



## Form ADV Part 2B Brochure Supplement

February 2026

[www.beaconpointe.com](http://www.beaconpointe.com)

**Office Location:**

5206 Gateway Centre Boulevard, Suite 300  
Flint, MI 48507  
810-732-7411

**Corporate Office:**

24 Corporate Plaza Drive, Suite 150  
Newport Beach, CA 92660  
949-718-1600

This brochure supplement provides information about the individuals listed in the Table of Contents who are supervised persons of Beacon Pointe Advisors, LLC. 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)

## Table of Contents

<i>JASON A. GUENTHER, CEPA<sup>®</sup>, CFP<sup>®</sup></i> .....	<b>3</b>
<i>JESSICA E. SCHLANDERER, CDFIA<sup>®</sup></i> .....	<b>5</b>
<i>JILL R. CARR, CEPA<sup>®</sup>, CFP<sup>®</sup>, CPFA<sup>®</sup>, CPA</i> .....	<b>7</b>
<i>SHERYL E. STEPHENS</i> .....	<b>11</b>
<i>TYLER J. STEPHENS, FPQP<sup>®</sup></i> .....	<b>13</b>
<i>VICTORIA “TORI” A. BOSWELL, MBA, CIMA<sup>®</sup></i> .....	<b>15</b>

# JASON A. GUENTHER, CEPA®, CFP®

## ITEM 2 - EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

**Jason A. Guenther, CEPA®, CFP®,** Senior Wealth Advisor, b. 1975

### *Education:*

BS, Psychology, Michigan State University

BA, Finance, Michigan State University

### *Business Background:*

Senior Wealth Advisor, Beacon Pointe Advisors, LLC, 2026-Present

Agent, Beacon Pointe Insurance Services, LLC, 2026-Present

Senior Wealth Advisor, Stephens Wealth Management Group, 2012-2025

## Professional Designations

Jason Guenther holds the following professional designations:

### *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.

More information is available at [The Exit Planning Institute](#)

### *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 the 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 about the CFP® is available at <http://www.cfp.net/default.asp>.

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

Jason Guenther has no disciplinary history to disclose.

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

In addition to his role at Beacon Pointe Advisors, LLC ("BPA"), Jason Guenther is a licensed insurance agent for Beacon Pointe Insurance Services, LLC ("BPIS"), a California-licensed insurance agency, under common ownership with BPA. BPIS receives commissions on insurance products clients purchase, and Jason Guenther may earn a portion of these commissions.

Clients pay separate fees for advisory services and insurance products or services. In this capacity, Jason Guenther may offer insurance products and receive commissions from their sales. This arrangement creates an incentive for Jason Guenther to recommend insurance products based on the compensation received, rather than focusing solely on the client's needs. Clients are not obligated to act on any insurance recommendations or conduct transactions through Jason Guenther or BPIS if they follow Mr. Guenther's recommendations.

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

Jason Guenther's compensation comes from Beacon Pointe Advisors, LLC. He receives a salary and variable compensation that is based on the assets under management in the client accounts he services. Mr. Guenther does not receive economic benefit from any person or entity other than Beacon Pointe Advisors, LLC, in connection with providing investment advice to clients. The additional compensation that Jason Guenther is eligible to receive is outlined above in ***Item 4 – Other Business Activities***.

### **ITEM 6 – SUPERVISION**

Beacon Pointe supervises its personnel in accordance with its Code of Ethics and written compliance policies and procedures. The firm's compliance team oversees compliance with these policies and conducts periodic reviews of advisory activities, including client communications and investment recommendations, to help ensure compliance with applicable regulatory requirements.

Kimberly Waldman, Managing Director, is generally responsible for supervising Jason Guenther's day-to-day advisory activities. Ms. Waldman can be reached by calling 810-732-7411.

