Form ADV
Part 2B Brochure Supplement

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www.beaconpointe.com

Office Locations:

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Carlsbad, CA 92008
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888-756-7568

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Draper, UT 84020
801-501-0302

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24 Corporate Plaza Drive, Suite 150
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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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ALEX R. NUNES, CFP®

ITEM 2 - EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Alex R. Nunes, **CFP®,** Senior Wealth Advisor, b. 1980

Education:
MS, Homeland Security, San Diego State University
BS, Psychology, University of California, Santa Barbara

Business Background:
Senior Wealth Advisor, Beacon Pointe Advisors, LLC, 2022-Present
Agent, Beacon Pointe Insurance Services, LLC, 2019-Present
Wealth Advisor, Beacon Pointe Advisors, LLC, 2019-2021

Professional Designations

Alex Nunes 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

Alex Nunes has no material disciplinary history to disclose.

ITEM 4 - OTHER BUSINESS ACTIVITIES

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

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

ITEM 5 - ADDITIONAL COMPENSATION

Alex Nunes' 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. Nunes 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 Alex Nunes 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.

Mark Flint, Partner, Managing Director, is generally responsible for supervising Alex Nunes' day-to-day advisory activities. Mr. Flint can be reached by calling 888-756-7568.

ANTHONY G. FERREIRA, CFP®

ITEM 2 - EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Anthony G. Ferreira, CFP®, Partner, Senior Wealth Advisor, b. 1974

Education:
BS, Business Administration, San Diego State University

Business Background:
Partner, Senior Wealth Advisors, Beacon Pointe Advisors, LLC, 2026-Present
Advisory Representative, Wealthpointe, LLC, 2013-2026

Professional Designations

Anthony Ferreira 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

Anthony Ferreira has no disciplinary history to disclose.

ITEM 4 - OTHER BUSINESS ACTIVITIES

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

ITEM 5 - ADDITIONAL COMPENSATION

Anthony Ferreira 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. Anthony Ferreira is an equity owner in the parent company of the firm. Mr. Ferreira 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.

Allison Blake, Partner, Transition Support Manager, is generally responsible for supervising Anthony Ferreira's day-to-day advisory activities. Ms. Blake can be reached by calling 888-756-7568.

AUDREY H. DAY, CFP®

ITEM 2 - EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Audrey H. Day, **CFP®,** Associate Wealth Advisor, b. 2000

Education:
BA, Business Administration, University of St. Thomas, Minnesota

Business Background:
Associate Wealth Advisor, Beacon Pointe Advisors, LLC, 2023-Present
Paraplanner, Carlson Capital Management, 2022-2023
Full-time Student, University of St. Thomas, 2018-2022

Professional Designations

Audrey Day 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

Audrey Day has no disciplinary history to disclose.

ITEM 4 - OTHER BUSINESS ACTIVITIES

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

ITEM 5 - ADDITIONAL COMPENSATION

Audrey Day 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. Day 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.

Jeffrey Mantoani, Director of Operations, is generally responsible for supervising Audrey Day's day-to-day advisory activities. Mr. Mantoani can be reached by calling 888-756-7568.

AUSTIN CASSIDY, CFP®

ITEM 2 - EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Austin Cassidy, **CFP®,** Wealth Advisor, b. 1996

Education:
BS, Finance, Penn State University

Business Background:
Wealth Advisor, Beacon Pointe Advisors, LLC, 2026-Present
Agent, Beacon Pointe Insurance Services, LLC, 2024-Present
Senior Financial Planner, Beacon Pointe Advisors, LLC, 2025-2026
Financial Planner, Beacon Pointe Advisors, LLC, 2024-2025
Methodology Analyst, Vanguard, 2019-2024

Professional Designations

Austin Cassidy 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 Cassidy has no disciplinary history to disclose.

ITEM 4 - OTHER BUSINESS ACTIVITIES

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

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

In addition to Austin Cassidy's role with Beacon Pointe Advisors, LLC, he is the founder of Talaria Tactics, where he serves as an independent operational consultant. This activity accounts for a de minimis amount of Austin Cassidy'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

Austin Cassidy'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. Cassidy 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 Austin Cassidy 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.

Mark Flint, Partner, Managing Director, is generally responsible for supervising Austin Cassidy's day-to-day advisory activities. Mr. Flint can be reached by calling 888-756-7568.

