



## Form ADV Part 2B Brochure Supplement

October 22, 2024

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24 Corporate Plaza Drive, Suite 150  
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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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# BJORN T. NESVOLD, RICP®, CLTC®, CEPA®

## ITEM 2 - EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

**Bjorn T. Nesvold, RICP®, CLTC®, CEPA®, Partner, Senior Wealth Advisor, b. 1984**

### *Education:*

BA, Business Management, University of Kansas

### *Business Background:*

Partner, Senior Wealth Advisor, Beacon Pointe Advisors, LLC, 2024-Present

Agent, Beacon Pointe Insurance Services, LLC, 2024-Present

Registered Representative, Purshe Kaplan Sterling Investments, Inc., 2021-Present

Partner, Wealth Advisor, Landmark Wealth Management Group, LLC, 2022-2024

Partner, Wealth Advisor, Thrivent Advisor Network, 2021-2022

Financial Consultant, Thrivent Financial, 2007-2021

## **Professional Designations**

Bjorn Nesvold holds the following professional designations:

### *Retirement Income Certified Professional (RICP®)*

The Retirement Income Certified Professional (RICP®) is a service provider professional trained to understand how to structure an effective retirement income plan, how to mitigate risks to the plan, and how to create a sustainable stream of income to last throughout a client's retirement years. More information about the RICP® is available at <https://www.theamericancollege.edu/levelup/ricp>.

### *Certification for Long-Term Care (CLTC®)*

The Certification for Long-Term Care (CLTC®) certification is offered to educated professionals in the fields of insurance, financial services, law and accounting about the severe consequences a need for care over an extended period of years would have, not on their client, but on the emotional, physical and financial wellbeing of those the client loves. The goal is to give these professionals the proper skill set to discuss those consequences, offer a plan to mitigate them, and when appropriate, recommend long-term care insurance as a funding source for that plan. More information regarding the CLTC® is available at <https://www.ltc-cltc.com/>.

### *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

### ITEM 3 - DISCIPLINARY INFORMATION

Bjorn Nesvold has no disciplinary history to disclose.

### ITEM 4 - OTHER BUSINESS ACTIVITIES

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

Bjorn Nesvold spends a portion of his time as a registered representative of Purshe Kaplan Sterling Investments, a non-affiliated registered broker-dealer. In this capacity, Bjorn Nesvold may make security recommendations, offer investment products and/or effect securities transactions. When effecting transactions, he is eligible to receive compensation, commissions and/or trailing 12b-1 fees from Purshe Kaplan Sterling Investments for products held by BPA’s advisory clients. Receipt of this type of transaction-related compensation is a conflict of interest as it gives Bjorn Nesvold an incentive to recommend investment products based on the additional compensation received. BPA will not charge advisory fees on the portion of the client’s portfolio that includes investment products for which Bjorn Nesvold receives commissions and/or trailing 12b-1 fees. In all instances, BPA will ensure that BPA clients are provided with a disclosure that outlines the commissions and/or trailing 12b-1 fees that Bjorn Nesvold receives.

### ITEM 5 - ADDITIONAL COMPENSATION

Bjorn Nesvold’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 Bjorn Nesvold is eligible to receive is outlined above in **Item 4 – Other Business Activities**.

### ITEM 6 - SUPERVISION

As a Partner, Senior Wealth Advisor at Beacon Pointe Advisors, LLC, Bjorn Nesvold oversees the investment advice provided from Beacon Pointe Advisors’ Hudson, Wisconsin office. Mr. Nesvold’s 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 Bjorn Nesvold. She can be reached by calling 949-718-1600.