# JESSICA E. SCHLANDERER, CDFA®

## ITEM 2 - EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Jessica E. Schlanderer, CDFA®, Wealth Advisor, b. 1993

*Education:*

BS, Actuarial Mathematics and The Mathematics of Finance and Risk Management, University of Michigan

*Business Background:*

Wealth Advisor, Beacon Pointe Advisors, LLC, 2026-Present

Agent, Beacon Pointe Insurance Services, LLC, 2026-Present

Wealth Advisor/Analyst, Stephens Wealth Management Group, 2021-2025

Wealth Advisor/Analyst, Raymond James Financial Services, Inc., 2021-2021

Financial Consultant, Wells Fargo Clearing Services, LLC, 2015-2021

### Professional Designations

Jessica Schlanderer holds the following professional designation:

*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. More information about the CDFA® can be found at:

<https://www.institutedfa.com/>

## ITEM 3 – DISCIPLINARY INFORMATION

Jessica Schlanderer has no disciplinary history to disclose.

## ITEM 4 - OTHER BUSINESS ACTIVITIES

In addition to her role at Beacon Pointe Advisors, LLC ("BPA"), Jessica Schlanderer is a licensed insurance agent for Beacon Pointe Insurance Services, LLC ("BPIS"), a California-licensed insurance agency, under common ownership with BPA. BPIS receives commissions on insurance products clients purchase, and Jessica Schlanderer may earn a portion of these commissions.

Clients pay separate fees for advisory services and insurance products or services. In this capacity, Jessica Schlanderer may offer insurance products and receive commissions from their sales. This arrangement creates an incentive for Jessica Schlanderer to recommend insurance products based on the compensation received, rather than focusing solely on the client's needs. Clients are not obligated to act on any insurance recommendations or conduct transactions through Jessica Schlanderer or BPIS if they follow Jessica Schlanderer's recommendations.

## ITEM 5 - ADDITIONAL COMPENSATION

Jessica Schlanderer 's compensation comes from Beacon Pointe Advisors, LLC. She receives a salary and variable compensation that is based on the assets under management in the client accounts she services. Ms. Schlanderer does not receive economic benefit from any person or entity other than Beacon Pointe Advisors, LLC, in connection with providing investment advice to clients. The additional compensation that Jessica Schlanderer is eligible to receive is outlined above in **Item 4 – Other Business Activities**.

## ITEM 6 – SUPERVISION

Beacon Pointe supervises its personnel in accordance with its Code of Ethics and written compliance policies and procedures. The firm's compliance team oversees compliance with these policies and conducts periodic reviews of advisory activities, including client communications and investment recommendations, to help ensure compliance with applicable regulatory requirements.

Kimberly Waldman, Managing Director, is generally responsible for supervising Jessica Schlanderer's day-to-day advisory activities. Ms. Waldman can be reached by calling 810-732-7411.

# JILL R. CARR, CEPA®, CFP®, CPFA®, CPA

## ITEM 2 - EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Jill R. Carr, CEPA®, CFP®, CPFA®, CPA Senior Wealth Advisor, b. 1977

### *Education:*

BS, Scientific and Technical Communication, Michigan Technological University  
BBA, Accounting, University of Michigan

### *Business Background:*

Senior Wealth Advisor, Beacon Pointe Advisors, LLC, 2026-Present  
Wealth Advisor, Stephens Wealth Management Group, 2015-2025

## Professional Designations

Jill Carr holds the following professional designation(s):

### *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.

More information is available at [The Exit Planning Institute](#)

### *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 the 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 about the CFP® is available at <http://www.cfp.net/default.asp>.

### *Certified Plan Fiduciary Advisor (CPFA®)*

The Certified Plan Fiduciary Advisor (CPFA®) credential is issued by the National Association of Plan Advisors. The CPFA® was developed by some of the nation's leading advisors and retirement plan experts and demonstrates those with knowledge, expertise, and commitment to working with retirement plans. Financial advisors who earn their CPFA® designation demonstrate the expertise required to act as a plan fiduciary or help 401(k) plan fiduciaries manage their roles and responsibilities. More information about the CPFA® is available at <https://napacpfa.org/>.

### *Certified Public Accountant (CPA)*

CPAs are licensed and regulated by their state boards of accountancy. While state laws and regulations vary, the education, experience and testing requirements for licensure as a CPA generally include minimum college education (typically 150 credit hours with at least a baccalaureate degree and a concentration in accounting), minimum experience levels (most states require at least one year of experience providing services that involve the use of accounting, attest, compilation, management advisory, financial advisory, tax or consulting skills, all of which must be achieved under the supervision of or verification by a CPA), and successful passage of the Uniform CPA Examination.

