adviser Representative, FSC Securities Corporation, 2021-2022  
Registered Representative, FSC Securities Corporation, 2020-2022

## ITEM 3 - DISCIPLINARY INFORMATION

Jack R. Gerling has no disciplinary history to disclose.

## ITEM 4 - OTHER BUSINESS ACTIVITIES

Jack Gerling 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, Jack Gerling is eligible to receive compensation for referring new clients to Beacon Pointe Advisors, LLC.

## ITEM 6 - SUPERVISION

Heather Fairbanks, Partner, Managing Director, is responsible for supervising Jack Gerling’s activities. Heather Fairbanks monitors the advice provided by Jack Gerling for consistency with client objectives and Beacon Pointe Advisors, LLC’s policies. Heather Fairbanks can be reached by calling 248-540-3829.