



Beacon Coast Partners, LLC

Form ADV Part 2A – Disclosure Brochure

Effective: June 9, 2026

This Form ADV Part 2A (“Disclosure Brochure”) provides information about the qualifications and business practices of Beacon Coast Partners, LLC (“Beacon Coast” or the “Advisor”). If you have any questions about the content of this Disclosure Brochure, please contact the Advisor at (415) 426-7520 or by email at info@beaconcoast.com.

Beacon Coast is a registered investment advisor with the U.S. Securities and Exchange Commission (“SEC”). The information in this Disclosure Brochure has not been approved or verified by the SEC or by any state securities authority. Registration of an investment advisor does not imply any specific level of skill or training. This Disclosure Brochure provides information about Beacon Coast to assist you in determining whether to retain the Advisor.

Additional information about Beacon Coast and its Advisory Persons is available on the SEC’s website at www.adviserinfo.sec.gov by searching with the Advisor’s firm name or CRD# 341584.

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Item 2 – Material Changes

Form ADV 2 is divided into two parts: *Part 2A (the "Disclosure Brochure")* and *Part 2B (the "Brochure Supplement")*. The Disclosure Brochure provides information about a variety of topics relating to an Advisor's business practices and conflicts of interest. The Brochure Supplement provides information about the Advisory Persons of Beacon Coast. For convenience, the Advisor has combined these documents into a single disclosure document.

Beacon Coast believes that communication and transparency are the foundation of its relationship with clients and will continually strive to provide you with complete and accurate information at all times. Beacon Coast encourages all current and prospective clients to read this Disclosure Brochure and discuss any questions you may have with the Advisor.

Material Changes

Beacon Coast is a newly formed registered investment advisor. This is the initial filing of the Disclosure Brochure.

Future Changes

From time to time, the Advisor may amend this Disclosure Brochure to reflect changes in business practices, changes in regulations or routine annual updates as required by the securities regulators. This complete Disclosure Brochure or a Summary of Material Changes shall be provided to you annually and if a material change occurs.

At any time, you may view the current Disclosure Brochure on-line at the SEC's Investment Adviser Public Disclosure website at www.adviserinfo.sec.gov by searching with the Advisor's firm name or CRD# 341584. You may also request a copy of this Disclosure Brochure at any time by contacting the Advisor at (415) 426-7520 or by email at info@beaconcoast.com.

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Item 4 – Advisory Services

A. Firm Information

Beacon Coast Partners, LLC (“Beacon Coast” or the “Advisor”) is a registered investment advisor with the U.S. Securities and Exchange Commission (“SEC”). The Advisor is organized as a Limited Liability Company (“LLC”) under the laws of the State of Delaware in May 2026. The Principal Officers Beacon Coast are Michael H. Evans (Managing Partner) and David H. Jasper (Managing Partner).

This Disclosure Brochure provides information regarding the qualifications, business practices, and the advisory services provided by Beacon Coast. For information regarding this Disclosure Brochure, please contact Christopher Mortara (Chief Compliance Officer) at (617) 800-0388.

B. Advisory Services Offered

Beacon Coast offers wealth management services to individuals, high net worth individuals, families, trusts, estates, and businesses (each referred to as a “Client”).

The Advisor serves as a fiduciary to Clients, as defined under the applicable laws and regulations. As a fiduciary, the Advisor upholds a duty of loyalty, fairness and good faith towards each Client and seeks to mitigate potential conflicts of interest. Beacon Coast’ fiduciary commitment is further described in the Advisor’s Code of Ethics. For more information regarding the Code of Ethics, please see Item 11 – Code of Ethics, Participation or Interest in Client Transactions and Personal Trading.

Wealth Management Services

Beacon Coast provides customized advisory solutions for its Clients. This is achieved through continuous personal Client contact and interaction while providing discretionary investment management and related advisory services. Beacon Coast works closely with each Client to identify their investment goals and objectives as well as risk tolerance and financial situation in order to create a portfolio strategy. Beacon Coast will then construct an investment portfolio, consisting of low-cost, diversified mutual funds and/or exchange-traded funds (“ETFs”) to achieve the Client’s investment goals. The Advisor may also utilize individual stocks and bonds to meet the needs of its Clients. The Advisor may, at times recommend or utilize other types of investments, as appropriate, to meet the needs of the Client. The Advisor may retain other types of investments from the Client’s legacy portfolio due to fit with the overall portfolio strategy, tax-related reasons, or other reasons as identified between the Advisor and the Client.

Beacon Coast’ investment strategies are primarily long-term focused, but the Advisor may buy, sell or re-allocate positions that have been held for less than one year to meet the objectives of the Client or due to market conditions. Beacon Coast will construct, implement and monitor the portfolio to ensure it meets the goals, objectives, circumstances, and risk tolerance agreed to by the Client. Each Client will have the opportunity to place reasonable restrictions on the types of investments to be held in their respective portfolio, subject to acceptance by the Advisor.

Beacon Coast evaluates and selects investments for inclusion in Client portfolios only after applying its internal due diligence process. Beacon Coast may recommend, on occasion, redistributing investment allocations to diversify the portfolio. Beacon Coast may recommend specific positions to increase sector or asset class weightings. The Advisor may recommend employing cash positions as a possible hedge against market movement.

Beacon Coast may recommend selling positions for reasons that include, but are not limited to, harvesting capital gains or losses, business or sector risk exposure to a specific security or class of securities, overvaluation or overweighting of the position[s] in the portfolio, change in risk tolerance of the Client, generating cash to meet Client needs, or any risk deemed unacceptable for the Client’s risk tolerance.

At no time will Beacon Coast accept or maintain custody of a Client’s funds or securities, except for the limited authority as outlined in Item 15 – Custody. All Client assets will be managed within the designated account[s] at the Custodian, pursuant to the terms of the advisory agreement. Please see Item 12 – Brokerage Practices.

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Retirement Accounts – When the Advisor provides investment advice to Clients regarding ERISA retirement accounts or individual retirement accounts (“IRAs”), the Advisor is a fiduciary within the meaning of Title I of the Employee Retirement Income Security Act (“ERISA”) and/or the Internal Revenue Code (“IRC”), as applicable, which are laws governing retirement accounts. When deemed to be in the Client’s best interest, the Advisor will provide investment advice to a Client regarding a distribution from an ERISA retirement account or to roll over the assets to an IRA, or recommend a similar transaction including rollovers from one ERISA sponsored Plan to another, one IRA to another IRA, or from one type of account to another account (e.g. commission-based account to fee-based account). Such a recommendation creates a conflict of interest if the Advisor will earn a new (or increase its current) advisory fee as a result of the transaction. No client is under any obligation to roll over a retirement account to an account managed by the Advisor.

Use of Independent Managers – Beacon Coast may recommend that a Client utilize one or more unaffiliated investment managers or investment platforms (collectively “Independent Managers”) for all or a portion of the Client’s investment portfolio, based specifically on the Client’s needs and objectives. In certain instances, the Client may be required to authorize and enter into an investment management agreement with the Independent Manager[s] that defines the terms in which the Independent Manager[s] will provide its services. The Advisor will perform initial and ongoing oversight and due diligence over each Independent Manager to ensure the strategy remains aligned with the Client’s investment objectives and overall best interests. The Advisor will also assist the Client in the development of the initial policy recommendations and managing the ongoing Client relationship.

Financial Planning Services – Beacon Coast will typically provide a variety of financial planning and consulting services to Clients as part of a wealth management engagement. Services are offered in several areas of a Client’s financial situation, depending on their goals and objectives. Generally, such financial planning services involve preparing a formal financial plan or rendering a specific financial consultation based on the Client’s financial goals and objectives. This planning or consulting may encompass one or more areas of need, including but not limited to, investment planning, retirement planning, personal savings, education savings, and other areas of a Client’s financial situation.

A financial plan developed for, or financial consultation rendered to the Client will usually include general recommendations for a course of activity or specific actions to be taken by the Client. For example, recommendations may be made that the Client start or revise their investment programs, commence or alter retirement savings, establish education savings and/or charitable giving programs.

Beacon Coast may also refer Clients to an accountant, attorney or other specialists, as appropriate for their unique situation. For certain financial planning engagements, the Advisor will provide a written summary of the Client’s financial situation, observations, and recommendations. For consulting or ad-hoc engagements, the Advisor may not provide a written summary. Plans or consultations are typically completed within six (6) months of contract date, assuming all information and documents requested are provided promptly.

Financial planning and consulting recommendations pose a conflict between the interests of the Advisor and the interests of the Client. For example, the Advisor has an incentive to recommend that Clients engage the Advisor for Wealth Management Services or to increase the level of investment assets with the Advisor, as it would increase the amount of advisory fees paid to the Advisor. Clients are not obligated to implement any recommendations made by the Advisor or maintain an ongoing relationship with the Advisor. If the Client elects to act on any of the recommendations made by the Advisor, the Client is under no obligation to implement the transaction through the Advisor.