To maintain a CPA license, states generally require the completion of 40 hours of continuing professional education (CPE) each year (or 80 hours over a two-year period or 120 hours over a three-year period). Additionally, all American Institute of Certified Public Accountants (AICPA) members are required to follow a rigorous Code of Professional Conduct which requires that they act with integrity, objectivity, due care, competence, fully disclose any conflicts of interest (and obtain client consent if a conflict exists), maintain client confidentiality, disclose to the client any commission or referral fees, and serve the public interest when providing financial services.

## **ITEM 3 - DISCIPLINARY INFORMATION**

Jill Carr has no disciplinary history to disclose.

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

In addition to Jill Carr's role with Beacon Pointe Advisors, LLC, she is a tax preparer for Jill Carr, LLC. This activity accounts for a de minimis amount of Jill Carr's time and income. This activity is unrelated to Beacon Pointe Advisors, LLC's advisory business. Beacon Pointe Advisors, LLC, does not believe it presents a conflict of interest.

## ITEM 5 - ADDITIONAL COMPENSATION

Jill Carr's compensation comes from Beacon Pointe Advisors, LLC. She receives a salary and variable compensation that is based on the assets under management in the client accounts she services. Ms. Carr does not receive economic benefit from any person or entity other than Beacon Pointe Advisors, LLC, in connection with providing investment advice to clients. The additional compensation that Jill Carr is eligible to receive is outlined above in **Item 4 – Other Business Activities**.

## ITEM 6 - SUPERVISION

Beacon Pointe supervises its personnel in accordance with its Code of Ethics and written compliance policies and procedures. The firm's compliance team oversees compliance with these policies and conducts periodic reviews of advisory activities, including client communications and investment recommendations, to help ensure compliance with applicable regulatory requirements.

Kimberly Waldman, Managing Director, is generally responsible for supervising Jill Carr's day-to-day advisory activities. Ms. Waldman can be reached by calling 810-732-7411.



# **SHERYL E. STEPHENS**

## **ITEM 2 - EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE**

**Sheryl E. Stephens**, Partner, Managing Director, b. 1957

*Education:*

BS, Business, University of Michigan

*Business Background:*

Partner, Managing Director, Beacon Pointe Advisors, LLC, 2026-Present

Agent, Beacon Pointe Insurance Services, LLC, 2026-Present

Chief Executive Office, Chief Compliance Officer, Wealth Advisors, Stephens Consulting, LLC, 2021-Present

Chief Executive Officer, Financial Advisor, Stephens Wealth Management Group, 1994-2021

Financial Advisor, Raymond James Financial Service, Inc., 2010-2021

## **ITEM 3 – DISCIPLINARY INFORMATION**

Sheryl Stephens has no disciplinary history to disclose.

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

In addition to her role at Beacon Pointe Advisors, LLC ("BPA"), Sheryl Stephens is a licensed insurance agent for Beacon Pointe Insurance Services, LLC ("BPIS"), a California-licensed insurance agency, under common ownership with BPA. BPIS receives commissions on insurance products clients purchase, and Sheryl Stephens may earn a portion of these commissions.

Clients pay separate fees for advisory services and insurance products or services. In this capacity, Sheryl Stephens may offer insurance products and receive commissions from their sales. This arrangement creates an incentive for Sheryl Stephens to recommend insurance products based on the compensation received, rather than focusing solely on the client's needs. Clients are not obligated to act on any insurance recommendations or conduct transactions through Sheryl Stephens or BPIS if they follow Ms. Stephens' recommendations.

Sheryl Stephens is also an Investment Adviser Representative (IAR) with Stephens Consulting, LLC, a Registered Investment Adviser with the Securities and Exchange Commission (SEC). In January 2026, Stephens Consulting, LLC was acquired by Beacon Pointe Advisors, LLC. Sheryl Stephens will temporarily maintain her IAR registration to transition any remaining advisory business under Stephens Consulting, LLC to Beacon Pointe. The time she spends on activities related to Stephens Consulting, LLC is minimal.

