Form ADV
Part 2B Brochure Supplement

September 2026

www.beaconpointe.com

Office Locations:
1100 Larkspur Landing Circle, Suite 300
Larkspur, CA 94939
415-461-8999

1676 North California Boulevard, Suite 200
Walnut Creek, CA 94596
925-937-6381

9909 Clayton Road, Suite 100
St. Louis, MO 63124
314-300-1055

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

Table of Contents

ANANTA P. CHHIPPI MOURYA, CFA

ITEM 2 - EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Ananta P. Chhippi Mourya, CFA, Associate Wealth Advisor, b. 1988

Education:
MBA, Sambhram Academy of Management Studies
BBA, Finance and Accounting, Tribhuvan University

Business Background:
Associate Wealth Advisor, Beacon Pointe Advisors, LLC, 2026-Present
Unemployed, 2025-2026
Investment Analyst, Grodin Financial Services, 2022-2025
Registered Staff, MML Investors Services LLC, 2022-2025
Staff, MassMutual Life Insurance Company, 2022-2025
Accountant, Center Point Inc, 2019-2022

Professional Designations

Ananta Chhippi Mourya 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

Ananta Chhippi Mourya has no disciplinary history to disclose.

ITEM 4 - OTHER BUSINESS ACTIVITIES

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

ITEM 5 - ADDITIONAL COMPENSATION

Ananta Chhippi Mourya 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. Chhippi Mourya 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.

Jeanette Urrutia, Partner, Managing Director, is generally responsible for supervising Ananta Chhippi Mourya's day-to-day advisory activities. Ms. Urrutia can be reached by calling 925-937-6381.

ANNETTE E. BRINTON, CFP®

ITEM 2 - EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Annette E. Brinton, CFP®, Partner, Senior Wealth Advisor, b. 1969

Education:
BA, Business Economics, University of California, Santa Barbara

Business Background:
Partner, Senior Wealth Advisor, Beacon Pointe Advisors, LLC, 2025-Present
Managing Member, Waypoint Wealth Partners, 2009-2025

Professional Designations

Annette Brinton 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

Annette Brinton has no disciplinary history to disclose.

ITEM 4 - OTHER BUSINESS ACTIVITIES

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

ITEM 5 - ADDITIONAL COMPENSATION

Annette Brinton 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. Annette Brinton is an equity owner in the parent company of the firm. Ms. Brinton 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.

Jesse Shore, Partner, Managing Director, is generally responsible for supervising Annette Brinton's day-to-day advisory activities. Ms. Shore can be reached by calling 415-461-8999.

ANTHONY L. GUERRERIO, MBA

ITEM 2 - EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Anthony "Tony" L. Guerrerio, MBA, Partner, Managing Director, b. 1948

Education:
MBA, Business, Harvard University
BS, Engineering, United States Military Academy West Point

Business Background:
Partner, Managing Director, Beacon Pointe Advisors, LLC, 2026-Present
Senior Investment Advisor, Litman Gregory Wealth Management, LLC, 2023-2026
Chief Executive Officer, Wedgewood Partners, Inc., 1988-2023

ITEM 3 – DISCIPLINARY INFORMATION

Tony Guerrerio has no disciplinary history to disclose.

ITEM 4 - OTHER BUSINESS ACTIVITIES

In addition to Tony Guerrerio's role with Beacon Pointe Advisors, LLC, he serves as a Strategic Advisor of Wedgewood Partners, Inc., where he has ownership interest. This activity accounts for a de minimis amount of Tony Guerrerio'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

Tony Guerrerio 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. Tony Guerrerio is an equity owner in the parent company of the firm. Mr. Guerrerio 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 Tony Guerrerio 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, Tony Guerrerio oversees the investment advisory services provided by Beacon Pointe Advisors' St. Louis, Missouri 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, 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.

CHARLES L. BOWES, CFP®

ITEM 2 - EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Charles L. Bowes, CFP®, Partner, Senior Wealth Advisor, b. 1963

Education:
BA, Business Administration, California State University, San Diego

Business Background:
Partner, Senior Wealth Advisor, Beacon Pointe Advisors, LLC, 2025-Present
Managing Member, Waypoint Wealth Partners, 2009-2025

Professional Designations

Charles Bowes 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

Charles Bowes has no disciplinary history to disclose.

