



## Form ADV Part 2B Brochure Supplement

May 2026

### Individuals covered by this supplement include:

Amber M. Lembo

Brandt L. Kuhn

Michele T. Sarna

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

#### Located At:

73-833 El Paseo Drive, Suite 102  
Palm Desert, CA 92260  
760-237-8970

#### Corporate Office:

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

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

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

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# AMBER M. LEMBO, CFP®

## ITEM 2 - EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

**Amber M. Lembo, CFP®**, Wealth Advisor, b. 1990

*Education:*

BS, Business, University of Redlands

AA, Business Administration, College of the Desert

*Business Background:*

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

Associate Financial Planner, Beacon Pointe Advisors, LLC, 2022-2026

Manager, Operations, Beacon Pointe Advisors, LLC, 2020-2022

### Professional Designations

Amber Lembo 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

Amber Lembo has no disciplinary history to disclose.

## ITEM 4 - OTHER BUSINESS ACTIVITIES

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

## **ITEM 5 - ADDITIONAL COMPENSATION**

Amber Lembo'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. Lembo 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.

Brandt Kuhn, Partner, Managing Director, is generally responsible for supervising Amber Lembo's day-to-day advisory activities. Mr. Kuhn can be reached by calling 760-237-8970.

# BRANDT L. KUHN, CFP®

## ITEM 2 - EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

**Brandt L. Kuhn, CFP®**, Partner, Managing Director, b. 1986

*Education:*

BS, Business Administration, California Polytechnic State University, San Luis Obispo

*Business Background:*

Partner, Managing Director, Beacon Pointe Advisors, LLC, 2020-Present

Agent, Beacon Pointe Insurance Services, LLC, 2017-Present

### Professional Designations

Brandt Kuhn 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

Brandt Kuhn has no disciplinary history to disclose.

## ITEM 4 - OTHER BUSINESS ACTIVITIES

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

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

In addition to Brandt Kuhn's role with Beacon Pointe Advisors, LLC, he also serves on the board of the Desert Recreation District Foundation, the Advisory Board of the First Tee of the Coachella Valley, and the Palm Desert Chamber of Commerce. These activities account for a de minimis amount of Brandt Kuhn's time and income. This activity is unrelated to Beacon Pointe Advisors, LLC's advisory business. Beacon Pointe Advisors, LLC, does not believe it presents a conflict of interest.

## **ITEM 5 - ADDITIONAL COMPENSATION**

Brandt Kuhn 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. Brandt Kuhn is an equity owner in the parent company of the firm. Mr. Kuhn 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 Brandt Kuhn is eligible to receive is outlined above in ***Item 4 – Other Business Activities***.

## **ITEM 6 - SUPERVISION**

As a Partner, Managing Director at Beacon Pointe Advisors, LLC, Brandt Kuhn oversees the investment advisory services provided by Beacon Pointe Advisors' Palm Desert, California office. He is not subject to day-to-day supervision by another individual. However, Beacon Pointe supervises its personnel in accordance with its Code of Ethics and written compliance policies and procedures. The firm's compliance team oversees compliance with these policies and conducts periodic reviews of advisory activities, including client communications and investment recommendations, to help ensure compliance with applicable regulatory requirements and firm policies.

Questions regarding the firm's compliance program can be directed to 949-718-1600.

# MICHELE T. SARNA, AIF®, AWMA®, CFP®

## ITEM 2 - EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

**Michele T. Sarna, AIF®, AWMA®, CFP®,** Partner, Managing Director, b. 1966

### *Education:*

MS, Finance, Walden University

BS, Business, California State University, Long Beach

### *Business Background:*

Partner, Managing Director, Beacon Pointe Advisors, LLC, 2020-Present

Agent, Beacon Pointe Insurance Services, LLC, 2017-Present

## Professional Designations

Michele Sarna 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/>.

### *Accredited Wealth Management Advisor (AWMA™)*

The Accredited Wealth Management Advisor, or AWMA™ program, is issued by the College for Financial Planning – a Kaplan Company. The program is designed for advisors who want to better address the unique needs of high-net-worth clients. The program’s one-of-a-kind curriculum contains sections dedicated to behavioral finance, working with small business owners, and succession/exit planning. Individuals who hold the AWMA™ designation have completed a course of study encompassing wealth strategies, equity-based compensation plans, tax reduction alternatives, and asset protection alternatives. Additionally, individuals must pass an end-of-course examination that tests their ability to synthesize complex concepts and apply theoretical concepts to real-life situations. More information about the AWMA™ is available at <https://www.kaplanfinancial.com/wealth-management>.

### *Certified Financial Planner (CFP®)*

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### ITEM 3 - DISCIPLINARY INFORMATION

Michele Sarna has no disciplinary history to disclose.

### ITEM 4 - OTHER BUSINESS ACTIVITIES

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

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

### ITEM 5 - ADDITIONAL COMPENSATION

Michele Sarna 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. Michele Sarna is an equity owner in the parent company of the firm. Ms. Sarna 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 Michele Sarna is eligible to receive is outlined above in **Item 4 – Other Business Activities**.

### ITEM 6 – SUPERVISION

As a Partner, Managing Director at Beacon Pointe Advisors, LLC, Michele Sarna oversees the investment advisory services provided by Beacon Pointe Advisors' Palm Desert, California 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 949-718-1600.