



Form ADV Part 2B Brochure Supplement

September 2026

www.beaconpointe.com

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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

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CONOR R. TURLEY

ITEM 2 - EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Conor R. Turley, Wealth Advisor, b. 1986

Education:

BA, Hispanic Studies, University of Pennsylvania

Business Background:

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

Wealth Manager, Bridge Advisory, LLC, 2023-2024

Sales, Apple Leisure Group, 2015-2023

ITEM 3 - DISCIPLINARY INFORMATION

Conor Turley has no disciplinary history to disclose.

ITEM 4 - OTHER BUSINESS ACTIVITIES

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

ITEM 5 - ADDITIONAL COMPENSATION

Conor Turley'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. Turley 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.

Vanessa Burnett, Partner, Managing Director, is generally responsible for supervising Conor Turley's day-to-day advisory activities. Ms. Burnett can be reached by calling 626-795-3062.

COURTNEY L. McCUTCHAN, CFP®, CDFA®

ITEM 2 - EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Courtney L. McCutchan, CFP®, CDFA®, Wealth Advisor, b. 1992

Education:

BS, Business & Economics (Double Major in Finance & Marketing), Lehigh University

Business Background:

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

Wealth Advisor, Bridge Advisory LLC, 2020-2024

Professional Designations

Courtney McCutchan 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>.

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/>

ITEM 3 – DISCIPLINARY INFORMATION

Courtney McCutchan has no disciplinary history to disclose.

ITEM 4 - OTHER BUSINESS ACTIVITIES

Courtney McCutchan 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 McCutchan 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. McCutchan 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.

Vanessa Burnett, Partner, Managing Director, is generally responsible for supervising Courtney McCutchan's day-to-day advisory activities. Ms. Burnett can be reached by calling 626-795-3062.

DAVID R. PENNIAL, CFP®

ITEM 2 - EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

David R. Pennial, CFP®, Partner, Senior Wealth Advisor, b. 1954

Education:

BA, Political Science, University of California, Los Angeles

AA, General Education, Glendale College

Business Background:

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

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

Investment Adviser Representative, Bridge Advisory, LLC, 2024-Present

President, CEO, Bridge Sports Wealth, 2024-Present

Founder, President, Bridge Advisory, LLC, 2023-2024

Founder, President, and Chief Executive Officer, Bridge Advisory, LLC, 2002-2023

Professional Designations

David R. Pennial 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

David Pennial has no disciplinary history to disclose.

ITEM 4 - OTHER BUSINESS ACTIVITIES

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

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

David Penniall is a licensed Real Estate Agent. This activity is not investment related. David Penniall's services in this capacity are not typically offered to Beacon Pointe clients. Mr. Penniall's activity as a real estate agent consists of a de minimis amount of his time and income.

David Penniall is the majority owner of PHC, Inc., a holding company which holds the ownership interests of other entities for which he has a financial interest, including Bridge Sports Wealth ("BSW"). BSW is an unaffiliated entity that provides concierge services to professional athletes. Certain BSW clients receive advisory services from Beacon Pointe. However, the concierge services provided by BSW are separate and distinct from the advisory services provided by Beacon Pointe. Clients enter into a separate agreement with and pay a separate fee for services. Potential conflicts of interest may arise from Mr. Penniall's ownership interest in BSW, and other entities held by PHC, Inc. Beacon Pointe has policies and procedures to manage and mitigate conflicts to ensure that clients' best interests are always prioritized. We do not believe this outside business activity interferes with David Penniall's ability to provide advisory services to clients of Beacon Pointe.

David Penniall is the equal co-owner of Paragon Sports International with involvement in overseeing the internal operations of the company. Paragon Sports International is a full-service sports management agency. Clients of Paragon are under no obligation to utilize any of the other services offered by David Penniall.

David Penniall, within PHC Inc., is appointed as a business manager of LLCs that PHC helps create and manages for PHC clients.

ITEM 5 - ADDITIONAL COMPENSATION

David Penniall 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. David Penniall is an equity owner in the parent company of the firm. Mr. Penniall 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 David Penniall 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.

Vanessa Burnett, Partner, Managing Director, is generally responsible for supervising David Penniall's day-to-day advisory activities. Ms. Burnett can be reached by calling 626-795-3062.

DEBRA B. CURRY, CFP®

ITEM 2 - EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Debra B. Curry, CFP®, Senior Wealth Advisor, b. 1958

Education:

BS, Economics, University of Colorado

Business Background:

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

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

Managing Director, Senior Wealth Manager, Bridge Advisory, LLC, 2023-2024

Registered Representative, Syndicate Capital Inc., 2007-2023

Director of Investment Strategies, Yosemite Capital Management, 2007-2023

Professional Designations

Debra Curry 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

Debra Curry has no disciplinary history to disclose.