C. Client Account Management

Prior to engaging Beacon Coast to provide wealth management services, each Client is required to enter into a wealth management agreement with the Advisor that define the terms, conditions, authority and responsibilities of the Advisor and the Client. These services may include:

- Establishing an Investment Strategy – Beacon Coast, in connection with the Client, will develop a strategy that seeks to achieve the Client’s goals and objectives.

- Asset Allocation – Beacon Coast will develop a strategic asset allocation that is targeted to meet the investment objectives, time horizon, financial situation and tolerance for risk for each Client.
- Portfolio Construction – Beacon Coast will develop a portfolio for the Client that is intended to meet the stated goals and objectives of the Client.
- Investment Management and Supervision – Beacon Coast will provide investment management and ongoing oversight of the Client's investment portfolio.

D. Wrap Fee Programs

Beacon Coast includes securities transactions fees, if applicable, together with its wealth management fee. Combining these fees into a single asset-based fee is considered a "Wrap Fee Program". The Advisor customizes its wealth management services for its Clients. The Advisor sponsors the Beacon Coast Wrap Fee Program solely as a supplemental disclosure regarding the combination of fees. Depending on the level of trading required for the Client's account[s] in a particular year, the Client may pay more or less in total fees than if the Client paid its own transaction fees. Please see Appendix 1 – Wrap Fee Program Brochure, which is included as a supplement to this Disclosure Brochure.

E. Assets Under Management

Beacon Coast is a newly established advisor. Assets under management shall be reported with the Advisor's next filing of this Disclosure Brochure. Clients may request more current information at any time by contacting the Advisor.

Item 5 – Fees and Compensation

The following paragraphs detail the fee structure and compensation methodology for services provided by the Advisor. Each Client engaging the Advisor for services described herein shall be required to enter into a written wealth management agreement with the Advisor.

A. Fees for Advisory Services

Wealth management fees are paid in advance of each calendar quarter, pursuant to the terms of the wealth management agreement. Wealth management fees are based on the market value of assets under management at the end of the prior quarter. Wealth management fees range up to 1.50% annually, based on several factors, including: the scope and complexity of the services to be provided; the level of assets to be managed; and the overall relationship with the Advisor. Relationships with multiple objectives, specific reporting requirements, portfolio restrictions and other complexities may be charged a higher fee.

The wealth management fee in the first quarter of service is prorated from the inception date of the account[s] to the end of the first quarter. Wealth management fees are prorated based on contributions into and withdrawals from the account[s] during the quarterly period. Adjustments are made to the fee billing during the next billing cycle. Please see *Contributions and Withdrawals* below.

Fees may be negotiable at the sole discretion of the Advisor. The Client's fees will take into consideration the aggregate assets under management with the Advisor. All securities held in accounts managed by Beacon Coast will be independently valued by the Custodian. The Advisor will conduct periodic reviews of the Custodian's valuation to ensure accurate billing.

The Advisor's fee is exclusive of, and in addition to any applicable securities transaction and custody fees, and other related costs and expenses described in Item 5.C below, which may be incurred by the Client. However, the Advisor shall not receive any portion of these commissions, fees, and costs.

Contributions and Withdrawals – Clients may make additions to and withdrawals from their account[s] at any time, subject to Beacon Coast's right to terminate an account. Additions may be in cash or securities provided that Beacon Coast reserves the right to liquidate any transferred securities or decline to accept particular securities into a Client's account[s]. Clients may withdraw account assets on notice to Beacon Coast, subject to the usual and customary

securities settlement procedures. However, Beacon Coast designs its portfolios as long-term investments, and the withdrawal of assets may impair the achievement of a Client's investment objectives. Beacon Coast may consult with its Clients about the options and ramifications of transferring securities. However, Clients are advised that when transferred securities are liquidated, they may be subject to transaction fees, fees assessed at the mutual fund level (i.e. sales charges) and/or tax ramifications. Wealth management fees are prorated based on contributions into and withdrawals from the account[s] during the quarterly period. Adjustments are made to the fee billing during the next billing cycle.

B. Fee Billing

Wealth management fees are calculated by the Advisor or its delegate and deducted from the Client's account[s] at the Custodian. The Advisor shall send an invoice to the Custodian indicating the amount of the fees to be deducted from the Client's account[s] at the beginning of each quarter. The amount due is calculated by applying the quarterly rate (annual rate divided by 365 times the number of days in the quarter) times the total assets under management with Beacon Coast at the end of the prior quarter. Fee adjustments for contributions into and withdrawals from the account[s] from the prior billing period are then applied.

Clients will be provided with a statement, at least quarterly, from the Custodian reflecting deduction of the wealth management fee. Clients are urged to also review the brokerage statement[s] from the Custodian, as the Custodian does not perform a separate verification of fees. Clients provide written authorization permitting advisory fees to be deducted by Beacon Coast to be paid directly from their account[s] held by the Custodian as part of the wealth management agreement and separate account forms provided by the Custodian.

C. Other Fees and Expenses

Clients may incur certain fees or charges imposed by third parties in connection with investments made on behalf of the Client's account[s]. Beacon Coast includes securities transaction fees as part of its overall wealth management fee through the Beacon Coast Wrap Fee Program. Securities transaction fees for Client-directed trades may be charged back to the Client. Please see Item 4.D. above as well as Appendix 1 – Wrap Fee Program Brochure.

The Advisor's recommended Custodian does not charge securities transaction fees for ETF and equity trades in a Client's account[s], provided that the account meets the terms and conditions of the Custodian's brokerage requirements. Clients must agree to receive Custodian statements and confirmations electronically in exchange for receiving commission-free trades. The Custodian also offers many mutual funds without a transaction fee. Certain other mutual funds and other types of investments may be charged a transaction fee, which will be billed to the Advisor. In certain circumstances, the Advisor may execute transactions through broker-dealers or counterparties other than the Client's designated Custodian ("trading away"). When this occurs, Clients may incur additional or different transaction-related costs, including fees charged by the executing broker-dealer and/or additional processing or custody-related charges imposed by the Custodian. These costs are borne by the Client and are not included in the wealth management fee. The fees charged by Beacon Coast are separate and distinct from these custody and execution fees.

In addition, all fees paid to Beacon Coast for wealth management services are separate and distinct from the expenses charged by mutual funds and ETFs to their shareholders, if applicable. These fees and expenses are described in each fund's prospectus. These fees and expenses will generally be used to pay management fees for the funds, other fund expenses, account administration (e.g., custody, brokerage and account reporting), and a possible distribution fee. A Client may be able to invest in these products directly, without the services of Beacon Coast, but would not receive the services provided by Beacon Coast which are designed, among other things, to assist the Client in determining which products or services are most appropriate for each Client's financial situation and objectives. Accordingly, the Client should review both the fees charged by the fund[s] and the fees charged by Beacon Coast to fully understand the total fees to be paid. Please refer to Item 12 – Brokerage Practices for additional information.

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D. Advance Payment of Fees and Termination

Beacon Coast may be compensated for its Wealth Management Services in advance of the quarter in which services are rendered. Either party may terminate the wealth management agreement, at any time, by providing advance written notice to the other party. The Client may also terminate the wealth management agreement within five (5) business days of signing the Advisor's agreement at no cost to the Client. After the five-day period, the Client will incur charges for bona fide advisory services rendered to the point of termination and such fees will be due and payable by the Client. Upon termination, the Advisor will refund any unearned, prepaid wealth management fees from the effective date of termination to the end of the quarter. The Client's wealth management agreement with the Advisor is non-transferable without the Client's prior consent.

E. Compensation for Sales of Securities

Beacon Coast does not buy or sell securities to earn commissions and does not receive any compensation for securities transactions in any Client account, other than the wealth management fees noted above.

Item 6 – Performance-Based Fees and Side-By-Side Management

Beacon Coast does not charge performance-based fees for its wealth management services. The fees charged by Beacon Coast are as described in Item 5 above and are not based upon the capital appreciation of the funds or securities held by any Client.

Beacon Coast does not manage any proprietary investment funds or limited partnerships (for example, a mutual fund or a hedge fund) and has no financial incentive to recommend any particular investment options to its Clients.

Item 7 – Types of Clients

Beacon Coast offers wealth management services to individuals, high net worth individuals, families, trusts, estates, and businesses. Beacon Coast generally does not impose a minimum relationship size; however, its services are generally tailored to high-net-worth families and related individuals.

Item 8 – Methods of Analysis, Investment Strategies and Risk of Loss

A. Methods of Analysis

Beacon Coast primarily employs a fundamental and technical analysis methods in developing investment strategies for its Clients. Research and analysis from Beacon Coast are derived from numerous sources, including financial media companies, third-party research materials, Internet sources, and review of company activities, including annual reports, prospectuses, press releases and research prepared by others.

