BEACON POINTE ADVISORS

Form ADV
Part 2B Brochure Supplement

November 2026

www.beaconpointe.com

Located At:
47 Maple Street, Suite 306
Summit, NJ 07901
973-287-5437

Corporate Office:
24 Corporate Plaza Drive, Suite 150
Newport Beach, CA 92660
949-718-1600

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

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

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ANDREW A. ROBERTS, CFP®

ITEM 2 - EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Andrew A. Roberts, CFP®, Wealth Advisor, b. 1991

Education:
BS, University of Dayton

Business Background:
Wealth Advisor, Beacon Pointe Advisors, LLC, 2026-Present
Agent, Beacon Pointe Insurance Services, LLC, 2023-Present
Senior Associate Wealth Advisor, Beacon Pointe Advisors, LLC, 2023-2026
Financial Planner, Fidelity Brokerage Services, LLC, 2015-2023

Professional Designations

Andrew Roberts 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

Andrew Roberts has no disciplinary history to disclose.

ITEM 4 - OTHER BUSINESS ACTIVITIES

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

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

ITEM 5 - ADDITIONAL COMPENSATION

Andrew Roberts' 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. Roberts 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 Roberts 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.

Donald Hertling, Partner, Managing Director, is generally responsible for supervising Andrew Roberts' day-to-day advisory activities. Mr. Hertling can be reached by calling 973-287-5437.

CALLIE L. RENNER, CDFA®, CFP®

ITEM 2 - EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Callie L. Renner, CDFA®, CFP®, Wealth Advisor, b. 1992

Education:
BA, Economic, Mount Holyoke College

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

Professional Designations

Callie Renner 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/

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

Callie Renner has no disciplinary history to disclose.

ITEM 4 - OTHER BUSINESS ACTIVITIES

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

ITEM 5 - ADDITIONAL COMPENSATION

Callie Renner'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. Renner 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.

Donald Hertling, Partner, Managing Director, is generally responsible for supervising Callie Renner's day-to-day advisory activities. Mr. Hertling can be reached by calling 973-287-5437.

DELIA K. MEZZINA, CFP®

ITEM 2 - EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Delia K. Mezzina, **CFP®,** Wealth Advisor, b. 1996

Education:
BA, Finance, Loyola University of Maryland

Business Background:
Wealth Advisor, Beacon Pointe Advisors, LLC, 2026-Present
Senior Associate Wealth Advisor, Beacon Pointe Advisors, LLC, 2023-2026
Financial Planner, Beacon Pointe Advisors, LLC, 2022-2023
Senior Wealth Specialist, Zoe Financial, 2022-2022
Financial Consultant, Fidelity Brokerage Services, 2019-2022

Professional Designations

Delia Mezzina 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

Delia Mezzina has no disciplinary history to disclose.

ITEM 4 - OTHER BUSINESS ACTIVITIES

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

ITEM 5 - ADDITIONAL COMPENSATION

Delia Mezzina'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. Mezzina 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.

Donald Hertling, Partner, Managing Director, is generally responsible for supervising Delia Mezzina's day-to-day advisory activities. Mr. Hertling can be reached by calling 973-287-5437.

DIANDRA D. ALLEN

ITEM 2 - EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Diandra D. Allen, Associate Wealth Advisor, b. 1997

Education:
BS, Human Biology, University of Albany, SUNY

Business Background:
Associate Wealth Advisor, Beacon Pointe Advisors, LLC, 2026-Present
Agent, Beacon Pointe Insurance Services, LLC, 2026-Present
Extended Travel, 2025-2026
Registered Representative, Northwestern Mutual Investment Services LLC, 2023-2025
Agent, Northwestern Mutual, 2023-2024
Agent, Northwestern Mutual Life Insurance Company, 2023-2024
Patient Care Technician, Atlantic Health System, 2019-2022

ITEM 3 - DISCIPLINARY INFORMATION

Diandra Allen has no disciplinary history to disclose.

ITEM 4 - OTHER BUSINESS ACTIVITIES

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

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

ITEM 5 - ADDITIONAL COMPENSATION

Diandra Allen 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. Allen 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 Diandra Allen 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.

Joseph Pecoraro, Senior Wealth Advisor, is generally responsible for supervising Diandra Allen's day-to-day advisory activities. Mr. Pecoraro can be reached by calling 973-287-5437.

