Form ADV
Part 2B Brochure Supplement

November 2026

www.beaconpointe.com

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 below listed individuals is also available on the SEC's website at www.adviserinfo.sec.gov

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ALEXANDER G. KASSOUF

ITEM 2 - EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Alexander G. Kassouf, Senior Wealth Advisor, b. 1971

Education:
BA, Liberal Arts and Sciences, Colorado State University

Business Background:
Senior Wealth Advisor, Beacon Pointe Advisors, LLC, 2020-Present
Agent, Beacon Pointe Insurance Services, LLC, 2013-Present

ITEM 3 - DISCIPLINARY INFORMATION

Alexander Kassouf has no disciplinary history to disclose.

ITEM 4 - OTHER BUSINESS ACTIVITIES

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

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

ITEM 5 - ADDITIONAL COMPENSATION

Alexander Kassouf's compensation comes from Beacon Pointe Advisors, LLC. He receives a salary and variable compensation based on assets under management in the client accounts he services. Mr. Kassouf does not receive economic benefit from any person or entity other than Beacon Pointe Advisors, LLC, in connection with providing investment advisory services to clients. The additional compensation that Alexander Kassouf 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.

Graham Pierce, Partner, Managing Director, is generally responsible for supervising Alexander Kassouf's day-to-day advisory activities. Mr. Pierce can be reached by calling 949-718-1600.

ANDREW T. HOANG, CDFA®, CFP®

ITEM 2 - EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Andrew T. Hoang, CDFA®, CFP®, Director of Financial Planning, b. 1991

Education:
BA, Finance, California State University, Fullerton

Business Background:
Director of Financial Planning, Beacon Pointe Advisors, LLC, 2025-Present
Agent, Beacon Pointe Insurance Services, LLC, 2020-Present
Senior Financial Planner, Beacon Pointe Advisors, LLC, 2023-2025
Financial Planner, Beacon Pointe Advisors, LLC, 2021-2023
Registered Representative, Wells Fargo Clearing Services, LLC, 2016-2021

Professional Designations

Andrew Hoang 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/

Certified Financial Planner (CFP®)

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

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

ITEM 3 - DISCIPLINARY INFORMATION

Andrew Hoang has no disciplinary history to disclose.

ITEM 4 - OTHER BUSINESS ACTIVITIES

In addition to his role at Beacon Pointe Advisors, LLC ("BPA"), Andrew Hoang is a licensed insurance agent for Beacon Pointe Insurance Services, LLC ("BPIS"), a California-licensed insurance agency, under common ownership with BPA. BPIS receives commissions on insurance products clients purchase, and Andrew Hoang may earn a portion of these commissions.

Clients pay separate fees for advisory services and insurance products or services. In this capacity, Andrew Hoang may offer insurance products and receive commissions from their sales. This arrangement creates an incentive for Andrew Hoang to recommend insurance products based on the compensation received, rather than focusing solely on the client's needs. Clients are not obligated to act on any insurance recommendations or conduct transactions through Andrew Hoang or BPIS if they follow Mr. Hoang's recommendations.

ITEM 5 - ADDITIONAL COMPENSATION

Andrew Hoang 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. Hoang does not receive economic benefit from any person or entity other than Beacon Pointe Advisors, LLC, in connection with providing investment advice to clients. The additional compensation that Andrew Hoang 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.

Commie Stevens, Chief Wealth Planning Officer, is generally responsible for supervising Andrew Hoang’s day-to-day advisory activities. Ms. Stevens can be reached by calling 949-718-1600.

AUSTIN H. ROUK, CFP®

ITEM 2 - EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Austin H. Rouk, CFP®, Wealth Advisor, b. 1994

Education:
BS, Business Administration, Oklahoma State University

Business Background:
Wealth Advisor, Beacon Pointe Advisors, LLC, 2021-Present
Agent, Beacon Pointe Insurance Services, LLC, 2018-Present
Financial Planner, Beacon Pointe Advisors, LLC, 2019-2021

Professional Designations

Austin Rouk 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

Austin Rouk has no disciplinary history to disclose.

ITEM 4 - OTHER BUSINESS ACTIVITIES

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

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

ITEM 5 - ADDITIONAL COMPENSATION

Austin Rouk's compensation comes from Beacon Pointe Advisors, LLC. He receives a salary and variable compensation based on the assets under management in the client accounts he services. Mr. Rouk does not receive economic benefit from any person or entity other than Beacon Pointe Advisors, LLC, in connection with providing investment advisory services to clients. The additional compensation that Austin Rouk 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.

Graham Pierce, Partner, Managing Director, is generally responsible for supervising Austin Rouk's day-to-day advisory activities. Mr. Pierce can be reached by calling 949-718-1600.

BRANDON D. BAKER, CFP®, CFA

ITEM 2 - EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Brandon D. Baker, CFP®, CFA, Senior Wealth Advisor, b. 1978

Education:
BS, Finance, University of Colorado

Business Background:
Senior Wealth Advisor, Beacon Pointe Advisors, LLC, 2020-Present

Professional Designations

Brandon Baker 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 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

Brandon Baker has no disciplinary history to disclose.

ITEM 4 - OTHER BUSINESS ACTIVITIES

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

ITEM 5 - ADDITIONAL COMPENSATION

Brandon Baker's compensation comes from Beacon Pointe Advisors, LLC. He receives a salary and variable compensation based on the assets under management in the client accounts he services. Mr. Baker does not receive economic benefit from any person or entity other than Beacon Pointe Advisors, LLC, in connection with providing investment advisory services 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.

Graham Pierce, Partner, Managing Director, is generally responsible for supervising Brandon Baker's day-to-day advisory activities. Mr. Pierce can be reached by calling 949-718-1600.

