



## Form ADV Part 2B Brochure Supplement

April 2026

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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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# **BJORN T. NESVOLD, CLTC<sup>®</sup>, CEPA<sup>®</sup>, RICP<sup>®</sup>**

## **ITEM 2 - EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE**

**Bjorn T. Nesvold, CLTC<sup>®</sup>, CEPA<sup>®</sup>, RICP<sup>®</sup>**, Partner, Senior Wealth Advisor, b. 1984

### *Education:*

BA, Business Management, University of Kansas

### *Business Background:*

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

Agent, Beacon Pointe Insurance Services, LLC, 2024-Present

Registered Representative, Purshe Kaplan Sterling Investments, Inc., 2021-2025

Partner, Wealth Advisor, Landmark Wealth Management Group, LLC, 2021-2024

Partner, Wealth Advisor, Thrivent Advisor Network, 2020-2021

## **Professional Designations**

Bjorn Nesvold holds the following professional designations:

### *Certification for Long-Term Care (CLTC<sup>®</sup>)*

The Certification for Long-Term Care (CLTC<sup>®</sup>) certification is offered to educated professionals in the fields of insurance, financial services, law and accounting about the severe consequences a need for care over an extended period of years would have, not on their client, but on the emotional, physical and financial wellbeing of those the client loves. The goal is to give these professionals the proper skill set to discuss those consequences, offer a plan to mitigate them, and when appropriate, recommend long-term care insurance as a funding source for that plan. More information regarding the CLTC<sup>®</sup> is available at <https://www.ltc-cltc.com/>.

### *Certified Exit Planning Advisor, (CEPA<sup>®</sup>)*

The Certified Exit Planning Advisor (CEPA<sup>®</sup>) 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](#)

### *Retirement Income Certified Professional (RICP®)*

The Retirement Income Certified Professional (RICP®) is a service provider professional trained to understand how to structure an effective retirement income plan, how to mitigate risks to the plan, and how to create a sustainable stream of income to last throughout a client's retirement years. More information about the RICP® is available at <https://www.theamericancollege.edu/learn/professional-designations-certifications/ricp>.

## **ITEM 3 - DISCIPLINARY INFORMATION**

Bjorn Nesvold has no disciplinary history to disclose.

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

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

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

## **ITEM 5 - ADDITIONAL COMPENSATION**

Bjorn Nesvold 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. Bjorn Nesvold is an equity owner in the parent company of the firm. Mr. Nesvold 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 Bjorn Nesvold 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.

John Underwood, Managing Director, is generally responsible for supervising Bjorn Nesvold's day-to-day activities. Mr. Underwood can be reached by calling 651-779-9720.

# CATHERINE E. JENSON, CFP®

## ITEM 2 - EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Catherine E. Jenson, CFP®, Wealth Advisor, b. 1975

### *Education:*

BBA, Marketing, University of Wisconsin, Eau Claire

### *Business Background:*

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

Agent, Beacon Pointe Insurance Services, LLC, 2024-Present

Registered Representative, Purshe Kaplan Sterling Investments, Inc., 2020-2025

Wealth Advisor, Landmark Wealth Management Group, LLC, 2022-2024

Wealth Advisor, Thrivent Advisor Network, 2020-2022

Registered Representative, Thrivent Investment Management, LLC, 2014-2022

## Professional Designations

Catherine Jenson 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

Catherine Jenson has no disciplinary history to disclose.

## ITEM 4 - OTHER BUSINESS ACTIVITIES

In addition to her role at Beacon Pointe Advisors, LLC (“BPA”), Catherine Jenson 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 Catherine Jensen may earn a portion of these commissions.

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

## **ITEM 5 - ADDITIONAL COMPENSATION**

Catherine Jensen'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. Jensen 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 Catherine Jensen 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.

John Underwood, Managing Director, is generally responsible for supervising Catherine Jensen's day-to-day activities. Mr. Underwood can be reached by calling 651-779-9720.

