



## Form ADV Part 2B Brochure Supplement

June 2026

### Individuals covered by this supplement include:

Heather O'Neill Fairbanks  
John R. Gerling  
Loyd B. Wellman  
Victoria O'Neill Shadaia

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

### Office Locations:

40900 Woodward Avenue, Suite 330  
Bloomfield Hills, MI 48304  
248-540-3829

5215 Old Orchard Road, Suite 270  
Skokie, IL 60077  
248-540-3829

### 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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# HEATHER O'NEILL FAIRBANKS, CFP®, ChFC®

## ITEM 2 - EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Heather O'Neill Fairbanks, CFP®, ChFC®, Partner, Managing Director, b. 1968

### *Education:*

BBA, Western Michigan University

### *Business Background:*

Partner, Managing Director, Beacon Pointe Advisors, LLC, 2023-Present

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

Financial Advisor, FSC Securities Corporation, 1998-2023

Financial Advisor, FSC Securities Corporation, 1998-2023

Michigan Financial Advisors Corporation, President, 1997-2022

## Professional Designations

Heather Fairbanks holds the following professional designations:

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

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

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

### *Chartered Financial Consultant (ChFC®)*

The ChFC® designation has been a mark of excellence for financial planners for almost thirty years and currently requires more courses than any other financial planning credential. The curriculum covers extensive education and application training in all aspects of financial planning, income taxation, investments, and estate and retirement planning.

To attain the right to use the ChFC® marks, take a proctored exam for each course of study, have 3 years of full-time, relevant business experience within the five years preceding the awarding of the designation,

and complete a minimum of 30 hours continuing education every two years. More information about the ChFC® is available at <https://www.theamericancollege.edu/designations-degrees/ChFC>.

### ITEM 3 – DISCIPLINARY INFORMATION

Heather Fairbanks does not have any material disciplinary history to disclose under this item. A client complaint is reflected in regulatory records; however, the matter was reviewed, and denied by the reporting firm, and Beacon Pointe does not believe it is material to a client’s evaluation of Ms. Fairbanks. For additional information about Heather Fairbanks please visit: <https://adviserinfo.sec.gov/>

### ITEM 4 - OTHER BUSINESS ACTIVITIES

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

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

### ITEM 5 - ADDITIONAL COMPENSATION

Heather Fairbanks 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. Heather Fairbanks is an equity owner in the parent company of the firm. Ms. Fairbanks 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 Heather Fairbanks 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, Heather Fairbanks oversees the investment advisory services provided by Beacon Pointe Advisors’ Bloomfield, Michigan and Skokie, Illinois offices. 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, 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.

# JOHN “JACK” R. GERLING, JD

## ITEM 2 - EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

**John “Jack” R. Gerling**, Client Services Manager, b. 1975

*Education:*

Juris Doctor, Major, Thomas M. Cooley Law School  
BA, Supply Chain Management, Michigan State University

*Business Background:*

Client Services Manager, Beacon Pointe Advisors, LLC, 2024-Present  
Senior Relationship Manager, Beacon Pointe Advisors, LLC, 2022-2024  
Director of Operations, Midwest Financial Advisors Group, 2014-2022  
Investment Adviser Representative, FSC Securities Corporation, 2021-2022  
Registered Representative, FSC Securities Corporation, 2020-2022

## ITEM 3 - DISCIPLINARY INFORMATION

Jack Gerling has no disciplinary history to disclose.

## ITEM 4 - OTHER BUSINESS ACTIVITIES

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

## ITEM 5 - ADDITIONAL COMPENSATION

Jack Gerling 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. Gerling 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, to help ensure compliance with applicable regulatory requirements.

William Fairbanks, Partner, Managing Director, is generally responsible for supervising Jack Gerling’s day-to-day advisory activities. Mr. Fairbanks can be reached by calling 248-540-3829.

# LOYD B. WELLMAN, CFP®

## ITEM 2 - EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Loyd B. Wellman, CFP®, Wealth Advisor, b. 1989

*Education:*

BA, Finance and Accounting, Central Michigan University

*Business Background:*

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

Financial Planning Specialist, Beacon Pointe Advisors, LLC, 2023-2024

Financial Analyst, FSC Securities Corporation, 2018-2023

### Professional Designations

Loyd B. Wellman 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

Loyd Wellman has no disciplinary history to disclose.

## ITEM 4 - OTHER BUSINESS ACTIVITIES

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

## **ITEM 5 - ADDITIONAL COMPENSATION**

Loyd Wellman'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. Wellman 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, to help ensure compliance with applicable regulatory requirements.

William Fairbanks, Partner, Managing Director, is generally responsible for supervising Loyd Wellman's day-to-day advisory activities. Mr. Fairbanks can be reached by calling 248-540-3829.

# VICTORIA O'NEILL SHADAIA, CDFA®, ChFC®

## ITEM 2 - EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Victoria O'Neill Shadaia, CDFA®, ChFC®, Wealth Advisor, b. 1996

### *Education:*

BA, Finance, Michigan State University

### *Business Background:*

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

Senior Associate Wealth Advisor, Beacon Pointe Advisors, LLC, 2022-2025

Client Service Specialist, Midwest Financial Advisor Group, 2019-2022

## Professional Designations

Victoria Shadaia holds the following professional designations:

### *Certified Divorce Financial Analyst (CDFA®)*

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

### *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 about the ChFC® is available at <https://www.theamericancollege.edu/designations-degrees/ChFC>.

## ITEM 3 – DISCIPLINARY INFORMATION

Victoria Shadaia has no disciplinary history to disclose.

## ITEM 4 - OTHER BUSINESS ACTIVITIES

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

## **ITEM 5 - ADDITIONAL COMPENSATION**

Victoria Shadaia'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. Shadaia 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, to help ensure compliance with applicable regulatory requirements.

William Fairbanks, Partner, Managing Director, is generally responsible for supervising Victoria Shadaia's day-to-day advisory activities. Mr. Fairbanks can be reached by calling 248-540-3829.