



## Form ADV Part 2B Brochure Supplement

February 2026

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

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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 below listed individuals is also available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov)

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# ANNA V. LARINA, CFP®

## ITEM 2 - EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

**Anna V. Larina, CFP®**, Senior Wealth Advisor, b. 1978

*Education:*

BA, Finance and Accounting, University of Massachusetts

*Business Background:*

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

Operations Manager, Advisor, The Financial Advisors, LLC, 2007-Present

### Professional Designations

Anna Larina 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 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

Anna Larina has no disciplinary history to disclose.

## ITEM 4 - OTHER BUSINESS ACTIVITIES

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

## ITEM 5 - ADDITIONAL COMPENSATION

Anna Larina'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. Larina 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 Anna Larina 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.

Michael Kumph, Partner, Managing Director, is generally responsible for supervising Anna Larina's day-to-day advisory activities. Mr. Kumph can be reached by calling 978-475-3242.

# KEVIN J. HENDERSON, CFP®

## ITEM 2 - EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Kevin J. Henderson, CFP®, Wealth Advisor, b. 1996

### *Education:*

BS, Corporate Finance and Accounting, Bentley University

### *Business Background:*

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

Financial Planner, The Financial Advisors, LLC, 2022-Present

Financial Advisor, Woodside Wealth Management, LLC, 2021-2022

Associate Advisor, Woodside Wealth Management, LLC, 2019-2021

## Professional Designations

Kevin Henderson 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 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

Kevin Henderson has no disciplinary history to disclose.

## ITEM 4 - OTHER BUSINESS ACTIVITIES

Kevin Henderson is also an Investment Adviser Representative (IAR) with The Financial Advisors, LLC, a Registered Investment Adviser with the Securities and Exchange Commission (SEC). In January 2026, The Financial Advisors, LLC, was acquired by Beacon Pointe Advisors, LLC. Kevin Henderson will temporarily

maintain his IAR registration to transition any remaining advisory business under The Financial Advisors, LLC, to Beacon Pointe. The time he spends on activities related to The Financial Advisors, LLC, is minimal.

## **ITEM 5 - ADDITIONAL COMPENSATION**

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

## **ITEM 6 – SUPERVISION**

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Michael Kumph, Partner, Managing Director, is generally responsible for supervising Kevin Henderson's day-to-day advisory activities. Mr. Kumph can be reached by calling 978-475-3242.

# LOUIS C. BONASERA, CPA, PFS, MST

## ITEM 2 - EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

**Louis C. Bonasera, CPA, PFS, MST**, Senior Wealth Advisor, Tax Advisor, b. 1967

### *Education:*

MS, Taxation, Northeastern University

BS, Accounting, Merrimack College

### *Business Background:*

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

Financial Advisor, Tax Advisor, The Financial Advisors, LLC, 2008-2026

## Professional Designations

Louis Bonasera holds the following professional designations:

### *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.

### *Personal Financial Specialist (PFS™)*

The Personal Financial Specialist (PFS) credential is granted exclusively to CPAs with tax expertise and comprehensive knowledge of financial planning. All areas of personal financial planning — estate, retirement, investments and insurance — have tax implications, and only a CPA/PFS has the experience, ethics and expertise to get the job done right. The American Institute of Certified Public Accountants (AICPA) established the Personal Financial Specialist (PFS) credential, which is reserved for CPAs, meaning holding a CPA is a prerequisite. There are both educational and professional requirements that must be met before earning a PFS. However, the benefits of holding a PFS are numerous, which include expanded employment opportunities with corporations, consulting firms, and the ability to manage or own a wealth

management practice. More information regarding the PFS is available at <https://www.aicpa-cima.com/home>.

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

Louis Bonasera has no disciplinary history to disclose.

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

In addition to Louis Bonasera’s role with Beacon Pointe Advisors, LLC, he is a trustee and property manager for The Bonasera Family Realty Trust. This activity accounts for a de minimis amount of Louis Bonasera’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**

Louis Bonasera’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. Bonasera 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 Louis Bonasera 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.

Bob Miller, Partner, Managing Director, is generally responsible for supervising Louis Bonasera’s day-to-day advisory activities. Mr. Miller can be reached by calling 978-463-6660.

