Form ADV
Part 2B Brochure Supplement

March 2026

www.beaconpointe.com

Office Location:
2000 Colorado Boulevard
Tower Two, Suite 1150
Denver, CO 80222
303-832-2300

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

Table of Contents

ALEXANDRA N. SCHMIDT, CDFA®

ITEM 2 - EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Alexandra N. Schmidt, CDFA®, Wealth Advisor, b. 1993

Education:
BS, Marketing, Florida State University

Business Background:
Wealth Advisor, Beacon Pointe Advisors, LLC, 2024-Present
Senior Associate Wealth Advisor, Beacon Pointe Advisors, LLC, 2023-2024
Associate Wealth Advisor, Beacon Pointe Advisors, LLC, 2021-2023
Client Service and Portfolio Management Associate, Northstar Investment Advisors, LLC, 2018-2021

Professional Designations

Alexandra Schmidt 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

Alexandra Schmidt has no disciplinary history to disclose.

ITEM 4 - OTHER BUSINESS ACTIVITIES

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

ITEM 5 - ADDITIONAL COMPENSATION

Alexandra Schmidt'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. Schmidt does not receive economic benefit from any person or entity other than Beacon Pointe Advisors, LLC, in connection with providing investment advice to clients.

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.

Frederick Taylor, Partner, Managing Director, is generally responsible for supervising Alexandra Schmidt's day-to-day advisory activities. Mr. Taylor can be reached by calling 303-832-2300.

BRADLEY M. MEYER, CFP®

ITEM 2 - EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Bradley M. Meyer, **CFP®,** Wealth Advisor, b. 1996

Education:
BS, Business Administration, Creighton University

Business Background:
Wealth Advisor, Beacon Pointe Advisors, LLC, 2023-Present
Agent, Beacon Pointe Insurance Services, LLC, 2023-Present
Wealth Advisor, Pinnacle Wealth Management, LLC, 2019-2023

Professional Designations

Bradley Meyer 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

Bradley Meyer has no disciplinary history to disclose.

ITEM 4 - OTHER BUSINESS ACTIVITIES

In addition to his role at Beacon Pointe Advisors, LLC ("BPA"), Bradley Meyer 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 Bradley Meyer may earn a portion of these commissions.

Clients pay separate fees for advisory services and insurance products or services. In this capacity, Bradley Meyer may offer insurance products and receive commissions from their sales. This arrangement creates an incentive for Bradley Meyer 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 Bradley Meyer or BPIS if they follow Bradley Meyer's recommendations.

ITEM 5 - ADDITIONAL COMPENSATION

Bradley Meyer'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. Meyer 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 Bradley Meyer 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.

Thomas Stefaniak, Partner, Managing Director, is generally responsible for supervising Bradley Meyer's day-to-day advisory activities. Mr. Stefaniak can be reached by calling 303-832-2300.

BRYTON N. KESSEL, AIF®

ITEM 2 - EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Bryton N. Kessel, AIF®, Wealth Advisor, b. 1996

Education:
BA, Economics, University of Colorado

Business Background:
Wealth Advisor, Beacon Pointe Advisors, LLC, 2024-Present
Associate Advisor, Beacon Pointe Advisors, LLC, 2023-2024
Wealth Planner, Pinnacle Wealth Management, Inc., 2020-2023

Professional Designations

Bryton Kessel holds the following professional designation:

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 about the AIF® is available at https://www.fi360.com/.

ITEM 3 – DISCIPLINARY INFORMATION

Bryton Kessel has no disciplinary history to disclose.

ITEM 4 - OTHER BUSINESS ACTIVITIES

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

ITEM 5 - ADDITIONAL COMPENSATION

Bryton Kessel 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. Kessel does not receive economic benefit from any person or entity other than Beacon Pointe Advisors, LLC, in connection with providing investment advice to clients.

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.

Thomas Stefaniak, Partner, Managing Director, is generally responsible for supervising Bryton Kessel’s day-to-day advisory activities. Mr. Stefaniak can be reached by calling 303-832-2300.