CINDY N. RANDOLPH, CFP®, CPA

ITEM 2 - EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Cindy N. Randolph, **CFP®, CPA,** Financial Planner, b. 1995

Education:
BS, Business Administration, California State University, Long Beach

Business Background:
Wealth Advisor, Beacon Pointe Advisors, LLC, 2025-Present
Financial Planner, Beacon Pointe Advisors, LLC, 2024-2025
Analyst, Gettleson, Witzer, & O'Connor, 2020-2024

Professional Designations

Cindy Randolph holds the following professional designation(s):

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 Public Accountant (CPA)

CPAs are licensed and regulated by their state boards of accountancy. While state laws and regulations vary, the education, experience and testing requirements for licensure as a CPA generally include minimum college education (typically 150 credit hours with at least a baccalaureate degree and a concentration in accounting), minimum experience levels (most states require at least one year of experience providing services that involve the use of accounting, attest, compilation, management advisory, financial advisory, tax or consulting skills, all of which must be achieved under the supervision of or verification by a CPA), and successful passage of the Uniform CPA Examination.

ITEM 3 - DISCIPLINARY INFORMATION

Cindy Randolph has no disciplinary history to disclose.

ITEM 4 - OTHER BUSINESS ACTIVITIES

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

ITEM 5 - ADDITIONAL COMPENSATION

Cindy Randolph 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. Randolph 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.

Graham Pierce, Partner, Managing Director, is generally responsible for supervising Cindy Randolph's day-to-day advisory activities. Mr. Pierce can be reached by calling 949-718-1600.

COMMIE E. STEVENS, JD

ITEM 2 - EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Commie E. Stevens, JD, Chief Wealth Planning Officer, b. 1970

Education:
Juris Doctor, Pepperdine University School of Law
BA, Economics, University of California, Irvine

Business Background:
Partner, Beacon Pointe Advisors, LLC, 2016-Present
Chief Wealth Planning Officer, Beacon Pointe Advisors, LLC, 2025-Present
Chief Practice Officer, Beacon Pointe Advisors, LLC, 2008-2025

ITEM 3 - DISCIPLINARY INFORMATION

Commie Stevens has no disciplinary history to disclose.

ITEM 4 - OTHER BUSINESS ACTIVITIES

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

ITEM 5 - ADDITIONAL COMPENSATION

Commie Stevens is a partner of Beacon Pointe Advisors, LLC, and is compensated by the firm with a salary. Commie Stevens is an equity owner in the parent company of the firm. Ms. Stevens does not receive economic benefit from any person or entity other than Beacon Pointe Advisors, LLC, in connection with providing investment advisory services to clients.

ITEM 6 - SUPERVISION

As Chief Wealth Planning Officer, Commie Stevens is not subject to day-to-day supervision by another individual. However, Beacon Pointe supervises its personnel in accordance with its Code of Ethics and written compliance policies and procedures. The firm's compliance team oversees compliance with these policies and conducts periodic reviews of advisory activities, including client communications and investment recommendations, to help ensure compliance with applicable regulatory requirements and firm policies.

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

CONNOR R. MCGUIRE

ITEM 2 - EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Connor R. McGuire, Associate Wealth Advisor, b. 2000

Education:
BA, Business Administration, University of California, Irvine

Business Background:
Associate Wealth Advisor, Beacon Pointe Advisors, LLC, 2024-Present
Client Service Associate, Beacon Pointe Advisors, LLC, 2023-2024
Intern, Beacon Pointe Advisors, LLC, 2020-2023
Student, University of California Irvine, 2021-2023
Student, Irvine Valley College, 2018-2021

ITEM 3 - DISCIPLINARY INFORMATION

Connor McGuire has no disciplinary history to disclose.

ITEM 4 - OTHER BUSINESS ACTIVITIES

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

ITEM 5 - ADDITIONAL COMPENSATION

Connor McGuire 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. McGuire 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.

Neil Livingston, Director of Operations, is generally responsible for supervising Connor McGuire's day-to-day advisory activities. Mr. Livingston can be reached by calling 949-718-1600.

DARREN HEM, CFP®, CFA

ITEM 2 - EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Darren Hem, CFP®, CFA, Financial Planner, b. 1985

Education:
BS, Finance, California State University, Long Beach

Business Background:
Financial Planner, Beacon Pointe Advisors, LLC, 2026-Present
Associate Client Advisor, TRB Wealth Management, LLC, 2025-2026
Owner and Chief Compliance Officer, Hem Investment Consultants, 2022-2025
Portfolio Manager, EP Wealth Advisors, 2021-2022
Business Analyst, Capital Group, 2019-2021

Professional Designations

Darren Hem 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 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

Darren Hem has no disciplinary history to disclose.

ITEM 4 - OTHER BUSINESS ACTIVITIES

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

ITEM 5 - ADDITIONAL COMPENSATION

Darren Hem 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. Hem 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.

Kelly Digonzini, Senior Director of Tax Services, is generally responsible for supervising Darren Hem's day-to-day advisory activities. Ms. Digonzini can be reached by calling 949-718-1600.

DAVID M. HOPKINS

ITEM 2 - EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

David M. Hopkins, Senior Wealth Advisor, b. 1960

Education:
BA, English, University of Virginia

Business Background:
Senior Wealth Advisor, Beacon Pointe Advisors, LLC, 2010-Present
Agent, Beacon Pointe Insurance Services, LLC, 2012-Present

ITEM 3 - DISCIPLINARY INFORMATION

David Hopkins has no disciplinary history to disclose.

ITEM 4 - OTHER BUSINESS ACTIVITIES

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

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

ITEM 5 - ADDITIONAL COMPENSATION

David Hopkins' 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. Hopkins does not receive economic benefit from any person or entity other than Beacon Pointe Advisors, LLC, in connection with providing investment advisory services to clients. The additional compensation that David Hopkins 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.

Graham Pierce, Partner, Managing Director, is generally responsible for supervising David Hopkins' day-to-day advisory activities. Mr. Pierce can be reached by calling 949-718-1600.