DONALD J. HERTLING, CFP®, MST

ITEM 2 - EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Donald J. Hertling, **CFP®**, **MST**, Partner, Managing Director, b. 1973

Education:
Master of Taxation, Fairleigh Dickenson University
BBA, Business Administration and Management, Rider University

Business Background:
Partner, Managing Director, Beacon Pointe Advisors, LLC, 2020-Present
Agent, Beacon Pointe Insurance Services, LLC, 2019-Present

Professional Designations

Donald Hertling 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

Donald Hertling has no disciplinary history to disclose.

ITEM 4 - OTHER BUSINESS ACTIVITIES

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

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

Additionally, Mr. Hertling is a principal Member of JD Associates, LLC. JD Associates, LLC, refers out clients seeking property and casualty insurance to unaffiliated insurance brokers. JD Associates receives an annual commission based on policies placed with the insurance brokers. Donald Hertling is eligible to receive a portion of these commissions. This practice gives Donald Hertling 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 offered through Mr. Hertling or JD Associates, LLC.

ITEM 5 - ADDITIONAL COMPENSATION

Donald Hertling 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. Donald Hertling is an equity owner in the parent company of the firm. Mr. Hertling 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 Donald Hertling 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, Donald Hertling oversees the investment advisory services provided by Beacon Pointe Advisors' Summit, New Jersey 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.

GUNNAR HIMMEL, CFP®

ITEM 2 - EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Gunnar Himmel, **CFP®,** Associate Wealth Advisor, b. 1995

Education:
BA, Finance, Siena College

Business Background:
Associate Wealth Advisor, Beacon Pointe Advisors, LLC, 2025-Present
Registered Private Client Associate, Janney Montgomery Scott, LLC, 2021-2025
Mass Transfer, Goldman Sachs, 2021-2021
Registered Representative, The Ayco Company, 2019-2021

Professional Designations

Gunnar Himmel 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

Gunnar Himmel has no disciplinary history to disclose.

ITEM 4 - OTHER BUSINESS ACTIVITIES

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

ITEM 5 - ADDITIONAL COMPENSATION

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

ITEM 5 - ADDITIONAL COMPENSATION

Gunnar Himmel 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. Himmel 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.

Joseph Pecoraro, Senior Wealth Advisor, is generally responsible for supervising Gunnar Himmel's day-to-day advisory activities. Mr. Pecoraro can be reached by calling 973-287-5437.

JONATHAN SAVORGIANNAKIS, CFP®, CIMA®

ITEM 2 - EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Jonathan Savorgiannakis, **CFP®, CIMA®,** Wealth Advisor, b. 1996

Education:
BS, Finance, Fordham University

Business Background:
Wealth Advisor, Beacon Pointe Advisors, LLC, 2026-Present
Senior Associate Wealth Advisor, Beacon Pointe Advisors, LLC, 2023-2026
Agent, Beacon Pointe Insurance Services, LLC, 2021-Present
Associate Wealth Advisor, Beacon Pointe Advisors, LLC, 2021-2023
Registered Representative, Equitable Advisors, LLC, 2019-2021
Registered Representative, AXA Advisors, LLC, 2019-2021

Professional Designations

Jonathan Savorgiannakis 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.

Certified Investment Management Analyst (CIMA®)

The CIMA® designation is issued by the Investments and Wealth Institute (formerly IMCA). To earn each certification, each CIMA® candidate must complete a self-study program, attend a one-week classroom education program provided by an Association to Advance Collegiate Schools of Business ("AACSB") accredited university business school, pass an online examination after self-study and an on-line comprehensive certification examination after meeting all requirements of a registered classroom

education program and also complete a minimum of 30 hours of continuing education every two years. More information about the CIMA® is available at https://investmentsandwealth.org/home.

ITEM 3 - DISCIPLINARY INFORMATION

Jonathan Savorgiannakis has no disciplinary history to disclose.

ITEM 4 - OTHER BUSINESS ACTIVITIES

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

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

ITEM 5 - ADDITIONAL COMPENSATION

Jonathan Savorgiannakis' 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. Savorgiannakis 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 Jonathan Savorgiannakis 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.