CARLOS DIAZ MONTOYA

ITEM 2 - EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Carlos Diaz Montoya, Associate Wealth Advisor, b. 1999

Education:
BA, Economics and Applied Finance, Southern Oregon University

Business Background:
Associate Wealth Advisor, Beacon Pointe Advisors, LLC, 2024-Present
Financial Representative, Northwestern Mutual, 2024-2024
Economist, Oregon Employment Department, 2022-2023
Data Entry Clerk, Listo Tax Solutions, 2022-2022
Gym Representative, SOU Recreation Center, 2021-2021

ITEM 3 – DISCIPLINARY INFORMATION

Carlos Montoya has no disciplinary history to disclose.

ITEM 4 - OTHER BUSINESS ACTIVITIES

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

ITEM 5 - ADDITIONAL COMPENSATION

Carlos Montoya is a salaried employee of Beacon Pointe Advisors, LLC, and does not receive compensation based on client assets or advisory fees. However, he is eligible to receive a one-time referral bonus based on a percentage of the estimated first-year revenue generated from new clients he refers to the firm. Mr. Montoya does not receive economic benefit from any person or entity other than Beacon Pointe Advisors, LLC, in connection with providing investment advice to clients.

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.

Thomas Stefaniak, Partner, Managing Director, is generally responsible for supervising Carlos Montoya's day-to-day advisory activities. Mr. Stefaniak can be reached by calling 303-832-2300.

DANIEL F. BRASCETTA, CFP®

ITEM 2 - EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Daniel F. Brascetta, CFP®, Wealth Advisor, b. 1987

Education:
BA, Economics, Oregon State University

Business Background:
Wealth Advisor, Beacon Pointe Advisors, LLC, 2023-Present
Agent, Beacon Pointe Insurance Services, LLC, 2023-Present
Financial Advisor, Lord and Richards, 2022-2023
Investment Adviser Representative, AE Wealth management, LLC., 2022-2023
Business Development, SHJ Wealth Advisors, 2021-2022
Investment Adviser Representative, Pathway Advisor Group, 2018-2021

Professional Designations

Daniel Brascetta 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

Daniel Brascetta has no disciplinary history to disclose.

ITEM 4 - OTHER BUSINESS ACTIVITIES

In addition to his role at Beacon Pointe Advisors, LLC ("BPA"), Daniel Brascetta 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 Daniel Brascetta may earn a portion of these commissions.

Clients pay separate fees for advisory services and insurance products or services. In this capacity, Daniel Brascetta may offer insurance products and receive commissions from their sales. This arrangement creates an incentive for Daniel Brascetta 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 Daniel Brascetta or BPIS if they follow Mr. Brascetta's recommendations.

ITEM 5 - ADDITIONAL COMPENSATION

Daniel Brascetta'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. Brascetta 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 Daniel Brascetta 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.

Frederick Taylor, Partner, Managing Director, is generally responsible for supervising Daniel Brascetta's day-to-day advisory activities. Mr. Taylor can be reached by calling 303-832-2300.

EMMA M. SMITH, CFP®

ITEM 2 - EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Emma M. Smith, CFP®, Wealth Advisor, b. 1998

Education:
BS, Finance, Bentley University

Business Background:
Wealth Advisor, Beacon Pointe Advisors, LLC, 2025-Present
Investment Associate, William Blair, 2020-2025

Professional Designations

Emma Smith 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

Emma Smith has no disciplinary history to disclose.

ITEM 4 - OTHER BUSINESS ACTIVITIES

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

ITEM 5 - ADDITIONAL COMPENSATION

Emma Smith'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. Smith does not receive economic benefit from any person or entity other than Beacon Pointe Advisors, LLC, in connection with providing investment advice to clients.

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.

Thomas Stefaniak, Partner, Managing Director, is generally responsible for supervising Emma Smith's day-to-day advisory activities. Mr. Stefaniak can be reached by calling 303-832-2300.

FREDERICK B. TAYLOR

ITEM 2 - EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Frederick B. Taylor, Partner, Managing Director, b. 1961

Education:
BA, American History, Middlebury College

Business Background:
Partner, Managing Director, Beacon Pointe Advisors, LLC, 2021-Present
President and Principal, Northstar Investment Advisors, LLC, 1995-2021

ITEM 3 - DISCIPLINARY INFORMATION

Frederick Taylor has no disciplinary history to disclose.