DAVID D. LE, CFP®

ITEM 2 - EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

David D. Le, **CFP®,** Head of Cybersecurity & Infrastructure, Wealth Advisor, b. 1982

Education:
MBA, University of California, Irvine, Paul Merage School of Business
BA, Business Economics, University of California, Riverside

Business Background:
Head of Cybersecurity & Infrastructure, Beacon Pointe Advisors, LLC, 2026-Present
Wealth Advisor, Beacon Pointe Advisors, LLC, 2018-Present
Chief Technology Officer, Beacon Pointe Advisors, LLC, 2019-2026

Professional Designations

David Le 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 Le has no disciplinary history to disclose.

ITEM 4 - OTHER BUSINESS ACTIVITIES

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

ITEM 5 - ADDITIONAL COMPENSATION

David Le'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. Le does not receive economic benefit from any person or entity other than Beacon Pointe Advisors, LLC, in connection with providing investment advisory services to clients.

ITEM 6 - SUPERVISION

As Head of Cybersecurity & Infrastructure, David Le is not subject to day-to-day supervision by another individual. However, Beacon Pointe supervises its personnel in accordance with its Code of Ethics and written compliance policies and procedures. The firm's compliance team oversees compliance with these policies and conducts periodic reviews of advisory activities, including client communications and investment recommendations, to help ensure compliance with applicable regulatory requirements and firm policies.

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

DYLAN J. BROOKS, CFP®

ITEM 2 - EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Dylan J. Brooks, CFP®, Senior Wealth Advisor, b. 1992

Education:
BA, Economics, Dartmouth College

Business Background:
Senior Wealth Advisor, Beacon Pointe Advisors, LLC, 2026-Present
Wealth Advisor, Beacon Pointe Advisors, LLC, 2021-2026

Professional Designations

Dylan Brooks 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

Dylan Brooks has no disciplinary history to disclose.

ITEM 4 - OTHER BUSINESS ACTIVITIES

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

ITEM 5 - ADDITIONAL COMPENSATION

Dylan Brooks' 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. Brooks does not receive economic benefit from any person or entity other than Beacon Pointe Advisors, LLC, in connection with providing investment advisory services 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.

Graham Pierce, Partner, Managing Director, is generally responsible for supervising Dylan Brooks' day-to-day advisory activities. Mr. Pierce can be reached by calling 949-718-1600.

DYLAN J. MACDONALD, CFP®

ITEM 2 - EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Dylan J. MacDonald, **CFP®**, Senior Wealth Advisor, b. 1988

Education:
MS, Financial Analysis and Investment Management, Saint Mary's College of California
BS, Business Administration, University of Southern California

Business Background:
Senior Wealth Advisor, Beacon Pointe Advisors, LLC, 2026-Present
Wealth Advisor, Beacon Pointe Advisors, LLC, 2018-2026

Professional Designations

Dylan MacDonald 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

Dylan MacDonald has no disciplinary history to disclose.

ITEM 4 - OTHER BUSINESS ACTIVITIES

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

ITEM 5 - ADDITIONAL COMPENSATION

Dylan MacDonald'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. MacDonald does not receive economic benefit from any person or entity other than Beacon Pointe Advisors, LLC, in connection with providing investment advisory services 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.

Graham Pierce, Partner, Managing Director, is generally responsible for supervising Dylan MacDonald's day-to-day advisory activities. Mr. Pierce can be reached by calling 949-718-1600.

FELIX T. LIN, CFA

ITEM 2 - EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Felix T. Lin, CFA, Senior Advisor, Institutional Consulting, b. 1970

Education:
MBA, University of Southern California
BA, East Asian Studies, University of California, Los Angeles

Business Background:
Senior Advisor, Institutional Consulting, Beacon Pointe Advisors, LLC, 2023-Present
Partner, Managing Director of Institutional Consulting Services, Beacon Pointe Advisors, LLC, 2002-2022

Professional Designations

Felix Lin 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

Felix Lin has no disciplinary history to disclose.

ITEM 4 - OTHER BUSINESS ACTIVITIES

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

ITEM 5 - ADDITIONAL COMPENSATION

Felix Lin is a partner of Beacon Pointe Advisors, LLC, and is compensated by the firm with a salary. Felix Lin is an equity owner in the parent company of the firm. Mr. Lin does not receive economic benefit from any person or entity other than Beacon Pointe Advisors, LLC, in connection with providing investment advisory services to clients.

ITEM 6 – SUPERVISION

As a partner of Beacon Pointe Advisors, LLC, Felix Lin is not subject to day-to-day supervision by another individual. However, Beacon Pointe supervises its personnel in accordance with its Code of Ethics and written compliance policies and procedures. The firm's compliance team oversees compliance with these policies and conducts periodic reviews of advisory activities, including client communications and investment recommendations, to help ensure compliance with applicable regulatory requirements and firm policies.

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

GARTH K. FLINT

ITEM 2 - EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Garth K. Flint, Partner, Co-Founder, b. 1941

Education:
BS, Economics, St. Mary's College of California

Business Background:
Partner, Founder, Beacon Pointe Advisors, LLC, 2002-Present

ITEM 3 - DISCIPLINARY INFORMATION

Garth Flint has no disciplinary history to disclose.

ITEM 4 - OTHER BUSINESS ACTIVITIES

In addition to serving as Partner, Co-Founder at Beacon Pointe Advisors, LLC, Garth Flint serves on the boards of several nonprofit and community organizations in a non-compensated capacity. These activities are not investment-related, do not involve compensation, and do not create a conflict of interest with his responsibilities at Beacon Pointe Advisors, LLC.

ITEM 5 - ADDITIONAL COMPENSATION

Garth Flint is a partner of Beacon Pointe Advisors, LLC, and is compensated by the firm with a salary. Garth Flint is an equity owner in the parent company of the firm. Mr. Flint does not receive economic benefit from any person or entity other than Beacon Pointe Advisors, LLC, in connection with providing investment advisory services to clients.

