



## Form ADV Part 2B Brochure Supplement

April 2026

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

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843-763-4499

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Suite 900 & 1000  
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24 Corporate Plaza Drive, Suite 150  
Newport Beach, CA 92660  
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This brochure supplement provides information about the individuals listed in the Table of Contents who are supervised persons of Beacon Pointe Advisors, LLC. You should have already received a copy of that brochure. Please contact us at 949-718-1600 if you did not receive our brochure or if you have any questions about the contents of this supplement.

Additional information about the 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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# COOPER A. BRANHAM, AIF®, CFP®

## ITEM 2 - EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Cooper A. Branham, AIF®, CFP®, Senior Associate Wealth Advisor, b. 2002

### *Education:*

BS, Business, Clemson University

### *Business Background:*

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

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

Associate Wealth Advisor, Beacon Pointe Advisors, LLC, 2023-2026

Merchandiser, The Scotts Miracle-Gro Company, 2022-2023

Student, Clemson University, 2020-2023

## Professional Designations

Cooper Branham holds the following professional designations:

### *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/>.

### *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

Cooper Branham has no disciplinary history to disclose.

### ITEM 4 - OTHER BUSINESS ACTIVITIES

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

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

### ITEM 5 - ADDITIONAL COMPENSATION

Cooper Branham 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. Branham 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 Cooper Branham 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.

Amanda Henderson, Director of Operations, is generally responsible for supervising Cooper Branham's day-to-day advisory activities. Ms. Henderson can be reached by calling 843-790-7093.

# ERICA R. SMITH, CFP®

## ITEM 2 - EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Erica R. Smith, CFP®, Financial Planner, b. 1979

### *Education:*

BS, Business Administration, University of South Carolina

### *Business Background:*

Financial Planner, Beacon Pointe Advisors, LLC, 2024-Present

Vice President, Charleston Investment Advisors, LLC, 2017-2024

## Professional Designations

Erica 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

Erica Smith has no disciplinary history to disclose.

## ITEM 4 - OTHER BUSINESS ACTIVITIES

Erica 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**

Erica Smith 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. 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.

Stephanie Mackara, Partner, Managing Director, is generally responsible for supervising Erica Smith’s day-to-day advisory activities. Ms. Mackara can be reached by calling 843-763-4499.

# JACKSON M. DORRIS, CFP®

## ITEM 2 - EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

**Jackson M. Dorris, CFP®**, Senior Associate Wealth Advisor, b. 2002

*Education:*

BS, Finance, The Citadel

*Business Background:*

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

Business Development Associate, Capital Investment Advisors, 2024-2026

Valet Attendant, Wild Dunes Resort, 2022-2024

Intern, Beacon Pointe Advisors, LLC, 2023

Student, The Citadel, 2020-2022

### Professional Designations

Jackson Dorris 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

Jackson Dorris has no disciplinary history to disclose.

## ITEM 4 - OTHER BUSINESS ACTIVITIES

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

## **ITEM 5 - ADDITIONAL COMPENSATION**

Jackson Dorris 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. Dorris 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.

Amanda Henderson, Director of Operations, is generally responsible for supervising Jackson Dorris’ day-to-day advisory activities. Ms. Henderson can be reached by calling 843-790-7093.

# JEFFREY K. GIGUERE, JR., CFP®, ChFC®

## ITEM 2 - EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Jeffrey K. Giguere, Jr., CFP®, ChFC®, Partner, Senior Wealth Advisor, b. 1986

### *Education:*

BS, Finance, Wofford College

### *Business Background:*

Partner, Senior Wealth Advisor, Beacon Pointe Advisors, LLC, 2021-Present

Agent, Beacon Pointe Insurance Services, LLC, 2021-Present

Chief Operating Officer, Capital Design Associates Group, LLC, 2009-2021

## Professional Designations

Jeffrey Giguere 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>.

### *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>.

### ITEM 3 - DISCIPLINARY INFORMATION

Jeffrey Giguere has no disciplinary history to disclose.

### ITEM 4 - OTHER BUSINESS ACTIVITIES

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

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

### ITEM 5 - ADDITIONAL COMPENSATION

Jeffrey Giguere 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. Jeffrey Giguere is an equity owner in the parent company of the firm. Mr. Giguere 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 Jeffrey Giguere 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.

Joseph Schofield, III, Partner, Managing Director, is generally responsible for supervising Jeffrey Giguere's day-to-day advisory activities. Mr. Schofield can be reached by calling 843-790-7093.

# JOSEPH D. SCHOFIELD, III

## ITEM 2 - EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

**Joseph D. Schofield, III**, Partner, Managing Director, b. 1967

*Education:*

BS, Administrative Management, Clemson University

*Business Background:*

Partner, Managing Director, Beacon Pointe Advisors, LLC, 2021-Present

Agent, Beacon Pointe Insurance Services, LLC, 2021-Present

Chief Executive Officer, Partner, Capital Design Associates Group, LL, 2009-2021

## ITEM 3 - DISCIPLINARY INFORMATION

Joseph Schofield has no disciplinary history to disclose.

## ITEM 4 - OTHER BUSINESS ACTIVITIES

Joseph Schofield 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 Schofield 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. Joseph Schofield is an equity owner in the parent company of the firm. Mr. Schofield 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, Joseph Schofield oversees the investment advisory services provided by Beacon Pointe Advisors' Greenville, South Carolina 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.