Fundamental analysis utilizes economic and business indicators as investment selection criteria. The criteria consist generally of ratios and trends that may indicate the overall strength and financial viability of the entity being analyzed. Assets are deemed suitable if they meet certain criteria to indicate that they are a strong investment with a value discounted by the market. While this type of analysis helps the Advisor in evaluating a potential investment, it does not guarantee that the investment will increase in value. Assets meeting the investment criteria utilized in the fundamental analysis may lose value and may have negative investment performance. The Advisor monitors these economic indicators to determine if adjustments to strategic allocations are appropriate. More details on the Advisor's review process are included below in Item 13 – Review of Accounts.

Technical analysis involves the analysis of past market data rather than specific company data in determining the recommendations made to clients. Technical analysis may involve the use of charts to identify market patterns and trends, which may be based on investor sentiment rather than the fundamentals of the company. The primary risk in using technical analysis is that spotting historical trends may not help to predict such trends in the future. Even if the trend will eventually reoccur, there is no guarantee that Beacon Coast will be able to accurately predict such a reoccurrence.

As noted above, Beacon Coast generally employs a long-term investment strategy for its Clients, as consistent with their financial goals. Beacon Coast will typically hold all or a portion of a security for more than a year, but may hold for shorter periods for the purpose of rebalancing a portfolio or meeting the cash needs of Clients. At times, Beacon Coast may also buy and sell positions that are more short-term in nature, depending on the goals of the Client and/or the fundamentals of the security, sector or asset class.

B. Risk of Loss

Investing in securities involves certain investment risks. Securities may fluctuate in value or lose value. Clients should be prepared to bear the potential risk of loss. Beacon Coast will assist Clients in determining an appropriate strategy based on their tolerance for risk and other factors noted above. However, there is no guarantee that a Client will meet their investment goals.

While the methods of analysis help the Advisor in evaluating a potential investment, it does not guarantee that the investment will increase in value. Assets meeting the investment criteria utilized in these methods of analysis may lose value and may have negative investment performance. The Advisor monitors these economic indicators to determine if adjustments to strategic allocations are appropriate. More details on the Advisor's review process are included below in Item 13 – Review of Accounts.

Each Client engagement will entail a review of the Client's investment goals, financial situation, time horizon, tolerance for risk and other factors to develop an appropriate strategy for managing a Client's account. Client participation in this process, including full and accurate disclosure of requested information, is essential for the analysis of a Client's account[s]. The Advisor shall rely on the financial and other information provided by the Client or their designees without the duty or obligation to validate the accuracy and completeness of the provided information. It is the responsibility of the Client to inform the Advisor of any changes in financial condition, goals or other factors that may affect this analysis.

The risks associated with a particular strategy are provided to each Client in advance of investing Client accounts. The Advisor will work with each Client to determine their tolerance for risk as part of the portfolio construction process. Following are some of the risks associated with the Advisor's investment strategies:

Market Risks

The value of a Client's holdings may fluctuate in response to events specific to companies or markets, as well as economic, political, or social events in the U.S. and abroad. This risk is linked to the performance of the overall financial markets.

ETF Risks

The performance of ETFs is subject to market risk, including the possible loss of principal. The price of the ETFs will fluctuate with the price of the underlying securities that make up the funds. In addition, ETFs have a trading risk based on the loss of cost efficiency if the ETFs are traded actively and a liquidity risk if the ETFs has a large bid-ask spread and low trading volume. The price of an ETF fluctuates based upon the market movements and may dissociate from the index being tracked by the ETF or the price of the underlying investments. An ETF purchased or sold at one point in the day may have a different price than the same ETF purchased or sold a short time later.

Bond Risks

Bonds are subject to specific risks, including the following: (1) interest rate risks, i.e. the risk that bond prices will fall if interest rates rise, and vice versa, the risk depends on two things, the bond's time to maturity, and the coupon rate of the bond. (2) reinvestment risk, i.e. the risk that any profit gained must be reinvested at a lower rate than was previously being earned, (3) inflation risk, i.e. the risk that the cost of living and inflation increase at a rate that exceeds the income investment thereby decreasing the investor's rate of return, (4) credit default risk, i.e. the risk associated with purchasing a debt instrument which includes the possibility of the company defaulting on its repayment obligation, (5) rating downgrades, i.e. the risk associated with a rating agency's downgrade of the company's rating which impacts the investor's confidence in the company's ability to repay its debt and (6) Liquidity Risks, i.e. the risk that a bond may not be sold as quickly as there is no readily available market for the bond.

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Mutual Fund Risks

The performance of mutual funds is subject to market risk, including the possible loss of principal. The price of the mutual funds will fluctuate with the value of the underlying securities that make up the funds. The price of a mutual fund is typically set daily therefore a mutual fund purchased at one point in the day will typically have the same price as a mutual fund purchased later that same day.

Past performance is not a guarantee of future returns. Investing in securities and other investments involve a risk of loss that each Client should understand and be willing to bear. Clients are reminded to discuss these risks with the Advisor.

Item 9 – Disciplinary Information

There are no legal, regulatory or disciplinary events involving Beacon Coast or its owner. Beacon Coast values the trust Clients place in the Advisor. The Advisor encourages Clients to perform the requisite due diligence on any advisor or service provider that the Client engages. The backgrounds of the Advisor or Advisory Persons are available on the Investment Adviser Public Disclosure website at www.adviserinfo.sec.gov by searching with the Advisor's firm name or CRD# 341584.

Item 10 – Other Financial Industry Activities and Affiliations

The sole business of Beacon Coast is to provide wealth management services to its Clients. Neither Beacon Coast nor its Advisory Persons are involved in other business endeavors. Beacon Coast does not maintain any affiliations with other firms, other than contracted service providers to assist with the servicing of its Client's accounts.

Item 11 – Code of Ethics, Participation or Interest in Client Transactions and Personal Trading

A. Code of Ethics

Beacon Coast has implemented a Code of Ethics (the "Code") that defines the Advisor's fiduciary commitment to each Client. This Code applies to all persons associated with Beacon Coast ("Supervised Persons"). The Code was developed to provide general ethical guidelines and specific instructions regarding the Advisor's duties to each Client. Beacon Coast and its Supervised Persons owe a duty of loyalty, fairness and good faith towards each Client. It is the obligation of Beacon Coast' Supervised Persons to adhere not only to the specific provisions of the Code, but also to the general principles that guide the Code. The Code covers a range of topics that address employee ethics and conflicts of interest. To request a copy of the Code, please contact the Advisor at (415) 426-7520 or by email at info@beaconcoast.com.

B. Personal Trading with Material Interest

Beacon Coast allows Supervised Persons to purchase or sell the same securities that may be recommended to and purchased on behalf of Clients. Beacon Coast does not act as principal in any transactions. In addition, the Advisor does not act as the general partner of a fund, or advise an investment company. Beacon Coast does not have a material interest in any securities traded in Client accounts.

C. Personal Trading in Same Securities as Clients

Beacon Coast allows Supervised Persons to purchase or sell the same securities that may be recommended to and purchased on behalf of Clients. Owning the same securities that are recommended (purchase or sell) to Clients presents a conflict of interest that, as fiduciaries, must be disclosed to Clients and mitigated through policies and procedures. As noted above, the Advisor has adopted the Code to address insider trading (material non-public information controls); gifts and entertainment; outside business activities and personal securities reporting. When trading for personal accounts, Supervised Persons have a conflict of interest if trading in the same securities. The fiduciary duty to act in the best interest of its Clients can be violated if personal trades are made with more advantageous terms than Client trades, or by trading based on material non-public information. This risk is mitigated by conducting a coordinated review of personal accounts and the accounts of the Clients. The Advisor has also adopted written policies and procedures to detect the misuse of material, non-public information.

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D. Personal Trading at Same Time as Client

While Beacon Coast allows Supervised Persons to purchase or sell the same securities that may be recommended to and purchased on behalf of Clients, such trades are typically aggregated with Client orders or traded afterwards. **At no time will Beacon Coast, or any Supervised Person of Beacon Coast, transact in any security to the detriment of any Client.**

Item 12 – Brokerage Practices

A. Recommendation of Custodian[s]

Beacon Coast does not have discretionary authority to select the broker-dealer/custodian for custody and execution services. The Client will engage the broker-dealer/custodian (herein the "Custodian") to safeguard Client assets and authorize Beacon Coast to direct trades to the Custodian as agreed upon in the wealth management agreement. Further, Beacon Coast does not have the discretionary authority to negotiate commissions on behalf of Clients on a trade-by-trade basis.