Donald Hertling, Partner, Managing Director, is generally responsible for supervising Jonathan Savorgiannakis' day-to-day advisory activities. Mr. Hertling can be reached by calling 973-287-5437.

JORDAN HELLER, CFA®, CFP®

ITEM 2 - EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Jordan Heller, CFA®, CFP®, Partner, Managing Director, b. 1960

Education:
MBA, Finance, University of Chicago
BS, Accounting, Bentley University

Business Background:
Partner, Managing Director, Beacon Pointe Advisors, LLC, 2020-Present
Agent, Beacon Pointe Insurance Services, LLC, 2019-Present

Professional Designations

Jordan Heller holds the following professional designations:

Chartered Financial Analyst (CFA®)

The Chartered Financial Analyst ("CFA®") designation is sponsored by CFA Institute. To earn a CFA charter, candidates must have four years of qualified investment work experience, become a member of the CFA Institute, pledge to adhere to the CFA Institute Code of Ethics and Standards of Professional Conduct on an annual basis, apply for membership to a local CFA member society, and complete the CFA Program. The CFA Program is organized into three levels, each culminating in a six-hour exam. The three proctored course exams correspond to three 250-hour self-study levels. Completing the Program takes most candidates between two and five years. More information regarding the CFA is available at https://www.cfainstitute.org/

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

Jordan Heller has no disciplinary history to disclose.

ITEM 4 - OTHER BUSINESS ACTIVITIES

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

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

Additionally, Jordan Heller is a principal Member of JD Associates, LLC. JD Associates, LLC, refers out clients seeking property and casualty insurance to unaffiliated insurance brokers. JD Associates receives an annual commission based on policies placed with the insurance brokers. Jordan Heller is eligible to receive a portion of these commissions. This practice gives Jordan Heller 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 offered through Mr. Heller or JD Associates, LLC.

Jordan Heller also serves on the Board of the New York School of Podiatric Medicine, and Alzheon. He is a member of the Investment Management Consultant Association, the Association for Investment Management and Research, and the New York Society of Security Analysts. These activities account for a de minimis amount of Jordan Heller's time and income. These activities are unrelated to Beacon Pointe Advisors, LLC's advisory business. Beacon Pointe Advisors, LLC does not believe they present a conflict.

ITEM 5 - ADDITIONAL COMPENSATION

Jordan Heller 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. Jordan Heller is an equity owner in the parent company of the firm. Mr. Heller 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 Jordan Heller 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, Jordan Heller oversees the investment advisory services provided by Beacon Pointe Advisors' Summit, New Jersey 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.

JOSEPH R. PECORARO, CFP®

ITEM 2 - EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Joseph R. Pecoraro, CFP®, Senior Wealth Advisor, b. 1991

Education:
BS, Business Administration, Finance, Seton Hall University

Business Background:
Senior Wealth Advisor, Beacon Pointe Advisors, LLC, 2026-Present
Agent, Beacon Pointe Insurance Services, LLC, 2023-Present
Wealth Advisor, Beacon Pointe Advisors, LLC, 2020-2026

Professional Designations

Joseph Pecoraro 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

Joseph Pecoraro has no disciplinary history to disclose.

ITEM 4 - OTHER BUSINESS ACTIVITIES

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

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

ITEM 5 - ADDITIONAL COMPENSATION

Joseph Pecoraro'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. Pecoraro 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 Joseph Pecoraro 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.

Donald Hertling, Partner, Managing Director, is generally responsible for supervising Joseph Pecoraro's day-to-day advisory activities. Mr. Hertling can be reached by calling 973-287-5437.

MATTHEW S. DIQUOLLO, CFP®

ITEM 2 - EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Matthew S. DiQuollo, CFP®, National Regional Director, b. 1977

Education:
BA, Communications, Villanova University

Business Background:
National Regional Director, Beacon Pointe Advisors, LLC., 2025-Present
Regional Director, Beacon Pointe Advisors, LLC., 2024-Present
Business Development Director, Glenmede Trust Company, 2021-2024
Senior Wealth Consultant, Mariner Wealth Advisors. 2016-2021

Professional Designations

Matthew DiQuollo holds the following professional designation:

Certified Financial Planner (CFP®)

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ITEM 3 – DISCIPLINARY INFORMATION

Matthew DiQuollo has no disciplinary history to disclose.