ITEM 4 - OTHER BUSINESS ACTIVITIES

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

ITEM 5 - ADDITIONAL COMPENSATION

Frederick Taylor 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. Frederick Taylor is an equity owner in the parent company of the firm. Mr. Taylor does not receive economic benefit from any person or entity other than Beacon Pointe Advisors, LLC, in connection with providing investment advice to clients.

ITEM 6 - SUPERVISION

As a Partner, Managing Director at Beacon Pointe Advisors, LLC, Frederick Taylor oversees the investment advisory services provided by Beacon Pointe Advisors' Denver, CO 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.

JAMES D. FRANKLIN

ITEM 2 - EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

James D. Franklin, Senior Associate Wealth Advisor, b. 1998

Education:
BS, Marketing, University of Colorado

Business Background:
Senior Associate Wealth Advisor, Beacon Pointe Advisors, LLC, 2022-Present
Sales Representative, Advocate Roofing, 2021-2022
Student, University of Colorado, 2017-2021

ITEM 3 - DISCIPLINARY INFORMATION

James Franklin has no disciplinary history to disclose.

ITEM 4 - OTHER BUSINESS ACTIVITIES

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

ITEM 5 - ADDITIONAL COMPENSATION

James Franklin is a salaried employee of Beacon Pointe Advisors, LLC, and does not receive compensation based on client assets or advisory fees. However, he is eligible to receive a one-time referral bonus based on a percentage of the estimated first-year revenue generated from new clients he refers to the firm. Mr. Franklin does not receive economic benefit from any person or entity other than Beacon Pointe Advisors, LLC, in connection with providing investment advice to clients.

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.

Frederick Taylor, Partner, Managing Director, is generally responsible for supervising James Franklin's day-to-day advisory activities. Mr. Taylor can be reached by calling 303-832-2300.

JOHN C. RIECKE

ITEM 2 - EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

John C. Riecke, Operations Manager, Head Trader, b. 1979

Education:
BA, Political Science, Southern Methodist University

Business Background:
Operations Manager, Head Trader, Beacon Pointe Advisors, LLC, 2023-Present
Senior Client Service Associate, Beacon Pointe Advisors, LLC, 2021-2023
Trading and Portfolio Management Associate, Northstar Investment Advisors, LLC, 2016-2021

ITEM 3 - DISCIPLINARY INFORMATION

John Riecke has no disciplinary history to disclose.

ITEM 4 - OTHER BUSINESS ACTIVITIES

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

ITEM 5 - ADDITIONAL COMPENSATION

John Riecke is a salaried employee of Beacon Pointe Advisors, LLC, and does not receive compensation based on client assets or advisory fees. However, he is eligible to receive a one-time referral bonus based on a percentage of the estimated first-year revenue generated from new clients he refers to the firm. Mr. Riecke does not receive economic benefit from any person or entity other than Beacon Pointe Advisors, LLC, in connection with providing investment advice to clients.

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.

Frederick Taylor, Partner, Managing Director is generally responsible for supervising John Riecke's day-to-day advisory activities. Mr. Taylor can be reached by calling 303-832-2300.

JOSEPH T. FRIEDMAN, CEPA®, CFP®

ITEM 2 - EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Joseph T. Friedman, CEPA®, CFP®, Wealth Advisor, b. 1980

Education:
MS, Elementary Education, Hunter College
BA, Liberal Arts, Hunter College

Business Background:
Wealth Advisor, Beacon Pointe Advisors, LLC, 2025-Present
Investment Associate, William Blair, 2020-2025

Professional Designations

Joseph Friedman 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

Joseph Friedman has no disciplinary history to disclose.

ITEM 4 - OTHER BUSINESS ACTIVITIES

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

ITEM 5 - ADDITIONAL COMPENSATION

Joseph Friedman'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. Friedman does not receive economic benefit from any person or entity other than Beacon Pointe Advisors, LLC, in connection with providing investment advice to clients.

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.