Where Beacon Coast does not exercise discretion over the selection of the Custodian, it may recommend the Custodian to Clients for custody and execution services. Clients are not obligated to use the Custodian recommended by the Advisor and will not incur any extra fee or cost associated with using a custodian not recommended by Beacon Coast. However, the Advisor may be limited in the services it can provide if the recommended Custodian is not engaged. Beacon Coast may recommend the Custodian based on criteria such as, but not limited to, reasonableness of commissions charged to the Client, services made available to the Client, and its reputation and/or the location of the Custodian's offices.

Beacon Coast will generally recommend that Clients establish their account[s] at Fidelity Clearing and Custody Solutions and related divisions and entities of Fidelity Investments, Inc., including National Financial Services LLC, and Fidelity Brokerage Services LLC (collectively "Fidelity"). Fidelity is FINRA-registered broker-dealer and member SIPC and serves as the Clients' "qualified custodian. Fidelity will serve as the Client's "qualified custodian." Beacon Coast maintains an institutional relationship with Fidelity whereby the Advisor receives certain economic benefits.

In certain circumstances, the Advisor may execute transactions through broker-dealers or counterparties other than the Client's Custodian noted above ("trading away" or "step-out trading"). This may occur for a variety of reasons, including (i) seeking best execution for a particular transaction; (ii) accessing specific securities, investment strategies, or markets not available through the Custodian; and (iii) executing transactions in fixed income securities, structured products, or other instruments where execution quality or pricing may be more favorable through a specialized broker-dealer. The Advisor seeks best execution for Client transactions by considering a range of factors, including, but not limited to, price, execution capability, financial responsibility, responsiveness, and the value of services provided. The Advisor evaluates whether trading away is appropriate based on the totality of these factors and will do so only when it believes such execution is consistent with its fiduciary obligations. Clients provide consent to the Advisor's brokerage practices, including the use of trading away, through the execution of the wealth management agreement and required Custodian forms.

Following are additional details regarding the brokerage practices of the Advisor:

1. Soft Dollars - Soft dollars are revenue programs offered by broker-dealers/custodians whereby an advisor enters into an agreement to place security trades with a broker-dealer/custodian in exchange for research and other services. **Beacon Coast does not participate in soft dollar programs sponsored or offered by any broker-dealer/custodian. However, the Advisor receives certain economic benefits from the Custodian. Please see Item 14 below.**

2. Brokerage Referrals - Beacon Coast does not receive any compensation from any third party in connection with the recommendation for establishing an account.

3. Directed Brokerage - All Clients are generally serviced on a "directed brokerage basis", where Beacon Coast will place trades within the established account[s] at the Custodian designated by the Client. Further, all Client

accounts are traded within their respective account[s]. The Advisor will not engage in any principal transactions (i.e., trade of any security from or to the Advisor's own account) or cross transactions with other Client accounts (i.e., purchase of a security into one Client account from another Client's account[s]). Beacon Coast will not be obligated to select competitive bids on securities transactions and does not have an obligation to seek the lowest available transaction costs. These costs are determined by the Custodian.

B. Aggregating and Allocating Trades

The primary objective in placing orders for the purchase and sale of securities for Client accounts is to obtain the most favorable net results taking into account such factors as 1) price, 2) size of the order, 3) difficulty of execution, 4) confidentiality and 5) skill required of the Custodian. Beacon Coast will execute its transactions through the Custodian as authorized by the Client. Beacon Coast may aggregate orders in a block trade or trades when securities are purchased or sold through the Custodian for multiple (discretionary) accounts in the same trading day. If a block trade cannot be executed in full at the same price or time, the securities actually purchased or sold by the close of each business day must be allocated in a manner that is consistent with the initial pre-allocation or other written statement. This must be done in a way that does not consistently advantage or disadvantage any particular Clients' accounts.

Trading away from the Custodian may limit the Advisor's ability to aggregate orders across client accounts. As a result, a Client may receive less favorable pricing than would otherwise be achieved through aggregated transactions. The Advisor considers these factors in determining whether to trade away and seeks to allocate transactions in a fair and equitable manner over time.

Item 13 – Review of Accounts

A. Frequency of Reviews

Securities in Client accounts are monitored on a regular and continuous basis by Advisory Persons and periodically by the Chief Compliance Officer. Formal reviews are generally conducted at least annually or more frequently depending on the needs of the Client.

B. Causes for Reviews

In addition to the investment monitoring noted in Item 13.A., each Client account shall be reviewed at least annually. Reviews may be conducted more frequently at the Client's request. Accounts may be reviewed as a result of major changes in economic conditions, known changes in the Client's financial situation, and/or large deposits or withdrawals in the Client's account[s]. The Client is encouraged to notify Beacon Coast if changes occur in the Client's personal financial situation that might adversely affect the Client's investment plan. Additional reviews may be triggered by material market, economic or political events.

C. Review Reports

The Client will receive brokerage statements no less than quarterly from the Custodian. These brokerage statements are sent directly from the Custodian to the Client. The Client may also establish electronic access to the Custodian's website so that the Client may view these reports and their account activity. Client brokerage statements will include all positions, transactions and fees relating to the Client's account[s]. The Advisor may also provide Clients with periodic reports regarding their holdings, allocations, and performance.

Item 14 – Client Referrals and Other Compensation

A. Compensation Received by Beacon Coast

Beacon Coast is a fee-based advisory firm, that is compensated solely by its Clients and not from any investment product. Beacon Coast does not receive commissions or other compensation from product sponsors, broker-dealers or any un-related third party. Beacon Coast may refer Clients to various unaffiliated, non-advisory professionals (e.g. attorneys, accountants, estate planners) to provide certain financial services necessary to meet the goals of its Clients. Likewise, Beacon Coast may receive non-compensated referrals of new Clients from various third-parties.

Participation in Institutional Advisor Platform

As noted in item 12, Beacon Coast has established an institutional relationship with Fidelity to assist the Advisor in managing Client account[s]. As part of the arrangement, Fidelity also makes available to the Advisor, at no additional charge to the Advisor, certain research and brokerage services, including research services obtained by Fidelity directly from independent research companies. The Advisor may also receive additional services and support from Fidelity. As a result of receiving such services for no additional cost, the Advisor may have an incentive to continue to use or expand the use of Fidelity's services. The Advisor examined this potential conflict of interest when it chose to enter into the relationship with Fidelity and has determined that the relationship is in the best interests of the Advisor's Clients and satisfies its Client obligations, including its duty to seek best execution. Please see Item 12 above. The Advisor receives access to software and related support without cost because the Advisor renders wealth management services to Clients that maintain assets at Fidelity. The software and related systems support may benefit the Advisor, but not its Clients directly. In fulfilling its duties to its Clients, the Advisor endeavors at all times to put the interests of its Clients first. Clients should be aware, however, that the receipt of economic benefits from a Custodian creates a conflict of interest since these benefits may influence the Advisor's recommendation of this Custodian over one that does not furnish similar software, systems support, or services. In addition, Fidelity has provided the Advisor with financial support in the launch of the Advisor and reimbursements for various third-party service providers.

B. Compensation for Client Referrals

The Advisor does not compensate, either directly or indirectly, any persons who are not supervised persons, for Client referrals.

Item 15 – Custody

Beacon Coast does not accept or maintain custody of any Client accounts, except for the authorized deduction of the Advisor's fees. All Clients must place their assets with a "qualified custodian". Clients are required to engage the Custodian to retain their funds and securities and direct Beacon Coast to utilize that Custodian for the Client's security transactions. Clients should review statements provided by the Custodian and compare to any reports provided by Beacon Coast to ensure accuracy, as the Custodian does not perform this review. For more information about custodians and brokerage practices, see Item 12 – Brokerage Practices.

Item 16 – Investment Discretion

Beacon Coast generally has discretion over the selection and amount of securities to be bought or sold in Client accounts without obtaining prior consent or approval from the Client. However, these purchases or sales may be subject to specified investment objectives, guidelines, or limitations previously set forth by the Client and agreed to by Beacon Coast. Discretionary authority will only be authorized upon full disclosure to the Client. The granting of such authority will be evidenced by the Client's execution of a wealth management agreement containing all applicable limitations to such authority. All discretionary trades made by Beacon Coast will be in accordance with each Client's investment objectives and goals.

Item 17 – Voting Client Securities

Beacon Coast accepts proxy-voting responsibility for securities held in Client accounts when authorization is provided by the Client, pursuant to the terms of the wealth management agreement.

Beacon Coast has engaged Broadridge Investor Communication Solutions, Inc ("Broadridge"), a third-party, independent proxy advisory firm, to vote proxies in order to mitigate risks involved with any conflicts of interest that might otherwise arise in the voting of Client proxies. Although Beacon Coast expects to vote proxies according to Broadridge's recommendations, certain issues may need to be considered on a case-by-case basis due to the diverse and continually evolving nature of corporate governance issues. If such cases should arise, then Beacon Coast will devote appropriate time and resources to consider those issues.

