

**Form ADV  
Part 2B Brochure Supplement**

**December 20, 2024**

**Individuals covered by this supplement include:**

Vanessa Y. Burnett	Debra B. Curry
David R. Penniall	Derek A. Campbell
Conor R. Turley	Devon M. Nick
Courtney McCutchan	Thomas H. Smith

**Office Location:**

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Pasadena, CA 91101  
626-795-3062

23 Corporate Plaza Drive, Suite 190,  
Newport Beach, CA 92660  
626-795-3062

**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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# VANESSA Y. BURNETT, CFP®

## ITEM 2 - EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

**Vanessa Y. Burnett, CFP®**, Partner, Managing Director, b. 1983

### *Education:*

BA, Communication, University of Southern California

### *Business Background:*

Partner, Managing Director, Beacon Pointe Advisors, LLC, 2024-Present

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

Partner, Chief Executive Officer, Bridge Advisory, LLC, 2009-2024

Partner, Investment Adviser Representative, Bridge Advisory, LLC, 2009-2024

Investment Advisor Representative, Pension Architects Advisory Group, LLC, 2009-2013

Account Manager, Bridge Advisory, LLC, 2008-2009

Registered Representative, United Planners Financial Services, 2009-2018

## Professional Designations

Vanessa Y. Burnett 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

Vanessa Burnett has no disciplinary history to disclose.

## ITEM 4 - OTHER BUSINESS ACTIVITIES

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

Vanessa also serves as Secretary for the Board of Directors at Elizabeth House, a non-profit organization serving pregnant women and their young children experiencing homelessness. She has served on the board since October 2019 and was voted in as Secretary in April 2022.

## ITEM 5 - ADDITIONAL COMPENSATION

Vanessa Burnett’s compensation comes from her regular salary and ownership of Beacon Pointe Advisors, LLC. The additional compensation that Ms. Burnett 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, Vanessa Burnett oversees the investment advice provided from Beacon Pointe Advisors’ Pasadena, California office. Ms. Burnett’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 Vanessa Burnett. She can be reached by calling 949-718-1600.

# DAVID R. PENNIALL, CFP®

## ITEM 2 - EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

David R. Penniall, CFP®, Partner, Senior Wealth Advisor, b. 1954

### *Education:*

BA, Political Science, University of California, Los Angeles

AA, General Education, Glendale College

### *Business Background:*

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

Investment Adviser Representative, Bridge Advisory, LLC, 2024-Present

President, CEO, Bridge Sports Wealth, 2024-Present

Founder, President, Bridge Advisory, LLC, 2023-2024

Founder, President, and Chief Executive Officer, Bridge Advisory, LLC, 2002-2023

Registered Principal, United Planners Financial Services, 2009-2018

## Professional Designations

David R. Penniall holds the following professional designation:

### *Certified Financial Planner*

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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

David Penniall has no disciplinary history to disclose.

## ITEM 4 - OTHER BUSINESS ACTIVITIES

In addition to his role with Beacon Pointe Advisors, LLC, David Penniall is a licensed insurance agent appointed with various insurance companies. As a licensed insurance agent, David offers some investment advisory clients the option to purchase insurance products. If a client purchases insurance products through David, he will receive commission and related compensation such as insurance trail fees because of the sale. Receipt of commissions and sales-based compensation creates a conflict of interest because it gives Mr. Penniall an incentive to recommend investment products based on the compensation received, rather than on the client's needs. Clients are under no obligation to purchase recommended insurance products through David Penniall.

David Penniall is a licensed Real Estate Agent. This activity is not investment related. David Penniall's services this capacity is not typically offered to Beacon Pointe clients. Mr. Penniall's activity as a real estate agent consists of de minimis amount of his time and income.

David Penniall is the majority owner of PHC, Inc., a holding company which holds the ownership interests of other entities for which he has a financial interest, including Bridge Sports Wealth ("BSW"). BSW is an unaffiliated entity that provides concierge services to professional athletes. Certain BSW clients receive advisory services from Beacon Pointe. However, the concierge services provided by BSW are separate and distinct from the advisory services provided by Beacon Pointe. Clients enter into a separate agreement with and pay a separate fee for services. Potential conflicts of interest may arise from Mr. Penniall's ownership interest in BSW, and other entities held by PHC, Inc. Beacon Pointe has policies and procedures to manage and mitigate conflicts to ensure that clients' best interests are always prioritized. We do not believe this outside business activity interferes with David Penniall's ability to provide advisory services to clients of Beacon Pointe.

David Penniall is the equal co-owner of Paragon Sports International with involvement in overseeing the internal operations of the company. Paragon Sports International is a full-service sports management agency. Clients of Paragon are under no obligation to utilize any of the other services offered by David Penniall.

David Penniall within PHC Inc. services David Penniall is appointed as a business manager of LLCs that PHC helps create and manages for PHC clients.