ITEM 6 - SUPERVISION

As a Partner, Co-Founder of Beacon Pointe Advisors, LLC, Garth Flint is not subject to day-to-day supervision by another individual. However, Beacon Pointe supervises its personnel in accordance with its Code of Ethics and written compliance policies and procedures. The firm's compliance team oversees compliance with these policies and conducts periodic reviews of advisory activities, including client communications and investment recommendations, to help ensure compliance with applicable regulatory requirements and firm policies.

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

GEORGE E. "MAC" MCCALL, JR.

ITEM 2 - EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

George E. "Mac" McCall, Jr., Wealth Advisor, b. 1979

Education:
BA, Political Science, Trinity University

Business Background:
Wealth Advisor, Beacon Pointe Advisors, LLC, 2019-Present
Senior Director, Port Street Investments, LLC, 2018-Present

ITEM 3 - DISCIPLINARY INFORMATION

Mac McCall has no disciplinary history to disclose.

ITEM 4 - OTHER BUSINESS ACTIVITIES

In addition to his role with Beacon Pointe Advisors, Mac McCall is the Director at Port Street Investments LLC, an affiliated SEC-registered investment adviser. He allocates time as needed for each entity.

ITEM 5 - ADDITIONAL COMPENSATION

Mac McCall'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. McCall does not receive economic benefit from any person or entity other than Beacon Pointe Advisors, LLC, in connection with providing investment advisory services to clients. The additional compensation that Mac McCall 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.

Graham Pierce, Partner, Managing Director, is generally responsible for supervising Mac McCall's day-to-day advisory activities. Mr. Pierce can be reached by calling 949-718-1600.

GRAHAM B. PIERCE

ITEM 2 - EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Graham B. Pierce, Partner, Managing Director, b. 1971

Education:
MBA, Finance, University of California, Los Angeles
BA, Foreign Affairs, University of Virginia

Business Background:
Partner, Managing Director, Beacon Pointe Advisors, LLC, 2014-Present
Managing Director, Private Client Services, Beacon Pointe Advisors, LLC, 2011-Present
Chief Executive Officer, Port Street Investments, LLC, 2013-Present

ITEM 3 - DISCIPLINARY INFORMATION

Graham Pierce has no disciplinary history to disclose.

ITEM 4 - OTHER BUSINESS ACTIVITIES

In addition to serving as a Partner, Managing Director at Beacon Pointe Advisors, LLC, Graham Pierce serves as Chief Executive Officer at Port Street Investments LLC, an affiliated SEC-registered investment adviser. He allocates time as needed for each entity.

Additionally, Graham Pierce is a current adjunct professor for the University of California, Irvine-Paul Merage School of Business. This activity accounts for a de minimis amount of Graham Pierce'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

Graham Pierce is a partner of Beacon Pointe Advisors, LLC, and is compensated by the firm with a salary. He receives variable compensation based on client assets under management. Graham Pierce is an equity owner in the parent company of the firm. Mr. Pierce does not receive economic benefit from any person or entity other than Beacon Pointe Advisors, LLC, in connection with providing investment advisory services to clients. The additional compensation that Graham Pierce 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, Graham Pierce oversees the investment advisory services provided by Beacon Pointe Advisors' Newport Beach, 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.

JONATHAN T. ACOSTA, JD

ITEM 2 - EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Jonathan T. Acosta, JD, Partner, Managing Director, b. 1981

Education:
Juris Doctor, Pepperdine University School of Law
MBA, Finance, University of California, Los Angeles, Anderson School of Management
BA, Political Science, University of California, Los Angeles

Business Background:
Partner, Managing Director, Beacon Pointe Advisors, LLC, 2019-Present
Agent, Beacon Pointe Insurance Services, LLC, 2016-Present

ITEM 3 - DISCIPLINARY INFORMATION

Jonathan Acosta has no disciplinary history to disclose.

ITEM 4 - OTHER BUSINESS ACTIVITIES

In addition to his role at Beacon Pointe Advisors, LLC ("BPA"), Jonathan Acosta is a licensed insurance agent for Beacon Pointe Insurance Services, LLC ("BPIS"), a California-licensed insurance agency, under common ownership with BPA. BPIS receives commissions on insurance products clients purchase, and Jonathan Acosta may earn a portion of these commissions.

Clients pay separate fees for advisory services and insurance products or services. In this capacity, Jonathan Acosta may offer insurance products and receive commissions from their sales. This arrangement creates an incentive for Jonathan Acosta to recommend insurance products based on the compensation received, rather than focusing solely on the client's needs. Clients are not obligated to act on any insurance recommendations or conduct transactions through Jonathan Acosta or BPIS if they follow Mr. Acosta's recommendations.

ITEM 5 - ADDITIONAL COMPENSATION

Jonathan Acosta is a partner of Beacon Pointe Advisors, LLC, and is compensated by the firm with a salary. He receives variable compensation based on client assets under management. Jonathan Acosta is an equity owner in the parent company of the firm. Mr. Acosta does not receive economic benefit from any person or entity other than Beacon Pointe Advisors, LLC, in connection with providing investment advisory services to clients. The additional compensation that Jonathan Acosta 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, Jonathan Acosta oversees the investment advisory services provided by Beacon Pointe Advisors' Newport Beach, 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.

JULIE L. JOHNSON, CDFA®

ITEM 2 - EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Julie L. Johnson, **CDFA®**, Senior Wealth Advisor, b. 1966

Education:
BS, Marketing, San Diego State University

Business Background:
Senior Wealth Advisor, Beacon Pointe Advisors, LLC, 2010-Present
Agent, Beacon Pointe Insurance Services, LLC, 2012-Present

Professional Designations

Julie Johnson holds the following professional designation:

Certified Divorce Financial Analyst (CDFA®)

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

ITEM 3 - DISCIPLINARY INFORMATION

Julie Johnson has no disciplinary history to disclose.

