Form ADV
Part 2B Brochure Supplement

November 2026

www.beaconpointe.com

Located At:
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Bala Cynwyd, PA 19004
610-664-6100

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

Additional information about the above listed individuals is also available on the SEC's website at www.adviserinfo.sec.gov

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ALISA B. GARNEK, CDFA®, CFP®, IRMAA-CP™, NSSA®

ITEM 2 - EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Alisa B. Garnek, CDFA®, CFP®, IRMAA-CP™, NSSA®, Associate Director, Financial Planning, b. 1978

Education:
MS, Taxation and Financial Planning, Widener University
BS, Accounting, University of Delaware

Business Background:
Associate Director of Financial Planning, Beacon Pointe Advisors, LLC, 2023-Present
Agent, Beacon Pointe Insurance Services, LLC, 2018-Present
Senior Financial Planner, Beacon Pointe Advisors, LLC, 2021-2023
Financial Planner, Beacon Pointe Advisors, LLC, 2020-2021

Professional Designations

Alisa Garnek 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.

IRMAA Certified Planner™ (IRMAA-CP) Designation

The IRMAA Certified Planner™ (IRMAA-CP) designation is a professional credential focused on the Income-Related Monthly Adjustment Amount (IRMAA), which is the surcharge added to Medicare Part B and Part D premiums for higher-income beneficiaries. The program provides training on how IRMAA is calculated, how various income sources affect Medicare premiums, and strategies for helping clients plan for, manage, or appeal IRMAA assessments as part of their broader retirement planning.

To earn the IRMAA-CP designation, candidates must complete the IRMAA Certified Planner curriculum and pass an online proctored examination. Designees are required to complete two hours of continuing education annually to maintain the credential. The designation is administered by IRMAA Certified Planner LLC. More information about the IRMAA CP designation is available at http://irmaacertifiedplanner.com.

The National Social Security Advisor (NSSA®)

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

ITEM 3 - DISCIPLINARY INFORMATION

Alisa Garnek has no disciplinary history to disclose.

ITEM 4 - OTHER BUSINESS ACTIVITIES

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

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

ITEM 5 - ADDITIONAL COMPENSATION

Alisa Garnek 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. Garnek 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 Alisa Garnek 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.

Jill Steinberg, Partner, Managing Director, is generally responsible for supervising Alisa Garnek's day-to-day advisory activities. Ms. Steinberg can be reached by calling 610-664-6100.

JEREMIAH M. KEATING

ITEM 2 - EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Jeremiah M. Keating, Associate Wealth Advisor, b. 2001

Education:
BA, Economics, University of Miami

Business Background:
Associate Wealth Advisor, Beacon Pointe Advisors, LLC, 2025-Present
Financial Solutions Advisor, Merrill Lynch, Pierce, Fenner & Smth, Inc., 2023-2025
Advisor Development Program Intern, Bank of America, 2022-2022
Student, University of Miami, 2019-2023

ITEM 3 - DISCIPLINARY INFORMATION

Jeremiah Keating has no disciplinary history to disclose.

ITEM 4 - OTHER BUSINESS ACTIVITIES

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

ITEM 5 - ADDITIONAL COMPENSATION

Jeremiah Keating 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. Keating 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.

Michael Gonzalez, Wealth Advisor, is generally responsible for supervising Jeremiah Keating's day-to-day advisory activities. Mr. Gonzalez can be reached by calling 610-664-6100.

JILL B. STEINBERG, CDFA®

ITEM 2 - EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Jill B. Steinberg, CDFA®, Partner, Managing Director, b. 1963

Education:
MBA, University of Pennsylvania
BA, Economics, Princeton University

Business Background:
Partner, Managing Director, Beacon Pointe Advisors, LLC, 2020-Present
Agent, Beacon Pointe Insurance Services, LLC, 2020-Present

Professional Designations

Jill Steinberg 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

Jill Steinberg has no disciplinary history to disclose.

ITEM 4 - OTHER BUSINESS ACTIVITIES

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

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

Jill Steinberg also serves on the boards and investment committees for various local Philadelphia-area non-profit organizations. These activities account for a de minimis amount of Jill Steinberg'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

Jill Steinberg 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. Jill Steinberg is an equity owner in the parent company of the firm. Ms. Steinberg 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 Jill Steinberg 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, Jill Steinberg oversees the investment advisory services provided by Beacon Pointe Advisors' Bala Cynwyd, Pennsylvania office. She is not subject to day-to-day supervision by another individual. However, Beacon Pointe supervises its personnel in accordance with its Code of Ethics and written compliance policies and procedures. The firm's compliance team oversees compliance with these policies and conducts periodic reviews of advisory activities, to help ensure compliance with applicable regulatory requirements and firm policies.

