Form ADV
Part 2B Brochure Supplement

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www.beaconpointe.com

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103 Eisenhower Parkway, Suite 202
Roseland, NJ 07068
973-496-8611

Corporate Office:
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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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ANDREW J. BELLO

ITEM 2 - EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Andrew J. Bello, Associate Wealth Advisor**,** b. 1987

Education:
BA, Musical Studies, William Paterson University

Business Background:
Associate Wealth Advisor, Beacon Pointe Advisors, LLC, 2025-Present
Client Service Associate, Beacon Pointe Advisors, LLC, 2023-2025
Client Service Associate, Bleakley Financial Group, 2020-2023

ITEM 3 - DISCIPLINARY INFORMATION

Andrew Bello has no disciplinary history to disclose.

ITEM 4 - OTHER BUSINESS ACTIVITIES

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

ITEM 5 – ADDITIONAL COMPENSATION

Andrew Bello 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. Bello 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.

James Elliot, Managing Director, is generally responsible for supervising Andrew Bello's day-to-day advisory activities. Mr. Elliot can be reached by calling 973-496-8611.

DAVID J. ARANOWITZ

ITEM 2 - EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

David "Jake" Aranowitz, Associate Wealth Advisor**,** b. 2004

Education:
BSBA, Finance, Elon University

Business Background:
Associate Wealth Advisor, Beacon Pointe Advisors, LLC, 2026-Present
Full-Time Student, Elon University, 2022-2026
Intern, Canoe Brook Development, 2025-2025
Intern, RHO Residential, LLC, 2024-2024
Intern, Datamation Systems, Inc., 2023-2023
Full-Time Student, Seton Hall Preparatory School, 2018-2022

ITEM 3 - DISCIPLINARY INFORMATION

Jake Aranowitz has no disciplinary history to disclose.

ITEM 4 - OTHER BUSINESS ACTIVITIES

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

ITEM 5 – ADDITIONAL COMPENSATION

Jake Aranowitz 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. Aranowitz 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.

James Elliott, Managing Director, is generally responsible for supervising Jake Aranowitz's day-to-day advisory activities. Mr. Elliott can be reached by calling 973-496-8611.

GAVIN M. FORD

ITEM 2 - EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Gavin M. Ford, Wealth Advisor**,** b. 2000

Education:
BA, Business Economics, Rutgers University

Business Background:
Wealth Advisor, Beacon Pointe Advisors, LLC, 2026-Present
Associate Wealth Advisor, Beacon Pointe Advisors, LLC, 2025-2026
Advisor Support Consultant, Internal Advisor Consultant, Hartford Funds Distributors, LLC, 2023-2024
Billing Specialist, IPTA Clinical LLC, 2022-2023
Student, Rutgers University, 2021-2023
Student, Rowan College at Burlington County, 2019-2021

ITEM 3 - DISCIPLINARY INFORMATION

Gavin Ford has no disciplinary history to disclose.

ITEM 4 - OTHER BUSINESS ACTIVITIES

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

ITEM 5 – ADDITIONAL COMPENSATION

Gavin Ford'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. Ford 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.

Justin Poplawski, Managing Director, is generally responsible for supervising Gavin Ford's day-to-day advisory activities. Mr. Poplawski can be reached by calling 973-496-8611.

JAMES G. ELLIOTT

ITEM 2 - EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

James G. Elliott, Managing Director**,** b. 1992

Education:
BA, Business Economics, The College of Wooster

Business Background:
Managing Director, Beacon Pointe Advisors, LLC, 2026-Present
Wealth Advisor, Beacon Pointe Advisors, LLC, 2023-2026
Licensed Administrative, Bleakley Financial Group, LLC 2020-2023
Investment Advisor Representative, Private Advisor Group, LLC, 2020-2022

ITEM 3 - DISCIPLINARY INFORMATION

James Elliott has no disciplinary history to disclose.

ITEM 4 - OTHER BUSINESS ACTIVITIES

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

ITEM 5 – ADDITIONAL COMPENSATION

James Elliott'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. Elliott 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 Managing Director at Beacon Pointe Advisors, LLC, James Elliot oversees the investment advisory services provided by Beacon Pointe Advisors' Roseland, 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.