ITEM 4 - OTHER BUSINESS ACTIVITIES

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

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

ITEM 5 - ADDITIONAL COMPENSATION

Julie Johnson'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. Johnson does not receive economic benefit from any person or entity other than Beacon Pointe Advisors, LLC, in connection with providing investment advisory services to clients. The additional compensation that Julie Johnson 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.

Graham Pierce, Partner, Managing Director, is generally responsible for supervising Julie Johnson's day-to-day advisory activities. Mr. Pierce can be reached by calling 949-718-1600.

JUSTIN R. NELSON, CFP®

ITEM 2 - EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Justin R. Nelson, CFP®, Senior Financial Planner, b. 1980

Education:
BS, Economics, The University of Utah

Business Background:
Senior Financial Planner, Beacon Pointe Advisors, LLC, 2026-Present
Agent, Beacon Pointe Insurance Services, LLC, 2023-Present
Financial Planner, Beacon Pointe Advisors, LLC, 2023-2026
Financial Representative, Essential Wealth Management, 2020-2023
Registered Representative, Principal Securities Inc., 2020-2023
Agent, Principal Life Insurance Company, 2020-2023

Professional Designations

Justin Nelson 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

Justin Nelson has no disciplinary history to disclose.

ITEM 4 - OTHER BUSINESS ACTIVITIES

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

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

ITEM 5 - ADDITIONAL COMPENSATION

Justin Nelson 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. Nelson does not receive economic benefit from any person or entity other than Beacon Pointe Advisors, LLC, in connection with providing investment advisory services to clients. Justin Nelson is eligible to receive compensation from the activities 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.

Andrew Hoang, Director of Financial Planning, is generally responsible for supervising Justin Nelson’s day-to-day advisory activities. Mr. Hoang can be reached by calling 949-718-1600.

KAREN M. REIFEL, CFP®

ITEM 2 - EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Karen M. Reifel, CFP®, Managing Director, b. 1981

Education:
BA, Business Administration, California State University, Fullerton
AA, Victor Valley College

Business Background:
Managing Director, Beacon Pointe Advisors, LLC, 2026-Present
Agent, Beacon Pointe Insurance Services, LLC, 2011-Present
Senior Wealth Advisor, Beacon Pointe Advisors, LLC, 2011-2026

Professional Designations

Karen Reifel 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

Karen Reifel has no disciplinary history to disclose.

ITEM 4 - OTHER BUSINESS ACTIVITIES

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

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

ITEM 5 - ADDITIONAL COMPENSATION

Karen Reifel'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. Reifel does not receive economic benefit from any person or entity other than Beacon Pointe Advisors, LLC, in connection with providing investment advisory services to clients. The additional compensation that Karen Reifel 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.

Graham Pierce, Partner, Managing Director, is generally responsible for supervising Karen Reifel's day-to-day advisory activities. Mr. Pierce can be reached by calling 949-718-1600.

KELLY L. DIGONZINI, MST, CFP®

ITEM 2 - EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Kelly L. DiGonzini, MST, CFP®, Senior Director of Tax Services, b. 1987

Education:
MST, Taxation, William Howard Taft University
BA, Business, Gonzaga University

Business Background:
Senior Director of Tax Services, Beacon Pointe Advisors, LLC, 2026-Present
Agent, Beacon Pointe Insurance Services, LLC, 2015-Present
Senior Director of Insurance, Tax and Retirement Services, Beacon Pointe Advisors, LLC, 2025-2026
Director of Financial Planning, Beacon Pointe Advisors, LLC, 2020-2025

Professional Designations

Kelly DiGonzini 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

Kelly DiGonzini has no disciplinary history to disclose.

ITEM 4 - OTHER BUSINESS ACTIVITIES

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

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

ITEM 5 - ADDITIONAL COMPENSATION

Kelly DiGonzini 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. DiGonzini does not receive economic benefit from any person or entity other than Beacon Pointe Advisors, LLC, in connection with providing investment advisory services to clients. The additional compensation that Kelly DiGonzini 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.

Matthew Cooper, Chief Executive Office, is generally responsible for supervising Kelly DiGonzini’s day-to-day advisory activities. Mr. Cooper can be reached by calling 949-718-1600.

LILIANA M. SOBASZEK

ITEM 2 - EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Liliana M. Sobaszek, Associate Wealth Advisor, b. 2000

Education:
BA, Business Administration, California State University, Fullerton

Business Background:
Associate Wealth Advisor, Beacon Pointe Advisors, LLC, 2025-Present
Client Service Associate, Beacon Pointe Advisors, LLC, 2022-2025
Student, California State University, Fullerton, LLC, 2018-2022

ITEM 3 - DISCIPLINARY INFORMATION

Liliana Sobaszek has no disciplinary history to disclose.

ITEM 4 - OTHER BUSINESS ACTIVITIES

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

ITEM 5 - ADDITIONAL COMPENSATION

Liliana Sobaszek 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. Sobaszek does not receive economic benefit from any person or entity other than Beacon Pointe Advisors, LLC, in connection with providing investment advisory services 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.

Neil Livingston, Director of Operations, is generally responsible for supervising Liliana Sobaszek's day-to-day advisory activities. Mr. Livingston can be reached by calling 949-718-1600.

MATTHEW R. HENN, CFP®, RICP®

ITEM 2 - EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Matthew R. Henn, CFP®, RICP®, Senior Wealth Advisor, b. 1986

Education:
BS, Finance, University of Utah

Business Background:
Senior Wealth Advisor, Beacon Pointe Advisors, LLC, 2026-Present
Agent, Beacon Pointe Insurance Services, LLC, 2020-Present
Wealth Advisor, Beacon Pointe Advisors, LLC, 2021-2026

Professional Designations

Matthew Henn 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 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 regarding the CFP® is available at http://www.cfp.net/default.asp.