ITEM 4 - OTHER BUSINESS ACTIVITIES

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

ITEM 5 - ADDITIONAL COMPENSATION

Charles Bowes 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. Charles Bowes is an equity owner in the parent company of the firm. Mr. Bowes 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.

Jesse Shore, Partner, Managing Director, is generally responsible for supervising Charles Bowes’ day-to-day advisory activities. Ms. Shore can be reached by calling 415-461-8999.

CHRISTOPHER C. WHEATON, CFP®

ITEM 2 - EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Christopher C. Wheaton, CFP®, Partner, Managing Director, b. 1963

Education:
BS, Accountancy, University of Illinois

Business Background:
Partner, Managing Director, Beacon Pointe Advisors, LLC, 2026-Present
Senior Advisor, Managing Director, Litman Gregory Wealth Management, LLC, 1997-2026

Professional Designations

Christopher Wheaton holds the following professional designation:

Certified Financial Planner (CFP®)

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ITEM 3 – DISCIPLINARY INFORMATION

Christopher Wheaton has no disciplinary history to disclose.

ITEM 4 - OTHER BUSINESS ACTIVITIES

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

ITEM 5 - ADDITIONAL COMPENSATION

Christopher Wheaton 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. Christopher Wheaton is an equity owner in the parent company of the firm. Mr. Wheaton does not receive economic benefit from any person or entity other than Beacon Pointe Advisors, LLC, in connection with providing investment advice to clients.

ITEM 6 – SUPERVISION

As a Partner, Managing Director at Beacon Pointe Advisors, LLC, Christopher Wheaton oversees the investment advisory services provided by Beacon Pointe Advisors' Larkspur, 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, 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.

COURTNEY B. HUTCHINSON, CFP®

ITEM 2 - EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Courtney B. Hutchinson, CFP®, Partner, Managing Director, b. 1979

Education:
BA, Economics, University of California, San Diego

Business Background:
Partner, Managing Director, Beacon Pointe Advisors, LLC, 2025-Present
Chief Operating Officer, Waypoint Wealth Partners, 2012-2025

Professional Designations

Courtney Hutchinson 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.

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ITEM 3 – DISCIPLINARY INFORMATION

Courtney Hutchinson has no disciplinary history to disclose.

ITEM 4 - OTHER BUSINESS ACTIVITIES

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

ITEM 5 - ADDITIONAL COMPENSATION

Courtney Hutchinson 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. Courtney Hutchinson is an equity owner in the parent company of the firm. Ms. Hutchinson does not receive economic benefit from any person or entity other than Beacon Pointe Advisors, LLC, in connection with providing investment advice to clients.

ITEM 6 - SUPERVISION

As a Partner, Managing Director at Beacon Pointe Advisors, LLC, Courtney Hutchinson oversees the investment advisory services provided by Beacon Pointe Advisors' Larkspur, 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, 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.

CRAIG B. KELLER, MBA, CFA

ITEM 2 - EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Craig B. Keller, MBA, CFA, Partner, Managing Director, b. 1967

Education:
MBA, Business Administration, University of British Columbia
BPE, Physical Education, University of British Columbia

Business Background:
Partner, Managing Director, Beacon Pointe Advisors, LLC, 2026-Present
Managing Director, Litman Gregory Wealth Management, LLC, 2003-2026

Professional Designations

Craig Keller 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/

ITEM 3 – DISCIPLINARY INFORMATION

Craig Keller has no disciplinary history to disclose.

ITEM 4 - OTHER BUSINESS ACTIVITIES

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

ITEM 5 - ADDITIONAL COMPENSATION

Craig Keller 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. Craig Keller is an equity owner in the parent company of the firm. Mr. Keller does not receive economic benefit from any person or entity other than Beacon Pointe Advisors, LLC, in connection with providing investment advice to clients.

ITEM 6 – SUPERVISION

As a Partner, Managing Director at Beacon Pointe Advisors, LLC, Craig Keller oversees the investment advisory services provided by Beacon Pointe Advisors' Larkspur, 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, 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.