Proxy Voting Policy and Procedures – Beacon Coast shall vote proxies in the best interest of its Clients and shall not subrogate the Client's interest to its own. Beacon Coast monitors corporate actions through the Custodian. Beacon Coast receives notice of upcoming proxy votes, meeting and record dates, and other information on upcoming corporate actions by companies in which Beacon Coast Clients are shareholders. Clients may request a copy of Beacon Coast's proxy voting records free of charge by contacting Beacon Coast. A Client may request that the Advisor vote its proxies in accordance with a different policy or direct Beacon Coast to vote in a particular way on a particular matter.

Conflicts of Interest in the Voting Process – If a conflict of interest between the Advisor and the Client regarding the outcome of certain proxy vote, the Advisor is committed to resolving the conflict in the best interest of the Client before voting the proxy in question.

Item 18 – Financial Information

Neither Beacon Coast, nor its management, have any adverse financial situations that would reasonably impair the ability of Beacon Coast to meet all obligations to its Clients. Neither Beacon Coast, nor any of its Advisory Persons, have been subject to a bankruptcy or financial compromise. Beacon Coast is not required to deliver a balance sheet along with this Disclosure Brochure as the Advisor does not collect advance fees of \$1,200 or more for services to be performed six months or more in the future.

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Beacon Coast Partners, LLC

Form ADV Part 2A – Appendix 1 ("Wrap Fee Program Brochure")

Effective: June 9, 2026

This Form ADV2A - Appendix 1 ("Wrap Fee Program Brochure") provides information about the qualifications and business practices for Beacon Coast Partners, LLC ("Beacon Coast" or the "Advisor") services when offering services pursuant to a wrap program. This Wrap Fee Program Brochure shall always be accompanied by the Beacon Coast Disclosure Brochure, which provides complete details on the business practices of the Advisor. If you did not receive the complete Beacon Coast Disclosure Brochure or you have any questions about the contents of this Wrap Fee Program Brochure or the Beacon Coast Disclosure Brochure, please contact the Advisor at 4154267520 or by email at info@beaconcoast.com.

Beacon Coast is a registered investment advisor with the U.S. Securities and Exchange Commission ("SEC"). The information in this Wrap Fee Program Brochure has not been approved or verified by the SEC or by any state securities authority. Registration of an investment advisor does not imply any specific level of skill or training. This Wrap Fee Program Brochure provides information about Beacon Coast to assist you in determining whether to retain the Advisor.

Additional information about Beacon Coast and its advisory persons are available on the SEC's website at www.adviserinfo.sec.gov by searching the Advisor's firm name or CRD# 341584.

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Item 2 – Material Changes

Form ADV 2A - Appendix 1 provides information about a variety of topics relating to an Advisor’s business practices and conflicts of interest. In particular, this Wrap Fee Program Brochure discusses the Wrap Fee Program offered by the Advisor.

Material Changes

Beacon Coast is a newly formed registered investment advisor. This is the initial filing of the Disclosure Brochure.

Future Changes

From time to time, the Advisor may amend this Wrap Fee Program Brochure to reflect changes in business practices, changes in regulations or routine annual updates as required by the securities regulators. This complete Wrap Fee Program Brochure (along with the complete Beacon Coast Disclosure Brochure) or a Summary of Material Changes shall be provided to you annually and if a material change occurs in the business practices of Beacon Coast.

At any time, you may view this Wrap Fee Program Brochure and the current Disclosure Brochure on-line at the SEC’s Investment Adviser Public Disclosure website at www.adviserinfo.sec.gov by searching for the Advisor’s firm name or CRD# 341584. You may also request a copy of this Disclosure Brochure at any time, by contacting the Advisor at 4154267520 or by email at info@beaconcoast.com.

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Item 4 – Services Fees and Compensation

A. Services

Beacon Coast Partners, LLC (“Beacon Coast” or the “Advisor”) provides customized wealth management services for its Clients. This Wrap Fee Program Brochure is provided as a supplement to the Beacon Coast Disclosure Brochure (Form ADV 2A). This Wrap Fee Program Brochure is provided along with the complete Disclosure Brochure to provide full details of the business practices and fees when selecting Beacon Coast as your investment advisor.

As part of the wealth management fee noted in Item 5 of the attached Disclosure Brochure, Beacon Coast includes, in addition to securities transaction fees as part of the overall wealth management fee. Securities regulations often refer to this combined fee structure as a “Wrap Fee Program”. The Advisor’s recommended Custodian does not charge securities transaction fees for exchange-traded fund (“ETF”) and equity trades in Client accounts if the Client enrolls in electronic delivery of statements and confirmations. The Custodian also offers many no-transaction fee mutual funds.

The purpose of this Wrap Fee Program Brochure is to provide additional disclosure relating the combination of securities transaction fees, if applicable, into a single “bundled” wealth management fee. This Wrap Fee Program Brochure references back to the Beacon Coast Disclosure Brochure in which this Wrap Fee Program Brochure serves as an Appendix. **Please see Item 4 – Advisory Services of the Disclosure Brochure for details on Beacon Coast’s investment philosophy and related services.**

B. Program Costs

Wealth management services provided by Beacon Coast are offered in a wrap fee structure whereby securities transaction fees, if applicable, are included in the overall wealth management fee paid to Beacon Coast. As the level of activity in a Client’s account[s] may vary from year to year, the annual cost to the Client may be more or less than if such costs were borne separately by the Client.

The cost of the Wrap Fee Program varies depending on services provided to the Client, however, the Client is not charged more if there is higher trading activity. A Wrap Fee structure presents a conflict of interest as the Advisor may be incentivized to limit the number of trades placed in the Client’s account[s] or to utilize securities that do not have transaction fees. As noted above, the Advisor’s recommended Custodian does not charge securities transaction fees for ETF and equity trades in Client accounts as well as certain no-transaction-fee (“NTF”) mutual funds. The Custodian charges for mutual funds and other types of investments that are not on the Custodian’s NTF list. As such, the Advisor is incentivized to utilize ETFs, equity securities, and/or NTF Mutual to limit the overall cost to the Advisor. The Advisor will only place Client assets into a Wrap Fee Program when it is believed to be in the Client’s best interest. **Please see Item 5 – Fees and Compensation of the Disclosure Brochure for complete details on fees.**

C. Fees

As noted above, the Wrap Fee Program includes securities transaction fees incurred in connection with the discretionary wealth management services provided by Beacon Coast, as part of its overall wealth management fee.

In addition, all fees paid to Beacon Coast for wealth management services or part of the Wrap Fee Program are separate and distinct from the expenses charged by mutual funds and ETFs to their shareholders, if applicable. These fees and expenses are described in each fund’s prospectus. These fees and expenses will generally be used to pay management fees for the funds, other fund expenses, account administration (e.g., custody, brokerage and account reporting), and a possible distribution fee. The Client may incur other costs assessed by the Custodian or other third parties, such as wire transfer fees, fees for trades executed away from the Custodian and other fees. The Advisor does not control nor share in these fees. The Client should review both the fees charged by the fund[s] and the fees charged by Beacon Coast to fully understand the total fees to be paid. Please see Item 5.C. – Other Fees and Expenses in the Disclosure Brochure (included with this Wrap Fee Program Brochure).

D. Compensation

Beacon Coast is the sponsor and portfolio manager of this Wrap Fee Program. Beacon Coast receives wealth management fees paid by Clients for participating in the Wrap Fee Program and pays the securities transaction fees associated with the management of the Client's account[s].

Item 5 – Account Requirements and Types of Clients

Beacon Coast offers wealth management services to individuals, high net worth individuals, families, trusts, estates, and businesses. Beacon Coast generally does not impose a minimum relationship size; however, its services are generally tailored to high-net-worth families and related individuals. Please see Item 7 – Types of Clients in the Disclosure Brochure for additional information.

Item 6 – Portfolio Manager Selection and Evaluation

Portfolio Manager Selection

Beacon Coast serves as sponsor and as portfolio manager for the services under this Wrap Fee Program.

Related Persons

Beacon Coast personnel serve as portfolio managers for this Wrap Fee Program.

Performance-Based Fees

Beacon Coast does not charge performance-based fees for its wealth management services. The fees charged by Beacon Coast are as described in Item 5 above and are not based upon the capital appreciation of the funds or securities held by any Client.

Beacon Coast does not manage any proprietary investment funds or limited partnerships (for example, a mutual fund or a hedge fund) and has no financial incentive to recommend any particular investment options to its Clients.

Supervised Persons

Beacon Coast Advisory Persons serve as portfolio managers for all accounts, including the services described in this Wrap Fee Program Brochure. Details of the advisory services provided are included in Item 4.A. of the Disclosure Brochure.

Methods of Analysis

Please see Item 8 of the Disclosure Brochure (included with this Wrap Fee Program Brochure) for details on the research and analysis methods employed by the Advisor.