CHARLES G. DUNCAN, AIF®, ChFC®, CFP®

ITEM 2 - EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Charles G. Duncan, AIF®, ChFC®, CFP®, Partner, Managing Director, b. 1964

Education:
BA, Business Administration, University of San Diego

Business Background:
Partner, Managing Director, Beacon Pointe Advisors, LLC, 2022-Present
Agent, Beacon Pointe Insurance Services, LLC, 2022-Present
Registered Representative, Purshe Kaplan Sterling Investments, Inc., 2022-2024
President and Chief Compliance Officer, Duncan Investment Advisors, Inc., 2011-2022
Investment Adviser Representative, Securities America Advisors, Inc., 2015-2022

Professional Designations

Charles Duncan holds the following professional designations:

Accredited Investment Fiduciary (AIF®)

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

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.

Certified Financial Planner (CFP®)

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

clients. CFP® certificate holders are bound by the CFP® Board's *Standards of Professional Conduct*, a set of documents outlining the ethical and practice standards for CFP® professionals.

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

ITEM 3 - DISCIPLINARY INFORMATION

Charles Duncan has no disciplinary history to disclose.

ITEM 4 - OTHER BUSINESS ACTIVITIES

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

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

In addition to Charles Duncan's role with Beacon Pointe Advisors, LLC, he is a board member for Beacons Inc., a 501(c)(3) dedicated to helping young adults with special needs receive social and vocational training.

ITEM 5 - ADDITIONAL COMPENSATION

Charles Duncan is a partner of Beacon Pointe Advisors, LLC, and is compensated by the firm with a salary and variable compensation based on client assets under management. Charles Duncan is an equity owner in the parent company of the firm. Mr. Duncan 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 Charles Duncan 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, Charles Duncan oversees the investment advisory services provided by Beacon Pointe Advisors' Carlsbad, 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.

CONNOR G. CIRILLO

ITEM 2 - EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Connor G. Cirillo, Client Service Associate, b. 2001

Education:
BS, Business, University of Southern California

Business Background:
Associate Wealth Advisor, Beacon Pointe Advisors, LLC, 2026-Present
Client Service Associate, Beacon Pointe Advisors, LLC, 2024-2025
Intern, Zignal Labs, 2023-2023
Intern, Unify Consulting, 2022-2022
Student, University of Southern California, 2019-2023

ITEM 3 - DISCIPLINARY INFORMATION

Connor Cirillo has no disciplinary history to disclose.

ITEM 4 - OTHER BUSINESS ACTIVITIES

Connor Cirillo 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 Cirillo 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. Cirillo 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.

Jeffrey Mantoani, Director of Operations, is generally responsible for supervising Connor Cirillo's day-to-day advisory activities. Mr. Mantoani can be reached by calling 888-756-7568.

JEFFREY L. MANTOANI

ITEM 2 - EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Jeffrey L. Mantoani, Director of Operations, b. 1969

Education:
BA, Communications, California State University, Sacramento

Business Background:
Director of Operations, Beacon Pointe Advisors, LLC, 2022-Present
Registered Representative, Purshe Kaplan Sterling Investments, Inc., 2022-2024
Investment Adviser Representative, Securities America Advisors, Inc., 2015-2022
Director of Operations, Duncan Investment Advisors, Inc., 2011-2022
Registered Representative, Securities America, Inc., 2010-2022

ITEM 3 - DISCIPLINARY INFORMATION

Jeffrey Mantoani has no disciplinary history to disclose.

ITEM 4 - OTHER BUSINESS ACTIVITIES

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

ITEM 5 - ADDITIONAL COMPENSATION

Jeffrey Mantoani 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. Mantoani 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.

Charles Duncan, Partner, Managing Director, is generally responsible for supervising Jeffrey Mantoani's day-to-day advisory activities. Mr. Duncan can be reached by calling 888-756-7568.

JOHN A. MARTINDALE, CFP®

ITEM 2 - EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

John A. Martindale, **CFP®,** Partner, Managing Director, b. 1960

Education:
BS, Finance, Brigham Young University

Business Background:
Partner, Managing Director, Beacon Pointe Advisors, LLC, 2023-Present
Advisor Representative, Alisa Capital, INC., 2011-2023

Professional Designations

John Martindale holds the following professional designation:

Certified Financial Planner (CFP®)

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

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

ITEM 3 – DISCIPLINARY INFORMATION

John Martindale has no disciplinary history to disclose.

ITEM 4 - OTHER BUSINESS ACTIVITIES

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

ITEM 5 - ADDITIONAL COMPENSATION

John Martindale is a partner of Beacon Pointe Advisors, LLC, and is compensated by the firm with a salary and variable compensation based on client assets under management. John Martindale is an equity owner in the parent company of the firm. Mr. Martindale does not receive economic benefit from any person or entity other than Beacon Pointe Advisors, LLC, in connection with providing investment advice to clients.