Thomas Stefaniak, Partner, Managing Director, is generally responsible for supervising Joseph Friedman's day-to-day advisory activities. Mr. Stefaniak can be reached by calling 303-832-2300.

JULIA M. STAUFFER

ITEM 2 - EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Julia M. Stauffer, Associate Wealth Advisor, b. 2000

Education:
BS, Accounting and Business Administration, Colorado Christian University

Business Background:
Associate Wealth Advisor, Beacon Pointe Advisors, LLC, 2024-Present
Advisor Service Representative, Transform Wealth, 2023-2023
Fund Accountant I, Gen II Fund Services, 2022-2023
Student, Colorado Christian University, 2018-2022
Customer Relationship Advocate Intern 2021-2021

ITEM 3 - DISCIPLINARY INFORMATION

Julia Stauffer has no disciplinary history to disclose.

ITEM 4 - OTHER BUSINESS ACTIVITIES

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

ITEM 5 - ADDITIONAL COMPENSATION

Julia Stauffer is a salaried employee of Beacon Pointe Advisors, LLC, and does not receive compensation based on client assets or advisory fees. However, she is eligible to receive a one-time referral bonus based on a percentage of the estimated first-year revenue generated from new clients she refers to the firm. Ms. Stauffer does not receive economic benefit from any person or entity other than Beacon Pointe Advisors, LLC, in connection with providing investment advice to clients.

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.

Sean Curley, Partner, Managing Director, is generally responsible for supervising Julia Stauffer's day-to-day advisory activities. Mr. Curley can be reached by calling 303-832-2300.

LUKE T. JACKSON

ITEM 2 - EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Luke T. Jackson, Associate Wealth Advisor, b. 2001

Education:
BS, Business Administration, University of Colorado Boulder

Business Background:
Associate Wealth Advisor, Beacon Pointe Advisors, LLC, 2025-Present
Client Service Associate, Beacon Pointe Advisors, LLC, 2024-2025
Intern, Beacon Pointe Advisors, LLC, 2023-2023
Student, University of Colorado Boulder, 2020-2024

ITEM 3 – DISCIPLINARY INFORMATION

Luke Jackson has no disciplinary history to disclose.

ITEM 4 - OTHER BUSINESS ACTIVITIES

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

ITEM 5 - ADDITIONAL COMPENSATION

Luke Jackson is a salaried employee of Beacon Pointe Advisors, LLC, and does not receive compensation based on client assets or advisory fees. However, he is eligible to receive a one-time referral bonus based on a percentage of the estimated first-year revenue generated from new clients he refers to the firm. Mr. Jackson does not receive economic benefit from any person or entity other than Beacon Pointe Advisors, LLC, in connection with providing investment advice to clients.

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.

John Riecke, Operations Manager, is generally responsible for supervising Luke Jackson's day-to-day advisory activities. Mr. Riecke can be reached by calling 303-832-2300.

MICHAEL J. BEAULIEU, CFP®

ITEM 2 - EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Michael J. Beaulieu, **CFP®**, Wealth Advisor, b. 1994

Education:
BS, Business Administration, Colorado State University

Business Background:
Wealth Advisor, Beacon Pointe Advisors, LLC, 2022-Present
Investment Advisor Representative, The Retirement Planning Specialists, LLC, 2017-2022

Professional Designations

Michael Beaulieu 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 Beaulieu has no disciplinary history to disclose.

ITEM 4 - OTHER BUSINESS ACTIVITIES

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

ITEM 5 - ADDITIONAL COMPENSATION

Michael Beaulieu'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. Beaulieu does not receive economic benefit from any person or entity other than Beacon Pointe Advisors, LLC, in connection with providing investment advice to clients.

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.

Sean Curley, Partner, Managing Director is generally responsible for supervising Michael Beaulieu's day-to-day advisory activities. Mr. Curley can be reached by calling 303-832-2300.

