



**Form ADV  
Part 2B Brochure Supplement**

**May 2026**

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

**Located At:**

47 Maple Street, Suite 306  
Summit, NJ 07901  
973-287-5437

**Corporate Office:**

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

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

Additional information about the 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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# ANDREW A. ROBERTS, CFP®

## ITEM 2 - EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

**Andrew A. Roberts, CFP®**, Wealth Advisor, b. 1991

*Education:*

BS, University of Dayton

*Business Background:*

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

Agent, Beacon Pointe Insurance Services, LLC, 2023-Present

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

Financial Planner, Fidelity Brokerage Services, LLC, 2015-2023

### Professional Designations

Andrew Roberts 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

Andrew Roberts has no disciplinary history to disclose.

## ITEM 4 - OTHER BUSINESS ACTIVITIES

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

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

## **ITEM 5 - ADDITIONAL COMPENSATION**

Andrew Roberts' 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. Roberts 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 Andrew Roberts 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.

Donald Hertling, Partner, Managing Director, is generally responsible for supervising Andrew Roberts' day-to-day advisory activities. Mr. Hertling can be reached by calling 973-287-5437.

# CALLIE L. RENNER, CDFA®, CFP®

## ITEM 2 - EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Callie L. Renner, CDFA®, CFP®, Wealth Advisor, b. 1992

*Education:*

BA, Economic, Mount Holyoke College

*Business Background:*

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

### Professional Designations

Callie Renner holds the following professional designation:

*Certified Divorce Financial Analyst (CDFA®)*

The designation is issued by the Institute for Divorce Financial Analysts. The candidate is required to develop their theoretical and practical understanding and knowledge of the financial aspects of divorce by completing a comprehensive course of study. The candidate must also have two years' minimum experience in a financial or legal capacity. The candidate must complete a four-part exam and demonstrate the practical application of this knowledge. Continuing education of 30 hours every two years is required to maintain the designation. More information about the CDFA® can be found at: <https://www.institutedfa.com/>

*Certified Financial Planner (CFP®)*

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

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

## ITEM 3 - DISCIPLINARY INFORMATION

Callie Renner has no disciplinary history to disclose.

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

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

## **ITEM 5 - ADDITIONAL COMPENSATION**

Callie Renner'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. Renner 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.

Donald Hertling, Partner, Managing Director, is generally responsible for supervising Callie Renner's day-to-day advisory activities. Mr. Hertling can be reached by calling 973-287-5437.

# DELIA K. MEZZINA, CFP®

## ITEM 2 - EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Delia K. Mezzina, CFP®, Wealth Advisor, b. 1996

### *Education:*

BA, Finance, Loyola University of Maryland

### *Business Background:*

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

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

Financial Planner, Beacon Pointe Advisors, LLC, 2022-2023

Senior Wealth Specialist, Zoe Financial, 2022-2022

Financial Consultant, Fidelity Brokerage Services, 2019-2022

## Professional Designations

Delia Mezzina 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

Delia Mezzina has no disciplinary history to disclose.

## ITEM 4 - OTHER BUSINESS ACTIVITIES

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

## **ITEM 5 - ADDITIONAL COMPENSATION**

Delia Mezzina'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. Mezzina 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.

Donald Hertling, Partner, Managing Director, is generally responsible for supervising Delia Mezzina's day-to-day advisory activities. Mr. Hertling can be reached by calling 973-287-5437.

# DONALD J. HERTLING, CFP®, MST

## ITEM 2 - EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Donald J. Hertling, CFP®, MST, Partner, Managing Director, b. 1973

### *Education:*

Master of Taxation, Fairleigh Dickenson University

BBA, Business Administration and Management, Rider University

### *Business Background:*

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

Agent, Beacon Pointe Insurance Services, LLC, 2019-Present

## Professional Designations

Donald Hertling 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

Donald Hertling has no disciplinary history to disclose.

## ITEM 4 - OTHER BUSINESS ACTIVITIES

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

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

Additionally, Mr. Hertling is a principal Member of JD Associates, LLC. JD Associates, LLC, refers out clients seeking property and casualty insurance to unaffiliated insurance brokers. JD Associates receives an annual commission based on policies placed with the insurance brokers. Donald Hertling is eligible to receive a portion of these commissions. This practice gives Donald Hertling an incentive to recommend insurance products based on the compensation received, rather than on the client's needs. Clients are not obligated to act on any insurance recommendations offered through Mr. Hertling or JD Associates, LLC.

## **ITEM 5 - ADDITIONAL COMPENSATION**

Donald Hertling 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. Donald Hertling is an equity owner in the parent company of the firm. Mr. Hertling 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 Donald Hertling 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, Donald Hertling oversees the investment advisory services provided by Beacon Pointe Advisors' Summit, New Jersey 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.

