Form ADV
Part 2B Brochure Supplement

November 2026

www.beaconpointe.com

Office Location:
203 Crescent Street, Suite 404
Waltham, MA 02453
781-642-0890

Corporate Office:
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Newport Beach, CA 92660
949-718-1600

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

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

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AIMEE P. POLLEY, CFP®

ITEM 2 - EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Aimee P. Polley, CFP®, Wealth Advisor, b. 1989

Education:
BS, Hospitality Management, Southern New Hampshire University

Business Background:
Wealth Advisor, Beacon Pointe Advisors, LLC, 2025-Present
Financial Advisor, Sensible Financial Planning & Management, LLC, 2021-2025
Financial Planner & Client Service, Journey Wealth Partners, 2014-2021

Professional Designations

Aimee Polley 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

Aimee Polley has no disciplinary history to disclose.

ITEM 4 - OTHER BUSINESS ACTIVITIES

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

ITEM 5 - ADDITIONAL COMPENSATION

Aimee Polley'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. Polley 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.

Christopher Andrysiak, Senior Wealth Advisor, is generally responsible for supervising Aimee Polley's day-to-day advisory activities. Mr. Andrysiak can be reached by calling 781-642-0890.

BENJAMIN M. MANDER

ITEM 2 - EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Benjamin M. Mander, Associate Wealth Advisor, b. 2003

Education:
BA, History, Boston College

Business Background:
Associate Wealth Advisor, Beacon Pointe Advisors, LLC, 2025-Present
Fitness Attendant, Boston College Campus Recreation, 2024-2025
Senior Administrative Director, Becket-Chimney Corners YMCA, 2024-2024
Lifeguard, Boston College Campus Recreation, 2023-2024
Student, Boston College, 2021-2024
Administrative Director, Becket-Chimney Corners YMCA, 2023-2023
Counselor, Becket-Chimney Corners YMCA, 2022-2022
Student, Grace Church School, 2020-2021

ITEM 3 - DISCIPLINARY INFORMATION

Benjamin Mander has no disciplinary history to disclose.

ITEM 4 - OTHER BUSINESS ACTIVITIES

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

ITEM 5 - ADDITIONAL COMPENSATION

Benjamin Mander 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. Mander 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.

Laura Williams, Senior Wealth Advisor, is generally responsible for supervising Benjamin Mander's day-to-day advisory activities. Ms. Williams can be reached by calling 781-642-0890.

BRANDON C. GARNEAU

ITEM 2 - EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Brandon C. Garneau, Senior Associate Wealth Advisor, b. 2000

Education:
BS, Finance, Quinnipiac University

Business Background:
Senior Associate Wealth Advisor, Beacon Pointe Advisors, LLC, 2026-Present
Associate Wealth Advisor, Beacon Pointe Advisors, LLC, 2025-2026
Associate Financial Advisor, Sensible Financial Planning & Management, LLC, 2024-2025
National Advisor Consultant, Columbia Threadneedle Investments, 2023-2024
Polling Institute Telephone Interviewer, Quinnipiac University, 2022-2023
Wealth Management Trust Intern, Salem Five Investment Services, 2022-2022
Product Management Intern, Digital Federal Credit Union, 2021-2022
Student, Quinnipiac University, 2021-2022
Delivery Driver, DoorDash, 2020-2021

ITEM 3 - DISCIPLINARY INFORMATION

Brandon Garneau has no disciplinary history to disclose.

ITEM 4 - OTHER BUSINESS ACTIVITIES

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

ITEM 5 - ADDITIONAL COMPENSATION

Brandon Garneau 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. Garneau 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.

Laura Williams, Senior Wealth Advisor, is generally responsible for supervising Brandon Garneau's day-to-day advisory activities. Ms. Williams can be reached by calling 781-642-0890.

