



## Form ADV Part 2B Brochure Supplement

March 2026

### Individuals covered by this supplement include:

Andrew B. Chhor  
David A. Monsees  
Michael D. Joslin

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

#### **Office Location:**

11431 Willows Road NE, Suite 120  
Redmond, WA 98052  
425-688-0555

#### **Corporate Office:**

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

This brochure supplement provides information about the above listed individuals that supplements the Beacon Pointe Advisors, LLC brochure. You should have already received a copy of that brochure. Please contact us at 949-718-1600 if you did not receive our brochure or if you have any questions about the contents of this supplement.

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

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# ANDREW B. CHHOR

## ITEM 2 – EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Andrew B. Chhor, Wealth Advisor, b. 1999

### *Education:*

MBA, Business Administration, Washington State University  
BS, Public Health, University of Washington

### *Business Background:*

Wealth Advisor, Beacon Pointe Advisors, LLC, 2026-Present  
Agent, Beacon Pointe Insurance Services, LLC, 2026-Present  
Planning Consultant, Fidelity Investments, 2021-2026  
Student, University of Washington, 2020-2021

## ITEM 3 – DISCIPLINARY INFORMATION

Andrew Chhor has no disciplinary history to disclose.

## ITEM 4 – OTHER BUSINESS ACTIVITIES

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

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

## ITEM 5 – ADDITIONAL COMPENSATION

Andrew Chhor'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. Bentley 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 Andrew Chhor 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 Joslin, Partner, Managing Director, is generally responsible for supervising Andrew Chhor’s day-to-day advisory activities. Mr. Joslin can be reached by calling 425-688-0555.

# DAVID A. MONSEES

## ITEM 2 – EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

David A. Monsees, Wealth Advisor, b. 1988

*Education:*

BS, Electrical Engineering, North Carolina State University

*Business Background:*

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

Investment Advisor Representative, Joslin Capital Advisors, LLC, 2023-2024

Client Service Associate, Joslin Capital Advisors, LLC, 2022-2023

Investment Advisor Representative, First Command Advisory Services, Inc., 2021-2022

Insurance Agent, First Command Insurance Services, Inc., 2021-2022

Registered Representative, First Command Financial Planning, Inc., 2021-2022

## ITEM 3 – DISCIPLINARY INFORMATION

David Monsees has no disciplinary history to disclose.

## ITEM 4 – OTHER BUSINESS ACTIVITIES

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

## ITEM 5 – ADDITIONAL COMPENSATION

David Monsees' 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. Monsees 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.

Michael Joslin, Partner, Managing Director, is generally responsible for supervising David Monsees' day-to-day advisory activities. Mr. Joslin can be reached by calling 425-688-0555.

# MICHAEL D. JOSLIN, CIMA®, CPA, PFS™

## ITEM 2 – EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Michael D. Joslin, CIMA®, CPA, PFS™, Partner, Managing Director, b. 1957

### *Education:*

BA, Accounting, University of Washington

### *Business Background:*

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

Chief Executive Officer, Joslin Capital Advisors, LLC, 2017-2024

## Professional Designations

Michael Joslin holds the following professional designation(s):

### *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>.

### *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**

Michael Joslin has no disciplinary history to disclose.

## **ITEM 4 – OTHER BUSINESS ACTIVITIES**

Michael Joslin 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 Joslin 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 Joslin is an equity owner in the parent company of the firm. Michael Joslin 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, Michael Joslin oversees the investment advisory services provided by Beacon Pointe Advisors' Redmond, Washington 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.