Risk of Loss

Following are some of the risks associated with the Advisor's investment strategies:

Market Risks

The value of a Client's holdings may fluctuate in response to events specific to companies or markets, as well as economic, political, or social events in the U.S. and abroad. This risk is linked to the performance of the overall financial markets.

ETF Risks

The performance of ETFs is subject to market risk, including the possible loss of principal. The price of the ETFs will fluctuate with the price of the underlying securities that make up the funds. In addition, ETFs have a trading risk based on the loss of cost efficiency if the ETFs are traded actively and a liquidity risk if the ETFs has a large bid-ask spread and low trading volume. The price of an ETF fluctuates based upon the market movements and may dissociate from the index being tracked by the ETF or the price of the underlying investments. An ETF purchased or sold at one point in the day may have a different price than the same ETF purchased or sold a short time later.

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Bond Risks

Bonds are subject to specific risks, including the following: (1) interest rate risks, i.e. the risk that bond prices will fall if interest rates rise, and vice versa, the risk depends on two things, the bond's time to maturity, and the coupon rate of the bond. (2) reinvestment risk, i.e. the risk that any profit gained must be reinvested at a lower rate than was previously being earned, (3) inflation risk, i.e. the risk that the cost of living and inflation increase at a rate that exceeds the income investment thereby decreasing the investor's rate of return, (4) credit default risk, i.e. the risk associated with purchasing a debt instrument which includes the possibility of the company defaulting on its repayment obligation, (5) rating downgrades, i.e. the risk associated with a rating agency's downgrade of the company's rating which impacts the investor's confidence in the company's ability to repay its debt and (6) Liquidity Risks, i.e. the risk that a bond may not be sold as quickly as there is no readily available market for the bond.

Mutual Fund Risks

The performance of mutual funds is subject to market risk, including the possible loss of principal. The price of the mutual funds will fluctuate with the value of the underlying securities that make up the funds. The price of a mutual fund is typically set daily therefore a mutual fund purchased at one point in the day will typically have the same price as a mutual fund purchased later that same day.

Past performance is not a guarantee of future returns. Investing in securities and other investments involve a risk of loss that each Client should understand and be willing to bear. Clients are reminded to discuss these risks with the Advisor. Please see Item 8.B. – Risk of Loss in the Disclosure Brochure for details on investment risks.

Proxy Voting

Beacon Coast accepts proxy-voting responsibility for securities held in Client accounts when authorization is provided by the Client, pursuant to the terms of the wealth management agreement. Beacon Coast has engaged Broadridge Investor Communication Solutions, Inc ("Broadridge"), a third-party, independent proxy advisory firm, to vote proxies in order to mitigate risks involved with any conflicts of interest that might otherwise arise in the voting of Client proxies. Please see Item 17 of the Disclosure Brochure for more details.

Item 7 – Client Information Provided to Portfolio Managers

Beacon Coast is the sponsor and sole portfolio manager for the Program. The Advisor does not share Client information with other portfolio managers because it is the sole portfolio manager for this Wrap Fee Program. Please also see the Beacon Coast Privacy Policy (included after this Wrap Fee Program Brochure).

Item 8 – Client Contact with Portfolio Managers

Beacon Coast is a full-service investment management advisory firm. Clients always have direct access to the Portfolio Managers at Beacon Coast.

Item 9 – Additional Information

A. Disciplinary Information and Other Financial Industry Activities and Affiliations

Please see Item 9 of the Beacon Coast Disclosure Brochure as well as Item 3 of each Advisory Person's Brochure Supplement (included with this Wrap Fee Program Brochure) for additional information on how to research the background of the Advisor and its Advisory Persons.

Other Financial Activities and Affiliations

Please see Item 10 – Other Financial Activities and Affiliation and Item 14 – Client Referrals and Other Compensation of the Form ADV Part 2A – Disclosure Brochure (included with this Wrap Fee Program Brochure).

B. Code of Ethics, Review of Accounts, Client Referrals, and Financial Information

Beacon Coast has implemented a Code of Ethics that defines the Advisor's fiduciary commitment to each Client. This Code of Ethics applies to all persons subject to Beacon Coast's compliance program (our "Supervised Persons"). Complete details on the Beacon Coast Code of Ethics can be found under Item 11 – Code of Ethics,

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Participation in Client Transactions and Personal Trading in the Disclosure Brochure (included with this Wrap Fee Program Brochure).

Review of Accounts

Client accounts are monitored on a regular and continuous basis by Advisory Persons of Beacon Coast under the supervision of the Chief Compliance Officer (“CCO”). Details of the review policies and practices are provided in Item 13 of the Form ADV Part 2A – Disclosure Brochure.

Other Compensation

Participation in Institutional Advisor Platform

As noted in item 12, Beacon Coast has established an institutional relationship with Fidelity to assist the Advisor in managing Client account[s]. As part of the arrangement, Fidelity also makes available to the Advisor, at no additional charge to the Advisor, certain research and brokerage services, including research services obtained by Fidelity directly from independent research companies. The Advisor may also receive additional services and support from Fidelity. As a result of receiving such services for no additional cost, the Advisor may have an incentive to continue to use or expand the use of Fidelity’s services. The Advisor examined this potential conflict of interest when it chose to enter into the relationship with Fidelity and has determined that the relationship is in the best interests of the Advisor’s Clients and satisfies its Client obligations, including its duty to seek best execution. Please see Item 12 above. The Advisor receives access to software and related support without cost because the Advisor renders wealth management services to Clients that maintain assets at Fidelity. The software and related systems support may benefit the Advisor, but not its Clients directly. In fulfilling its duties to its Clients, the Advisor endeavors at all times to put the interests of its Clients first. Clients should be aware, however, that the receipt of economic benefits from a Custodian creates a conflict of interest since these benefits may influence the Advisor’s recommendation of this Custodian over one that does not furnish similar software, systems support, or services. In addition, Fidelity has provided the Advisor with financial support in the launch of the Advisor and reimbursements for various third-party service providers.

Please see Item 14 – Other Compensation in the Form ADV Part 2A – Disclosure Brochure (included with this Wrap Fee Program Brochure) for details on additional compensation that may be received by Beacon Coast or its Advisory Persons. Each Advisory Person’s Brochure Supplement (also included with this Wrap Fee Program Brochure) provides details on any outside business activities and the associated compensation.

Client Referrals from Solicitors

The Advisor does not compensate, either directly or indirectly, any persons who are not supervised persons, for Client referrals.

Financial Information

Neither Beacon Coast, nor its management, have any adverse financial situations that would reasonably impair the ability of Beacon Coast to meet all obligations to its Clients. Neither Beacon Coast, nor any of its Advisory Persons, have been subject to a bankruptcy or financial compromise. Beacon Coast is not required to deliver a balance sheet along with this Disclosure Brochure as the Advisor does not collect advance fees of \$1,200 or more for services to be performed six months or more in the future.

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Form ADV Part 2B – Brochure Supplement

for

**Michael H. Evans
Managing Partner**

Effective: June 9, 2026

This Form ADV 2B (“Brochure Supplement”) provides information about the background and qualifications of Michael H. Evans (CRD# 2931489) in addition to the information contained in the Beacon Coast Partners, LLC (“Beacon Coast” or the “Advisor”, CRD# 341584) Disclosure Brochure. If you have not received a copy of the Disclosure Brochure or if you have any questions about the contents of the Beacon Coast Disclosure Brochure or this Brochure Supplement, please contact us at (415) 426-7520 or by email at info@beaconcoast.com.

Additional information about Mr. Evans is available on the SEC’s Investment Adviser Public Disclosure website at www.adviserinfo.sec.gov by searching with his full name or his Individual CRD# 2931489.

Item 2 – Educational Background and Business Experience

Michael H. Evans, born in 1970, is dedicated to advising Clients of Beacon Coast as a Managing Partner. Mr. Evans earned an MBA in Finance from Cornell, Johnson Graduate School of Management in 1997. Mr. Evans also earned a B.S. in Finance from The Ohio State University in 1992. Additional information regarding Mr. Evans's employment history is included below.

Employment History:

Managing Partner, Beacon Coast Partners, LLC	06/2026 to Present
Managing Director / Financial Advisor, UBS Financial Services, Inc.	10/20023 to 06/2026
Vice President, Goldman, Sachs & Co.	09/1997 to 10/2003

Item 3 – Disciplinary Information

There are no legal, civil or disciplinary events to disclose regarding Mr. Evans. Mr. Evans has never been involved in any regulatory, civil or criminal action. There have been no client complaints, lawsuits, arbitration claims or administrative proceedings against Mr. Evans.