BRENDAN "GYB" W. G. SPILSBURY, CFP®

ITEM 2 - EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Brendan "Gyb" W. G. Spilsbury, CFP®, Wealth Advisor, b. 1996

Education:
BA, Political Science and Economics, Union College

Business Background:
Wealth Advisor, Beacon Pointe Advisors, LLC, 2025-Present
Financial Advisor, Sensible Financial Planning & Management, LLC, 2022-2025
Associate Financial Planner, Sensible Financial Planning & Management, LLC, 2018-2022

Professional Designations

Gyb Spilsbury 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

Gyb Spilsbury has no disciplinary history to disclose.

ITEM 4 - OTHER BUSINESS ACTIVITIES

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

ITEM 5 - ADDITIONAL COMPENSATION

Gyb Spilsbury'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. Spilsbury 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.

Christopher Andrysiak, Senior Wealth Advisor, is generally responsible for supervising Gyb Spilsbury's day-to-day advisory activities. Mr. Andrysiak can be reached by calling 781-642-0890.

CHRISTOPHER C. ANDRYSIAK, CFP®

ITEM 2 - EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Christpher C. Andrysiak, CFP®, Senior Wealth Advisor, b. 1965

Education:
MBA, Business, Dartmouth College
BS, Economics, Massachusetts Institute of Technology

Business Background:
Senior Wealth Advisor, Beacon Pointe Advisors, LLC, 2025-Present
Senior Advisor, Sensible Financial Planning & Management, LLC, 2017-2025

Professional Designations

Christopher Andrysiak holds the following professional designation:

Certified Financial Planner (CFP®)

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ITEM 3 – DISCIPLINARY INFORMATION

Christopher Andrysiak has no disciplinary history to disclose.

ITEM 4 - OTHER BUSINESS ACTIVITIES

In addition to Christopher Andrysiak's role with Beacon Pointe Advisors, LLC, he serves as the finance chair on the board of the First Parish in Lincoln church. He also serves as the financial chair on the board of Becket Chimney Corners YMCA. These activities account for a de minimis amount of Christopher Andrysiak's time and income. These activities are unrelated to Beacon Pointe Advisors, LLC's advisory business. Beacon Pointe Advisors, LLC, does not believe it presents a conflict of interest.

ITEM 5 - ADDITIONAL COMPENSATION

Christopher Andrysiak'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. Andrysiak 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 Christopher Andrysiak 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.

Frederick Miller, Partner, Managing Director, is generally responsible for supervising Christopher Andrysiak's day-to-day advisory activities. Mr. Miller can be reached by calling 781-642-0890.

EDWARD J. SAMP, CFA

ITEM 2 - EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Edward J. Samp, CFA, Senior Strategic Investment Advisor, b. 1990

Education:
BS, Business Administration, Northeastern University

Business Background:
Senior Strategic Investment Advisor, Beacon Pointe Advisors, LLC, 2025-Present
Associate Portfolio Manager & Senior Trader, Sensible Financial Planning & Management, LLC, 2024-2025
Associate Portfolio Manager & Trader, Sensible Financial Planning & Management, LLC, 2022-2024
Investment Operations Specialist, Sensible Financial Planning & Management, LLC, 2016-2022

Professional Designations

Edward Samp 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

Edward Samp has no disciplinary history to disclose.

ITEM 4 - OTHER BUSINESS ACTIVITIES

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

ITEM 5 - ADDITIONAL COMPENSATION

Edward Samp 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. Samp 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.

Frederick Miller, Partner, Managing Director, is generally responsible for supervising Edward Samp's day-to-day advisory activities. Mr. Miller can be reached by calling 781-642-0890.

FRANK C. NAPOLITANO, JD, CFP®, CFA

ITEM 2 - EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Frank C. Napolitano, JD, CFP®, CFA, Senior Wealth Advisor, b. 1982

Education:
JD, Boston University
BA, Music and Comparative Religion, Harvard University

Business Background:
Senior Wealth Advisor, Beacon Pointe Advisors, LLC, 2025-Present
Financial Advisor, Sensible Financial Planning & Management, LLC, 2012-2025

Professional Designations

Frank Napolitano holds the following professional designations:

Certified Financial Planner (CFP®)

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

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

Chartered Financial Analyst (CFA®)

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ITEM 3 – DISCIPLINARY INFORMATION

Frank Napolitano has no disciplinary history to disclose.