# LUCAS DESLAURIERS, CFP®

## ITEM 2 - EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Lucas Deslauriers, CFP®, Wealth Advisor, Tax Advisor, b. 1998

### *Education:*

BS, Finance, Bentley University

### *Business Background:*

Wealth Advisor, Tax Advisor, Beacon Pointe Advisors, LLC, 2026-Present  
Advisor, The Financial Advisors, LLC, 2021-Present

## Professional Designations

Lucas Deslauriers 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 the CFP® Board’s *Standards of Professional Conduct*, a set of documents outlining the ethical and practice standards for CFP® professionals.

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## ITEM 3 – DISCIPLINARY INFORMATION

Lucas Deslauriers has no disciplinary history to disclose.

## ITEM 4 - OTHER BUSINESS ACTIVITIES

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

## ITEM 5 - ADDITIONAL COMPENSATION

Lucas Deslauriers' 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. Deslauriers 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 Lucas Deslauriers 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.

Michael Kumph, Partner, Managing Director, is generally responsible for supervising Lucas Deslauriers' day-to-day advisory activities. Mr. Kumph can be reached by calling 978-475-3242.

# MICHAEL A. DEMPSEY, CFP®, EA

## ITEM 2 - EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

**Michael A. Dempsey, CFP®, EA**, Senior Wealth Advisor, b. 1959

*Education:*

BS, Computer Science, Rochester Institute of Technology

*Business Background:*

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

Financial Planner, The Financial Advisors, LLC, 2008-Present

### Professional Designations

Michael Dempsey holds the following professional designations:

*Certified Financial Planner (CFP®)*

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*Enrolled Agent (EA)*

The Enrolled Agent designation is awarded by the Internal Revenue Service (IRS) to individuals who demonstrate technical expertise in federal taxation. Enrolled Agents are federally authorized tax practitioners with unlimited rights to represent taxpayers before the IRS. To earn the designation, candidates must either pass a comprehensive three-part examination covering individual and business tax matters or meet experience requirements through qualifying IRS employment. Enrolled Agents must also pass a background check and complete ongoing continuing education in federal tax law to maintain their status. More information regarding the EA designation is available from the Internal Revenue Service at [www.irs.gov](http://www.irs.gov).

### ITEM 3 – DISCIPLINARY INFORMATION

Michael Dempsey has no disciplinary history to disclose.

### ITEM 4 - OTHER BUSINESS ACTIVITIES

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

### ITEM 5 - ADDITIONAL COMPENSATION

Michael Dempsey'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. Dempsey 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 Lucas Deslauriers 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.

Michael Kumph, Partner, Managing Director, is generally responsible for supervising Michael Dempsey's day-to-day advisory activities. Mr. Kumph can be reached by calling 978-475-3242.

# MICHAEL P. KUMPH, CFP®, MSPFP

## ITEM 2 - EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Michael P. Kumph, CFP®, MSPFP, Partner, Managing Director, b. 1975

### *Education:*

MS, Personal Financial Planning, Bentley University

BS, Accountancy, Bentley University

### *Business Background:*

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

Owner, Manager, The Financial Advisors, LLC, 1998-Present

## Professional Designations

Michael Kumph 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 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

Michael Kumph has no disciplinary history to disclose.

## ITEM 4 - OTHER BUSINESS ACTIVITIES

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

## ITEM 5 - ADDITIONAL COMPENSATION

Michael Kumph 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. Michael Kumph is an equity owner in the parent company of the firm. Mr. Kumph 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 Michael Kumph 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, Michael Kumph oversees the investment advisory services provided by Beacon Pointe Advisors' Andover, Massachusetts office. He 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.

# ROBERT “BOB” C. MILLER, CFP®, MBA

## ITEM 2 - EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Robert “Bob” C. Miller, CFP®, MBA, Partner, Managing Director, b. 1962

### *Education:*

MBA, Finance, Boston College Carroll School of Management

### *Business Background:*

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

Partner, The Financial Advisors, LLC, 1994-Present

## Professional Designations

Bob Miller 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 the CFP® Board’s *Standards of Professional Conduct*, a set of documents outlining the ethical and practice standards for CFP® professionals.

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## ITEM 3 – DISCIPLINARY INFORMATION

Bob Miller has no disciplinary history to disclose.

## ITEM 4 - OTHER BUSINESS ACTIVITIES

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

## ITEM 5 - ADDITIONAL COMPENSATION

Bob Miller 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. Bob Miller is an equity owner in the parent company of the firm. Mr. Miller 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 Bob Miller 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, Bob Miller oversees the investment advisory services provided by Beacon Pointe Advisors' Newburyport, Massachusetts office. He 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.