Form ADV
Part 2B Brochure Supplement

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www.beaconpointe.com

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

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

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

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ALANA LIGHT, CFP®, RICP®

ITEM 2 - EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Alana Light, CFP®, RICP®, Partner, Senior Wealth Advisor, b. 1988

Education:
BS, Finance, Virginia Polytechnic Institute and State University

Business Background:
Partner, Senior Wealth Advisor, Beacon Pointe Advisors, LLC, 2026-Present
Agent, Beacon Pointe Insurance Services, LLC, 2026-Present
Lead Advisor, McLean Asset Management Corporation, 2018-2026

Professional Designations

Alana Light 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 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

Alana Light has no disciplinary history to disclose.

ITEM 4 - OTHER BUSINESS ACTIVITIES

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

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

ITEM 5 - ADDITIONAL COMPENSATION

Alana Light 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. Alana Light is an equity owner in the parent company of the firm. Ms. Light 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 Alana Light 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.

Eileen O'Connor, Partner, Managing Director, and Jennifer Dawson, Partner, Managing Director, are generally responsible for supervising Alana Light's day-to-day advisory activities. Ms. O'Connor and Ms. Dawson can be reached by calling 703-828-2479.

ALEXANDRA M. MASTROTA, CFP®

ITEM 2 - EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Alexandra M. Mastrota, CFP®, Wealth Advisor, b. 1995

Education:
BS, Finance, Virginia Polytechnic Institute and State University

Business Background:
Wealth Advisor, Beacon Pointe Advisors, LLC, 2025-Present
Wealth Advisor, Hemington Wealth Management, LLC, 2021-2025
Associate Advisor, Hemington Wealth Management, LLC, 2018-2021

Professional Designations

Alexandra Mastrota 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

Alexandra Mastrota has no disciplinary history to disclose.

ITEM 4 - OTHER BUSINESS ACTIVITIES

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

ITEM 5 - ADDITIONAL COMPENSATION

Alexandra Mastrota'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. Mastrota 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.

Jennifer Dawson, Partner, Managing Director, is generally responsible for supervising Alexandra Mastrota's day-to-day advisory activities. Ms. Dawson can be reached by calling 703-828-2479.

CARRIE J. LEINBACH

ITEM 2 - EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Carrie J. Leinbach, Senior Associate Wealth Advisor, b. 1974

Education:
BA, Government, University of Virginia

Business Background:
Senior Associate Wealth Advisor, Beacon Pointe Advisors, LLC, 2026-Present
Associate Wealth Advisor, Beacon Pointe Advisors, LLC, 2025-2026
Associate Advisor, Hemington Wealth Management, LLC, 2022-2025
Special Projects Coordinator, Hemington Wealth Management, LLC, 2019-2023

ITEM 3 – DISCIPLINARY INFORMATION

Carrie Leinbach has no disciplinary history to disclose.

ITEM 4 - OTHER BUSINESS ACTIVITIES

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

ITEM 5 - ADDITIONAL COMPENSATION

Carrie Leinbach 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. Leinbach 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.

Alexandra Mastrota, Wealth Advisor, is generally responsible for supervising Carrie Leinbach's day-to-day advisory activities. Ms. Mastrota can be reached by calling 703-828-2479.

CODY JAMES, CFP®, CFA

ITEM 2 - EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Cody James, CFP®, CFA, Wealth Advisor, b. 1995

Education:
BS, Commerce, University of Virginia

Business Background:
Wealth Advisor, Beacon Pointe Advisors, LLC, 2026-Present
Wealth Advisor, MAI Capital Management, LLC, 2024-2026
Wealth Analyst, Halpern Financial, 2021-2024
Financial Analyst, Freddie Mac, 2017-2021

Professional Designations

Cody James 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.

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

Cody James has no disciplinary history to disclose.

ITEM 4 - OTHER BUSINESS ACTIVITIES

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

ITEM 5 - ADDITIONAL COMPENSATION

Cody James' 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. James 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.