Securities laws require an advisor to disclose any instances where the advisor or its advisory persons have been found liable in a legal, regulatory, civil or arbitration matter that alleges violation of securities and other statutes; fraud; false statements or omissions; theft, embezzlement or wrongful taking of property; bribery, forgery, counterfeiting, or extortion; and/or dishonest, unfair or unethical practices. **As previously noted, there are no legal, civil or disciplinary events to disclose regarding Mr. Evans.**

However, we do encourage you to independently view the background of Mr. Evans on the Investment Adviser Public Disclosure website at www.adviserinfo.sec.gov by searching with his full name or his Individual CRD# 2931489.

Item 4 – Other Business Activities

Insurance Agency Affiliations

Mr. Evans is also a licensed insurance professional. Implementations of insurance recommendations are separate and apart from Mr. Evans's role with Beacon Coast. As an insurance professional, Mr. Evans will receive customary commissions and other related revenues from the various insurance companies whose products are sold. Mr. Evans is not required to offer the products of any particular insurance company. Commissions generated by insurance sales do not offset regular advisory fees. This practice presents a conflict of interest in recommending certain products of the insurance companies. Clients are under no obligation to implement any recommendations made by Mr. Evans or the Advisor. Mr. Evans spends less than 10% of his time per month in this capacity.

Item 5 – Additional Compensation

Mr. Evans has additional business activities where compensation is received that are detailed in Item 4 above.

Item 6 – Supervision

Mr. Evans serves as a Managing Partner of Beacon Coast and is supervised by Christopher M. Mortara, the Chief Compliance Officer. Mr. Mortara can be reached at (415) 426-7520.

Beacon Coast has implemented a Code of Ethics, an internal compliance document that guides each Supervised Person in meeting their fiduciary obligations to Clients of Beacon Coast. Further, Beacon Coast is subject to regulatory oversight by various agencies. These agencies require registration by Beacon Coast and its Supervised Persons. As a registered entity, Beacon Coast is subject to examinations by regulators, which may be announced or unannounced. Beacon Coast is required to periodically update the information provided to these agencies and to provide various reports regarding the business activities and assets of the Advisor.



Form ADV Part 2B – Brochure Supplement

for

**David H. Jasper
Managing Partner**

Effective: June 9, 2026

This Form ADV 2B (“Brochure Supplement”) provides information about the background and qualifications of David H. Jasper (CRD# 2338980) in addition to the information contained in the Beacon Coast Partners, LLC (“Beacon Coast” or the “Advisor”, CRD# 341584) Disclosure Brochure. If you have not received a copy of the Disclosure Brochure or if you have any questions about the contents of the Beacon Coast Disclosure Brochure or this Brochure Supplement, please contact us at (415) 426-7520 or by email at info@beaconcoast.com.

Additional information about Mr. Jasper is available on the SEC’s Investment Adviser Public Disclosure website at www.adviserinfo.sec.gov by searching with his full name or his Individual CRD# 2338980.

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Item 2 – Educational Background and Business Experience

David H. Jasper, born in 1967, is dedicated to advising Clients of Beacon Coast as a Managing Partner. Mr. Jasper earned his MBA from UCLA Anderson School of Management in 1997 and a Bachelor of Arts from University of California, Berkeley in 1989. Additional information regarding Mr. Jasper's employment history is included below.

Employment History:

Managing Partner, Beacon Coast Partners, LLC	06/2026 to Present
Managing Director, UBS Financial Services, Inc.	10/2003 to 06/2026
Vice President, Goldman, Sachs & Co.	08/1997 to 10/2003

Item 3 – Disciplinary Information

There are no legal, civil or disciplinary events to disclose regarding Mr. Jasper. Mr. Jasper has never been involved in any regulatory, civil or criminal action. There have been no client complaints, lawsuits, arbitration claims or administrative proceedings against Mr. Jasper. Securities laws require an advisor to disclose any instances where the advisor or its advisory persons have been found liable in a legal, regulatory, civil or arbitration matter that alleges violation of securities and other statutes; fraud; false statements or omissions; theft, embezzlement or wrongful taking of property; bribery, forgery, counterfeiting, or extortion; and/or dishonest, unfair or unethical practices. **As previously noted, there are no legal, civil or disciplinary events to disclose regarding Mr. Jasper.** However, we do encourage you to independently view the background of Mr. Jasper on the Investment Adviser Public Disclosure website at www.adviserinfo.sec.gov by searching with his full name or his Individual CRD# 2338980.

Item 4 – Other Business Activities

Insurance Agency Affiliations

Mr. Jasper is also a licensed insurance professional. Implementations of insurance recommendations are separate and apart from Mr. Jasper's role with Beacon Coast. As an insurance professional, Mr. Jasper will receive customary commissions and other related revenues from the various insurance companies whose products are sold. Mr. Jasper is not required to offer the products of any particular insurance company. Commissions generated by insurance sales do not offset regular advisory fees. This practice presents a conflict of interest in recommending certain products of the insurance companies. Clients are under no obligation to implement any recommendations made by Mr. Jasper or the Advisor. Mr. Jasper spends less than 10% of his time per month in this capacity.

Item 5 – Additional Compensation

Mr. Jasper has additional business activities where compensation is received that are detailed in Item 4 above.

Item 6 – Supervision

Mr. Jasper serves as a Managing Partner of Beacon Coast and is supervised by Christopher M. Mortara, the Chief Compliance Officer. Mr. Mortara can be reached at (415) 426-7520.

Beacon Coast has implemented a Code of Ethics, an internal compliance document that guides each Supervised Person in meeting their fiduciary obligations to Clients of Beacon Coast. Further, Beacon Coast is subject to regulatory oversight by various agencies. These agencies require registration by Beacon Coast and its Supervised Persons. As a registered entity, Beacon Coast is subject to examinations by regulators, which may be announced or unannounced. Beacon Coast is required to periodically update the information provided to these agencies and to provide various reports regarding the business activities and assets of the Advisor.

Beacon Coast Partners, LLC

44 Montgomery Street, Suite 3065, San Francisco, CA 94104
Phone: (415) 426-7520 | Website: <https://beaconcoast.com>



Form ADV Part 2B – Brochure Supplement

for

**Edward H. Huang, CFA[®]
Partner**

Effective: June 9, 2026

This Form ADV 2B (“Brochure Supplement”) provides information about the background and qualifications of Edward H. Huang, CFA[®] (CRD# 4945669) in addition to the information contained in the Beacon Coast Partners, LLC (“Beacon Coast” or the “Advisor”, CRD# 341584) Disclosure Brochure. If you have not received a copy of the Disclosure Brochure or if you have any questions about the contents of the Beacon Coast Disclosure Brochure or this Brochure Supplement, please contact us at (415) 426-7520 or by email at info@beaconcoast.com.

Additional information about Mr. Huang is available on the SEC’s Investment Adviser Public Disclosure website at www.adviserinfo.sec.gov by searching with his full name or his Individual CRD# 4945669.

Beacon Coast Partners, LLC
44 Montgomery Street, Suite 3065, San Francisco, CA 94104
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Item 2 – Educational Background and Business Experience

Edward H. Huang, CFA®, born in 1981, is dedicated to advising Clients of Beacon Coast as a Partner. Mr. Huang earned a B.A. in Computer Science from Harvard University in 2003. Additional information regarding Mr. Huang's employment history is included below.

Employment History:

Partner, Beacon Coast Partners, LLC	06/2026 to Present
Director/ Senior Wealth Strategy Associate, UBS Financial Services, Inc.	03/2005 to 06/2026

Chartered Financial Analyst™ (“CFA®”)

The Chartered Financial Analyst™ (“CFA®”) charter is a professional designation established in 1962 and awarded by CFA® Institute. To earn the CFA® charter, candidates must pass three sequential, six-hour examinations over two to four years. The three levels of the CFA® Program test a wide range of investment topics, including ethical and professional standards, fixed-income analysis, alternative and derivative investments, and portfolio management and wealth planning. Also, CFA® charter holders must have at least four years of acceptable professional experience in the investment decision-making process and must commit to abide by, and annually reaffirm their adherence to the CFA® Institute Code of Ethics and Standards of Professional Conduct. CFA® is a trademark owned by CFA® Institute.

Item 3 – Disciplinary Information

There are no legal, civil or disciplinary events to disclose regarding Mr. Huang. Mr. Huang has never been involved in any regulatory, civil or criminal action. There have been no client complaints, lawsuits, arbitration claims or administrative proceedings against Mr. Huang. Securities laws require an advisor to disclose any instances where the advisor or its advisory persons have been found liable in a legal, regulatory, civil or arbitration matter that alleges violation of securities and other statutes; fraud; false statements or omissions; theft, embezzlement or wrongful taking of property; bribery, forgery, counterfeiting, or extortion; and/or dishonest, unfair or unethical practices. ***As previously noted, there are no legal, civil or disciplinary events to disclose regarding Mr. Huang.*** However, we do encourage you to independently view the background of Mr. Huang on the Investment Adviser Public Disclosure website at www.adviserinfo.sec.gov by searching with his full name or his Individual CRD# 4945669.

