



Form ADV Part 2B Brochure Supplement

March 2026

www.beaconpointe.com

Office Location:

4800 Hampden Lane, Suite 520
Bethesda, MD 20814
301-656-3999

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 below listed individuals is also available on the SEC's website at www.adviserinfo.sec.gov

Table of Contents

BENJAMIN J. ALBRIGHT, CFP®	3
CHARLES “CAM” A. MOORE, CFP®	5
DONALD P. LORD, CFP®, CPWA®	7
GINA M. KIEFER, CFP®	9
KATHERINE FRIES, CDFA®, CFP®	11
SIEN C. VERNYNS, CFP®	13
STACY K. BAKRI, CDFA®, CFP®	15
STEPHEN P. DALY, CFP®, CIMA®	17

BENJAMIN J. ALBRIGHT, CFP®

ITEM 2 - EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Benjamin J. Albright, CFP®, Associate Wealth Advisor, b.1981

Education:

DMA, Music Performance, University of Michigan
MMA, Musical Performance, University of Michigan
BM, Music Performance, SUNY College of Fredonia

Business Background:

Associate Wealth Advisor, Beacon Pointe Advisors, LLC, 2025-Present
Musician, US Marine Corps, 2008-Present
Paraplanner, The Family Firm, Inc., 2016-2025

Professional Designations

Benjamin Albright 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

Benjamin Albright has no disciplinary history to disclose.

ITEM 4 - OTHER BUSINESS ACTIVITIES

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

ITEM 5 - ADDITIONAL COMPENSATION

Benjamin Albright 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. Albright 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.

Katherine Fries, Partner, Managing Director, is generally responsible for supervising Benjamin Albright’s day-to-day advisory activities. Ms. Fries can be reached by calling 301-656-3999.

CHARLES “CAM” A. MOORE, CFP®

ITEM 2 - EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Charles “Cam” A. Moore, CFP®, Senior Wealth Advisor, b. 1986

Education:

BS, Finance, Virginia Polytechnic Institute and State University

Business Background:

Senior Wealth Advisor, Beacon Pointe Advisors, LLC, 2025-Present

Agent, Beacon Pointe Insurance Services, LLC, 2025-Present

Financial Advisor, The Family Firm, Inc., 2014-2025

Professional Designations

Cam Moore 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

Cam Moore has no disciplinary history to disclose.

ITEM 4 - OTHER BUSINESS ACTIVITIES

In addition to his role at Beacon Pointe Advisors, LLC (“BPA”), Cam Moore 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, Cam Moore may earn a portion of these commissions.

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

ITEM 5 - ADDITIONAL COMPENSATION

Cam Moore'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. Moore 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 Cam Moore 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.

Katherine Fries, Partner, Managing Director, is generally responsible for supervising Cam Moore's day-to-day advisory activities. Ms. Fries can be reached by calling 301-656-3999.

DONALD P. LORD, CFP®, CPWA®

ITEM 2 - EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Donald P. Lord, CFP®, CPWA®, Senior Wealth Advisor, b. 1959

Education:

BS, Business Management, Hampton University

Business Background:

Senior Wealth Advisor, Beacon Pointe Advisors, LLC, 2025-Present

Financial Advisor, The Family Firm, Inc., 2000-2025

Professional Designations

Donald Lord holds the following professional designations:

Certified Financial Planner (CFP®)

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

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

Certified Private Wealth Advisor (CPWA®)

The Certified Private Wealth Advisor (CPWA®) designation is issued by the Investments and Wealth Institute (formerly IMCA). The CPWA® designation signifies that an individual has met initial and on-going experience, ethical, education, and examination requirements for the professional designation, which is centered on management topics and strategies for high-net-worth clients. Prerequisites for the CPWA® designation are a Bachelor’s degree from an accredited college or university or one of the following designations or licenses: CIMA®, RMA®, CFA®, CFP®, ChFC® or CPA license; acceptable regulatory history as evidenced by FINRA Form U-4 or other regulatory requirements; five years of professional client-centered experience in financial services or a related industry; and successfully complete a comprehensive background check. CPWA® designees must complete a six-month pre-class educational component and a five-day classroom education program through The University of Chicago Booth School of Business.

CPWA® designees are required to adhere to the Investments & Wealth Institute's *Code of Professional Responsibility* and the appropriate use of certification marks. CPWA® designees must report 40 hours of continuing education credits, including two ethics hours, every two years to maintain the certification. More information regarding the CPWA is available at <https://investmentsandwealth.org/>.

ITEM 3 – DISCIPLINARY INFORMATION

Donald Lord has no disciplinary history to disclose.

ITEM 4 - OTHER BUSINESS ACTIVITIES

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

ITEM 5 - ADDITIONAL COMPENSATION

Donald Lord'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. Lord 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.

Katherine Fries, Partner, Managing Director, is generally responsible for supervising Cam Moore's day-to-day advisory activities. Ms. Fries can be reached by calling 301-656-3999.

GINA M. KIEFER, CFP®

ITEM 2 - EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Gina M. Kiefer, CFP®, Associate Wealth Advisor, b. 1985

Education:

MA, Educational Leadership, West Virginia University

BS, Business Administration & Business Education, Shippensburg University of Pennsylvania

Business Background:

Associate Wealth Advisor, Beacon Pointe Advisors, LLC, 2025-Present

Paraplanner, The Family Firm, Inc., 2019-2025

Professional Designations

Gina Kiefer 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

Gina Kiefer has no disciplinary history to disclose.