# CHAD D. BROBERG, BFA<sup>®</sup>, CLTC<sup>®</sup>, CFP<sup>®</sup>, CASL<sup>®</sup>, ChFC<sup>®</sup>, RICP<sup>®</sup>

## ITEM 2 - EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Chad D. Broberg, BFA<sup>®</sup>, CLTC<sup>®</sup>, CFP<sup>®</sup>, CASL<sup>®</sup>, ChFC<sup>®</sup>, RICP<sup>®</sup>, Partner, Senior Wealth Advisor, b. 1978

### *Education:*

BA, Education and Math, St. John's University

### *Business Background:*

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

Agent, Beacon Pointe Insurance Services, LLC, 2024-Present

Partner, Wealth Advisor, Landmark Wealth Management Group, LLC, 2022-2024

Registered Representative, Purshe Kaplan Sterling Investments, Inc., 2021-2024

Wealth Advisor, Thrivent Advisor Network, 2021-2022

Wealth Advisor, Thrivent Financial, 2001-2021

## Professional Designations

Chad Broberg holds the following professional designations:

### *Behavioral Finance Advisor (BFA<sup>®</sup>)*

The Behavioral Finance Advisor (BFA) designation focuses on pinpointing the psychological factors and inherent biases that impact an investor's financial choices. Advisors with this designation comprehends the general theory of investment is not just based by rational thinking or decision-making but can also be impacted by judgement or emotional decisions. Behavioral financial advisors take time to understand the unique perspectives of their clients when it comes to managing their money or spending habits to create effective long-term financial plans with their financial behavior in mind. More information regarding the BFA<sup>®</sup> is available at <https://www.think2perform.com/>.

### *Certification for Long-Term Care (CLTC<sup>®</sup>)*

The Certification for Long-Term Care (CLTC<sup>®</sup>) certification is offered to educated professionals in the fields of insurance, financial services, law and accounting about the severe consequences a need for care over an extended period of years would have, not on their client, but on the emotional, physical and financial wellbeing of those the client loves. The goal is to give these professionals the proper skill set to discuss those consequences, offer a plan to mitigate them, and when appropriate, recommend long-term care insurance as a funding source for that plan. More information regarding the CLTC<sup>®</sup> is available at <https://www.ltc-cltc.com/>.

### *Certified Financial Planner (CFP<sup>®</sup>)*

The CERTIFIED FINANCIAL PLANNER™ and CFP<sup>®</sup> (collectively, the "CFP<sup>®</sup> marks") are professional certification marks granted in the United States by Certified Financial Planner Board of Standards, Inc. ("CFP<sup>®</sup> Board"). The CFP<sup>®</sup> certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP<sup>®</sup> certification. The CFP<sup>®</sup> 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 Advisor for Senior Living (CASL®)*

A Chartered Advisor for Senior Living (CASL) professional is a financial services expert educated to lead clients from middle age through retirement and assist them with the management, preservation and transfer of wealth. Having completed an advanced five-course academic curriculum and met the experience and ethics requirements as set forth by The American College of Financial Services. The CASL professional designation is currently a legacy program and is no longer offered to new students, however, is still recognized by The American College of Financial Services. More information regarding the BFA® is available at <https://badges.theamericancollege.edu/group/235090>.

#### *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>.

#### *Retirement Income Certified Professional (RICP®)*

The Retirement Income Certified Professional (RICP®) is a service provider professional trained to understand how to structure an effective retirement income plan, how to mitigate risks to the plan, and how to create a sustainable stream of income to last throughout a client's retirement years. More information about the RICP® is available at <https://www.theamericancollege.edu/learn/professional-designations-certifications/ricp>.

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

Chad Broberg has no disciplinary history to disclose.

## ITEM 4 - OTHER BUSINESS ACTIVITIES

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

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

## ITEM 5 - ADDITIONAL COMPENSATION

Chad Broberg 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. Chad Broberg is an equity owner in the parent company of the firm. Mr. Broberg 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 Chad Broberg 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.

John Underwood, Managing Director, is generally responsible for supervising Chad Broberg's day-to-day activities. Mr. Underwood can be reached by calling 651-779-9720.