DANIEL W. CAMPBELL, CFA

ITEM 2 - EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Daniel W. Campbell, CFA, Senior Strategic Investment Advisor, b. 1986

Education:
MS, Finance, Washington University
BS, Economics, Truman State University

Business Background:
Senior Strategic Investment Advisor, Beacon Pointe Advisors, LLC, 2025-Present
Director of Investments, Waypoint Wealth Partners, 2024-2025
Investment Strategy Advisor, Buckingham Strategic Wealth, LLC, 2014-2024

Professional Designations

Daniel Campbell 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

Daniel Campbell has no disciplinary history to disclose.

ITEM 4 - OTHER BUSINESS ACTIVITIES

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

ITEM 5 - ADDITIONAL COMPENSATION

Daniel Campbell 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. Campbell 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.

Courtney Hutchinson, Partner, Managing Director, is generally responsible for supervising Daniel Campbell's day-to-day advisory activities. Ms. Hutchinson can be reached by calling 415-461-8999.

JASON J. SIEDLE

ITEM 2 - EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Jason J. Siedle, Operations Manager, b. 1984

Education:
BS, Accounting, Southern Illinois University of Edwardsville

Business Background:
Operations Manager, Beacon Pointe Advisors, LLC, 2026-Present
VP - Operations, Litman Gregory Wealth Management, LLC, 2023-2026
Operations/Trading, Wedgewood Partners, Inc., 2007-2023

ITEM 3 – DISCIPLINARY INFORMATION

Jason Siedle has no disciplinary history to disclose.

ITEM 4 - OTHER BUSINESS ACTIVITIES

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

ITEM 5 - ADDITIONAL COMPENSATION

Jason Siedle 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. Siedle 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.

Jennifer Ceccarelli, Managing Director, is generally responsible for supervising Jason Siedle’s day-to-day advisory activities. Ms. Ceccarelli can be reached by calling 415-461-8999.

JEANETTE S. URRUTIA, CFP®

ITEM 2 - EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Jeanette S. Urrutia, CFP®, Partner, Managing Director, b. 1985

Education:
MS, Financial Planning, Golden Gate University
BA, Business Economics, University of California, Santa Barbara

Business Background:
Partner, Managing Director, Beacon Pointe Advisors, LLC, 2025-Present
Agent, Beacon Pointe Insurance Services, LLC, 2025-Present
Investment Advisor Representative, WCG Wealth Advisors, LLC, 2016-2025
Financial Advisor, LPL Financial, LLC, 2013-2025

Professional Designations

Jeanette Urrutia 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

Jeanette Urrutia has no disciplinary history to disclose.

ITEM 4 - OTHER BUSINESS ACTIVITIES

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

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

ITEM 5 - ADDITIONAL COMPENSATION

Jeanette Urrutia 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. Jeanette Urrutia is an equity owner in the parent company of the firm. Ms. Urrutia 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 Jeanette Urrutia 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, Jeanette Urrutia oversees the investment advisory services provided by Beacon Pointe Advisors' Walnut Creek, 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, 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.

JESSICA “JESSE” P. SHORE, CFP®

ITEM 2 - EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Jessica “Jesse” P. Shore, CFP®, Partner, Managing Director, b. 1991

Education:
BA, Economics, Claremont McKenna College

Business Background:
Partner, Managing Director, Beacon Pointe Advisors, LLC, 2025-Present
Wealth Manager, Waypoint Wealth Partners, 2017-2025

Professional Designations

Jesse Shore 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

Jesse Shore has no disciplinary history to disclose.

ITEM 4 - OTHER BUSINESS ACTIVITIES

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

ITEM 5 - ADDITIONAL COMPENSATION

Jesse Shore 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. Jesse Shore is an equity owner in the parent company of the firm. Ms. Shore does not receive economic benefit from any person or entity other than Beacon Pointe Advisors, LLC, in connection with providing investment advice to clients.