# THOMAS M. SELBO, RICP®, CFP®

## ITEM 2 - EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Thomas M. Selbo, RICP®, CFP®, Partner, Senior Wealth Advisor, b. 1988

### *Education:*

BA, Business and Communications, San Jose State University

### *Business Background:*

Partner, Senior Wealth Advisor, Beacon Pointe Advisors, LLC, 2024-Present

Agent, Beacon Pointe Insurance Services, LLC, 2024-Present

Registered Representative, Purshe Kaplan Sterling Investments, Inc., 2020-Present

Partner, Wealth Advisor, Landmark Wealth Management Group, LLC, 2022-2024

Partner, Financial Advisor, Thrivent Advisor Network, 2020-2022

Wealth Advisor, Thrivent Financial, 2011-2020

## Professional Designations

Thomas Selbo holds the following professional designations:

### *Retirement Income Certified Professional (RICP®)*

The Retirement Income Certified Professional (RICP®) is a service provider professional trained to understand how to structure an effective retirement income plan, how to mitigate risks to the plan, and how to create a sustainable stream of income to last throughout a client's retirement years. More information about the RICP® is available at <https://www.theamericancollege.edu/levelup/ricp>.

### *Certified Financial Planner (CFP®)*

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

Thomas Selbo has no disciplinary history to disclose.

### ITEM 4 - OTHER BUSINESS ACTIVITIES

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

Thomas Selbo spends a portion of his time as a registered representative of Purshe Kaplan Sterling Investments, a non-affiliated registered broker-dealer. In this capacity, Thomas Selbo may make security recommendations, offer investment products and/or effect securities transactions. When effecting transactions, he is eligible to receive compensation, commissions and/or trailing 12b-1 fees from Purshe Kaplan Sterling Investments for products held by BPA’s advisory clients. Receipt of this type of transaction-related compensation is a conflict of interest as it gives Thomas Selbo an incentive to recommend investment products based on the additional compensation received. BPA will not charge advisory fees on the portion of the client’s portfolio that includes investment products for which Thomas Selbo receives commissions and/or trailing 12b-1 fees. In all instances, BPA will ensure that BPA clients are provided with a disclosure that outlines the commissions and/or trailing 12b-1 fees that Thomas Selbo receives.

### ITEM 5 - ADDITIONAL COMPENSATION

Thomas Selbo’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 Thomas Selbo is eligible to receive is outlined above in **Item 4 – Other Business Activities**.

### ITEM 6 - SUPERVISION

As a Partner, Senior Wealth Advisor at Beacon Pointe Advisors, LLC, Thomas Selbo oversees the investment advice provided from Beacon Pointe Advisors’ San Jose (Suite 390), California office. Mr. Selbo’s 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 Thomas Selbo. She can be reached by calling 949-718-1600.

# CHAD D. BROBERG, RICP®, CLTC®, BFA®, CASL®, CFP®, ChFC®

## ITEM 2 - EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Chad D. Broberg, RICP®, CLTC®, BFA®, CASL®, CFP®, ChFC®, Partner, Senior Wealth Advisor, b. 1978

### *Education:*

BA, Education and Math, St. John's University

### *Business Background:*

Partner, Senior Wealth Advisor, Beacon Pointe Advisors, LLC, 2024-Present

Agent, Beacon Pointe Insurance Services, LLC, 2024-Present

Partner, Wealth Advisor, Landmark Wealth Management Group, LLC, 2022-2024

Registered Representative, Purshe Kaplan Sterling Investments, Inc., 2021-2023

Wealth Advisor, Thrivent Advisor Network, 2021-2022

Wealth Advisor, Thrivent Financial, 2006-2021

## Professional Designations

Chad Broberg holds the following professional designations:

### *Retirement Income Certified Professional (RICP®)*

The Retirement Income Certified Professional (RICP®) is a service provider professional trained to understand how to structure an effective retirement income plan, how to mitigate risks to the plan, and how to create a sustainable stream of income to last throughout a client's retirement years. More information about the RICP® is available at <https://www.theamericancollege.edu/levelup/ricp>.

### *Certification for Long-Term Care (CLTC®)*

The Certification for Long-Term Care (CLTC®) certification is offered to educated professionals in the fields of insurance, financial services, law and accounting about the severe consequences a need for care over an extended period of years would have, not on their client, but on the emotional, physical and financial wellbeing of those the client loves. The goal is to give these professionals the proper skill set to discuss those consequences, offer a plan to mitigate them, and when appropriate, recommend long-term care insurance as a funding source for that plan. More information regarding the CLTC® is available at <https://www.ltc-cltc.com/>.