Jennifer Dawson, Partner, Managing Director, is generally responsible for supervising Cody James' day-to-day advisory activities. Ms. Dawson can be reached by calling 703-828-2479.

EILEEN M. O'CONNOR, CFP®

ITEM 2 - EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Eileen M. O'Connor, CFP®, Partner, Managing Director, b. 1966

Education:
MBA, Business, Harvard University
BS, Commerce, University of Virginia

Business Background:
Partner, Managing Director, Beacon Pointe Advisors, LLC, 2025-Present
Principal & Chief Executive Officer, Hemington Wealth Management, LLC, 2013-2025

Professional Designations

Eileen O'Connor 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

Eileen O'Connor has no disciplinary history to disclose.

ITEM 4 - OTHER BUSINESS ACTIVITIES

Eileen O'Connor is not engaged in any investment-related business or occupation other than providing advisory services through Beacon Pointe Advisors, LLC.

ITEM 5 - ADDITIONAL COMPENSATION

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

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

JAMES "COLE" DELUCAS, CFP®

ITEM 2 - EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

James "Cole" DeLucas, CFP®, Wealth Advisor, b. 1995

Education:
BS, Finance, Virginia Polytechnic Institute and State University

Business Background:
Wealth Advisor, Beacon Pointe Advisors, LLC, 2025-Present
Wealth Advisor, Hemington Wealth Management, LLC, 2023-2025
Financial Planner, Yeske Buie, 2021-2023
Assistant Financial Planner, Yeske Buie, 2018-2021

Professional Designations

Cole DeLucas holds the following professional designation:

Certified Financial Planner (CFP®)

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ITEM 3 – DISCIPLINARY INFORMATION

Cole DeLucas has no disciplinary history to disclose.

ITEM 4 - OTHER BUSINESS ACTIVITIES

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

ITEM 5 - ADDITIONAL COMPENSATION

Cole DeLucas' 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. DeLucas 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.

Jennifer Dawson, Partner, Managing Director, is generally responsible for supervising Cole DeLucas' day-to-day advisory activities. Ms. Dawson can be reached by calling 703-828-2479.

JENNIFER L. DAWSON, CFP®

ITEM 2 - EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Jennifer L. Dawson, CFP®, Partner, Managing Director, b. 1982

Education:
BS, Mathematics, University of South Carolina

Business Background:
Partner, Managing Director, Beacon Pointe Advisors, LLC, 2025-Present
Managing Director, Hemington Wealth Management, LLC, 2017-2025

Professional Designations

Jennifer Dawson holds the following professional designation:

Certified Financial Planner (CFP®)

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ITEM 3 – DISCIPLINARY INFORMATION

Jennifer Dawson has no disciplinary history to disclose.

ITEM 4 - OTHER BUSINESS ACTIVITIES

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

ITEM 5 - ADDITIONAL COMPENSATION

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

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

KATHERINE "PAIGE" MABRY, CFP®

ITEM 2 - EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Katherine "Paige" Mabry, CFP®, Wealth Advisor, b. 1996

Education:
BS, Finance, Virginia Polytechnic Institute and State University

Business Background:
Wealth Advisor, Beacon Pointe Advisors, LLC, 2025-Present
Associate Advisor, Hemington Wealth Management, LLC, 2018-2025

Professional Designations

Paige Mabry 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

Paige Mabry has no disciplinary history to disclose.

ITEM 4 - OTHER BUSINESS ACTIVITIES

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

ITEM 5 - ADDITIONAL COMPENSATION

Paige Mabry'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. Mabry 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.

Jennifer Dawson, Partner, Managing Director, is generally responsible for supervising Paige Mabry's day-to-day advisory activities. Ms. Dawson can be reached by calling 703-828-2479.