# GARY A. TANGWALL, ChFC®, CLU®, RICP®

## ITEM 2 - EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Gary A. Tangwall, ChFC®, CLU®, RICP®, Partner, Senior Wealth Advisor, b. 1958

### *Education:*

MBA, Business Management, University of St. Thomas  
BA, Accounting and Economics, Augsburg University

### *Business Background:*

Partner, Senior Wealth Advisor, Beacon Pointe Advisors, LLC, 2024-Present  
Agent, Beacon Pointe Insurance Services, LLC, 2024-Present  
Partner, Wealth Advisor, Landmark Wealth Management Group, LLC, 2022-2024  
Registered Representative, Purshe Kaplan Sterling Investments, Inc., 2020-2024  
Wealth Advisor, Thrivent Advisor Network, 2020-2022

## Professional Designations

Gary Tangwall holds the following professional designations:

### *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>.

### *Retirement Income Certified Professional (RICP®)*

The Retirement Income Certified Professional (RICP®) is a service provider professional trained to understand how to structure an effective retirement income plan, how to mitigate risks to the plan, and how to create a sustainable stream of income to last throughout a client's retirement years. More information about the RICP® is available at <https://www.theamericancollege.edu/learn/professional-designations-certifications/ricp>.

### ITEM 3 - DISCIPLINARY INFORMATION

Gary Tangwall has no disciplinary history to disclose.

### ITEM 4 - OTHER BUSINESS ACTIVITIES

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

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

### ITEM 5 - ADDITIONAL COMPENSATION

Gary Tangwall 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. Gary Tangwall is an equity owner in the parent company of the firm. Mr. Tangwall 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 Gary Tangwall 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.

John Underwood, Managing Director, is generally responsible for supervising Gary Tangwall's day-to-day activities. Mr. Underwood can be reached by calling 651-779-9720.

# JACK R. MCNAMARA, CFP®

## ITEM 2 - EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Jack R. McNamara, CFP®, Wealth Advisor, b. 1998

*Education:*

BS, Economics, St. Olaf College

*Business Background:*

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

Agent, Beacon Pointe Insurance Services, LLC, 2024-Present

Wealth Advisor, Landmark Wealth Management Group, LLC, 2023-2024

Marketing Associate, Paraplanner, Client Service Associate, Landmark Wealth Management Group, LLC, 2020-2023

### Professional Designations

Jack McNamara 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

Jack McNamara has no disciplinary history to disclose.

## ITEM 4 - OTHER BUSINESS ACTIVITIES

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

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

## **ITEM 5 - ADDITIONAL COMPENSATION**

Jack McNamara'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. McNamara 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 Jack McNamara 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.

John Underwood, Managing Director, is generally responsible for supervising Jack McNamara's day-to-day activities. Mr. Underwood can be reached by calling 651-779-9720.

# JACOB KUTCHE, CFP®

## ITEM 2 - EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

**Jacob Kutche, CFP®**, Associate Wealth Advisor, b. 1997

*Education:*

BS, Communication, Arizona State University

*Business Background:*

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

Financial Planner, Beacon Pointe Advisors, LLC, 2024-2026

Client Service Associate, Landmark Wealth Management Group, LLC, 2021-2024

Student, Arizona State University, 2019-2021

### Professional Designations

Jacob Kutche 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

Jacob Kutche has no disciplinary history to disclose.

## ITEM 4 - OTHER BUSINESS ACTIVITIES

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

## **ITEM 5 - ADDITIONAL COMPENSATION**

Jacob Kutche 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. Kutche 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 Underwood, Managing Director, is generally responsible for supervising Jacob Kutche's day-to-day activities. Mr. Underwood can be reached by calling 651-779-9720.

# JENNIFER L. BEYL-LEE, CFP®

## ITEM 2 - EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Jennifer L. Beyl-Lee, CFP®, Partner, Senior Wealth Advisor, b. 1978

### *Education:*

BS, Child Psychology, University of Minnesota

### *Business Background:*

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

Agent, Beacon Pointe Insurance Services, LLC, 2024-Present

Registered Representative, Purshe Kaplan Sterling Investments, Inc., 2021-2025

Partner, Wealth Advisor, Landmark Wealth Management Group, LLC, 2022-2024

Wealth Advisor, Thrivent Advisor Network, 2020-2022

Wealth Advisor, Thrivent Financial, 2012-2021

## Professional Designations

Jennifer Beyl-Lee 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

Jennifer Beyl-Lee has no disciplinary history to disclose.