### *Behavioral Finance Advisor (BFA®)*

The Behavioral Finance Advisor (BFA) designation focuses on pinpointing the psychological factors and inherent biases that impact an investor's financial choices. Advisors with this designation comprehends the general theory of investment is not just based by rational thinking or decision-making, but can also be impacted by judgement or emotional decisions. Behavioral financial advisors take time to understand the unique perspectives of their clients when it comes to managing their money or spending habits to create



effective long-term financial plans with their financial behavior in mind. More information regarding the BFA® is available at <https://www.think2perform.com/>.

### *Chartered Advisor for Senior Living (CASL®)*

A Chartered Advisor for Senior Living (CASL) professional is a financial services expert educated to lead clients from middle age through retirement and assist them with the management, preservation and transfer of wealth. Having completed an advanced five-course academic curriculum and met the experience and ethics requirements as set forth by The American College of Financial Services. The CASL professional designation is currently a legacy program and is no longer offered to new students, however is still recognized by The American College of Financial Services. More information regarding the BFA® is available at <https://badges.theamericancollege.edu/group/235090>.

### *Certified Financial Planner (CFP®)*

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® (ChFC®)*

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**

Chad Broberg has no disciplinary history to disclose.

## ITEM 4 - OTHER BUSINESS ACTIVITIES

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

## ITEM 5 - ADDITIONAL COMPENSATION

Chad Broberg’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 Chad Broberg is eligible to receive is outlined above in ***Item 4 – Other Business Activities***.

## ITEM 6 - SUPERVISION

As a Partner, Senior Wealth Advisor at Beacon Pointe Advisors, LLC, Chad Broberg oversees the investment advice provided from Beacon Pointe Advisors’ Lake Elmo, Minnesota office. Mr. Broberg’s 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 Chad Broberg. She can be reached by calling 949-718-1600.

# JENNIFER L. BEYL-LEE, CFP®

## ITEM 2 - EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Jennifer L. Beyl-Lee, CFP®, Partner, Senior Wealth Advisor, b. 1978

### *Education:*

BS, Child Psychology, University of Minnesota

### *Business Background:*

Partner, Senior Wealth Advisor, Beacon Pointe Advisors, LLC, 2024-Present

Agent, Beacon Pointe Insurance Services, LLC, 2024-Present

Registered Representative, Purshe Kaplan Sterling Investments, Inc., 2021-Present

Partner, Wealth Advisor, Landmark Wealth Management Group, LLC, 2022-2024

Wealth Advisor, Thrivent Advisor Network, 2021-2022

Wealth Advisor, Thrivent Financial, 2012-2021

## Professional Designations

Jennifer Beyl-Lee holds the following professional designation:

### *Certified Financial Planner (CFP®)*

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

Jennifer Beyl-Lee has no disciplinary history to disclose.

## ITEM 4 - OTHER BUSINESS ACTIVITIES

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

Jennifer Beyl-Lee spends a portion of her time as a registered representative of Purshe Kaplan Sterling Investments, a non-affiliated registered broker-dealer. In this capacity, Jennifer Beyl-Lee may make security recommendations, offer investment products and/or effect securities transactions. When effecting transactions, she is eligible to receive compensation, commissions and/or trailing 12b-1 fees from Purshe Kaplan Sterling Investments for products held by BPA's advisory clients. Receipt of this type of transaction-related compensation is a conflict of interest as it gives Jennifer Beyl-Lee an incentive to recommend investment products based on the additional compensation received. BPA will not charge advisory fees on the portion of the client's portfolio that includes investment products for which Jennifer Beyl-Lee receives commissions and/or trailing 12b-1 fees. In all instances, BPA will ensure that BPA clients are provided with a disclosure that outlines the commissions and/or trailing 12b-1 fees that Jennifer Beyl-Lee receives.