Retirement Income Certified Professional (RICP®)

The Retirement Income Certified Professional (RICP®) is a service provider professional trained to understand how to structure an effective retirement income plan, how to mitigate risks to the plan, and how to create a sustainable stream of income to last throughout a client's retirement years. More information about the RICP® is available at https://www.theamericancollege.edu/learn/professional-designations-certifications/ricp.

ITEM 3 - DISCIPLINARY INFORMATION

Matthew Henn has no disciplinary history to disclose.

ITEM 4 - OTHER BUSINESS ACTIVITIES

In addition to his role with Beacon Pointe Advisors, Matthew Henn is a licensed insurance agent for Beacon Pointe Insurance Services, LLC ("BPIS"). Beacon Pointe is affiliated with BPIS. BPIS is a licensed insurance agency. BPIS receives commissions on insurance products clients purchase, and Matthew Henn is eligible to receive a portion of these commissions.

Clients pay separate fees for advisory services and insurance products or services. This practice gives Matthew Henn an incentive to recommend insurance products based on the compensation received, rather than on the client's needs. Clients are not obligated to act on any insurance recommendations or place any transactions through Matthew Henn or BPIS if they decide to follow Mr. Henn's recommendations.

ITEM 5 - ADDITIONAL COMPENSATION

Matthew Henn's compensation comes from Beacon Pointe Advisors, LLC. He receives a salary and variable compensation based on the assets under management in the client accounts he services. Mr. Henn does not receive economic benefit from any person or entity other than Beacon Pointe Advisors, LLC, in connection with providing investment advisory services to clients. The additional compensation that Matthew Henn 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.

Graham Pierce, Partner, Managing Director, is generally responsible for supervising Matthew Henn's day-to-day advisory activities. Mr. Pierce can be reached by calling 949-718-1600.

MICHAEL BRELLER, III

ITEM 2 - EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Michael Breller, III, Managing Director, Institutional Consulting Services, b. 1972

Education:
BBA, Finance, Boise State University

Business Background:
Managing Director, Institutional Consulting Services, Beacon Pointe Advisors, LLC, 2012-Present

ITEM 3 - DISCIPLINARY INFORMATION

Michael Breller has no disciplinary history to disclose.

ITEM 4 - OTHER BUSINESS ACTIVITIES

In addition to serving as Managing Director, Institutional Consulting Services for Beacon Pointe Advisors, LLC, Michael Breller serves on the Board of Trustees of the Irvine Public Schools Foundation in a non-compensated capacity. This activity is not investment-related, does not involve compensation, and does not create a conflict of interest with his responsibilities at Beacon Pointe Advisors, LLC.

ITEM 5 - ADDITIONAL COMPENSATION

Michael Breller's compensation comes from Beacon Pointe Advisors, LLC. He receives a salary and variable compensation based on client assets under management. Michael Breller is an equity owner in the parent company of the firm. Mr. Breller does not receive economic benefit from any person or entity other than Beacon Pointe Advisors, LLC, in connection with providing investment advisory services to clients.

ITEM 6 – SUPERVISION

As Managing Director, Institutional Consulting Services, Michael Breller 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.

MICHAEL G. DOW, CAIA, CFA

ITEM 2 - EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Michael G. Dow, CAIA, CFA, Chief Investment Officer, b. 1963

Education:
MBA, Finance, University of Chicago
BS, Accountancy, University of Illinois at Urbana Champaign

Business Background:
Chief Investment Officer, Beacon Pointe Advisors, LLC, 2018-Present

Professional Designations

Michael Dow holds the following professional designations:

Chartered Alternative Investment Analyst (CAIA)

Founded in 2002, the Chartered Alternative Investment Analyst Association® is the international leader in alternative investment education and provider of the CAIA designation, the alternative industry benchmark. The Association grants the CAIA charter to industry practitioners upon the successful completion of a rigorous two-level qualifying exam. The CAIA Charter is the global mark of distinction in alternative investments. More information is available at https://caia.org

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

Michael Dow has no disciplinary history to disclose.

ITEM 4 - OTHER BUSINESS ACTIVITIES

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

ITEM 5 - ADDITIONAL COMPENSATION

Michael Dow 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. Dow does not receive economic benefit from any person or entity other than Beacon Pointe Advisors, LLC, in connection with providing investment advisory services to clients.

ITEM 6 – SUPERVISION

As Chief Investment Officer of Beacon Pointe Advisors, LLC, Michael Dow is not subject to day-to-day supervision by another individual. However, Beacon Pointe supervises its personnel in accordance with its Code of Ethics and written compliance policies and procedures. The firm's compliance team oversees compliance with these policies and conducts periodic reviews of advisory activities, including client communications and investment recommendations, to help ensure compliance with applicable regulatory requirements and firm policies.

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

MICHAEL J. SKILLMAN

ITEM 2 - EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Michael J. Skillman, Managing Director, Institutional Consulting, b. 1963

Education:
BS, Finance, California State University, Chico

Business Background:
Managing Director, Institutional Consulting, Beacon Pointe Advisors, LLC, 2025-Present
Registered Representative, Foreside Fund Services, LLC, 2021-2025
Chief Executive Officer & Chief Compliance Officer, Faith Investor Services, LLC, 2021-2025

ITEM 3 - DISCIPLINARY INFORMATION

Michael Skillman has a disclosure on record; however, the Firm has determined that it does not constitute material disciplinary history reportable under this item. For additional information about Mr. Skillman please visit: https://adviserinfo.sec.gov/

ITEM 4 - OTHER BUSINESS ACTIVITIES

In addition to Michael Skillman's role with Beacon Pointe Advisors, LLC, he serves as the Vice Chair of Memorial Care Board of Directors. He also serves as the Executive Board Member for SMU, Cox School of Business Executive Board, and serves as trustee for Faith Investor Services ETF Trust. These activities account for a de minimis amount of Michael Skillman's time and income. These activities are 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

Michael Skillman'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. Skillman 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 Michael Skillman 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.