# GUNNAR HIMMEL, CFP®

## ITEM 2 - EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

**Gunnar Himmel, CFP®**, Associate Wealth Advisor, b. 1995

*Education:*

BA, Finance, Siena College

*Business Background:*

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

Registered Private Client Associate, Janney Montgomery Scott, LLC, 2021-2025

Mass Transfer, Goldman Sachs, 2021-2021

Registered Representative, The Ayco Company, 2019-2021

### Professional Designations

Gunnar Himmel 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

Gunnar Himmel has no disciplinary history to disclose.

## ITEM 4 - OTHER BUSINESS ACTIVITIES

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

## **ITEM 5 - ADDITIONAL COMPENSATION**

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

## **ITEM 5 - ADDITIONAL COMPENSATION**

Gunnar Himmel 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. Himmel 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 Pecoraro, Wealth Advisor, is generally responsible for supervising Gunnar Himmel's day-to-day advisory activities. Mr. Pecoraro can be reached by calling 973-287-5437.

# JONATHAN SAVORGIANNAKIS, CFP®, CIMA®

## ITEM 2 - EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Jonathan Savorgiannakis, CFP®, CIMA®, Wealth Advisor, b. 1996

### *Education:*

BS, Finance, Fordham University

### *Business Background:*

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

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

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

Associate Wealth Advisor, Beacon Pointe Advisors, LLC, 2021-2023

Registered Representative, Equitable Advisors, LLC, 2019-2021

Registered Representative, AXA Advisors, LLC, 2019-2021

## Professional Designations

Jonathan Savorgiannakis holds the following professional designations:

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

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

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

### *Certified Investment Management Analyst (CIMA®)*

The CIMA® designation is issued by the Investments and Wealth Institute (formerly IMCA). To earn each certification, each CIMA® candidate must complete a self-study program, attend a one-week classroom education program provided by an Association to Advance Collegiate Schools of Business (“AACSB”) accredited university business school, pass an online examination after self-study and an on-line comprehensive certification examination after meeting all requirements of a registered classroom

education program and also complete a minimum of 30 hours of continuing education every two years. More information about the CIMA® is available at <https://investmentsandwealth.org/home>.

### ITEM 3 - DISCIPLINARY INFORMATION

Jonathan Savorgiannakis has no disciplinary history to disclose.

### ITEM 4 - OTHER BUSINESS ACTIVITIES

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

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

### ITEM 5 - ADDITIONAL COMPENSATION

Jonathan Savorgiannakis' 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. Savorgiannakis 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 Jonathan Savorgiannakis 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.

Donald Hertling, Partner, Managing Director, is generally responsible for supervising Jonathan Savorgiannakis' day-to-day advisory activities. Mr. Hertling can be reached by calling 973-287-5437.

# JORDAN HELLER, CFA®, CFP®

## ITEM 2 - EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Jordan Heller, CFA®, CFP®, Partner, Managing Director, b. 1960

### *Education:*

MBA, Finance, University of Chicago

BS, Accounting, Bentley University

### *Business Background:*

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

Agent, Beacon Pointe Insurance Services, LLC, 2019-Present

## Professional Designations

Jordan Heller holds the following professional designations:

### *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/>

### *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

Jordan Heller has no disciplinary history to disclose.

### ITEM 4 - OTHER BUSINESS ACTIVITIES

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

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

Additionally, Jordan Heller is a principal Member of JD Associates, LLC. JD Associates, LLC, refers out clients seeking property and casualty insurance to unaffiliated insurance brokers. JD Associates receives an annual commission based on policies placed with the insurance brokers. Jordan Heller is eligible to receive a portion of these commissions. This practice gives Jordan Heller an incentive to recommend insurance products based on the compensation received, rather than on the client's needs. Clients are not obligated to act on any insurance recommendations offered through Mr. Heller or JD Associates, LLC.

Jordan Heller also serves on the Board of the New York School of Podiatric Medicine, and Alzheon. He is a member of the Investment Management Consultant Association, the Association for Investment Management and Research, and the New York Society of Security Analysts. These activities account for a de minimis amount of Jordan Heller's time and income. These activities are unrelated to Beacon Pointe Advisors, LLC's advisory business. Beacon Pointe Advisors, LLC does not believe they present a conflict.

### ITEM 5 - ADDITIONAL COMPENSATION

Jordan Heller 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. Jordan Heller is an equity owner in the parent company of the firm. Mr. Heller 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 Jordan Heller 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, Jordan Heller oversees the investment advisory services provided by Beacon Pointe Advisors' Summit, New Jersey 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.