## ITEM 5 - ADDITIONAL COMPENSATION

Jennifer Beyl-Lee'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 Jennifer Beyl-Lee is eligible to receive is outlined above in **Item 4 – Other Business Activities**.

## ITEM 6 - SUPERVISION

As a Partner, Senior Wealth Advisor at Beacon Pointe Advisors, LLC, Jennifer Beyl-Lee oversees the investment advice provided from Beacon Pointe Advisors' Farmington, Minnesota office. Jennifer Beyl-Lee's 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 Jennifer Beyl-Lee. She can be reached by calling 949-718-1600.

# TODD S. GILLINGHAM, CFP®, ChFC®, CLU®

## ITEM 2 - EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Todd S. Gillingham, CFP®, ChFC®, CLU®, Partner, Senior Wealth Advisor, b. 1962

### *Education:*

JD, Tax Estate Planning, William Mitchell College of Law  
BS, Economics, Gustavus Adolphus College

### *Business Background:*

Partner, Senior Wealth Advisor, Beacon Pointe Advisors, LLC, 2024-Present  
Partner, Wealth Advisor, Landmark Wealth Management Group, LLC, 2022-2024  
Registered Representative, Purshe Kaplan Sterling Investments, Inc., 2020-2023  
Partner, Wealth Advisor, Thrivent Advisor Network, 2020-2022  
Wealth Advisor, Thrivent Financial, 1989-2020

## Professional Designations

Todd Gillingham holds the following professional designations:

### *Certified Financial Planner (CFP®)*

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 (ChFC®)*

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>.

### *Chartered Life Underwriter (CLU®)*

The CLU designation is conferred by The American College. To earn the credential, each CLU candidate must take a proctored exam for each course of study, have 3 years of full-time business experience within the five years preceding the awarding of the designation, and complete a minimum of 30 hours of continuing education every two years. More information regarding the CLU can be found at <http://www.cluhigheststandard.com/>.

## **ITEM 3 - DISCIPLINARY INFORMATION**

Todd Gillingham has no disciplinary history to disclose.

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

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

## **ITEM 5 - ADDITIONAL COMPENSATION**

Todd Gillingham'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**

As a Partner, Senior Wealth Advisor at Beacon Pointe Advisors, LLC, Todd Gillingham oversees the investment advice provided from Beacon Pointe Advisors' Lake Elmo, Minnesota office. Mr. Gillingham's 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 Todd Gillingham. She can be reached by calling 949-718-1600.

# GARY A. TANGWALL, ChFC®, CLU®, RICP®

## ITEM 2 - EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Gary A. Tangwall, ChFC®, CLU®, RICP®, Partner, Senior Wealth Advisor, b. 1958

### *Education:*

MBA, Business Management, University of St. Thomas  
BA, Accounting and Economics, Augsburg University

### *Business Background:*

Partner, Senior Wealth Advisor, Beacon Pointe Advisors, LLC, 2024-Present  
Agent, Beacon Pointe Insurance Services, LLC, 2024-Present  
Partner, Wealth Advisor, Landmark Wealth Management Group, LLC, 2022-2024  
Registered Representative, Purshe Kaplan Sterling Investments, Inc., 2020-2024  
Wealth Advisor, Thrivent Advisor Network, 2020-2022  
Wealth Advisor, Thrivent Financial, 1984-2020

## Professional Designations

Gary Tangwall holds the following professional designations:

### *Chartered Financial Consultant® (ChFC®)*

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>.

### *Chartered Life Underwriter (CLU®)*

The CLU designation is conferred by The American College. To earn the credential, each CLU candidate must take a proctored exam for each course of study, have 3 years of full-time business experience within the five years preceding the awarding of the designation, and complete a minimum of 30 hours of continuing education every two years. More information regarding the CLU can be found at <http://www.cluhigheststandard.com/>.