ITEM 6 - SUPERVISION

As a Partner, Managing Director at Beacon Pointe Advisors, LLC, Jesse Shore oversees the investment advisory services provided by Beacon Pointe Advisors' Larkspur, 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, 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 M. BAXMAN, CFP®

ITEM 2 - EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

John M. Baxman, CFP®, Partner, Managing Director, b. 1973

Education:
BS, Finance, Sonoma State University

Business Background:
Partner, Managing Director, Beacon Pointe Advisors, LLC, 2026-Present
Investment Advisor Representative, Litman Gregory Wealth Management, LLC, 2009-2026

Professional Designations

John Baxman 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

John Baxman has no disciplinary history to disclose.

ITEM 4 - OTHER BUSINESS ACTIVITIES

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

ITEM 5 - ADDITIONAL COMPENSATION

John Baxman 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. John Baxman is an equity owner in the parent company of the firm. Mr. Baxman does not receive economic benefit from any person or entity other than Beacon Pointe Advisors, LLC, in connection with providing investment advice to clients.

ITEM 6 – SUPERVISION

As a Partner, Managing Director at Beacon Pointe Advisors, LLC, John Baxman oversees the investment advisory services provided by Beacon Pointe Advisors' Larkspur, 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, 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.

LESLEY E. CANNAN, AIF®, CDFA®, CFP®, CPWA®

ITEM 2 - EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Lesley E. Cannan, AIF®, CDFA®, CFP®, CPWA®, Partner, Managing Director, b. 1973

Education:
BA, Liberal Studies, University of Montana

Business Background:
Partner, Managing Director, Beacon Pointe Advisors, LLC, 2026-Present
Investment Advisor Representative, Litman Gregory Wealth Management, LLC, 2012-2026

Professional Designations

Lesley Cannan holds the following professional designations:

Accredited Investment Fiduciary (AIF®)

The AIF® designation is issued by the Center for Fiduciary Studies. To earn the designation, each AIF® candidate must complete either a web-based or capstone program, pass a final certification exam, and complete a minimum of 6 hours of continuing education per year. AIF® designees must also sign and agree to abide by a code of ethics. More information about the AIF® is available at https://www.fi360.com/.

Certified Divorce Financial Analyst (CDFA®)

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

Certified Financial Planner (CFP®)

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

Certified Private Wealth Advisor (CPWA®)

The Certified Private Wealth Advisor (CPWA®) designation is issued by the Investments and Wealth Institute (formerly IMCA). The CPWA® designation signifies that an individual has met initial and on-going experience, ethical, education, and examination requirements for the professional designation, which is centered on management topics and strategies for high-net-worth clients. Prerequisites for the CPWA® designation are a Bachelor's degree from an accredited college or university or one of the following designations or licenses: CIMA®, RMA®, CFA®, CFP®, ChFC® or CPA license; acceptable regulatory history as evidenced by FINRA Form U-4 or other regulatory requirements; five years of professional client-centered experience in financial services or a related industry; and successfully complete a comprehensive background check. CPWA® designees must complete a six-month pre-class educational component and a five-day classroom education program through The University of Chicago Booth School of Business. CPWA® designees are required to adhere to the Investments & Wealth Institute's *Code of Professional Responsibility* and the appropriate use of certification marks. CPWA® designees must report 40 hours of continuing education credits, including two ethics hours, every two years to maintain the certification. More information regarding the CPWA is available at https://investmentsandwealth.org/.

ITEM 3 – DISCIPLINARY INFORMATION

Lesley Cannan has no disciplinary history to disclose.

ITEM 4 - OTHER BUSINESS ACTIVITIES

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

ITEM 5 - ADDITIONAL COMPENSATION

Lesley Cannan 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. Lesley Cannan is an equity owner in the parent company of the firm. Ms. Cannan does not receive economic benefit from any person or entity other than Beacon Pointe Advisors, LLC, in connection with providing investment advice to clients.

ITEM 6 – SUPERVISION

As a Partner, Managing Director at Beacon Pointe Advisors, LLC, Lesley Cannan oversees the investment advisory services provided by Beacon Pointe Advisors' Larkspur, 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, 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.