KELSEY L. WINTERS

ITEM 2 - EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Kelsey L. Winters, Operations Associate, b. 2001

Education:
MSF, Financial Analysis, Christopher Newport University
BS, Business Marketing & Management, Christopher Newport University

Business Background:
Operations Associate, Beacon Pointe Advisors, LLC, 2025-Present
Portfolio Management, Hemington Wealth Management, 2024-2025
Graduate Assistant, Christopher Newport University, 2023-2024
Intern, Baltimore Washington Financial Advisors, 2023-2023
Intern, Clear Edge IT Solutions, 2022-2022
Student, Christopher Newport University, 2019-2024

ITEM 3 – DISCIPLINARY INFORMATION

Kelsey Winters has no disciplinary history to disclose.

ITEM 4 - OTHER BUSINESS ACTIVITIES

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

ITEM 5 - ADDITIONAL COMPENSATION

Kelsey Winters 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. Winters 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.

Bret Caling, Director of Operations, is generally responsible for supervising Kelsey Winters' day-to-day advisory activities. Mr. Caling can be reached by calling 703-828-2479.

MICHAEL F. BYMAN, CFP®

ITEM 2 - EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Michael F. Byman, CFP®, Senior Wealth Advisor, b. 1960

Education:
MBA, Finance, George Mason University
BA, Economics, University of Virginia

Business Background:
Senior Wealth Advisor, Beacon Pointe Advisors, LLC, 2025-Present
Senior Wealth Advisor, Hemington Wealth Management, LLC, 2014-2025

Professional Designations

Michael Byman holds the following professional designation:

Certified Financial Planner (CFP®)

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

ITEM 3 – DISCIPLINARY INFORMATION

Michael Byman has no disciplinary history to disclose.

ITEM 4 - OTHER BUSINESS ACTIVITIES

Michael Byman 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 Byman'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. Byman 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.

Bret Caling, Director of Operations, is generally responsible for supervising Michael Byman's day-to-day advisory activities. Mr. Caling can be reached by calling 703-828-2479.

PATRICK S. BRADFORD, CFP®

ITEM 2 - EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Patrick S. Bradford, CFP®, Wealth Advisor, b. 1998

Education:
BA, Finance & Management, Dominican University

Business Background:
Wealth Advisor, Beacon Pointe Advisors, LLC, 2026-Present
Associate Wealth Advisor, Beacon Pointe Advisors, LLC, 2025-2026
Associate Advisor, Hemington Wealth Management, LLC, 2025-2025
Support Advisor, JMG Financial Group, 2020-2024

Professional Designations

Patrick Bradford holds the following professional designation:

Certified Financial Planner (CFP®)

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

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ITEM 3 – DISCIPLINARY INFORMATION

Patrick Bradford has no disciplinary history to disclose.

ITEM 4 - OTHER BUSINESS ACTIVITIES

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

ITEM 5 - ADDITIONAL COMPENSATION

Patrick Bradford'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. Bradford 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.

Alexandra Mastrota, Wealth Advisor, is generally responsible for supervising Patrick Bradford's day-to-day advisory activities. Ms. Mastrota can be reached by calling 703-828-2479.

STEVEN R. CHERRY, AIF®, AWMA™, CFP®

ITEM 2 - EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Steven R. Cherry, AIF®, AWMA™, CFP®, Wealth Advisor, b. 1993

Education:
BA, Journalism & Mass Communication and Spanish, University of Iowa

Business Background:
Wealth Advisor, Beacon Pointe Advisors, LLC, 2025-Present
Wealth Advisor, Hemington Wealth Management, LLC, 2023-2025
Registered Representative, LPL Financial, LLC, 2020-2023

Professional Designations

Steven Cherry 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/.

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.

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

Steven Cherry has no disciplinary history to disclose.

ITEM 4 - OTHER BUSINESS ACTIVITIES

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

ITEM 5 - ADDITIONAL COMPENSATION

Steven Cherry'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. Cherry 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.

Jennifer Dawson, Partner, Managing Director, is generally responsible for supervising Steven Cherry's day-to-day advisory activities. Ms. Dawson can be reached by calling 703-828-2479.