### *Retirement Income Certified Professional (RICP®)*

The Retirement Income Certified Professional (RICP®) is a service provider professional trained to understand how to structure an effective retirement income plan, how to mitigate risks to the plan, and how to create a sustainable stream of income to last throughout a client's retirement years. More information about the RICP® is available at <https://www.theamericancollege.edu/levelup/ricp>.

### ITEM 3 - DISCIPLINARY INFORMATION

Gary Tangwall has no disciplinary history to disclose.

### ITEM 4 - OTHER BUSINESS ACTIVITIES

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

### ITEM 5 - ADDITIONAL COMPENSATION

Gary Tangwall’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 Gary Tangwall is eligible to receive is outlined above in ***Item 4 – Other Business Activities***.

### ITEM 6 - SUPERVISION

As a Partner, Senior Wealth Advisor at Beacon Pointe Advisors, LLC, Gary Tangwall oversees the investment advice provided from Beacon Pointe Advisors’ Lake Elmo, Minnesota office. Mr. Tangwall’s 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 Gary Tangwall. She can be reached by calling 949-718-1600.



# JACK R. MCNAMARA

## ITEM 2 - EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

**Jack R. McNamara**, Wealth Advisor, b. 1998

*Education:*

BS, Economics, St. Olaf College

*Business Background:*

Wealth Advisor, Beacon Pointe Advisors, LLC, 2024-Present

Wealth Advisor, Landmark Wealth Management Group, LLC, 2023-2024

Investment Ops Analyst, Paraplanner, Client Service Associate, Landmark Wealth Management Group, LLC, 2020-2023

## ITEM 3 - DISCIPLINARY INFORMATION

Jack McNamara has no disciplinary history to disclose.

## ITEM 4 - OTHER BUSINESS ACTIVITIES

Jack 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

Jack McNamara'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

John Underwood, Managing Director, is responsible for supervising Jack McNamara's activities. John Underwood monitors the advice provided by Jack McNamara for consistency with client objectives and Beacon Pointe Advisors, LLC's policies. John Underwood can be reached by calling 651-779-9720.

# TAMARA R. MARK, RICP®

## ITEM 2 - EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Tamara R. Mark, RICP®, Wealth Advisor, b. 1964

### *Education:*

Tamara Mark has not received any higher education degrees after high school.

### *Business Background:*

Wealth Advisor, Beacon Pointe Advisors, LLC, 2024-Present

Agent, Beacon Pointe Insurance Services, LLC, 2024-Present

Registered Representative, Purshe Kaplan Sterling Investments, Inc., 2020-Present

Wealth Advisor, Landmark Wealth Management Group, LLC, 2022-2024

Wealth Advisor, Thrivent Advisor Network, 2020-2022

Wealth Advisor, Thrivent Financial, 2015-2020

## Professional Designations

Tamara Mark holds the following professional designation:

### Retirement Income Certified Professional (RICP®)

The Retirement Income Certified Professional (RICP®) is a service provider professional trained to understand how to structure an effective retirement income plan, how to mitigate risks to the plan, and how to create a sustainable stream of income to last throughout a client's retirement years. More information about the RICP® is available at <https://www.theamericancollege.edu/levelup/ricp>.

## ITEM 3 - DISCIPLINARY INFORMATION

Tamara Mark has no disciplinary history to disclose.

## ITEM 4 - OTHER BUSINESS ACTIVITIES

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

Tamara Mark spends a portion of her time as a registered representative of Purshe Kaplan Sterling Investments, a non-affiliated registered broker-dealer. In this capacity, Tamara Mark may make security recommendations, offer investment products and/or effect securities transactions. When effecting transactions, she is eligible to receive compensation, commissions and/or trailing 12b-1 fees from Purshe Kaplan Sterling Investments for products held by BPA's advisory clients. Receipt of this type of transaction-

related compensation is a conflict of interest as it gives Tamara Mark an incentive to recommend investment products based on the additional compensation received. BPA will not charge advisory fees on the portion of the client's portfolio that includes investment products for which Tamara Mark receives commissions and/or trailing 12b-1 fees. In all instances, BPA will ensure that BPA clients are provided with a disclosure that outlines the commissions and/or trailing 12b-1 fees that Tamara Mark receives.