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

JUSTIN S. JOSEPHS, CFP®, TPCP®

ITEM 2 - EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Justin S. Josephs, CFP®, TPCP®, Wealth Advisor, b. 1997

Education:
BBA, Finance, Temple University

Business Background:
Wealth Advisor, Beacon Pointe Advisors, LLC, 2026-Present
Senior Associate Wealth Advisor, Beacon Pointe Advisors, LLC, 2024-2026
Associate Wealth Advisor, Beacon Pointe Advisor, LLC, 2022-2024
Financial Planning Assistant, Cambridge Financial Group, LLC, 2021-2022
Registered Assistant, Hornor Townsend & Kent, LLC, 2021-2022
Client Service Representative, The Vanguard Group, 2020-2021

Professional Designations

Justin Josephs 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.

Tax Planning Certified Professional (TPCP®)

The Tax Planning Certified Professional® (TPCP®) is a specialized designation credential offered by The American College of Financial Services that provides financial professionals with comprehensive tax planning training. Unlike the tax planning role of a CPA or attorney, whose income tax planning advice focuses on individual items and current expenses, the TPCP® focuses on giving professionals insights into tax-informed planning over a long-term time horizon; in other words, becoming a tax planning specialist

who considers the bigger picture and how clients' decisions now and in the future can lead to minimizing their tax burdens and maximizing their income.

To earn this tax planning certification, candidates must complete the three-course program including all associated classwork and a final exam for each course. Advisors take tax planning courses with subject matter including tax implications of investment vehicles, retirement planning and savings distribution, and minimizing state and federal taxes for individuals and business owners. More information about the TPCP® is available at: https://www.theamericancollege.edu/learn/professional-designations-certifications/tpcp.

ITEM 3 - DISCIPLINARY INFORMATION

Justin Josephs has no disciplinary history to disclose.

ITEM 4 - OTHER BUSINESS ACTIVITIES

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

ITEM 5 - ADDITIONAL COMPENSATION

Justin Josephs' 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. Josephs 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.

Rebecca Thompson, Wealth Advisor, is generally responsible for supervising Justin Josephs' day-to-day advisory activities. Ms. Thompson can be reached by calling 610-664-6100.

KATHERINE "KATE" PETTEE HICKEY, CFP®

ITEM 2 - EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Katherine "Kate" Pettee Hickey, CFP®, Wealth Advisor, b. 1993

Education:
BBA, Finance and International Business, Business Law Minor, Villanova University

Business Background:
Wealth Advisor, Beacon Pointe Advisors, LLC, 2021-Present
Associate Wealth Advisor, Beacon Pointe Advisors, LLC, 2020-2021

Professional Designations

Kate Hickey 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

Kate Hickey has no disciplinary history to disclose.

ITEM 4 - OTHER BUSINESS ACTIVITIES

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

ITEM 5 - ADDITIONAL COMPENSATION

Kate Hickey'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. Hickey 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.

Jill Steinberg, Partner, Managing Director, is generally responsible for supervising Kate Hickey's day-to-day advisory activities. Ms. Steinberg can be reached by calling 610-664-6100.

KELLEY L. O'BRIEN, CDFA®, CFP®, CPA

ITEM 2 - EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Kelley L. O'Brien, CDFA®, CFP®, CPA, Wealth Advisor, b. 1988

Education:
MT, Taxation, Villanova University
BS, Accountancy, Villanova University

Business Background:
Wealth Advisor, Beacon Pointe Advisors, LLC, 2026-Present
Senior Associate Wealth Advisor, Beacon Pointe Advisors, LLC, 2024-2026
Associate Wealth Advisor, Beacon Pointe Advisors, LLC, 2023-2024
Tax Manager, Grant Thornton, LLP, 2021-2023
Senior Tax Accountant, Drexel University, 2018-2021

Professional Designations

Kelley O'Brien 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®)

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To earn the credential, each CFP® candidate must have a bachelor's degree (or higher) from an accredited college or university and three years of full-time personal financial planning experience. In addition, candidates must take the CFP® Certification examination and complete a CFP Board Registered Program or hold an accepted designation, degree or license. Every two years, CFP® certificate holders must

complete a minimum of 30 hours of continuing education. More information about the CFP® is available at http://www.cfp.net/default.asp.