ITEM 4 - OTHER BUSINESS ACTIVITIES

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

ITEM 5 - ADDITIONAL COMPENSATION

Gina Kiefer 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. Kiefer 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.

Katherine Fries, Partner, Managing Director, is generally responsible for supervising Gina Kiefer’s day-to-day advisory activities. Ms. Fries can be reached by calling 301-656-3999.

KATHERINE FRIES, CDFA®, CFP®

ITEM 2 - EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Katherine Fries, CDFA®, CFP®, Partner, Managing Director, b. 1977

Education:

BS, Consumer Sciences, University of Alabama

BS, Communications, University of Texas

Business Background:

Partner, Managing Director, Beacon Pointe Advisors, LLC, 2025-Present

Chief Compliance Officer & Financial Advisor, The Family Firm, Inc., 2003-2025

Professional Designations

Katherine Fries holds the following professional designations:

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/>

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

Katherine Fries has no disciplinary history to disclose.

ITEM 4 - OTHER BUSINESS ACTIVITIES

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

ITEM 5 - ADDITIONAL COMPENSATION

Katherine Fries 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. Katherine Fries is an equity owner in the parent company of the firm. Ms. Fries 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, Katherine Fries oversees the investment advisory services provided by Beacon Pointe Advisors' Bethesda, Maryland office. She is not subject to day-to-day supervision by another individual. However, Beacon Pointe supervises its personnel in accordance with its Code of Ethics and written compliance policies and procedures. The firm's compliance team oversees compliance with these policies and conducts periodic reviews of advisory activities, including client communications and investment recommendations, to help ensure compliance with applicable regulatory requirements and firm policies.

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

SIEN C. VERNYNS, CFP®

ITEM 2 - EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Sien C. Vernyns, CFP®, Client Service Associate, b. 1980

Education:

MA, French Language and Civilization, New York University
BA, Business Translation, Katholieke Hogeschool Leuven

Business Background:

Client Service Associate, Beacon Pointe Advisors, LLC, 2026-Present
Professional Organizer, The Model Home, 2025
Client Service Representative, The Family Firm, Inc, 2019-2025

Professional Designations

Sien Vernyns 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

Sien Vernyns has no disciplinary history to disclose.

ITEM 4 - OTHER BUSINESS ACTIVITIES

In addition to Sien Vernyns role with Beacon Pointe Advisors, LLC, she is co-owner of Boss Paints. This activity accounts for a de minimis amount of Sien Vernyns 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

Sien Vernyns 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. Vernyns 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 Sien Vernyns 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.

Katherine Fries, Partner, Managing Director, is generally responsible for supervising Sien Vernyns’ day-to-day advisory activities. Ms. Fries can be reached by calling 301-656-3999.

STACY K. BAKRI, CDFA®, CFP®

ITEM 2 - EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Stacy K. Bakri, CDFA®, CFP®, Partner, Managing Director, b. 1970

Education:

BA, International Relations, Penn State University

Business Background:

Partner, Managing Director, Beacon Pointe Advisors, LLC, 2025-Present

Agent, Beacon Pointe Insurance Services, LLC, 2025-Present

President & Financial Advisor, The Family Firm, Inc., 2007-2025

Professional Designations

Stacy Bakri holds the following professional designations:

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/>

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

Stacy Bakri has no disciplinary history to disclose.

ITEM 4 - OTHER BUSINESS ACTIVITIES

In addition to her role at Beacon Pointe Advisors, LLC ("BPA"), Stacy Bakri 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 Stacy Bakri may earn a portion of these commissions.

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

ITEM 5 - ADDITIONAL COMPENSATION

Stacy Bakri 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. Stacy Bakri is an equity owner in the parent company of the firm. Ms. Bakri 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 Stacy Bakri 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, Stacy Bakri oversees the investment advisory services provided by Beacon Pointe Advisors' Bethesda, MA office. She is not subject to day-to-day supervision by another individual. However, Beacon Pointe supervises its personnel in accordance with its Code of Ethics and written compliance policies and procedures. The firm's compliance team oversees compliance with these policies and conducts periodic reviews of advisory activities, including client communications and investment recommendations, to help ensure compliance with applicable regulatory requirements and firm policies.

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

STEPHEN P. DALY, CFP®, CIMA®

ITEM 2 - EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Stephen P. Daly CFP®, CIMA®, Senior Wealth Advisor, b. 1978

Education:

MA, International Relations, KIMEP University
BA, Political Science, University of Richmond

Business Background:

Senior Wealth Advisor, Beacon Pointe Advisors, LLC, 2025-Present
Financial Advisor, The Family Firm, Inc., 2013-2025

Professional Designations

Stephen Daly holds the following professional designations:

Certified Financial Planner (CFP®)

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

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

Certified Investment Management Analyst (CIMA®)

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

ITEM 3 – DISCIPLINARY INFORMATION

Stephen Daly has no disciplinary history to disclose.

ITEM 4 - OTHER BUSINESS ACTIVITIES

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

ITEM 5 - ADDITIONAL COMPENSATION

Stephen Daly'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. Daly 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.

Katherine Fries, Partner, Managing Director, is generally responsible for supervising Stephen Daly's day-to-day advisory activities. Ms. Fries can be reached by calling 301-656-3999.