# JOSEPH R. PECORARO, CFP®

## ITEM 2 - EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Joseph R. Pecoraro, CFP®, Wealth Advisor, b. 1991

### *Education:*

BS, Business Administration, Finance, Seton Hall University

### *Business Background:*

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

Agent, Beacon Pointe Insurance Services, LLC, 2023-Present

## Professional Designations

Joseph Pecoraro 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

Joseph Pecoraro has no disciplinary history to disclose.

## ITEM 4 - OTHER BUSINESS ACTIVITIES

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

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

## **ITEM 5 - ADDITIONAL COMPENSATION**

Joseph Pecoraro'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. Pecoraro 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 Joseph Pecoraro 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.

Donald Hertling, Partner, Managing Director, is generally responsible for supervising Joseph Pecoraro's day-to-day advisory activities. Mr. Hertling can be reached by calling 973-287-5437.

# MATTHEW S. DIQUOLLO, CFP®

## ITEM 2 - EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

**Matt S. DiQuollo, CFP®**, National Regional Director, b. 1977

*Education:*

BA, Communications, Villanova University

*Business Background:*

National Regional Director, Beacon Pointe Advisors, LLC., 2025-Present

Regional Director, Beacon Pointe Advisors, LLC., 2024-Present

Business Development Director, Glenmede Trust Company, 2021-2024

Senior Wealth Consultant, Mariner Wealth Advisors. 2016-2021

### Professional Designations

Matthew DiQuollo 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

Matthew DiQuollo has no disciplinary history to disclose.

## ITEM 4 - OTHER BUSINESS ACTIVITIES

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

## **ITEM 5 - ADDITIONAL COMPENSATION**

Matthew DiQuollo'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. DiQuollo 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.

Matthew Cooper, Chief Executive Officer, is generally responsible for supervising Matthew DiQuollo's day-to-day advisory activities. Mr. Cooper can be reached by calling 949-718-1900.

# MELISSA J. GERCKENS, CFP®

## ITEM 2 - EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

**Melissa J. Gerckens, CFP®**, Wealth Advisor, b. 1989

*Education:*

BS, Business, Susquehanna University

*Business Background:*

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

Agent, Beacon Pointe Insurance Services, LLC, 2019-Present

### Professional Designations

Melissa Gerckens holds the following professional designation:

*Certified Financial Planner (CFP®)*

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## ITEM 3 - DISCIPLINARY INFORMATION

Melissa Gerckens has no disciplinary history to disclose.

## ITEM 4 - OTHER BUSINESS ACTIVITIES

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

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

## ITEM 5 - ADDITIONAL COMPENSATION

Melissa Gerckens'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. Gerckens 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 Melissa Gerckens 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.

Donald Hertling, Partner, Managing Director, is generally responsible for supervising Melissa Gercken's day-to-day advisory activities. Mr. Hertling can be reached by calling 973-287-5437.

# MICHAEL J. WHITTEMORE, CFA®, CFP®

## ITEM 2 - EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Michael J. Whittimore, CFA®, CFP®, Senior Strategic Investment Advisor, b. 1978

*Education:*

BA, Economics, Rutgers University

*Business Background:*

Senior Strategic Investment Advisor, Beacon Pointe Advisors, LLC, 2020-Present

### Professional Designations

Michael Whittimore holds the following professional designations:

*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/>

*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**

Michael Whittemore has no disciplinary history to disclose.

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

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

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

Michael Whittemore 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. Whittemore 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.

Donald Hertling, Partner, Managing Director, is generally responsible for supervising Michael Whittemore’s day-to-day advisory activities. Mr. Hertling can be reached by calling 973-287-5437.

# SARAH E. EQUILS, CFP®

## ITEM 2 - EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

**Sarah E. Equils, CFP®**, Associate Wealth Advisor, b. 1986

### *Education:*

BA, Business Administration, Campbell University

### *Business Background:*

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

Financial Planner, Lighthouse Financial Advisors, 2023-2025

TANF Case Worker, Monmouth County Department of Health and Human Services, 2022-2023

Regional Resource Team, PNC Bank, 2022-2022

Teller, BB&T Bank/Truist, 2021-2021

## Professional Designations

Sarah Equils 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

Sarah Equils has no disciplinary history to disclose.

## ITEM 4 - OTHER BUSINESS ACTIVITIES

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

## **ITEM 5 - ADDITIONAL COMPENSATION**

Sarah Equils 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. Equils 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 Pecoraro, Wealth Advisor, is generally responsible for supervising Sarah Equils’ day-to-day advisory activities. Mr. Pecoraro can be reached by calling 973-287-5437.