## ITEM 4 - OTHER BUSINESS ACTIVITIES

In addition to her role at Beacon Pointe Advisors, LLC (“BPA”), Jennifer Beyl-Lee 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 Jennifer Beyl-Lee may earn a portion of these commissions.

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

## ITEM 5 - ADDITIONAL COMPENSATION

Jennifer Beyl-Lee 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. Jennifer Beyl-Lee is an equity owner in the parent company of the firm. Ms. Beyl-Lee 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 Jennifer Beyl-Lee 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.

John Underwood, Managing Director, is generally responsible for supervising Jennifer Beyl-Lee's day-to-day activities. Mr. Underwood can be reached by calling 651-779-9720.

# JOHN T. LEVI, RICP®

## ITEM 2 - EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

**John T. Levi, RICP®**, Wealth Advisor, b. 1969

*Education:*

BA, Marketing and Economics, University of Wisconsin, Eau Claire

*Business Background:*

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

Agent, Beacon Pointe Insurance Services, LLC, 2024-Present

Registered Representative, Purshe Kaplan Sterling Investments, Inc., 2021-2025

Wealth Advisor, Landmark Wealth Management Group, LLC, 2022-2024

Wealth Advisor, Thrivent Advisor Network, 2020-2022

### Professional Designations

John Levi holds the following professional designation:

*Retirement Income Certified Professional (RICP®)*

The Retirement Income Certified Professional (RICP®) is a service provider professional trained to understand how to structure an effective retirement income plan, how to mitigate risks to the plan, and how to create a sustainable stream of income to last throughout a client's retirement years. More information about the RICP® is available at <https://www.theamericancollege.edu/learn/professional-designations-certifications/ricp>.

## ITEM 3 - DISCIPLINARY INFORMATION

John Levi has no disciplinary history to disclose.

## ITEM 4 - OTHER BUSINESS ACTIVITIES

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

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

## ITEM 5 - ADDITIONAL COMPENSATION

John Levi'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. Levi 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 John Levi 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.

John Underwood, Managing Director, is generally responsible for supervising John Levi's day-to-day activities. Mr. Underwood can be reached by calling 651-779-9720.

# KURT M. HAUGEN, RICP®

## ITEM 2 - EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

**Kurt M. Haugen, RICP®**, Wealth Advisor, b. 1975

*Education:*

BS, Hospitality Management, University of Wisconsin, Stout

*Business Background:*

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

Agent, Beacon Pointe Insurance Services, LLC, 2024-Present

Registered Representative, Purshe Kaplan Sterling Investments, Inc., 2021-2025

Wealth Advisor, Landmark Wealth Management Group, LLC, 2022-2024

Wealth Advisor, Thrivent Advisor Network, 2021-2022

Wealth Advisor, Thrivent Financial, 2016-2021

### Professional Designations

Kurt Haugen holds the following professional designation:

*Retirement Income Certified Professional (RICP®)*

The Retirement Income Certified Professional (RICP®) is a service provider professional trained to understand how to structure an effective retirement income plan, how to mitigate risks to the plan, and how to create a sustainable stream of income to last throughout a client's retirement years. More information about the RICP® is available at <https://www.theamericancollege.edu/learn/professional-designations-certifications/ricp>.

## ITEM 3 - DISCIPLINARY INFORMATION

Kurt Haugen has no disciplinary history to disclose.

## ITEM 4 - OTHER BUSINESS ACTIVITIES

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

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

## ITEM 5 - ADDITIONAL COMPENSATION

Kurt Haugen'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. Haugen 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 SUPERVISED PERSON 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.

John Underwood, Managing Director, is generally responsible for supervising Kurt Haugen's day-to-day activities. Mr. Underwood can be reached by calling 651-779-9720.