## ITEM 5 - ADDITIONAL COMPENSATION

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

## ITEM 6 - SUPERVISION

Vanessa Burnett, Partner, Managing Director, is responsible for supervising David Penniall's activities. Vanessa Burnett monitors the advice provided by David Penniall for consistency with client objectives and Beacon Pointe Advisors, LLC's policies. Vanessa Burnett can be reached by calling 626-795-3062.

# CONOR R. TURLEY

## ITEM 2 - EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

**Conor R. Turley**, Wealth Advisor, b. 1986

*Education:*

College of Arts and Sciences, Honors Graduate, University of Pennsylvania

*Business Background:*

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

Wealth Manager, Bridge Advisory, LLC, 2023-2024

Sales, Apple Leisure Group, 2015-2023

## ITEM 3 - DISCIPLINARY INFORMATION

Conor Turley has no disciplinary history to disclose.

## ITEM 4 - OTHER BUSINESS ACTIVITIES

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

## ITEM 5 - ADDITIONAL COMPENSATION

Conor Turley'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

Vanessa Burnett, Partner, Managing Director, is responsible for supervising Conor Turley's activities. Vanessa Burnett monitors the advice provided by Conor Turley for consistency with client objectives and Beacon Pointe Advisors, LLC's policies. Vanessa Burnett can be reached by calling 626-795-3062.

# COURTNEY L. McCUTCHAN CFP®

## ITEM 2 - EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Courtney L. McCutchan, CFP®, Wealth Advisor, b. 1992

### *Education:*

BS Business & Economics (Double Major in Finance & Marketing, Minor in Communications), Lehigh University

### *Business Background:*

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

Wealth Advisor, Bridge Advisory LLC, 2020-2024

Wealth Planner, VP, Union Bank, 2018 – 2020

Financial Planning Associate, Lenox Advisors, 2014 – 2018

## Professional Designations

Courtney McCutchan holds the following professional designation:

### *Certified Financial Planner*

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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 4 - OTHER BUSINESS ACTIVITIES

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

## ITEM 5 - ADDITIONAL COMPENSATION

Courtney McCutchan’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

Vanessa Burnett, Partner, Managing Director, is responsible for supervising Courtney McCutchan's activities. Vanessa Burnett monitors the advice provided by Courtney McCutchan for consistency with client objectives and Beacon Pointe Advisors, LLC's policies. Vanessa Burnett can be reached by calling 626-795-3062.

# DEBRA B. CURRY, CFP®

## ITEM 2 - EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Debra B. Curry, CFP®, Senior Wealth Advisor, b. 1958

### *Education:*

BS, Economics, University of Colorado

### *Business Background:*

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

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

Managing Director, Senior Wealth Manager, Bridge Advisory, LLC, 2023-2024

Registered Representative, Syndicate Capital Inc., 2007-2023

Director of Investment Strategies, Yosemite Capital Management, 2007-2023

## Professional Designations

Debra Curry holds the following professional designation:

### *Certified Financial Planner*

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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

Debra Curry has no disciplinary history to disclose.

## ITEM 4 - OTHER BUSINESS ACTIVITIES

In addition to her role with Beacon Pointe Advisors, LLC, Debra Curry 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

Debra Curry is eligible to receive a portion of these commissions. Clients pay separate fees for advisory services and insurance products or services. This practice gives Debra Curry 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 Debra Curry or BPIS if they decide to follow Ms. Curry's recommendations.

Debra has volunteered as the President of the California Parkinson's Group Foundation (CPG), which supports educational and social activities for the Early Onset Parkinson's community in Orange County. She is a member of the Financial Planning Association, the 'Working Daughters' support group for family caregivers, and the Ellevote Network, a leading network for professional women. Debra also supports Working Wardrobes, a nonprofit organization that helps women, men, youth, and Military Veterans re-enter the workforce. Additionally, she is actively involved in various civic activities in Tustin, CA.

## **ITEM 5 - ADDITIONAL COMPENSATION**

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

## **ITEM 6 - SUPERVISION**

Vanessa Burnett, Partner, Managing Director, is responsible for supervising Debra Curry's activities. Vanessa Burnett monitors the advice provided by Debra Curry for consistency with client objectives and Beacon Pointe Advisors, LLC's policies. Vanessa Burnett can be reached by calling 626-795-3062.

# DEREK A. CAMPBELL

## ITEM 2 - EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

**Derek A. Campbell**, Wealth Advisor, b. 1991

*Education:*

BASc, Major in American Studie with an emphasis on legal studies, University of California, Berkely

*Business Background:*

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

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

Partner, Managing Director, Bridge Sports Wealth, LLC, 2024-Present

Wealth Manager, Bridge Advisory, LLC, 2022-2024

Financial Advisor, Morgan Stanley Smith Barney, 2019-2022

## ITEM 3 - DISCIPLINARY INFORMATION

Derek Campbell has no disciplinary history to disclose.