Certified 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.

To maintain a CPA license, states generally require the completion of 40 hours of continuing professional education (CPE) each year (or 80 hours over a two-year period or 120 hours over a three-year period). Additionally, all American Institute of Certified Public Accountants (AICPA) members are required to follow a rigorous Code of Professional Conduct which requires that they act with integrity, objectivity, due care, competence, fully disclose any conflicts of interest (and obtain client consent if a conflict exists), maintain client confidentiality, disclose to the client any commission or referral fees, and serve the public interest when providing financial services.

ITEM 3 - DISCIPLINARY INFORMATION

Kelley O'Brien has no disciplinary history to disclose.

ITEM 4 - OTHER BUSINESS ACTIVITIES

In addition to Kelley O'Brien's role with Beacon Pointe Advisors, LLC, she serves as the Assistant Treasurer for Impact100. This activity accounts for a de minimis amount of Kelley O'Brien'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

Kelley O'Brien'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. O'Brien 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 Kelley O'Brien 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.

Kate Hickey, Wealth Advisor, is generally responsible for supervising Kelley O'Brien's day-to-day advisory activities. Ms. Hickey can be reached by calling 610-664-6100.

MICHAEL A. GONZALEZ, CFP®

ITEM 2 - EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Michael A. Gonzalez, **CFP®,** Wealth Advisor, b. 1993

Education:
BA, Economics, Pennsylvania State University

Business Background:
Wealth Advisor, Beacon Pointe Advisors, LLC, 2023-Present
Senior Associate Wealth Advisor, Beacon Pointe Advisors, LLC, 2022-2023
Associate Wealth Advisor, Beacon Pointe Advisors, LLC, 2020-2022

Professional Designations

Michael Gonzalez 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

Michael Gonzalez has no disciplinary history to disclose.

ITEM 4 - OTHER BUSINESS ACTIVITIES

Michael Gonzalez 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 Gonzalez'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. Gonzalez 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.

Jill Steinberg, Partner, Managing Director, is generally responsible for supervising Michael Gonzalez's day-to-day advisory activities. Ms. Steinberg can be reached by calling 610-664-6100.

PHILIP M. MALITAS

ITEM 2 - EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Philip M. Malitas, Associate Wealth Advisor, b. 2001

Education:
BBA, Finance, Villanova University

Business Background:
Associate Wealth Advisor, Beacon Pointe Advisors, LLC, 2026-Present
Senior Client Service Associate, Beacon Pointe Advisors, LLC, 2025-2026
Client Service Associate, Beacon Pointe Advisors, LLC, 2024-2025
Private Client Associate, Janney Montgomery Scott, 2024-2024
Wealth Advisory Solutions Intern, Janney Montgomery Scott, 2023-2023
Delivery Driver, Passariello's Pizzeria, 2023-2023
Intern, Lighthouse Planning Consultants, 2022-2022
Delivery Driver, Passariello's Pizzeria, 2022-2022
Delivery Driver, Passariello's Pizzeria, 2020-2021
Student, Villanova University, 2020-2024

ITEM 3 - DISCIPLINARY INFORMATION

Philip Malitas has no disciplinary history to disclose.

ITEM 4 - OTHER BUSINESS ACTIVITIES

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

ITEM 5 - ADDITIONAL COMPENSATION

Philip Malitas 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. Malitas 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.

Michael Gonzalez, Wealth Advisor, is generally responsible for supervising Philip Malitas' day-to-day advisory activities. Mr. Thompson can be reached by calling 610-664-6100.

REBECCA A. THOMPSON, CFP®

ITEM 2 - EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Rebecca A. Thompson, **CFP®,** Wealth Advisor, b. 1971

Education:
BA, Leadership Development, Villanova University

Business Background:
Wealth Advisor, Beacon Pointe Advisors, LLC, 2024-Present
Associate Financial Advisor, Wescott Financial Advisory Group, LLC, 2018-2023

Professional Designations

Rebecca Thompson 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

Rebecca Thompson has no disciplinary history to disclose.

ITEM 4 - OTHER BUSINESS ACTIVITIES

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

ITEM 5 - ADDITIONAL COMPENSATION

Rebecca Thompson'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. Thompson 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.

Jill Steinberg, Partner, Managing Director, is generally responsible for supervising Rebecca Thompson's day-to-day advisory activities. Ms. Steinberg can be reached by calling 610-664-6100.