ITEM 4 - OTHER BUSINESS ACTIVITIES

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

ITEM 5 - ADDITIONAL COMPENSATION

Frank Napolitano'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. Napolitano 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.

Frederick Miller, Partner, Managing Director, is generally responsible for supervising Frank Napolitano's day-to-day advisory activities. Mr. Miller can be reached by calling 781-642-0890.

FREDERICK H. MILLER, JR., PhD, CFP®

ITEM 2 - EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Frederick H. Miller, Jr., PhD, CFP®, Partner, Managing Director, b. 1954

Education:
PhD, Economics, University of Chicago
MA, Economics, University of Chicago
BA, Economics, University of Chicago

Business Background:
Partner, Managing Director, Beacon Pointe Advisors, LLC, 2025-Present
Managing Member, Sensible Financial Planning & Management, LLC, 2002-2026

Professional Designations

Frederick Miller 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

Frederick Miller has no disciplinary history to disclose.

ITEM 4 - OTHER BUSINESS ACTIVITIES

In addition to Frederick Miller's role with Beacon Pointe Advisors, LLC, he serves on the board of the Trustees of Town Donations for Concord, MA and The O. Alfred Granum Center for Financial Security at The American College of Financial Services. This activity accounts for a de minimis amount of Frederick

Miller'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

Frederick Miller 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. Frederick Miller is an equity owner in the parent company of the firm. Mr. Miller 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 Frederick Miller 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, Frederick Miller oversees the investment advisory services provided by Beacon Pointe Advisors' Waltham, Massachusetts 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.

JOSHUA S. TRUBOW, CFP®

ITEM 2 - EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Joshua S. Trubow, CFP®, Senior Wealth Advisor, b.1987

Education:
MS, Financial Planning, Bentley University
BS, Finance, Bentley University

Business Background:
Senior Wealth Advisor, Beacon Pointe Advisors, LLC, 2025-Present
Financial Advisor, Sensible Financial Planning & Management, LLC, 2014-2025

Professional Designations

Joshua Trubow 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

Joshua Trubow has no disciplinary history to disclose.

ITEM 4 - OTHER BUSINESS ACTIVITIES

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

ITEM 5 - ADDITIONAL COMPENSATION

Joshua Trubow'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. Trubow 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.

Frederick Miller, Partner, Managing Director, is generally responsible for supervising Joshua Trubow's day-to-day advisory activities. Mr. Miller can be reached by calling 781-642-0890.

LAURA E. WILLIAMS, CFP®

ITEM 2 - EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Laura E. Williams, CFP®, Senior Wealth Advisor, b.1992

Education:
BS, Finance, Bentley University

Business Background:
Senior Wealth Advisor, Beacon Pointe Advisors, LLC, 2025-Present
Senior Advisor, Sensible Financial Planning & Management, LLC, 2022-2025
Financial Advisor, Sensible Financial Planning & Management, LLC, 2018-2022

Professional Designations

Laura Williams 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

Laura Williams has no disciplinary history to disclose.

ITEM 4 - OTHER BUSINESS ACTIVITIES

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

ITEM 5 - ADDITIONAL COMPENSATION

Laura Williams' 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. Williams 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

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Frederick Miller, Partner, Managing Director, is generally responsible for supervising Laura Williams' day-to-day advisory activities. Mr. Miller can be reached by calling 781-642-0890.

MARIE E. ST. CLARE, CFP®

ITEM 2 - EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Marie E. St. Clare, CFP®, Wealth Advisor, b.1995

Education:
BA, American Studies, Wellesley College

Business Background:
Wealth Advisor, Beacon Pointe Advisors, LLC, 2025-Present
Financial Advisor, Sensible Financial Planning & Management, LLC, 2023-2025
Associate Financial Advisor, Sensible Financial Planning & Management, LLC, 2020-2025

Professional Designations

Marie St. Clare holds the following professional designation:

Certified Financial Planner (CFP®)

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ITEM 3 – DISCIPLINARY INFORMATION

Marie St. Clare has no disciplinary history to disclose.