RASHEDUL H. KHAN

ITEM 2 - EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Rashedul H. Khan, Regional Director, b. 1982

Education:
BA, Psychology, University of Colorado

Business Background:
Regional Director, Beacon Pointe Advisors, LLC, 2025-Present
Private Client Advisor, J.P. Morgan Wealth Management, 2023-2025
Vice President Financial Consultant, Charles Schwab, 2021-2023
Workplace Planning Consultant, Fidelity Investment, 2019-2021

ITEM 3 – DISCIPLINARY INFORMATION

Rashedul Khan has no disciplinary history to disclose.

ITEM 4 - OTHER BUSINESS ACTIVITIES

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

ITEM 5 - ADDITIONAL COMPENSATION

Rashedul Khan'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. Khan does not receive economic benefit from any person or entity other than Beacon Pointe Advisors, LLC, in connection with providing investment advice to clients.

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.

Matthew DiQuollo, is generally responsible for supervising Rashedul Khan's day-to-day advisory activities. Mr. DiQuollo can be reached by calling 973-287-5437.

SEAN F. CURLEY, CFP®

ITEM 2 - EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Sean F. Curley, CFP®, Partner, Managing Director, b. 1964

Education:
BS, Computer Science, Pennsylvania State University

Business Background:
Partner, Managing Director, Beacon Pointe Advisors, LLC, 2022-Present
Managing Member, The Retirement Planning Specialists, LLC, 2001-2021

Professional Designations

Sean Curley 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

Sean Curley has no disciplinary history to disclose.

ITEM 4 - OTHER BUSINESS ACTIVITIES

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

ITEM 5 - ADDITIONAL COMPENSATION

Sean Curley 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. Sean Curley is an equity owner in the parent company of the firm. Mr. Curley does not receive economic benefit from any person or entity other than Beacon Pointe Advisors, LLC, in connection with providing investment advice to clients.

ITEM 6 - SUPERVISION

As a Partner, Managing Director at Beacon Pointe Advisors, LLC, Sean Curley oversees the investment advisory services provided by Beacon Pointe Advisors' Denver, CO 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.

SETH E. GUENTHER, CEBS®, CIMA®, ChFC®, CLU®, CRPS®

ITEM 2 - EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Seth E. Guenther, CEBS®, CIMA®, ChFC®, CLU®, CRPS®, Senior Wealth Advisor, b. 1982

Education:
BS, Finance, Metropolitan State University of Denver

Business Background:
Senior Wealth Advisor, Beacon Pointe Advisors, LLC, 2023-Present
Wealth Advisor, Beacon Pointe Advisors, LLC, 2020-2023

Professional Designations

Seth Guenther holds the following professional designations:

Certified Employee Benefit Specialist (CEBS®)

The CEBS designation is overseen by the Wharton School of Business at the University of Pennsylvania and is for professionals who handle benefits for companies but want to be able to plan and negotiate packages. Candidates must complete eight courses either online or in a class setting. All students must pass an exam following completion of each of the eight courses. More information regarding the CEBS is available at https://www.ifebp.org/cebs-designation/Pages/cebs.aspx.

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.

Chartered Financial Consultant (ChFC®)

The ChFC® designation has been a mark of excellence for financial planners for almost thirty years and currently requires more courses than any other financial planning credential. The curriculum covers extensive education and application training in all aspects of financial planning, income taxation, investments, and estate and retirement planning.

To attain the right to use the ChFC® marks, take a proctored exam for each course of study, have 3 years of full-time, relevant business experience within the five years preceding the awarding of the designation, and complete a minimum of 30 hours continuing education every two years. More information regarding the ChFC® can be found at https://www.theamericancollege.edu/designations-degrees/ChFC.

Chartered Life Underwriter (CLU®)

The CLU designation is offered by The American College. To earn the credential, the CLU candidate must successfully complete the five required courses and certify compliance with The American College Code of Ethics and Procedures. Participation in the annual Professional Recertification Program is required to maintain the designation. More information about the CLU is available at https://www.theamericancollege.edu.

Chartered Retirement Plans Specialist℠ (CRPS®)

The Chartered Retirement Plans Specialist℠ (CRPS®) is a credential for those who create, implement, and maintain retirement plans for businesses. Unlike most other professional financial planning and advisory professional designations, the CRPS® focuses on wholesale and business clients. It is awarded by the College for Financial Planning to individuals who pass an exam demonstrating their expertise. Every two years, CRPS® professionals must complete 16 hours of continuing education and pay a nominal fee to continue using the designation. More information regarding the CRPS® is available at https://www.kaplanfinancial.com/wealth-management

ITEM 3 - DISCIPLINARY INFORMATION

Seth Guenther has no disciplinary history to disclose.