# MERRIWEATHER K. MULÉ, CDFA®, CFP®

## ITEM 2 - EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

**Merriweather K. Mulé, CDFA®, CFP®, Senior Wealth Advisor, b. 1985**

### *Education:*

BS, Business Administration, College of Charleston

### *Business Background:*

Senior Wealth Advisor, Beacon Pointe Advisors, LLC, 2022-Present

Agent, Beacon Pointe Insurance Services, LLC, 2022-Present

Wealth Strategist, CornerCap Wealth Advisors, 2020-2022

## Professional Designations

Merriweather Mulé 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®)*

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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 about the CFP® is available at <http://www.cfp.net/default.asp>.

### ITEM 3 - DISCIPLINARY INFORMATION

Merriweather Mulé has no disciplinary history to disclose.

### ITEM 4 - OTHER BUSINESS ACTIVITIES

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

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

### ITEM 5 - ADDITIONAL COMPENSATION

Merriweather Mulé'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. Mulé 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 Merriweather Mulé 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.

Amanda Henderson, Director of Operations, is generally responsible for supervising Merriweather Mulé's day-to-day advisory activities. Ms. Henderson can be reached by calling 843-790-7093.

# PEYTON E. STEIGERWALD, CFP®

## ITEM 2 - EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

**Peyton E. Steigerwald, CFP®**, Wealth Advisor, b. 1997

*Education:*

BS, Financial Management, Clemson University

*Business Background:*

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

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

Senior Associate Wealth Advisor, Beacon Pointe Advisors, LLC, 2024-2024

Associate Wealth Advisor, Beacon Pointe Advisors, LLC, 2021-2024

Senior Operations Associate, Beacon Pointe Advisors, LLC, 2019-2021

### Professional Designations

Peyton Steigerwald 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>.

## ITEM 3 - DISCIPLINARY INFORMATION

Peyton Steigerwald has no disciplinary history to disclose.

## ITEM 4 - OTHER BUSINESS ACTIVITIES

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

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

## **ITEM 5 - ADDITIONAL COMPENSATION**

Peyton Steigerwald'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. Steigerwald 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 Peyton Steigerwald 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.

Amanda Henderson, Director of Operations, is generally responsible for supervising Peyton Steigerwald's day-to-day advisory activities. Ms. Henderson can be reached by calling 843-790-7093.

# QUINTIN A. PILE, CFP®, CPA

## ITEM 2 - EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Quintin A. Pile, CFP®, CPA, Senior Wealth Advisor, b. 1994

### *Education:*

MBA, Business Administration, St. Mary's University

BA, Accounting and Finance, Wofford College

### *Business Background:*

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

Investment Advisor Representative, Greenwood Capital Associates, 2019-2024

## Professional Designations

Quintin Pile holds the following professional designations:

### *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 about the CFP® is available at <http://www.cfp.net/default.asp>.

### *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.

### **ITEM 3 - DISCIPLINARY INFORMATION**

Quintin Pile has no disciplinary history to disclose.

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

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

### **ITEM 5 - ADDITIONAL COMPENSATION**

Quintin Pile'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. Pile 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.

Joseph Schofield, III, Partner, Managing Director, is generally responsible for supervising Quintin Pile's day-to-day advisory activities. Mr. Schofield can be reached by calling 843-790-7093.

# STEPHANIE F. MACKARA, JD

## ITEM 2 - EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

**Stephanie F. Mackara, JD**, Partner, Managing Director, b. 1972

*Education:*

JD, Delaware Law School, Widener University  
MS, Psychology, West Chester University

*Business Background:*

Partner, Managing Director, Beacon Pointe Advisors, LLC, 2024-Present  
President, Charleston Investment Advisors, LLC, 2017-2024

## ITEM 3 - DISCIPLINARY INFORMATION

Stephanie Mackara has no disciplinary history to disclose.

## ITEM 4 - OTHER BUSINESS ACTIVITIES

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

## ITEM 5 - ADDITIONAL COMPENSATION

Stephanie Mackara 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. Stephanie Mackara is an equity owner in the parent company of the firm. Ms. Mackara 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, Stephanie Mackara oversees the investment advisory services provided by Beacon Pointe Advisors' Greenville, South Carolina 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.

# STEVEN T. BRIGHT

## ITEM 2 - EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

**Steven T. Bright**, Partner, Senior Wealth Advisor, b. 1984

*Education:*

BS, Human and Organizational Development, Vanderbilt University

*Business Background:*

Partner, Senior Wealth Advisor, Beacon Pointe Advisors, LLC, 2020-Present

Agent, Beacon Pointe Insurance Services, LLC, 2021-Present

## ITEM 3 - DISCIPLINARY INFORMATION

Steven Bright has no disciplinary history to disclose.

## ITEM 4 - OTHER BUSINESS ACTIVITIES

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

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

## ITEM 5 - ADDITIONAL COMPENSATION

Steven Bright 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. Steven Bright is an equity owner in the parent company of the firm. Mr. Bright 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 Steven Bright 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.

Joseph Schofield, III, Partner, Managing Director, is generally responsible for supervising Steven Bright's day-to-day advisory activities. Mr. Schofield can be reached by calling 843-790-7093.