## **ITEM 5 - ADDITIONAL COMPENSATION**

Sheryl Stephens is a partner of Beacon Pointe Advisors, LLC, and is compensated by the firm with a salary and variable compensation based on client assets under management. Sheryl Stephens is an equity owner in the parent company of the firm. Ms. Stephens does not receive economic benefit from any person or entity other than Beacon Pointe Advisors, LLC, in connection with providing investment advice to clients.

The additional compensation that Sheryl Stephens 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, Sheryl Stephens oversees the investment advisory services provided by Beacon Pointe Advisors' Flint, Michigan office. She is not subject to day-to-day supervision by another individual. However, Beacon Pointe supervises its personnel in accordance with its Code of Ethics and written compliance policies and procedures. The firm's compliance team oversees compliance with these policies and conducts periodic reviews of advisory activities, including client communications and investment recommendations, to help ensure compliance with applicable regulatory requirements and firm policies.

Questions regarding the firm's compliance program can be directed to Shannon Eusey, Chief Executive Officer, and Chief Compliance Officer, at 949-718-1600.

# TYLER J. STEPHENS, FPQP®

## ITEM 2 - EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Tyler J. Stephens, FPQP®, Wealth Advisor, b. 1986

### *Education:*

BBA, Finance, University of Michigan

### *Business Background:*

Wealth Advisor, Beacon Pointe Advisors, LLC, 2026-Present

Agent, Beacon Pointe Insurance Services, LLC, 2026-Present

Financial Advisor, Stephens Wealth Management Group, 2021-2025

Financial Advisor, Raymond James Financial Services, 2019-2021

## Professional Designations

Tyler Stephens holds the following professional designation:

### *Financial Paraplanner Qualified Professional (FPQP®)*

The Financial Paraplanner Qualified Professional (FPQP®) designation program is offered by the College for Financial Planning, a Kaplan Company. It is designed for new professionals entering the financial services industry, as well as frontline employees, and support staff with some industry experience looking to deepen their foundational knowledge.

Individuals enrolled in the FPQP® designation program will complete the following courses: The Financial Planning Process, Business Ownership, Cash Management, and the Use of Debt, The Time Value of Money, Insurance Basics and Property Insurance, Life and Health Insurance, Investment Basics and Strategies, Retirement Planning, Tax Implications of Financial Decisions, Estate Planning Basics, Case Study and Master Index. Upon completion of the FPQP®, graduates receive exemption from course FP511 in the College's CFP® certification education program. For those who currently hold a professional designation from the College, completion of a new professional designation fulfills CE hours as part of the renewal of the current designation. More information about the FPQP® is available at <https://www.kaplanfinancial.com/wealth-management>.

## ITEM 3 – DISCIPLINARY INFORMATION

Tyler Stephens has no disciplinary history to disclose.

## ITEM 4 - OTHER BUSINESS ACTIVITIES

In addition to his role at Beacon Pointe Advisors, LLC ("BPA"), Tyler Stephens is a licensed insurance agent for Beacon Pointe Insurance Services, LLC ("BPIS"), a California-licensed insurance agency, under common ownership with BPA. BPIS receives commissions on insurance products clients purchase, and Tyler Stephens may earn a portion of these commissions.

Clients pay separate fees for advisory services and insurance products or services. In this capacity, Tyler Stephens may offer insurance products and receive commissions from their sales. This arrangement creates an incentive for Tyler Stephens to recommend insurance products based on the compensation received, rather than focusing solely on the client's needs. Clients are not obligated to act on any insurance recommendations or conduct transactions through Tyler Stephens or BPIS if they follow Mr. Stephens' recommendations.

## **ITEM 5 - ADDITIONAL COMPENSATION**

Tyler Stephens' compensation comes from Beacon Pointe Advisors, LLC. He receives a salary and variable compensation that is based on the assets under management in the client accounts he services. Mr. Stephens does not receive economic benefit from any person or entity other than Beacon Pointe Advisors, LLC, in connection with providing investment advice to clients. The additional compensation that Tyler Stephens is eligible to receive is outlined above in ***Item 4 – Other Business Activities***.