Michael Breller, Managing Director, Institutional Consulting Services, is generally responsible for supervising Michael Skillman's day-to-day advisory activities. Mr. Breller can be reached by calling 949-718-1600.

MITCHELL E. HUGHES

ITEM 2 - EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Mitchell E. Hughes, Senior Institutional Consultant, b. 1992

Education:
MBA, University of California Irvine, Paul Merage School of Business
BA, Business Finance and Marketing, Bethel University, Minnesota

Business Background:
Senior Institutional Consultant, Beacon Pointe Advisors, LLC, 2021-Present
Agent, Beacon Pointe Insurance Services, LLC, 2019-Present
Institutional Consultant, Beacon Pointe Advisors, LLC, 2021
Wealth Advisor, Beacon Pointe Advisors, LLC, 2019-2021

ITEM 3 - DISCIPLINARY INFORMATION

Mitchell Hughes has no disciplinary history to disclose.

ITEM 4 - OTHER BUSINESS ACTIVITIES

In addition to his role with Beacon Pointe Advisors, Mitchell Hughes is a licensed insurance agent for Beacon Pointe Insurance Services, LLC ("BPIS"). Beacon Pointe is affiliated with BPIS. BPIS is a licensed insurance agency. BPIS receives commissions on insurance products clients purchase, and Mitchell Hughes is eligible to receive a portion of these commissions.

Clients pay separate fees for advisory services and insurance products or services. This practice gives Mitchell Hughes an incentive to recommend insurance products based on the compensation received, rather than on the client's needs. Clients are not obligated to act on any insurance recommendations or place any transactions through Mitchell Hughes or BPIS if they decide to follow Mr. Hughes' recommendations.

ITEM 5 - ADDITIONAL COMPENSATION

Mitchell Hughes' 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. Hughes does not receive economic benefit from any person or entity other than Beacon Pointe Advisors, LLC, in connection with providing investment advisory services to clients. The additional compensation that Mitchell Hughes 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.

Michael Breller, Managing Director, Institutional Consulting Services, is generally responsible for supervising Mitchell Hughes' day-to-day advisory activities. Mr. Breller can be reached by calling 949-718-1600.

ROBERT PAGLIARINI, PhD, CFP®

ITEM 2 - EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Robert Pagliarini, PhD, CFP®, Partner, Senior Wealth Advisor, b. 1972

Education:
Ph.D., Financial/Retirement Planning, American College
MS, Psychology, Brandman University
MSFS, Financial Planning, American College
BS, Psychology, Washington State University
AA, General, Clark College

Business Background:
Partner, Senior Wealth Advisor, Beacon Pointe Advisors, LLC, 2026-Present
President, Pacifica Wealth Advisors, Inc., 2006-2026

Professional Designations

Robert Pagliarini 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 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 regarding the CFP® is available at http://www.cfp.net/default.asp.

ITEM 3 - DISCIPLINARY INFORMATION

Robert Pagliarini has no disciplinary history to disclose.

ITEM 4 - OTHER BUSINESS ACTIVITIES

In addition to Robert Pagliarini's role with Beacon Pointe Advisors, LLC, he is the owner of Richer Life. This activity accounts for a de minimis amount of Robert Pagliarini'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

Robert Pagliarini 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. Robert Pagliarini is an equity owner in the parent company of the firm. Mr. Pagliarini 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 Robert Pagliarini 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.

Graham Pierce, Partner, Managing Director, is generally responsible for supervising Robert Pagliarini's day-to-day advisory activities. Mr. Pierce can be reached by calling 949-718-1600.

SCOTT W. AYERS

ITEM 2 - EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Scott W. Ayers, Senior Wealth Advisor, b. 1983

Education:
BA, Political Science, University of Tennessee-Knoxville

Business Background:
Senior Wealth Advisor, Beacon Pointe Advisors, LLC, 2013-Present
Agent, Beacon Pointe Insurance Services, LLC, 2015-Present
Director of Client Service, Beacon Pointe Advisors, LLC, 2019-2021

ITEM 3 - DISCIPLINARY INFORMATION

Scott Ayers has no disciplinary history to disclose.

ITEM 4 - OTHER BUSINESS ACTIVITIES

In addition to his role with Beacon Pointe Advisors, Scott Ayers is a licensed insurance agent for Beacon Pointe Insurance Services, LLC ("BPIS"). Beacon Pointe is affiliated with BPIS. BPIS is a licensed insurance agency. BPIS receives commissions on insurance products clients purchase, and Scott Ayers is eligible to receive a portion of these commissions.

Clients pay separate fees for advisory services and insurance products or services. This practice gives Scott Ayers an incentive to recommend insurance products based on the compensation received, rather than on the client's needs. Clients are not obligated to act on any insurance recommendations or place any transactions through Scott Ayers or BPIS if they decide to follow Mr. Ayer's recommendations.

ITEM 5 - ADDITIONAL COMPENSATION

Scott Ayers' 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. Ayers does not receive economic benefit from any person or entity other than Beacon Pointe Advisors, LLC, in connection with providing investment advisory services to clients. The additional compensation that Scott Ayers 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.

Graham Pierce, Partner, Managing Director, is generally responsible for supervising Scott Ayers' day-to-day advisory activities. Mr. Pierce can be reached by calling 949-718-1600.

SCOTT A. PLAMONDON, ChFC®, CLU®

ITEM 2 - EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Scott A. Plamondon, **ChFC®, CLU®**, Vice President, Beacon Pointe Insurance Services, b. 1965

Education:
BS, Accounting, New Hampshire College
PFP, Personal Financial Planning Certificate, University of California, Irvine

Business Background:
Vice President, Beacon Pointe Insurance Services, LLC, 2017-Present
Agent, Beacon Pointe Insurance Services, LLC, 2017-Present

Professional Designations

Scott Plamondon holds the following professional designations:

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.