ITEM 4 - OTHER BUSINESS ACTIVITIES

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

ITEM 5 - ADDITIONAL COMPENSATION

Marie St. Clare'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. St. Clare 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.

Christopher Andrysiak, Senior Wealth Advisor, is generally responsible for supervising Marie St. Clare's day-to-day advisory activities. Mr. Andrysiak can be reached by calling 781-642-0890.

MARINA CEKANI

ITEM 2 - EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Marina Cekani, Relationship Manager, b. 1992

Education:
BS, Economics, Worcester State University

Business Background:
Relationship Manager, Beacon Pointe Advisors, LLC, 2026-Present
Senior Client Service Associate, Beacon Pointe Advisors, LLC, 2025-2026
Registered Client Associate, Sensible Financial Planning & Management, LLC, 2020-2025

ITEM 3 – DISCIPLINARY INFORMATION

Marina Cekani has no disciplinary history to disclose.

ITEM 4 - OTHER BUSINESS ACTIVITIES

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

ITEM 5 - ADDITIONAL COMPENSATION

Marina Cekani 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. Cekani 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.

Frederick Miller, Partner, Managing Director, is generally responsible for supervising Marina Cekani's day-to-day advisory activities. Mr. Miller can be reached by calling 781-642-0890.

OLIVIA M. HARRISON

ITEM 2 - EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Olivia M. Harrison, Senior Associate Wealth Advisor, b.2000

Education:
BA, Mathematics, University of Vermont
BS, Business Administration, University of Vermont

Business Background:
Senior Associate Wealth Advisor, Beacon Pointe Advisors, LLC, 2026-Present
Associate Wealth Advisor, Beacon Pointe Advisors, LLC, 2025-2026
Registered Client Associate, Sensible Financial Planning & Management, LLC, 2023-2025
Student, University of Vermont, 2019-2023

ITEM 3 – DISCIPLINARY INFORMATION

Olivia Harrison has no disciplinary history to disclose.

ITEM 4 - OTHER BUSINESS ACTIVITIES

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

ITEM 5 - ADDITIONAL COMPENSATION

Olivia Harrison 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. Harrison 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.

Laura Williams, Wealth Advisor, is generally responsible for supervising Olivia Harrison's day-to-day advisory activities. Ms. Williams can be reached by calling 781-642-0890.

RICHARD D. FINE, MBA, CFP®, RMA®

ITEM 2 - EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Richard D. Fine, MBA, CFP®, RMA®, Partner, Managing Director, b. 1957

Education:
MBA, Master of Business Administration, Babson College
BA, Computer Science and Psychology, University of Colorado at Boulder

Business Background:
Partner, Managing Director, Beacon Pointe Advisors, LLC, 2025-Present
Partner, Director of Financial Planning, Sensible Financial Planning and Management, LLC, 2003-2026

Professional Designations

Richard Fine 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.

Retirement Management Advisor (RMA®)

The Retirement Management Advisor (RMA®) certification is offered by the Investments & Wealth Institute and gives individuals the tools to build custom retirement income plans, mitigate clients' risks, and master the retirement planning advisory process. The RMA® designation goes beyond the simple accumulation focus of other retirement planning certifications. Individuals with this certificate has enhanced knowledge of each clients' concerns, liabilities and goals – and knows how to successfully balance and plan for them. They are able to demonstrate proficiency in all facets of planning, from building wealth to optimizing retirement income and managing longevity risk. Additionally, they ensure clients are prepared and positioned to navigate market volatility, inflation risks and uncertainty. More information regarding the RMA® is available at https://investmentsandwealth.org/.

ITEM 3 - DISCIPLINARY INFORMATION

Richard Fine has no disciplinary history to disclose.

ITEM 4 - OTHER BUSINESS ACTIVITIES

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

ITEM 5 - ADDITIONAL COMPENSATION

Richard Fine 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. Richard Fine is an equity owner in the parent company of the firm. Mr. Fine 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, Richard Fine oversees the investment advisory services provided by Beacon Pointe Advisors' Waltham, Massachusetts 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.