# LEAH N. SWANSON, CFP®

## ITEM 2 - EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Leah H. Swanson, CFP®, Wealth Advisor, b. 1995

*Education:*

BS, Finance, Bethel University

*Business Background:*

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

Agent, Beacon Pointe Insurance Services, LLC, 2024-Present

Registered Representative, Purshe Kaplan Sterling Investments, Inc., 2020-2025

Wealth Advisor, Landmark Wealth Management Group, LLC, 2022-2024

Wealth Advisor, Thrivent Advisor Network, 2020-2022

### Professional Designations

Leah Swanson holds the following professional designation:

*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

Leah Swanson has no disciplinary history to disclose.

## ITEM 4 - OTHER BUSINESS ACTIVITIES

In addition to her role at Beacon Pointe Advisors, LLC (“BPA”), Leah Swanson 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 Leah Swanson may earn a portion of these commissions.

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

## **ITEM 5 - ADDITIONAL COMPENSATION**

Leah Swanson'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. Swanson 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 Leah Swanson 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.

John Underwood, Managing Director, is generally responsible for supervising Leah Swanson's day-to-day activities. Mr. Underwood can be reached by calling 651-779-9720.

# MITCHELL SCHOMMER

## ITEM 2 - EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

**Mitchell Schommer**, Associate Wealth Advisor, b. 2001

*Education:*

BS, Finance, University of Wisconsin, River Falls

*Business Background:*

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

Client Service Associate, Beacon Pointe Advisors, LLC, 2024-2025

Client Service Associate, Landmark Wealth Management Group, LLC, 2023-2024

Assistant Manager, Papa Tronnolo's, 2021-2022

Public Works, City of Prescott, 2019-2022

## ITEM 3 - DISCIPLINARY INFORMATION

Mitchell Schommer has no disciplinary history to disclose.

## ITEM 4 - OTHER BUSINESS ACTIVITIES

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

## ITEM 5 - ADDITIONAL COMPENSATION

Mitchell Schommer 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. Schommer 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 Underwood, Managing Director, is generally responsible for supervising Mitchell Schommer's day-to-day activities. Mr. Underwood can be reached by calling 651-779-9720.

# RYAN A. TRABANT, CFA®

## ITEM 2 - EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Ryan A. Trabant, CFA®, Strategic Investment Advisor, b. 1995

### *Education:*

BS, Finance, University of Wisconsin, La Crosse

### *Business Background:*

Strategic Investment Advisor, Beacon Pointe Advisors, LLC, 2024-Present

Director of Investments, Landmark Wealth Management Group, LLC, 2022-2024

Registered Representative, Purshe Kaplan Sterling Investments, Inc., 2020-2023

Investment Analyst, Landmark Wealth Management Group, LLC, 2019-2021

## Professional Designations

Ryan Trabant 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

Ryan Trabant has no disciplinary history to disclose.

## ITEM 4 - OTHER BUSINESS ACTIVITIES

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

## ITEM 5 - ADDITIONAL COMPENSATION

Ryan Trabant 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. Trabant 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 Underwood, Managing Director, is generally responsible for supervising Ryan Trabant's day-to-day activities. Mr. Underwood can be reached by calling 651-779-9720.

# SYDNEY WILSON

## ITEM 2 - EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

**Sydney Wilson**, Associate Wealth Advisor, b. 2002

*Education:*

BS, Finance, University of Minnesota, Twin Cities

*Business Background:*

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

Associate Wealth Advisor, Landmark Wealth Management Group, LLC, 2024-2024

Intern Wealth Advisor, Landmark Wealth Management Group, LLC, 2024-2024

Student, University of Minnesota-Twin Cities, 2020-2024

## ITEM 3 - DISCIPLINARY INFORMATION

Sydney Wilson has no disciplinary history to disclose.

## ITEM 4 - OTHER BUSINESS ACTIVITIES

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

## ITEM 5 - ADDITIONAL COMPENSATION

Sydney Wilson 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. Wilson 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 Underwood, Managing Director, is generally responsible for supervising Sydney Wilson's day-to-day activities. Mr. Underwood can be reached by calling 651-779-9720.