ITEM 4 - OTHER BUSINESS ACTIVITIES

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

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

Debra has volunteered as the President of the California Parkinson's Group Foundation (CPG), which supports educational and social activities for the Early Onset Parkinson's community in Orange County. She is a member of the Financial Planning Association, the 'Working Daughters' support group for family caregivers, and the Ellevest Network, a leading network for professional women. Debra also supports Working Wardrobes, a nonprofit organization that helps women, men, youth, and Military Veterans re-enter the workforce. Additionally, she is actively involved in various civic activities in Tustin, CA.

ITEM 5 - ADDITIONAL COMPENSATION

Debra Curry'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. Curry 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 Debra Curry 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.

Vanessa Burnett, Partner, Managing Director, is generally responsible for supervising Debra Curry's day-to-day advisory activities. Ms. Burnett can be reached by calling 626-795-3062.

DEVON M. NICK

ITEM 2 - EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Devon M. Nick, Senior Strategic Investment Advisor, b. 1989

Education:

BA, Economics, University of Southern California

Business Background:

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

Investment Analyst, Bridge Advisory, LLC, 2014-2024

Investment Analyst, AWM Capital, LLC, 2017-2022

ITEM 3 - DISCIPLINARY INFORMATION

Devon Nick has no disciplinary history to disclose.

ITEM 4 - OTHER BUSINESS ACTIVITIES

Devon Nick provides limited administrative and analytical support to PHC, Inc. His activities relate to the personal investment accounts of the entity's owner and include portfolio data analysis, historical performance and model data tracking, cash and account monitoring, and implementation of securities transactions at the account owner's direction. He does not exercise investment discretion or independently make investment decisions for the accounts. Devon Nick receives fixed compensation for these services and devotes approximately 5–10 hours per month to the activity. There is no business or ownership relationship between Beacon Pointe Advisors and PHC, Inc.

ITEM 5 - ADDITIONAL COMPENSATION

Devon Nick 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. Nick 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 Devon Nick 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.

Vanessa Burnett, Partner, Managing Director, is generally responsible for supervising Devon Nick's day-to-day advisory activities. Ms. Burnett can be reached by calling 626-795-3062.

THOMAS “HAL” H. SMITH, CDFA®, LTCP, NSSA®

ITEM 2 - EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Thomas “Hal” H. Smith, CDFA®, LTCP, NSSA®, Senior Wealth Advisor, b. 1960

Education:

BA, Economics, University of Georgia

Business Background:

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

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

Managing Director, Senior Wealth Manager, Bridge Advisory LLC, 2020-2024

Professional Designations

Hal Smith 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/>

The Long-Term Care Professional

The Long-Term Care Professional (LTCP) certification and designation requires successful completion of the following five courses in long term care: 1) LTC & LTC Financing; 2) Other Payment Options; 3) LTCI Product; 4) Tax and Planning Options; 5) Sales and Administration and passing a final examination. The LTCP designation is co-sponsored by America's Health Insurance Plans, the National Association of Health Underwriters, and the National Association of Insurance & Financial Advisors.

The National Social Security Advisor (NSSA®)

The National Social Security Advisor™ (NSSA®) credential is administered through the National Social Security Association™. To achieve the credential, one must have a job function that includes advising clients about Social Security Benefits choices. To achieve the Advisor status, one must complete the NSAA® administered course and pass the final examination. Certificate renewal requires 16 hours of continuing education every two years. More information about the NSSA® is available at <https://www.nssapros.com/>.

ITEM 4 - OTHER BUSINESS ACTIVITIES

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

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

ITEM 5 - ADDITIONAL COMPENSATION

Hal Smith'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. Smith 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 Hal Smith 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.

Vanessa Burnett, Partner, Managing Director, is generally responsible for supervising Hal Smith's day-to-day advisory activities. Ms. Burnett can be reached by calling 626-795-3062.

VANESSA Y. BURNETT, CFP®

ITEM 2 - EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Vanessa Y. Burnett, CFP®, Partner, Managing Director, b. 1983

Education:

BA, Communication, University of Southern California

Business Background:

Partner, Managing Director, Beacon Pointe Advisors, LLC, 2024-Present

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

Partner, Chief Executive Officer, Bridge Advisory, LLC, 2009-2024

Partner, Investment Adviser Representative, Bridge Advisory, LLC, 2009-2024

Professional Designations

Vanessa Y. Burnett 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

Vanessa Burnett has no disciplinary history to disclose.

ITEM 4 - OTHER BUSINESS ACTIVITIES

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

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

Vanessa Burnett also serves as Secretary for the Board of Directors at Elizabeth House, a non-profit organization serving pregnant women and their young children experiencing homelessness. She has served on the board since October 2019 and was voted in as Secretary in April 2022.

ITEM 5 - ADDITIONAL COMPENSATION

Vanessa Burnett 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. Vanessa Burnett is an equity owner in the parent company of the firm. Ms. Burnett 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 Vanessa Burnett 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, Vanessa Burnett oversees the investment advisory services provided by Beacon Pointe Advisors' Pasadena, 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.