## **ITEM 5 - ADDITIONAL COMPENSATION**

Tamara Mark'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 Tamara Mark is eligible to receive is outlined above in ***Item 4 – Other Business Activities***.

## **ITEM 6 - SUPERVISION**

John Underwood, Managing Director, is responsible for supervising Tamara Mark's activities. John Underwood monitors the advice provided by Tamara Mark for consistency with client objectives and Beacon Pointe Advisors, LLC's policies. John Underwood can be reached by calling 651-779-9720.

# LEAH N. SWANSON, CFP®

## ITEM 2 - EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Leah H. Swanson, CFP®, Wealth Advisor, b. 1995

### *Education:*

BS, Finance, Bethel University

### *Business Background:*

Wealth Advisor, Beacon Pointe Advisors, LLC, 2024-Present

Agent, Beacon Pointe Insurance Services, LLC, 2024-Present

Registered Representative, Purshe Kaplan Sterling Investments, Inc., 2020-Present

Wealth Advisor, Landmark Wealth Management Group, LLC, 2022-2024

Wealth Advisor, Thrivent Advisor Network, 2020-2022

Wealth Advisor, Thrivent Financial, 2017-2020

## Professional Designations

Leah Swanson holds the following professional designation:

### *Certified Financial Planner (CFP®)*

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.

## ITEM 3 - DISCIPLINARY INFORMATION

Leah Swanson has no disciplinary history to disclose.

## ITEM 4 - OTHER BUSINESS ACTIVITIES

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

Leah Swanson spends a portion of her time as a registered representative of Purshe Kaplan Sterling Investments, a non-affiliated registered broker-dealer. In this capacity, Leah Swanson may make security recommendations, offer investment products and/or effect securities transactions. When effecting transactions, she is eligible to receive compensation, commissions and/or trailing 12b-1 fees from Purshe Kaplan Sterling Investments for products held by BPA's advisory clients. Receipt of this type of transaction-related compensation is a conflict of interest as it gives Leah Swanson an incentive to recommend investment products based on the additional compensation received. BPA will not charge advisory fees on the portion of the client's portfolio that includes investment products for which Leah Swanson receives commissions and/or trailing 12b-1 fees. In all instances, BPA will ensure that BPA clients are provided with a disclosure that outlines the commissions and/or trailing 12b-1 fees that Leah Swanson receives.

## **ITEM 5 - ADDITIONAL COMPENSATION**

Leah Swanson'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 Leah Swanson is eligible to receive is outlined above in ***Item 4 – Other Business Activities***.

## **ITEM 6 - SUPERVISION**

John Underwood, Managing Director, is responsible for supervising Leah Swanson's activities. John Underwood monitors the advice provided by Leah Swanson for consistency with client objectives and Beacon Pointe Advisors, LLC's policies. John Underwood can be reached by calling 651-779-9720.

# JOHN T. LEVI, RICP®

## ITEM 2 - EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

John T. Levi, RICP®, Wealth Advisor, b. 1969

*Education:*

BA, Marketing, University of Wisconsin – Eau Claire

*Business Background:*

Wealth Advisor, Beacon Pointe Advisors, LLC, 2024-Present

Agent, Beacon Pointe Insurance Services, LLC, 2024-Present

Registered Representative, Purshe Kaplan Sterling Investments, Inc., 2021-Present

Wealth Advisor, Landmark Wealth Management Group, LLC, 2022-2024

Wealth Advisor, Thrivent Advisor Network, 2021-2022

Wealth Advisor, Thrivent Financial, 2002-2021

### Professional Designations

John Levi holds the following professional designation:

*Retirement Income Certified Professional (RICP®)*

The Retirement Income Certified Professional (RICP®) is a service provider professional trained to understand how to structure an effective retirement income plan, how to mitigate risks to the plan, and how to create a sustainable stream of income to last throughout a client's retirement years. More information about the RICP® is available at <https://www.theamericancollege.edu/levelup/ricp>.