MONICA B. MUÑOZ, CFP®

ITEM 2 - EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Monica B. Muñoz, CFP®, Partner, Managing Director, b. 1982

Education:
BS, Business, Sonoma State University

Business Background:
Partner, Managing Director, Beacon Pointe Advisors, LLC, 2026-Present
Investment Advisor Representative, Litman Gregory Wealth Management, LLC, 2007-2026

Professional Designations

Monica Muñoz 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

Monica Muñoz has no disciplinary history to disclose.

ITEM 4 - OTHER BUSINESS ACTIVITIES

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

ITEM 5 - ADDITIONAL COMPENSATION

Monica Muñoz 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. Monica Muñoz is an equity owner in the parent company of the firm. Ms. Muñoz does not receive economic benefit from any person or entity other than Beacon Pointe Advisors, LLC, in connection with providing investment advice to clients.

ITEM 6 – SUPERVISION

As a Partner, Managing Director at Beacon Pointe Advisors, LLC, Monica Muñoz oversees the investment advisory services provided by Beacon Pointe Advisors' Larkspur, 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, 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.

PETER M. SOUSA, CFP®, CIMA®

ITEM 2 - EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Peter M. Sousa , CFP®, CIMA®, Senior Wealth Advisor, b. 1978

Education:
MS, Financial Analysis and Investment Management, Saint Mary's College
BBA, Business Administration, Saint Mary's College

Business Background:
Senior Wealth Advisor, Beacon Pointe Advisors, LLC, 2026-Present
Managing Director, iM Global Partner Fund Management, LLC, 2012-2025

Professional Designations

Peter Soua holds the following professional designations:

Certified Financial Planner (CFP®)

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

Certified 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

Peter Sousa has no disciplinary history to disclose.

ITEM 4 - OTHER BUSINESS ACTIVITIES

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

ITEM 5 - ADDITIONAL COMPENSATION

Peter Sousa'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. Sousa 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.

Christopher Wheaton, Partner, Managing Director, is generally responsible for supervising Peter Sousa's day-to-day advisory activities. Mr. Wheaton can be reached by calling 415-461-8999.

RACHAEL A. DERRICO, CFP®

ITEM 2 - EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Rachael A. Derrico, CFP®, Senior Associate Wealth Advisor, b. 1991

Education:
BA, Business Administration, Covenant College

Business Background:
Senior Associate Wealth Advisor, Beacon Pointe Advisors, LLC, 2026-Present
Portfolio Manager, Commerce Bank, 2020-2026

Professional Designations

Rachael Derrico 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

Rachael Derrico has no disciplinary history to disclose.

ITEM 4 - OTHER BUSINESS ACTIVITIES

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

ITEM 5 - ADDITIONAL COMPENSATION

Rachael Derrico 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. Derrico 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.

Lindsay Wulf, Senior Relationship Manager, is generally responsible for supervising Rachael Derrico's day-to-day advisory activities. Ms. Wulf can be reached by calling 415-461-8999.

RACHEL A. SOWERS, CFP®

ITEM 2 - EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Rachel A. Sowers, CFP®, Wealth Advisor, b. 1991

Education:
MBA, Business Administration, Virginia Polytechnic Institute and State University
BS, Biological Sciences, Virginia Polytechnic Institute and State University

Business Background:
Wealth Advisor, Beacon Pointe Advisors, LLC, 2026-Present
Senior Associate Wealth Advisor, Beacon Pointe Advisors, LLC, 2025-2026
Senior Associate Wealth Advisor, Waypoint Wealth Partners, LLC, 2025-2025
PCG Business Development Office, Raymond James & Associates, 2023-2024
PCG Business Development Officer, Truist Advisory Services, Inc., 2021-2023
PCG Business Development Officer, Truist Investment Services, Inc., 2021-2023
PCG Business Development Officer, BB&T Securities, 2019-2021

Professional Designations

Rachel Sowers 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

Rachel Sowers has no disciplinary history to disclose.

ITEM 4 - OTHER BUSINESS ACTIVITIES

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

ITEM 5 - ADDITIONAL COMPENSATION

Rachel Sowers' 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. Sowers 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.

Jesse Shore, Partner, Managing Director, is generally responsible for supervising Rachel Sowers' day-to-day advisory activities. Ms. Shore can be reached by calling 415-461-8999.