Chartered Life Underwriter (CLU®)

The CLU designation is offered by The American College. To earn the credential, the CLU candidate must successfully complete the five required courses and certify compliance with The American College Code of Ethics and Procedures. Participation in the annual Professional Recertification Program is required to maintain the designation. More information about the CLU is available at https://www.theamericancollege.edu.

ITEM 3 - DISCIPLINARY INFORMATION

Scott Plamondon has no material disciplinary history to disclose.

ITEM 4 - OTHER BUSINESS ACTIVITIES

In addition to his role with Beacon Pointe Advisors, Scott Plamondon is Vice President and a licensed insurance agent with Beacon Pointe Insurance Services, LLC ("BPIS"). Beacon Pointe is affiliated with BPIS. BPIS is a licensed insurance agency. BPIS receives commissions on insurance products clients purchase, and Scott Plamondon is eligible to receive a portion of these commissions.

Clients pay separate fees for advisory services and insurance products or services. This practice gives Scott Plamondon an incentive to recommend insurance products based on the compensation received, rather than on the client's needs. Clients are not obligated to act on any insurance recommendations or place any transactions through Scott Plamondon or BPIS if they decide to follow Mr. Plamondon's recommendations.

ITEM 5 - ADDITIONAL COMPENSATION

Scott Plamondon'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. Plamondon does not receive economic benefit from any person or entity other than Beacon Pointe Advisors, LLC, in connection with providing investment advisory services to clients. The additional compensation that Plamondon 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.

Kelly DiGonzini, Senior Director of Tax Services, is generally responsible for supervising Scott Plamondon's advisory activities. Ms. DiGonzini can be reached by calling 949-718-1600.

TODD D. REINHART, CRPC®

ITEM 2 - EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Todd D. Reinhart, **CRPC®**, Regional Director, Senior Wealth Advisor, b. 1976

Education:
M.Ed., Sports Business Management, University of Georgia
BS, Business, California Polytechnic State University

Business Background:
Regional Director, Beacon Pointe Advisors, LLC, 2021-Present
Senior Wealth Advisor, Beacon Pointe Advisors, LLC, 2018-Present
Agent, Beacon Pointe Insurance Services, LLC, 2018-Present

Professional Designations

Todd Reinhart holds the following professional designation:

Chartered Retirement Planning Counselor (CRPC®)

The CRPC® designation is a retirement planning credential awarded by the College for Financial Planning® to individuals who meet its educational, examination and ethical requirements. To earn a CRPC® designation, candidates are required to have completed the CRPC® Designation Program, a self-taught educational program focused on various pre- and post- retirement needs of individuals. Recipients are further required to have successfully passed a multiple-choice examination addressing a range of retirement-related matters, such as estate planning and asset management. On an ongoing basis, CRPC® designees are also required to affirm their adherence to the applicable Code of Ethics and complete at least 16 hours of continuing education every two years. More information about the CRPC is available at https://www.cffp.edu/.

ITEM 3 - DISCIPLINARY INFORMATION

Todd Reinhart has no disciplinary history to disclose.

ITEM 4 - OTHER BUSINESS ACTIVITIES

In addition to his role with Beacon Pointe Advisors, Todd Reinhart is a licensed insurance agent for Beacon Pointe Insurance Services, LLC ("BPIS"). Beacon Pointe is affiliated with BPIS. BPIS is a licensed insurance agency. BPIS receives commissions on insurance products clients purchase, and Todd Reinhart is eligible to receive a portion of these commissions.

Clients pay separate fees for advisory services and insurance products or services. This practice gives Todd Reinhart an incentive to recommend insurance products based on the compensation received, rather than on the client's needs. Clients are not obligated to act on any insurance recommendations or place any transactions through Todd Reinhart or BPIS if they decide to follow Mr. Reinhart's recommendations.

ITEM 5 - ADDITIONAL COMPENSATION

Todd Reinhart'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. Reinhart does not receive economic benefit from any person or entity other than Beacon Pointe Advisors, LLC, in connection with providing investment advisory services to clients. The additional compensation that Todd Reinhart 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.

Graham Pierce, Partner, Managing Director, is generally responsible for supervising Todd Reinhart's day-to-day advisory activities. Mr. Pierce can be reached by calling 949-718-1600.

WILLIAM THOMPSON

ITEM 2 - EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

William Thompson, Director, Institutional Consulting Services, b. 1972

Education:
BA, Political Science, Denison University
MBA, Finance, Strategy, University of Chicago Booth School of Business

Business Background:
Director, Institutional Consulting Services, Beacon Pointe Advisors, LLC, 2023-Present
Director, Litman Gregory Asset Management, LLC, 2019-2022

ITEM 3 - DISCIPLINARY INFORMATION

William Thompson has no disciplinary history to disclose.

ITEM 4 - OTHER BUSINESS ACTIVITIES

In addition to serving as Director of Institutional Consulting Services for Beacon Pointe Advisors, LLC, William Thomson serves as a Consultant for the William and Nancy Thompson Foundation. Mr. Thompson's duties include oversight of an immediate family foundation portfolio. This activity accounts for a de minimis amount of his time and is unrelated to Beacon Pointe's advisory business. Accordingly, Beacon Pointe Advisors, LLC, does not believe this activity presents a conflict of interest.

ITEM 5 - ADDITIONAL COMPENSATION

William Thompson 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. Thompson does not receive economic benefit from any person or entity other than Beacon Pointe Advisors, LLC, in connection with providing investment advisory services to clients. The additional compensation that William Thompson 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.

Michael Breller, Managing Director, Institutional Consulting Services, is generally responsible for supervising William Thompson's day-to-day advisory activities. Mr. Breller can be reached by calling 949-718-1600.