# TAMARA R. MARK, RICP®

## ITEM 2 - EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Tamara R. Mark, RICP®, Wealth Advisor, b. 1964

### *Education:*

Tamara Mark has not received any higher education degrees after high school.

### *Business Background:*

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

Agent, Beacon Pointe Insurance Services, LLC, 2024-Present

Registered Representative, Purshe Kaplan Sterling Investments, Inc., 2020-2025

Wealth Advisor, Landmark Wealth Management Group, LLC, 2022-2024

Associate Wealth Advisor, Thrivent Advisor Network, 2020-2022

## Professional Designations

Tamara Mark holds the following professional designation:

### *Retirement Income Certified Professional (RICP®)*

The Retirement Income Certified Professional (RICP®) is a service provider professional trained to understand how to structure an effective retirement income plan, how to mitigate risks to the plan, and how to create a sustainable stream of income to last throughout a client's retirement years. More information about the RICP® is available at <https://www.theamericancollege.edu/learn/professional-designations-certifications/ricp>.

## ITEM 3 - DISCIPLINARY INFORMATION

Tamara Mark has no disciplinary history to disclose.

## ITEM 4 - OTHER BUSINESS ACTIVITIES

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

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

## ITEM 5 - ADDITIONAL COMPENSATION

Tamara Mark'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. Mark 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 Tamara Mark 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.

John Underwood, Managing Director, is generally responsible for supervising Tamara Mark's day-to-day activities. Mr. Underwood can be reached by calling 651-779-9720.

# THOMAS “TJ” J. GILLEN, CFP®

## ITEM 2 - EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Thomas “TJ” J. Gillen, CFP®, Financial Planner, b. 2000

*Education:*

BBA, Financial Planning & Services, University of Minnesota Duluth

*Business Background:*

Financial Planner, Beacon Pointe Advisors, LLC, 2026-Present

Operations Associate, Beacon Pointe Advisors, LLC, 2024-2026

Investment Operations Associate, Landmark Wealth Management Group, 2023-2024

Sales Associate, Menards, Inc., 2019-2023

### Professional Designations

TJ Gillen 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

TJ Gillen has no disciplinary history to disclose.

## ITEM 4 - OTHER BUSINESS ACTIVITIES

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

## **ITEM 5 - ADDITIONAL COMPENSATION**

TJ Gillen 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. Gillen 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.

Ryan Trabant, Strategic Investment Advisor, is generally responsible for supervising TJ Gillen's day-to-day activities. Mr. Trabant can be reached by calling 651-779-9720.

# THOMAS M. SELBO, CFP®, RICP®

## ITEM 2 - EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

**Thomas M. Selbo, CFP®, RICP®**, Partner, Senior Wealth Advisor, b. 1988

### *Education:*

BA, Business and Communications, San Jose State University

### *Business Background:*

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

Agent, Beacon Pointe Insurance Services, LLC, 2024-Present

Registered Representative, Purshe Kaplan Sterling Investments, Inc., 2020-2025

Partner, Wealth Advisor, Landmark Wealth Management Group, LLC, 2022-2024

Associate Wealth Advisor, Thrivent Advisor Network, 2020-2022

## Professional Designations

Thomas Selbo 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>.

### *Retirement Income Certified Professional (RICP®)*

The Retirement Income Certified Professional (RICP®) is a service provider professional trained to understand how to structure an effective retirement income plan, how to mitigate risks to the plan, and how to create a sustainable stream of income to last throughout a client’s retirement years. More information about the RICP® is available at <https://www.theamericancollege.edu/learn/professional-designations-certifications/ricp>.

### ITEM 3 - DISCIPLINARY INFORMATION

Thomas Selbo has no disciplinary history to disclose.

### ITEM 4 - OTHER BUSINESS ACTIVITIES

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

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

### ITEM 5 - ADDITIONAL COMPENSATION

Thomas Selbo 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 Selbo is an equity owner in the parent company of the firm. Mr. Selbo 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 Selbo 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.

John Underwood, Managing Director, is generally responsible for supervising Thomas Selbo's day-to-day activities. Mr. Underwood can be reached by calling 651-779-9720.