



## Form ADV Part 2B Brochure Supplement

August 19, 2022

### Individuals covered by this supplement include:

Charles G. Duncan  
Paul D. Duncan  
Jeffrey L. Mantoani

#### **Office Location:**

5375 Avenida Encinas, Suite A  
Carlsbad, CA 92008  
(760) 476-1560

#### **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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# CHARLES G. DUNCAN, CFP®, ChFC®, AIF®

## ITEM 2 - EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Charles G. Duncan, CFP®, ChFC®, AIF®, Partner, Managing Director, b. 1964

### *Education:*

BA, Business Administration, University of San Diego

### *Business Background:*

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

Agent, Beacon Pointe Insurance Services, LLC, 2022-Present

Registered Representative, Purshe Kaplan Sterling Investments, Inc., 2022-Present

President and Chief Compliance Officer, Duncan Investment Advisors, Inc., 2011-2022

Investment Adviser Representative, Securities America Advisors, Inc., 2015-2022

Principal, Insurance, Duncan Financial, 1999-2022

## Professional Designations

Charles Duncan holds the following professional designations:

### *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>.

### *Accredited Investment Fiduciary (“AIF”)*

The AIF® designation is issued by the Center for Fiduciary Studies. To earn the designation, each AIF® candidate must complete either a web-based or capstone program, pass a final certification exam, and complete a minimum of 6 hours of continuing education per year. AIF® designees must also sign and agree to abide by a code of ethics. More information regarding the AIF® is available at <https://www.fi360.com/>.

## **ITEM 3 - DISCIPLINARY INFORMATION**

Charles Duncan has no disciplinary history to disclose.

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

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

Charles Duncan also spends a portion of his time as a registered representative of Purshe Kaplan Sterling Investments, a non-affiliated registered broker-dealer. In this capacity, Charles Duncan 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, Inc. for products held by BPA’s advisory clients. Receipt of this type of transaction-related compensation is a conflict of interest as it gives Charles Duncan 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 Charles Duncan 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 Charles Duncan receives.

In addition to Charles Duncan’s role with Beacon Pointe Advisors, LLC, he is a board member for Beacons Inc., a 501(c)(3) dedicated to helping young adults with special needs receive social and vocational training.

## ITEM 5 - ADDITIONAL COMPENSATION

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

Charles Duncan does not receive economic benefits from any person or entity other than Beacon Pointe in connection with the provision of investment advice to clients.

## ITEM 6 - SUPERVISION

As a Partner, Managing Director at Beacon Pointe Advisors, LLC, Charles Duncan oversees the investment advice provided from Beacon Pointe Advisors' Carlsbad, CA, office. His advice is not monitored by any other individual. He is however bound by Beacon Pointe's Code of Ethics.

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

# PAUL D. DUNCAN, CFS®

## ITEM 2 - EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Paul D. Duncan, CFS®, Partner, Senior Wealth Advisor, b. 1972

*Education:*

BA, Economics, University of California, San Diego

*Business Background:*

Senior Wealth Advisor, Beacon Pointe Advisors, LLC, 2022-Present

Agent, Beacon Pointe Insurance Services, LLC, 2022-Present

Registered Representative, Purshe Kaplan Sterling Investments, Inc., 2022-Present

Investment Adviser Representative, Securities America Advisors, Inc., 2016-2022

Registered Representative, Securities America Advisors, Inc., 2016-2022

### Professional Designations

Paul Duncan holds the following professional designation:

*Certified Fund Specialist (CFS®)*

The CFS® designation is made available through the Institute of Business & Finance (“IBF”). Candidates must have a bachelor’s degree or 2,000 hours of financial services work experience. The CFS program consists of 6 modules: (1) Regulation, Structure, Expenses, and Titling; (2) Management and Fund Selection, Risk Management, Equities, Fixed-Income & Hybrids; (3) Tax-Free Bonds, Money Market, Specialty Categories, and Time Value Analysis; (4) Asset Categories, Market Indicators, CEFs, ETFs, and REITs; (5) Risk, Timing the Market, When to Sell, and Taxation; (6) Basics of Asset Allocation, The Efficient Frontier, Optimal Asset Allocation, Core-Satellite Strategy, Modern Portfolio Theory (“MPT”). 30 hours of continuing education are required every 2 years to maintain this designation.

## ITEM 3 - DISCIPLINARY INFORMATION

Paul Duncan 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 Paul Duncan.

## ITEM 4 - OTHER BUSINESS ACTIVITIES

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

Paul Duncan also spends a portion of his time as a registered representative of Purshe Kaplan Sterling Investments, a non-affiliated registered broker-dealer. In this capacity, Paul Duncan 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, Inc. for products held by BPA's advisory clients. Receipt of this type of transaction-related compensation is a conflict of interest as it gives Paul Duncan 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 Paul Duncan 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 Paul Duncan receives.

## ITEM 5 - ADDITIONAL COMPENSATION

Paul Duncan'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. Additionally, Paul Duncan is eligible to receive compensation through his ownership in Beacon Pointe.

The additional compensation that Paul Duncan is eligible to receive is outlined above in **Item 4 – Other Business Activities**. He does not receive economic benefits from any person or entity other than Beacon Pointe in connection with the provision of investment advice to clients.

## ITEM 6 - SUPERVISION

Charles Duncan, Partner, Managing Director, is responsible for supervising Paul Duncan's activities. Charles Duncan monitors the advice provided by Paul Duncan for consistency with client objectives and Beacon Pointe Advisors, LLC's policies. Charles Duncan can be reached by calling 760-476-1560.

# JEFFREY L. MANTOANI

## ITEM 2 - EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

**Jeffrey L. Mantoani**, Director of Operations, b. 1969

*Education:*

BA, Communications, California State University, Sacramento

*Business Background:*

Director of Operations, Beacon Pointe Advisors, LLC, 2022-Present

Registered Representative, Purshe Kaplan Sterling Investments, Inc., 2022-Present

Director of Operations, Duncan Investment Advisors, Inc., 2010-2022

Investment Adviser Representative, Securities America Advisors, Inc., 2015-2022

Registered Representative, Securities America Advisors, Inc., 2010-2022

## ITEM 3 - DISCIPLINARY INFORMATION

Jeffrey Mantoani has no disciplinary history to disclose.

## ITEM 4 - OTHER BUSINESS ACTIVITIES

In addition to his role with Beacon Pointe Advisors, LLC, Jeffrey Mantoani spends a portion of his time as a registered representative of Purshe Kaplan Sterling Investments, a non-affiliated registered broker-dealer. In this capacity, Jeffrey Mantoani 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, Inc. for products held by BPA's advisory clients. Receipt of this type of transaction-related compensation is a conflict of interest as it gives Jeffrey Mantoani 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 Jeffrey Mantoani 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 Jeffrey Mantoani receives.

## ITEM 5 - ADDITIONAL COMPENSATION

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

Mr. Mantoani does not receive economic benefits from any person or entity other than Beacon Pointe in connection with the provision of investment advice to clients.



## **ITEM 6 - SUPERVISION**

Charles Duncan, Partner, Managing Director, is responsible for supervising Jeffrey Mantoani's activities. Charles Duncan monitors the advice provided by Jeffrey Mantoani for consistency with client objectives and Beacon Pointe Advisors, LLC's policies. Charles Duncan can be reached by calling 760-476-1560.