## ITEM 3 - DISCIPLINARY INFORMATION

John Levi has no disciplinary history to disclose.

## ITEM 4 - OTHER BUSINESS ACTIVITIES

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

John Levi spends a portion of his time as a registered representative of Purshe Kaplan Sterling Investments, a non-affiliated registered broker-dealer. In this capacity, John Levi may make security recommendations, offer investment products and/or effect securities transactions. When effecting transactions, he is eligible to receive compensation, commissions and/or trailing 12b-1 fees from Purshe Kaplan Sterling Investments for products held by BPA's advisory clients. Receipt of this type of transaction-

related compensation is a conflict of interest as it gives John Levi an incentive to recommend investment products based on the additional compensation received. BPA will not charge advisory fees on the portion of the client's portfolio that includes investment products for which John Levi receives commissions and/or trailing 12b-1 fees. In all instances, BPA will ensure that BPA clients are provided with a disclosure that outlines the commissions and/or trailing 12b-1 fees that John Levi receives.

## **ITEM 5 - ADDITIONAL COMPENSATION**

John Levi'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 John Levi is eligible to receive is outlined above in ***Item 4 – Other Business Activities***.

## **ITEM 6 - SUPERVISION**

John Underwood, Managing Director, is responsible for supervising John Levi's activities. John Underwood monitors the advice provided by John Levi for consistency with client objectives and Beacon Pointe Advisors, LLC's policies. John Underwood can be reached by calling 651-779-9720.

# CATHERINE E. JENSON, CFP®

## ITEM 2 - EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Catherine E. Jenson, CFP®, Wealth Advisor, b. 1975

### *Education:*

BBA, Marketing, University of Wisconsin – Eau Claire

### *Business Background:*

Wealth Advisor, Beacon Pointe Advisors, LLC, 2024-Present

Agent, Beacon Pointe Insurance Services, LLC, 2024-Present

Registered Representative, Purshe Kaplan Sterling Investments, Inc., 2020-Present

Wealth Advisor, Landmark Wealth Management Group, LLC, 2022-2024

Wealth Advisor, Thrivent Advisor Network, 2020-2022

Wealth Advisor, Thrivent Financial, 2017-2020

## Professional Designations

Catherine Jenson holds the following professional designation:

### *Certified Financial Planner (CFP®)*

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.

## ITEM 3 - DISCIPLINARY INFORMATION

Catherine Jenson 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 Catherine Jenson.

## ITEM 4 - OTHER BUSINESS ACTIVITIES

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



Catherine Jenson spends a portion of her time as a registered representative of Purshe Kaplan Sterling Investments, a non-affiliated registered broker-dealer. In this capacity, Catherine Jenson may make security recommendations, offer investment products and/or effect securities transactions. When effecting transactions, she is eligible to receive compensation, commissions and/or trailing 12b-1 fees from Purshe Kaplan Sterling Investments for products held by BPA's advisory clients. Receipt of this type of transaction-related compensation is a conflict of interest as it gives Catherine Jenson an incentive to recommend investment products based on the additional compensation received. BPA will not charge advisory fees on the portion of the client's portfolio that includes investment products for which Catherine Jenson receives commissions and/or trailing 12b-1 fees. In all instances, BPA will ensure that BPA clients are provided with a disclosure that outlines the commissions and/or trailing 12b-1 fees that Catherine Jenson receives.

## **ITEM 5 - ADDITIONAL COMPENSATION**

Catherine Jenson'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 Catherine Jenson is eligible to receive is outlined above in ***Item 4 – Other Business Activities***.

## **ITEM 6 - SUPERVISION**

John Underwood, Managing Director, is responsible for supervising Catherine Jenson's activities. John Underwood monitors the advice provided by Catherine Jenson for consistency with client objectives and Beacon Pointe Advisors, LLC's policies. John Underwood can be reached by calling 651-779-9720.