Item 4 – Other Business Activities

Mr. Huang is dedicated to the advisory activities of Beacon Coast's Clients. Mr. Huang does not have any other business activities.

Item 5 – Additional Compensation

Mr. Huang is dedicated to the advisory activities of Beacon Coast's Clients. Mr. Huang does not receive any additional forms of compensation.

Item 6 – Supervision

Mr. Huang serves as a Partner with Beacon Coast and is supervised by Christopher M. Mortara, the Chief Compliance Officer. Mr. Mortara can be reached at (415) 426-7520.

Beacon Coast has implemented a Code of Ethics, an internal compliance document that guides each Supervised Person in meeting their fiduciary obligations to Clients of Beacon Coast. Further, Beacon Coast is subject to regulatory oversight by various agencies. These agencies require registration by Beacon Coast and its Supervised Persons. As a registered entity, Beacon Coast is subject to examinations by regulators, which may be announced or unannounced. Beacon Coast is required to periodically update the information provided to these agencies and to provide various reports regarding the business activities and assets of the Advisor.



Form ADV Part 2B – Brochure Supplement

for

**Katherine G. Piersanti
Vice President, Family Office Services**

Effective: June 9, 2026

This Form ADV 2B (“Brochure Supplement”) provides information about the background and qualifications of Katherine G. Piersanti (CRD# 4164135) in addition to the information contained in the Beacon Coast Partners, LLC (“Beacon Coast” or the “Advisor”, CRD# 341584) Disclosure Brochure. If you have not received a copy of the Disclosure Brochure or if you have any questions about the contents of the Beacon Coast Disclosure Brochure or this Brochure Supplement, please contact us at (415) 426-7520 or by email at info@beaconcoast.com.

Additional information about Mrs. Piersanti is available on the SEC’s Investment Adviser Public Disclosure website at www.adviserinfo.sec.gov by searching with her full name or her Individual CRD# 4164135.

Beacon Coast Partners, LLC

44 Montgomery Street, Suite 3065, San Francisco, CA 94104
Phone: (415) 426-7520 | Website: <https://beaconcoast.com>

Item 2 – Educational Background and Business Experience

Katherine G. Piersanti, born in 1975, is dedicated to advising Clients of Beacon Coast as the Vice President, Family Office Services. Mrs. Piersanti earned a Bachelor of Science in Communication Sciences and Disorders from University of Texas at Austin in 1998. Additional information regarding Mrs. Piersanti's employment history is included below.

Employment History:

Vice President, Family Office Services, Beacon Coast Partners, LLC	06/2026 to Present
Associate Director, Senior Wealth Strategy Associate, UBS Financial Services, Inc.	06/2017 to 06/2026
Client Service Associate, Merrill Lynch, Pierce, Fenner & Smith, Inc.	08/2015 to 06/2017
Executive Assistant, Justin Sherman Consulting	08/2011 to 08/2015
Sr. Registered Client Service Associate, UBS Financial Services, Inc.	06/2000 to 03/2009

Item 3 – Disciplinary Information

There are no legal, civil or disciplinary events to disclose regarding Mrs. Piersanti. Mrs. Piersanti has never been involved in any regulatory, civil or criminal action. There have been no client complaints, lawsuits, arbitration claims or administrative proceedings against Mrs. Piersanti. Securities laws require an advisor to disclose any instances where the advisor or its advisory persons have been found liable in a legal, regulatory, civil or arbitration matter that alleges violation of securities and other statutes; fraud; false statements or omissions; theft, embezzlement or wrongful taking of property; bribery, forgery, counterfeiting, or extortion; and/or dishonest, unfair or unethical practices. ***As previously noted, there are no legal, civil or disciplinary events to disclose regarding Mrs. Piersanti.*** However, we do encourage you to independently view the background of Mrs. Piersanti on the Investment Adviser Public Disclosure website at www.adviserinfo.sec.gov by searching with her full name or her Individual CRD# 4164135.

Item 4 – Other Business Activities

Mrs. Piersanti is dedicated to the advisory activities of Beacon Coast's Clients. Mrs. Piersanti does not have any other business activities.

Item 5 – Additional Compensation

Mrs. Piersanti is dedicated to the advisory activities of Beacon Coast's Clients. Mrs. Piersanti does not receive any additional forms of compensation.

Item 6 – Supervision

Mrs. Piersanti serves as the Vice President, Family Office Services of Beacon Coast and is supervised by Christopher Mortara, the Chief Compliance Officer. Mr. Mortara can be reached at (415) 426-7520.

Beacon Coast has implemented a Code of Ethics, an internal compliance document that guides each Supervised Person in meeting their fiduciary obligations to Clients of Beacon Coast. Further, Beacon Coast is subject to regulatory oversight by various agencies. These agencies require registration by Beacon Coast and its Supervised Persons. As a registered entity, Beacon Coast is subject to examinations by regulators, which may be announced or unannounced. Beacon Coast is required to periodically update the information provided to these agencies and to provide various reports regarding the business activities and assets of the Advisor.

Privacy Policy

Effective: June 9, 2026

Our Commitment to You

Beacon Coast Partners, LLC (“Beacon Coast” or the “Advisor”) is committed to safeguarding the use of personal information of our Clients (also referred to as “you” and “your”) that we obtain as your Investment Advisor, as described here in our Privacy Policy (“Policy”).

Our relationship with you is our most important asset. We understand that you have entrusted us with your private information, and we do everything that we can to maintain that trust. Beacon Coast (also referred to as “we”, “our” and “us”) protects the security and confidentiality of the personal information we have and implements controls to ensure that such information is used for proper business purposes in connection with the management or servicing of our relationship with you.

Beacon Coast does not sell your non-public personal information to anyone. Nor do we provide such information to others except for discrete and reasonable business purposes in connection with the servicing and management of our relationship with you, as discussed below.

Details of our approach to privacy and how your personal non-public information is collected and used are set forth in this Policy.

Why you need to know?

Registered Investment Advisors (“RIAs”) must share some of your personal information in the course of servicing your account. Federal and State laws give you the right to limit some of this sharing and require RIAs to disclose how we collect, share, and protect your personal information.

What information do we collect from you?

Driver’s license number	Date of birth
Social security or taxpayer identification number	Assets and liabilities
Name, address and phone number[s]	Income and expenses
E-mail address[es]	Investment activity
Account information (including other institutions)	Investment experience and goals

What Information do we collect from other sources?

Custody, brokerage and advisory agreements	Account applications and forms
Other advisory agreements and legal documents	Investment questionnaires and suitability documents
Transactional information with us or others	Other information needed to service account

How do we protect your information?

To safeguard your personal information from unauthorized access and use we maintain physical, procedural and electronic security measures. These include such safeguards as secure passwords, encrypted file storage and a secure office environment. Our technology vendors provide security and access control over personal information and have policies over the transmission of data. Our associates are trained on their responsibilities to protect Client’s personal information.

We require third parties that assist in providing our services to you to protect the personal information they receive from us.

How do we share your information?

An RIA shares Client personal information to effectively implement its services. In the section below, we list some reasons we may share your personal information.

Basis For Sharing	Do we share?	Can you limit?
<p>Servicing our Clients We may share non-public personal information with non-affiliated third parties (such as administrators, brokers, custodians, regulators, credit agencies, other financial institutions) as necessary for us to provide agreed upon services to you, consistent with applicable law, including but not limited to: processing transactions; general account maintenance; responding to regulators or legal investigations; and credit reporting.</p>	Yes	No
<p>Marketing Purposes Beacon Coast does not disclose, and does not intend to disclose, personal information with non-affiliated third parties to offer you services. Certain laws may give us the right to share your personal information with financial institutions where you are a customer and where Beacon Coast or the client has a formal agreement with the financial institution. We will only share information for purposes of servicing your accounts, not for marketing purposes.</p>	No	Not Shared
<p>Authorized Users Your non-public personal information may be disclosed to you and persons that we believe to be your authorized agent[s] or representative[s].</p>	Yes	Yes
<p>Information About Former Clients Beacon Coast does not disclose and does not intend to disclose, non-public personal information to non-affiliated third parties with respect to persons who are no longer our Clients.</p>	No	Not Shared

Changes to our Privacy Policy

We will send you a copy of this Policy annually for as long as you maintain an ongoing relationship with us.

Periodically we may revise this Policy and will provide you with a revised Policy if the changes materially alter the previous Privacy Policy. We will not, however, revise our Privacy Policy to permit the sharing of non-public personal information other than as described in this notice unless we first notify you and provide you with an opportunity to prevent the information sharing.

Any Questions?

You may ask questions or voice any concerns, as well as obtain a copy of our current Privacy Policy by contacting us at (415) 426-7520 or by email at info@beaconcoast.com.