JOHN R. FINNEY, CFP®

ITEM 2 – EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

John R. Finney, CFP®, Wealth Advisor**,** b. 1997

Education:
BS, Finance, Providence College

Business Background:
Wealth Advisor, Beacon Pointe Advisors, LLC, 2026-Present
Founder/CEO, Overvue, Inc., 2024-Present
Wealth Advisor, Beacon Pointe Advisors, LLC, 2023-2024
Client Service Associate, Bleakley Financial Group, 2019-2023
Administrative Representative, LPL Financial LLC, 2018-2023

Professional Designations

John Finney 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 Finney has no disciplinary history to disclose.

ITEM 4 – OTHER BUSINESS ACTIVITIES

In addition to John Finney's role with Beacon Pointe Advisors, LLC, he is the Founder and CEO of Overvue, Inc. This activity accounts for a de minimis amount of John Finney'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

John Finney'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. Finney 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 John Finney 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.

Justin Poplawski, Managing Director, is generally responsible for supervising John Finney's day-to-day advisory activities. Mr. Poplawski can be reached by calling 973-496-8611.

JOHN "REED" FINNEY, CFP®, CLU®

ITEM 2 – EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

John "Reed" Finney, CFP®, CLU®, Partner, Senior Wealth Advisor**,** b. 1962

Education:
BA, Finance, Lehigh University

Business Background:
Partner, Senior Wealth Advisor, Beacon Pointe Advisors, LLC, 2026-Present
Partner, Managing Director, Beacon Pointe Advisors, LLC, 2023-2026
Agent, Beacon Pointe Insurance Services, LLC, 2023-Present
Wealth Management Advisor, Bleakley Financial Group, LLC, 2022-2023
Registered Representative, LPL Financial, LLC, 2015-2023
Investment Advisor Representative, Private Advisor Group, LLC, 2014-2022

Professional Designations

Reed Finney holds the following professional designations:

Certified Financial Planner (CFP®)

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

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

Chartered Life Underwriter (CLU®)

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

ITEM 3 – DISCIPLINARY INFORMATION

Reed Finney has no disciplinary history to disclose.

ITEM 4 – OTHER BUSINESS ACTIVITIES

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

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

ITEM 5 – ADDITIONAL COMPENSATION

Reed Finney 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. Reed Finney is an equity owner in the parent company of the firm. Mr. Finney 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 Reed Finney 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.

Justin Poplawski, Managing Director, is generally responsible for supervising Reed Finney's day-to-day advisory activities. Mr. Poplawski can be reached by calling 973-496-8611.

JUSTIN POPLAWSKI, CFP®, PPC®, RICP®

ITEM 2 – EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Justin Poplawski, CFP®, PPC®, RICP®, Managing Director**,** b. 1982

Education:
BA, Liberal Arts, William Paterson University

Business Background:
Managing Director, Beacon Pointe Advisors, LLC, 2026-Present
Agent, Beacon Pointe Insurance Services, LLC, 2023-Present
Senior Wealth Advisor, Beacon Pointe Advisors, LLC, 2023-2026
Wealth Management Advisor, Bleakley Financial Group, LLC, 2022-2023
Registered Representative, LPL Financial, LLC, 2015-2023
Investment Advisor Representative, Private Advisor Group, LLC, 2014-2022

Professional Designations

Justin Poplawski 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.

Professional Plan Consultant ™ (PPC®)

A Professional Plan Consultant™ (PPC®) is a service provider professional that has gone through courses and learned the framework for managing a successful and compliant 401(k) plan. As a professional who has received the official PPC® Designation, the service provider has an in-depth knowledge of ERISA requirements for employer-sponsored retirement plans and the ability to carry out plan services. A PPC® has studied the evolving role of the retirement plan advisor, how to define plan success, fiduciary roles and responsibilities, investment selection and monitoring, service provider due diligence, participant

communications, plan administration issues, and how to implement a prudent decision-making process. More information about the PPC® is available at https://www.legacywealthus.com/what-is-a-professional-plan-consultant.

Retirement Income Certified Professional (RICP®)

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

ITEM 3 – DISCIPLINARY INFORMATION

Justin Poplawski has no disciplinary history to disclose.

ITEM 4 – OTHER BUSINESS ACTIVITIES

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

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

ITEM 5 – ADDITIONAL COMPENSATION

Justin Poplawski'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. Poplawski 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 Justin Poplawski is eligible to receive is outlined above in ***Item 4 – Other Business Activities***.

ITEM 6 – SUPERVISION

As a Managing Director at Beacon Pointe Advisors, LLC, Justin Poplawski oversees the investment advisory services provided by Beacon Pointe Advisors' Roseland, 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