## **ITEM 6 – SUPERVISION**

Beacon Pointe supervises its personnel in accordance with its Code of Ethics and written compliance policies and procedures. The firm's compliance team oversees compliance with these policies and conducts periodic reviews of advisory activities, including client communications and investment recommendations, to help ensure compliance with applicable regulatory requirements.

Kimberly Waldman, Managing Director, is generally responsible for supervising Tyler Stephens' day-to-day advisory activities. Ms. Waldman can be reached by calling 810-732-7411.

# VICTORIA “TORI” A. BOSWELL, MBA, CIMA®

## ITEM 2 - EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Victoria “Tori” A. Boswell, MBA, CIMA®, Partner, Senior Wealth Advisor, b. 1962

### *Education:*

MBA, Finance and Accounting, University of South Florida  
BS, Accounting, University of Alabama

### *Business Background:*

Partner, Senior Wealth Advisor, Beacon Pointe Advisors, LLC, 2026-Present  
Agent, Beacon Pointe Insurance Services, LLC, 2026-Present  
Wealth Advisor, Stephens Wealth Management Group, 2021-2026  
Wealth Advisor, Raymond James Financial Services, 2013-2021

## Professional Designations

Tori Boswell holds the following professional designation:

### *Certified Investment Management Analyst (CIMA®)*

The CIMA® designation is issued by the Investments and Wealth Institute (formerly IMCA). To earn each certification, each CIMA® candidate must complete a self-study program, attend a one-week classroom education program provided by an Association to Advance Collegiate Schools of Business (“AACSB”) accredited university business school, pass an online examination after self-study and an on-line comprehensive certification examination after meeting all requirements of a registered classroom education program and also complete a minimum of 30 hours of continuing education every two years. More information about the CIMA® is available at <https://investmentsandwealth.org/home>.

## ITEM 3 – DISCIPLINARY INFORMATION

Tori Boswell has no disciplinary history to disclose.

## ITEM 4 - OTHER BUSINESS ACTIVITIES

In addition to her role at Beacon Pointe Advisors, LLC (“BPA”), Tori Boswell is a licensed insurance agent for Beacon Pointe Insurance Services, LLC (“BPIS”), a California-licensed insurance agency, under common ownership with BPA. BPIS receives commissions on insurance products clients purchase, and Tori Boswell may earn a portion of these commissions.

Clients pay separate fees for advisory services and insurance products or services. In this capacity, Tori Boswell may offer insurance products and receive commissions from their sales. This arrangement creates an incentive for Tori Boswell to recommend insurance products based on the compensation received, rather than focusing solely on the client's needs. Clients are not obligated to act on any insurance recommendations or conduct transactions through Tori Boswell or BPIS if they follow Ms. Boswell's recommendations.

In addition to Tori Boswell's role with Beacon Pointe Advisors, LLC, she serves as a co-chair of the Women's Leadership Alliance. She also serves as a member of the Courtyards of Tampa HOA, Economic Club of Tampa, and the Friendly Tarpon, as well as Daughters of Revolution. These activities account for a de minimis amount of Tori Boswell's time and income. These activities are unrelated to Beacon Pointe Advisors, LLC's advisory business. Beacon Pointe Advisors, LLC, does not believe it presents a conflict of interest.

## ITEM 5 - ADDITIONAL COMPENSATION

Tori Boswell is a partner of Beacon Pointe Advisors, LLC, and is compensated by the firm with a salary and variable compensation based on client assets under management. Tori Boswell is an equity owner in the parent company of the firm. Ms. Boswell does not receive economic benefit from any person or entity other than Beacon Pointe Advisors, LLC, in connection with providing investment advice to clients. The additional compensation that Tori Boswell is eligible to receive is outlined above in **Item 4 – Other Business Activities**.

## ITEM 6 – SUPERVISION

Beacon Pointe supervises its personnel in accordance with its Code of Ethics and written compliance policies and procedures. The firm's compliance team oversees compliance with these policies and conducts periodic reviews of advisory activities, including client communications and investment recommendations, to help ensure compliance with applicable regulatory requirements.

Kimberly Waldman, Managing Director, is generally responsible for supervising Tori Boswell's day-to-day advisory activities. Ms. Waldman can be reached by calling 810-732-7411.