ITEM 4 - OTHER BUSINESS ACTIVITIES

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

ITEM 5 - ADDITIONAL COMPENSATION

Seth 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.

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.

Frederick Taylor, Partner, Managing Director, is generally responsible for supervising Seth Guenther's day-to-day advisory activities. Mr. Taylor can be reached by calling 303-832-2300.

THOMAS C. STEFANIAK, CFP®

ITEM 2 - EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Thomas C. Stefaniak, **CFP®,** Partner, Managing Director, b. 1961

Education:
BBA, Real Estate and Finance, University of Wisconsin-Milwaukee

Business Background:
Partner, Managing Director, Beacon Pointe Advisors, LLC, 2023-Present
Agent, Beacon Pointe Insurance Services, LLC, 2023-Present
Wealth Advisor, Pinnacle Wealth Management, Inc., 1998-2023

Professional Designations

Thomas Stefaniak 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

Thomas Stefaniak has no disciplinary history to disclose.

ITEM 4 - OTHER BUSINESS ACTIVITIES

In addition to his role at Beacon Pointe Advisors, LLC ("BPA"), Thomas Stefaniak 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 Thomas Stefaniak may earn a portion of these commissions.

Clients pay separate fees for advisory services and insurance products or services. In this capacity, Thomas Stefaniak may offer insurance products and receive commissions from their sales. This arrangement creates an incentive for Thomas Stefaniak 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 Thomas Stefaniak or BPIS if they follow Mr. Stefaniak's recommendations.

ITEM 5 - ADDITIONAL COMPENSATION

Thomas Stefaniak 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. Thomas Stefaniak is an equity owner in the parent company of the firm. Mr. Stefaniak 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 Thomas Stefaniak 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, Thomas Stefaniak oversees the investment advisory services provided by Beacon Pointe Advisors' Denver, CO 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.

TIFFANI D. BOSKOVICH, CFA®

ITEM 2 - EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Tiffani D. Boskovich, **CFA®,** Partner, Senior Wealth Advisor, b. 1978

Education:
MS, Financial Analysis, College for Financial Planning
BSBA, Finance & Investing emphasis, University of Northern Colorado

Business Background:
Partner, Senior Wealth Advisor, Beacon Pointe Advisors, LLC, 2026-Present
Investment Advisor, CFO4Life Group, LLC, 2021-2026
Portfolio Manager, U.S. Bank, 2014-2021

Professional Designations

Tiffani Boskovich holds the following professional designation:

Chartered Financial Analyst (CFA®)

The Chartered Financial Analyst ("CFA®") designation is sponsored by CFA Institute. To earn a CFA charter, candidates must have four years of qualified investment work experience, become a member of the CFA Institute, pledge to adhere to the CFA Institute Code of Ethics and Standards of Professional Conduct on an annual basis, apply for membership to a local CFA member society, and complete the CFA Program. The CFA Program is organized into three levels, each culminating in a six-hour exam. The three proctored course exams correspond to three 250-hour self-study levels. Completing the Program takes most candidates between two and five years. More information regarding the CFA is available at https://www.cfainstitute.org/

ITEM 3 – DISCIPLINARY INFORMATION

Tiffani Boskovich has no disciplinary history to disclose.

ITEM 4 - OTHER BUSINESS ACTIVITIES

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

ITEM 5 - ADDITIONAL COMPENSATION

Tiffani Boskovich 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. Tiffani Boskovich is an equity owner in the parent company of the firm. Ms. Boskovich does not receive economic benefit from any person or entity other than Beacon Pointe Advisors, LLC, in connection with providing investment advice to clients.

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.

Thomas Stefaniak, Partner, Managing Director, is generally responsible for supervising Tiffani Boskovich's day-to-day advisory activities. Mr. Stefaniak can be reached by calling 303-832-2300.