ITEM 4 - OTHER BUSINESS ACTIVITIES

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

ITEM 5 - ADDITIONAL COMPENSATION

Matthew DiQuollo'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. DiQuollo 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, including client communications and investment recommendations, to help ensure compliance with applicable regulatory requirements.

Matthew Cooper, Chief Executive Officer, is generally responsible for supervising Matthew DiQuollo's day-to-day advisory activities. Mr. Cooper can be reached by calling 949-718-1900.

MELISSA J. GERCKENS, CFP®

ITEM 2 - EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Melissa J. Gerckens, CFP®, Wealth Advisor, b. 1989

Education:
BS, Business, Susquehanna University

Business Background:
Wealth Advisor, Beacon Pointe Advisors, LLC, 2020-Present
Agent, Beacon Pointe Insurance Services, LLC, 2019-Present

Professional Designations

Melissa Gerckens 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

Melissa Gerckens has no disciplinary history to disclose.

ITEM 4 - OTHER BUSINESS ACTIVITIES

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

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

ITEM 5 - ADDITIONAL COMPENSATION

Melissa Gerckens'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. Gerckens 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 Melissa Gerckens 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, including client communications and investment recommendations, to help ensure compliance with applicable regulatory requirements.

Donald Hertling, Partner, Managing Director, is generally responsible for supervising Melissa Gercken's day-to-day advisory activities. Mr. Hertling can be reached by calling 973-287-5437.

MICHAEL J. WHITTEMORE, CFA®, CFP®

ITEM 2 - EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Michael J. Whittemore, CFA®, **CFP®,** Senior Strategic Investment Advisor, b. 1978

Education:
BA, Economics, Rutgers University

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

Professional Designations

Michael Whittemore holds the following professional designations:

Chartered Financial Analyst (CFA®)

The Chartered Financial Analyst ("CFA®") designation is sponsored by CFA Institute. To earn a CFA charter, candidates must have four years of qualified investment work experience, become a member of the CFA Institute, pledge to adhere to the CFA Institute Code of Ethics and Standards of Professional Conduct on an annual basis, apply for membership to a local CFA member society, and complete the CFA Program. The CFA Program is organized into three levels, each culminating in a six-hour exam. The three proctored course exams correspond to three 250-hour self-study levels. Completing the Program takes most candidates between two and five years. More information regarding the CFA is available at https://www.cfainstitute.org/

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ITEM 3 - DISCIPLINARY INFORMATION

Michael Whittemore has no disciplinary history to disclose.

ITEM 4 - OTHER BUSINESS ACTIVITIES

Michael Whittemore 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 Whittemore 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. Whittemore 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, including client communications and investment recommendations, to help ensure compliance with applicable regulatory requirements.

Donald Hertling, Partner, Managing Director, is generally responsible for supervising Michael Whittemore's day-to-day advisory activities. Mr. Hertling can be reached by calling 973-287-5437.

SARAH E. EQUILS, CFP®

ITEM 2 - EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Sarah E. Equils, **CFP®,** Associate Wealth Advisor, b. 1986

Education:
BA, Business Administration, Campbell University

Business Background:
Associate Wealth Advisor, Beacon Pointe Advisors, LLC, 2026-Present
Agent, Beacon Pointe Insurance Services, LLC, 2026-Present
Financial Planner, Lighthouse Financial Advisors, 2023-2025
TANF Case Worker, Monmouth County Department of Health and Human Services, 2022-2023
Regional Resource Team, PNC Bank, 2022-2022
Teller, BB&T Tank/Truist, 2021-2021

Professional Designations

Sarah Equils holds the following professional designation:

Certified Financial Planner (CFP®)

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

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ITEM 3 - DISCIPLINARY INFORMATION

Sarah Equils has no disciplinary history to disclose.

ITEM 4 - OTHER BUSINESS ACTIVITIES

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

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

ITEM 5 - ADDITIONAL COMPENSATION

Sarah Equils 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. Equils 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 Sarah Equils 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, including client communications and investment recommendations, to help ensure compliance with applicable regulatory requirements.

Joseph Pecoraro, Senior Wealth Advisor, is generally responsible for supervising Sarah Equils’ day-to-day advisory activities. Mr. Pecoraro can be reached by calling 973-287-5437.