## ITEM 4 - OTHER BUSINESS ACTIVITIES

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

Derek Campbell also serves as a Partner, Managing Director at Bridge Sports Wealth (“BSW”) a sports consulting firm that provides concierge services for professional athletes. Beacon Pointe and Bridge Sports Wealth are not affiliated. Derek Campbell has a minority profits interest in BSW and receives an annual salary for his services. He dedicates approximately half of his time to his responsibilities at BSW. Some of the clients’ Derek Campbell services at BSW also receive advisory services through Beacon Pointe. The services Mr. Campbell provides under BSW are separate from and outside the scope of the advisory services he provides as a Wealth Advisor at Beacon Pointe. Clients enter into a separate agreement with BSW and pay a separate fee for services. Potential conflicts of interest may arise from Mr. Campbell’s dual roles. Beacon Pointe has policies and procedures to manage and mitigate conflicts to ensure that clients’ best interests are always prioritized. We do not believe this outside business activity interferes with Derek Campbell’s ability to provide advisory services to clients of Beacon Pointe.

## ITEM 5 - ADDITIONAL COMPENSATION

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

## ITEM 6 - SUPERVISION

Vanessa Burnett, Partner, Managing Director, is responsible for supervising Derek Campbell's activities. Vanessa Burnett monitors the advice provided by Derek Campbell for consistency with client objectives and Beacon Pointe Advisors, LLC's policies. Vanessa Burnett can be reached by calling 626-795-3062.

# DEVON M. NICK

## ITEM 2 - EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

**Devon M. Nick**, Senior Strategic Investment Advisor, b. 1989

*Education:*

BA, Economics, University of Southern California

*Business Background:*

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

Investment Analyst, Bridge Advisory, LLC, 2014-2024

## ITEM 3 - DISCIPLINARY INFORMATION

Devon Nick has no disciplinary history to disclose.

## ITEM 4 - OTHER BUSINESS ACTIVITIES

Devon Nick 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, Devon Nick is eligible to receive for referring new clients to Beacon Pointe.

## ITEM 6 - SUPERVISION

Vanessa Burnett, Partner, Managing Director, is responsible for supervising Devon Nick's activities. Vanessa Burnett monitors the advice provided by Devon Nick for consistency with client objectives and Beacon Pointe Advisors, LLC's policies. Vanessa Burnett can be reached by calling 626-795-3062.

# THOMAS H. SMITH, CDFA®, LTCP, NSSA®

## ITEM 2 - EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Thomas “Hal” Smith, CDFA®, LTCP, NSSA®, Senior Wealth Advisor, b. 1960

### *Education:*

BA, Economics, University of Georgia

### *Business Background:*

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

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

Managing Director, Senior Wealth Manager, Bridge Advisory LLC, 2020-2024

Senior Vice President, Oakwood Capital Management, LLC, 2014-2020

## Professional Designations

Hal Smith holds the following professional designations:

### *Certified Divorce Financial Analyst (CDFA®)*

The designation is issued by the Institute for Divorce Financial Analysts. The candidate is required to develop their theoretical and practical understanding and knowledge of the financial aspects of divorce by completing a comprehensive course of study. The candidate must also have two years’ minimum experience in a financial or legal capacity. The candidate must complete a four-part exam and demonstrate the practical application of this knowledge. Continuing education of 30 hours every two years is required to maintain the designation.

### *The Long-Term Care Professional*

The Long-Term Care Professional (LTCP) certification and designation requires successful completion of the following five courses in long term care: 1) LTC & LTC Financing; 2) Other Payment Options; 3) LTCI Product; 4) Tax and Planning Options; 5) Sales and Administration and passing a final examination. The LTCP designation is co-sponsored by America’s Health Insurance Plans, the National Association of Health Underwriters, and the National Association of Insurance & Financial Advisors.

### *The National Social Security Advisor (NSSA®)*

The National Social Security Advisor™ (NSSA®) credential is administered through the National Social Security Association™. To achieve the credential, one must have a job function that includes advising clients about Social Security Benefits choices. To achieve the Advisor status, one must complete the NSAA® administered course and pass the final examination. Certificate renewal requires 16 hours of continuing education every two years.

## ITEM 4 - OTHER BUSINESS ACTIVITIES

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

## **ITEM 5 - ADDITIONAL COMPENSATION**

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

## **ITEM 6 - SUPERVISION**

Vanessa Burnett, Partner, Managing Director, is responsible for supervising Hal Smith's activities. Vanessa Burnett monitors the advice provided by Hal Smith for consistency with client objectives and Beacon Pointe Advisors, LLC's policies. Vanessa Burnett can be reached by calling 626-795-3062.