ITEM 6 - SUPERVISION

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

MARI I. BOWIDOWICZ

ITEM 2 - EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Mari I. Bowidowicz, Client Service Associate, b. 2003

Education:
BSBA, Finance, University of Arizona, Eller College of Management

Business Background:
Senior Client Service Associate, Beacon Pointe Advisors, LLC, 2026-Present
Client Service Associate, Beacon Pointe Advisors, LLC, 2025-2026
Student, University of Arizona, 2021-2025
Intern, Torrey Pines Bank, 2024-2024

ITEM 3 - DISCIPLINARY INFORMATION

Mari Bowidowicz has no disciplinary history to disclose.

ITEM 4 - OTHER BUSINESS ACTIVITIES

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

ITEM 5 - ADDITIONAL COMPENSATION

Mari Bowidowicz 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 he refers to the firm. Ms. Bowidowicz 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.

Jeffrey Mantoani, Director of Operations, is generally responsible for supervising Mari Bowidowicz's day-to-day advisory activities. Mr. Mantoani can be reached by calling 888-756-7568.

MARK D. FLINT, CFA

ITEM 2 - EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Mark D. Flint, CFA, Partner, Managing Director, b. 1971

Education:
MBA, International Finance, University of San Diego
BA, International Relations and Affairs, University of San Diego

Business Background:
Partner, Managing Director, Beacon Pointe Advisors, LLC, 2016-Present

Professional Designations

Mark Flint 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

Mark Flint has no disciplinary history to disclose.

ITEM 4 - OTHER BUSINESS ACTIVITIES

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

ITEM 5 - ADDITIONAL COMPENSATION

Mark Flint 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. Mark 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 advice to clients.

ITEM 6 – SUPERVISION

As a Partner, Managing Director at Beacon Pointe Advisors, LLC, Mark Flint oversees the investment advisory services provided by Beacon Pointe Advisors' San Diego, 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.

MICHAEL S. BAKOS

ITEM 2 - EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Michael S. Bakos, Regional Director, b. 1974

Education:
BA, Finance, Governors State University College of Business

Business Background:
Regional Director, Beacon Pointe Advisors, LLC, 2021-Present
Vice President, Wealth Management Advisor, First American Trust, 2020-2021

ITEM 3 - DISCIPLINARY INFORMATION

Michael Bakos has no disciplinary history to disclose.

ITEM 4 - OTHER BUSINESS ACTIVITIES

Michael Bakos 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 Bakos' 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. Bakos 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.

Matthew DiQuollo, National Regional Director, is generally responsible for supervising Michael Bakos' day-to-day advisory activities. Mr. DiQuollo can be reached by calling 973-287-5437.

MORGAN H. SMITH, CFP®

ITEM 2 - EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Morgan H. Smith, CFP®, Partner, Senior Wealth Advisor, b. 1963

Education:
BA, Computer Science, University of San Diego
MBA, International Business, University of San Diego

Business Background:
Partner, Senior Wealth Advisors, Beacon Pointe Advisors, LLC, 2026-Present
Investment Advisor Representative, Wealthpointe, LLC, 2013-2026
Investment Advisor Representative, Constitution Wealth, LLC, 2022-2025

Professional Designations

Morgan Smith 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

Morgan Smith has no disciplinary history to disclose.

ITEM 4 - OTHER BUSINESS ACTIVITIES

In addition to Morgan Smith's role with Beacon Pointe Advisors, LLC, he is an author. This activity accounts for a de minimis amount of Morgan Smith'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

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

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.

Allison Blake, Partner, Transition Support Manager, is generally responsible for supervising Morgan Smith's day-to-day advisory activities. Ms. Blake can be reached by calling 888-756-7568.

PAUL D. DUNCAN, CFS®

ITEM 2 - EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Paul D. Duncan, CFS®, Partner, Senior Wealth Advisor, b. 1972

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

Business Background:
Partner, Senior Wealth Advisor, Beacon Pointe Advisors, LLC, 2022-Present
Agent, Beacon Pointe Insurance Services, LLC, 2022-Present
Registered Representative, Purshe Kaplan Sterling Investments, Inc., 2022-2024
Investment Adviser Representative, Securities America Advisors, Inc., 2016-2022
Registered Representative, Securities America Advisors, Inc., 2016-2022

Professional Designations

Paul Duncan holds the following professional designation:

Certified Fund Specialist (CFS®)

The CFS® designation is offered by the Institute of Business & Finance ("IBF"). Candidates must have a Bachelor's degree or 2,000 hours of financial services work experience. The CFS program consists of 6 modules: (1) Regulation, Structure, Expenses, and Titling; (2) Management and Fund Selection, Risk Management, Equities, Fixed-Income & Hybrids; (3) Tax-Free Bonds, Money Market, Specialty Categories, and Time Value Analysis; (4) Asset Categories, Market Indicators, CEFs, ETFs, and REITs; (5) Risk, Timing the Market, When to Sell, and Taxation; (6) Basics of Asset Allocation, The Efficient Frontier, Optimal Asset Allocation, Core-Satellite Strategy, Modern Portfolio Theory ("MPT"). 30 hours of continuing education is required every 2 years to maintain this designation. More information is available at https://icfs.com/certified-fund-specialist.

