Form ADV
Part 2B Brochure Supplement

March 2026

Individuals covered by this supplement include:

Charles "Joe" J. Ramos
Summer E. Ramos

www.beaconpointe.com

Office Location:
100 Larkspur Landing Circle, Suite 112
Larkspur, CA 94939
415-464-9700

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

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CHARLES "JOE" J. RAMOS, CFP®

ITEM 2 - EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Charles "Joe" J. Ramos, CFP®, Partner, Managing Director, b. 1960

Education:
BS, Business, University California, Berkeley

Business Background:
Partner, Managing Director, Beacon Pointe Advisors, LLC, 2023–Present
Agent, Beacon Pointe Insurance Services, LLC, 2023-Present
CEO, Private Capital Management Inc., 2002-2023

Professional Designations

Joe Ramos holds the following professional designation:

Certified Financial Planner

The CERTIFIED FINANCIAL PLANNER™ and CFP® (collectively, the "CFP® marks") are professional certification marks granted in the United States by Certified Financial Planner Board of Standards, Inc. ("CFP® Board"). The CFP® certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP® certification. The CFP® is recognized in the United States and a number of other countries for its (1) high standard of professional education; (2) stringent code of conduct and standards of practice; and (3) ethical requirements that govern professional engagements with clients. CFP® certificate holders are bound by CFP® Board's *Standards of Professional Conduct*, a set of documents outlining the ethical and practice standards for CFP® professionals.

To earn the credential, each CFP® candidate must have a bachelor's degree (or higher) from an accredited college or university and three years of full-time personal financial planning experience. In addition, candidates must take the CFP® Certification examination and complete a CFP® -board registered program or hold an accepted designation, degree or license. Every two years, CFP ® certificate holders must complete a minimum of 30 hours of continuing education. More information regarding the CFP® is available at http://www.cfp.net/default.asp.

ITEM 3 - DISCIPLINARY INFORMATION

Joe Ramos has no disciplinary history to disclose.

ITEM 4 - OTHER BUSINESS ACTIVITIES

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

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

ITEM 5 - ADDITIONAL COMPENSATION

Joe Ramos 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. Joe Ramos is an equity owner in the parent company of the firm. Mr. Ramos 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 Joe Ramos 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, Joe Ramos oversees the investment advisory services provided by Beacon Pointe Advisors' Larkspur, California 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.

SUMMER E. RAMOS, CEPA®, CFP®

ITEM 2 – EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Summer E. Ramos, **CEPA®, CFP®**, Wealth Advisor, b. 1998

Education:
BS, Environmental Policy Analysis and Planning, University of California, Davis

Business Background:
Wealth Advisor, Beacon Pointe Advisors, LLC, 2023-Present
Associate Wealth Advisor, Private Capital Management, Inc., 2020-2023

Professional Designations

Summer Ramos 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®)

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To earn the credential, each CFP® candidate must have a bachelor's degree (or higher) from an accredited college or university and three years of full-time personal financial planning experience. In addition, candidates must take the CFP® Certification examination and complete a CFP® -board registered program or hold an accepted designation, degree or license. Every two years, CFP ® certificate holders must complete a minimum of 30 hours of continuing education. More information regarding the CFP® is available at http://www.cfp.net/default.asp.

ITEM 3 – DISCIPLINARY INFORMATION

Summer Ramos has no disciplinary history to disclose.

ITEM 4 – OTHER BUSINESS ACTIVITIES

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

ITEM 5 – ADDITIONAL COMPENSATION

Summer Ramos' 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. Ramos 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.

Joe Ramos, Partner, Managing Director, is generally responsible for supervising Summer Ramos' day-to-day advisory activities. Mr. Ramos can be reached by calling 415-464-9700.