RACHELLE K. RODMAN DIX, CFP®

ITEM 2 - EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Rachelle K. Rodman Dix, CFP®, Wealth Advisor, b. 1991

Education:
BA, Economics, Wheaton College, MA
BA, Psychology, Wheaton College, MA

Business Background:
Wealth Advisor, Beacon Pointe Advisors, LLC, 2026-Present
Agent, Beacon Pointe Insurance Services, LLC, 2026-Present
Service Advisor, Coyle Financial Counsel, LLC, 2016-2026

Professional Designations

Rachelle Rodman 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

Rachelle Rodman has no disciplinary history to disclose.

ITEM 4 - OTHER BUSINESS ACTIVITIES

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

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

In addition to Rachelle Rodman's role with Beacon Pointe Advisors, LLC, she serves as a Member of Money Motivation, LLC. This activity accounts for a de minimis amount of Rachelle Rodman'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

Rachelle Rodman'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. Rodman 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 Rachelle Rodman 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, to help ensure compliance with applicable regulatory requirements.

Jesse Shore, Partner, Managing Director, is generally responsible for supervising Rachelle Rodman's day-to-day advisory activities. Ms. Shore can be reached by calling 415-461-8999.

RIVER Z. GALLAND, CFP®

ITEM 2 - EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

River Z. Galland, CFP®, Associate Wealth Advisor, b. 2000

Education:
BA, Business Administration, California Polytechnic State University, San Luis Obispo
AA, Economics, Cuesta College

Business Background:
Associate Wealth Advisor, Beacon Pointe Advisors, LLC, 2026-Present
Client Service Associate, Beacon Pointe Advisors, LLC, 2025-2026
Client Service Associate, Waypoint Wealth Partners, LLC, 2024-2025
Financial Planning Intern, Yeske Buie, 2024-2024
Operations Specialist, Blakeslee & Blakeslee, Inc., 2023-2024
Full-time Education, California Polytechnic State University, 2022-2024
Wealth Management Intern, Ridgecrest Wealth Partners, 2023-2023
Surf Coach/Camp Counselor, Big Dog Surf Camp, 2015-2022
Full-time Education, Cuesta College, 2019-2022
Caterer, Jeff Duerson Staffing, LLC, 2021-2021

Professional Designations

River Galland 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

River Galland has no disciplinary history to disclose.

ITEM 4 - OTHER BUSINESS ACTIVITIES

In addition to River Galland's role with Beacon Pointe Advisors, LLC, he serves on the Finance Committee of The Arc San Francisco and the Strategic Partnership Committee of the Financial Planning Association of San Francisco. These activities account for a de minimis amount of River Galland'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 of interest.

ITEM 5 - ADDITIONAL COMPENSATION

River Galland 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. Galland 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 River Galland 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, to help ensure compliance with applicable regulatory requirements.

Lindsay Wulf, Senior Relationship Manager, is generally responsible for supervising River Galland's day-to-day advisory activities. Ms. Wulf can be reached by calling 415-461-8999.

SALLY W. NG, CFP®

ITEM 2 - EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Sally W. Ng, CFP®, Partner, Managing Director, b. 1954

Education:
MBA, Finance, University of California, Berkeley
BA, Accounting, California State University San Francisco

Business Background:
Partner, Managing Director, Beacon Pointe Advisors, 2025-Present
Agent, Beacon Pointe Insurance Services, 2025-Present
Investment Advisor Representative, Wealth Consulting Group Wealth Advisors, LLC, 2015-2025
Registered Representative, LPL Financial, 2015-2025

Professional Designations

Sally Ng 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

Sally Ng has no disciplinary history to disclose.

ITEM 4 - OTHER BUSINESS ACTIVITIES

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

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

In addition to Sally Ng's role with Beacon Pointe Advisors, LLC, she owns and manages properties through 745 Balboa LLC and Laurel Apartments. This activity accounts for a de minimis amount of Sally Ng'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

Sally Ng 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. Sally Ng is an equity owner in the parent company of the firm. Ms. Ng 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 Sally Ng 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, Sally Ng oversees the investment advisory services provided by Beacon Pointe Advisors' Walnut Creek, 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, 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.