ITEM 3 - DISCIPLINARY INFORMATION

Paul Duncan has no disciplinary history to disclose.

ITEM 4 - OTHER BUSINESS ACTIVITIES

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

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

ITEM 5 - ADDITIONAL COMPENSATION

Paul 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. Paul Duncan is an equity owner in the parent company of the firm. Mr. Duncan 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 Paul Duncan 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.

Charles Duncan, Partner, Managing Director, is generally responsible for supervising Paul Duncan's day-to-day advisory activities. Mr. Duncan can be reached by calling 888-756-7568.

PHILIP C. HAGOPIAN, AWMA®

ITEM 2 - EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Philip C. Hagopian, **AWMA®,** Senior Wealth Advisor, b. 1979

Education:
BSBA, Finance, Northeastern University

Business Background:
Senior Wealth Advisor, Beacon Pointe Advisors, LLC, 2026-Present
Wealth Advisor, Beacon Pointe Advisors, LLC, 2023-2026
Investment Advisor Representative, Westmount Asset Management, LLC 2021-2023
Vice President, Wealth Advisor, Lido Advisors, LLC, 2021-2021
Registered Representative, Investment Advisor, Centaurus Financial, Inc., 2020-2021

Professional Designations

Philip Hagopian holds the following professional designation:

Accredited Wealth Management Advisor (AWMA™)

The Accredited Wealth Management Advisor, or AWMA™ program, is issued by the College for Financial Planning – a Kaplan Company. The program is designated for advisors who want to better address the unique needs of high-net-worth clients. The program's one-of-a-kind curriculum contains sections dedicated to behavioral finance, working with small business owners, and succession/exit planning. Individuals who hold the AWMA™ designation have completed a course of study encompassing wealth strategies, equity-based compensation plans, tax reduction alternatives, and asset protection alternatives. Additionally, individuals must pass an end-of-course examination that tests their ability to synthesize complex concepts and apply theoretical concepts to real-life situations. More information about the AWMA™ is available at https://www.kaplanfinancial.com/wealth-management.

ITEM 3 - DISCIPLINARY INFORMATION

Philip Hagopian has no disciplinary history to disclose.

ITEM 4 - OTHER BUSINESS ACTIVITIES

Philip Hagopian 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 Hagopian'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. Hagopian 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.

Mark Flint, Partner, Managing Director, is generally responsible for supervising Philip Hagopian's day-to-day advisory activities. Mr. Flint can be reached by calling 888-756-7568.

ROBERT H. INGHAM, CFP®

ITEM 2 - EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Robert H. Ingham, CFP®, Partner, Senior Wealth Advisor, b. 1960

Education:
MBA, Finance, San Diego State University
BS, Management, University of Massachusetts

Business Background:
Partner, Senior Wealth Advisor, Beacon Pointe Advisors, LLC, 2023-Present
Agent, Beacon Pointe Insurance Services, LLC, 2023-Present
Investment Advisor Representative, Ingham Wealth Management, 2008-2024
Registered Representative, Arete Wealth Management LLC, 2018-2023

Professional Designations

Robert Ingham 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

Robert Ingham has no disciplinary history to disclose.

ITEM 4 - OTHER BUSINESS ACTIVITIES

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

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

ITEM 5 - ADDITIONAL COMPENSATION

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

Mark Flint, Partner, Managing Director, is generally responsible for supervising Robert Ingham's day-to-day advisory activities. Mr. Flint can be reached by calling 888-756-7568.

TIFFANY T. BODELL

ITEM 2 - EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Tiffany T. Bodell, Wealth Advisor, b. 1979

Education:
BA, Economics, University of Utah

Business Background:
Wealth Advisor, Beacon Pointe Advisors, LLC, 2023-Present
Investment Adviser, Ailsa Capital, INC., 2015-2023

ITEM 3 – DISCIPLINARY INFORMATION

Tiffany Bodell has no disciplinary history to disclose.

ITEM 4 - OTHER BUSINESS ACTIVITIES

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

ITEM 5 - ADDITIONAL COMPENSATION

Tiffany Bodell'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. Bodell 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.

John Martindale, Partner, Managing Director, is generally responsible for supervising Tiffany Bodell's day-to-day advisory activities. Mr. Martindale can be reached by calling 801-501-0302.