# KURT M. HAUGEN, RICP®

## ITEM 2 - EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

**Kurt M. Haugen, RICP®**, Wealth Advisor, b. 1975

*Education:*

BS, Hotel Restaurant Management, University of Wisconsin Stout

*Business Background:*

Wealth Advisor, Beacon Pointe Advisors, LLC, 2024-Present

Agent, Beacon Pointe Insurance Services, LLC, 2024-Present

Registered Representative, Purshe Kaplan Sterling Investments, Inc., 2021-Present

Wealth Advisor, Landmark Wealth Management Group, LLC, 2022-2024

Wealth Advisor, Thrivent Advisor Network, 2021-2022

Wealth Advisor, Thrivent Financial, 2016-2021

### Professional Designations

Kurt Haugen holds the following professional designation:

*Retirement Income Certified Professional (RICP®)*

The Retirement Income Certified Professional (RICP®) is a service provider professional trained to understand how to structure an effective retirement income plan, how to mitigate risks to the plan, and how to create a sustainable stream of income to last throughout a client's retirement years. More information about the RICP® is available at <https://www.theamericancollege.edu/levelup/ricp>.

## ITEM 3 - DISCIPLINARY INFORMATION

Kurt Haugen has no disciplinary history to disclose.

## ITEM 4 - OTHER BUSINESS ACTIVITIES

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

Kurt Haugen spends a portion of his time as a registered representative of Purshe Kaplan Sterling Investments, a non-affiliated registered broker-dealer. In this capacity, Kurt Haugen may make security recommendations, offer investment products and/or effect securities transactions. When effecting transactions, he is eligible to receive compensation, commissions and/or trailing 12b-1 fees from Purshe Kaplan Sterling Investments for products held by BPA's advisory clients. Receipt of this type of transaction-

related compensation is a conflict of interest as it gives Kurt Haugen an incentive to recommend investment products based on the additional compensation received. BPA will not charge advisory fees on the portion of the client's portfolio that includes investment products for which Kurt Haugen receives commissions and/or trailing 12b-1 fees. In all instances, BPA will ensure that BPA clients are provided with a disclosure that outlines the commissions and/or trailing 12b-1 fees that Kurt Haugen receives.

## **ITEM 5 - ADDITIONAL COMPENSATION**

In addition to his regular compensation from Beacon Pointe Advisors, LLC, Kurt Haugen is eligible to receive compensation from the activities outlined above in **Item 4 – Other Business Activities**. Kurt Haugen is also eligible to receive compensation for referring new clients to Beacon Pointe.

## **ITEM 6 - SUPERVISION**

John Underwood, Managing Director, is responsible for supervising Kurt Haugen's activities. John Underwood monitors the advice provided by Kurt Haugen for consistency with client objectives and Beacon Pointe Advisors, LLC's policies. John Underwood can be reached by calling 651-779-9720.

# RYAN A. TRABANT, CFA

## ITEM 2 - EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

**Ryan A. Trabant, CFA**, Strategic Investment Advisor, b. 1995

*Education:*

BS, Finance, University of Wisconsin – La Crosse

*Business Background:*

Strategic Investment Advisor, Beacon Pointe Advisors, LLC, 2024-Present

Director of Investments, Landmark Wealth Management Group, LLC, 2022-2024

Registered Representative, Purshe Kaplan Sterling Investments, Inc., 2020-2023

Trading Associate, Wealth Enhancement Group, 2018-2019

Financial Analyst, Springsted Incorporated, 2017-2018

### Professional Designations

Ryan Trabant 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

Ryan Trabant has no disciplinary history to disclose.

## ITEM 4 - OTHER BUSINESS ACTIVITIES

Ryan Trabant 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, Ryan Trabant is eligible to receive compensation for referring new clients to Beacon Pointe.

## **ITEM 6 - SUPERVISION**

John Underwood, Managing Director, is responsible for supervising Ryan Trabant's activities. John Underwood monitors the advice provided by Ryan Trabant for consistency with client objectives and Beacon Pointe Advisors, LLC's policies. John Underwood can be reached by calling 651-779-9720.