

**BROCHURE SUPPLEMENT**  
**(Part 2B of Form ADV)**

**December 2023**

**Adam Castillo**

**Lido Advisors, LLC**

*Business Address*

3655 Nobel Drive, Suite 630  
San Diego, CA 92122  
Phone: (424) 210-9378  
acastillo@lidoadvisors.com

*Principal Office Address*

1875 Century Park East, Suite 950  
Los Angeles, California 90067  
Phone: (310) 278-8232  
Fax: (310) 278-8267  
www.lidoadvisors.com

This brochure supplement provides information about Adam Castillo that supplements the Lido Advisors, LLC's ("Lido") Disclosure Brochure (Form ADV Part 2A). You should have received a copy of that Disclosure Brochure. Please contact our Chief Compliance Officer at (310) 278-8232 if you did not receive Lido Advisors, LLC's Disclosure Brochure or if you have any questions about the contents of this supplement.

Additional information about Adam Castillo is available on the SEC's website at [adviserinfo.sec.gov](http://adviserinfo.sec.gov).

## **ITEM 1: COVER PAGE**

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## **ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE**

Adam Castillo  
Year of Birth: 1995

### **Education Background**

Cal State University of San Marcos – Bachelor of Science in Business Administration, 2019

### **Business Background**

Lido Advisors, LLC, Investment Adviser Representative (1/2022 - Present)  
LPL Financial, Home Office Employee (2/2020 – 12/2021)  
Mondelez International, Sales Service Representative (3/2015 – 1/2020)

## **ITEM 3: DISCIPLINARY INFORMATION**

Lido is required to disclose all material facts regarding any legal or disciplinary event that would be material to your evaluation of each investment person providing advice to you. Mr. Castillo has no disciplinary information to disclose under this Item.

## **ITEM 4: OTHER BUSINESS ACTIVITIES**

In addition to his activities at Lido, Mr. Castillo spends time outside of business hours as a basketball referee for the North County Basketball Officials Association.

## **ITEM 5: ADDITIONAL COMPENSATION**

Outside of the typical and ordinary compensation from his employment at Lido, Mr. Castillo earns less than 10% of his annual income from his activities as a basketball referee.

## **ITEM 6: SUPERVISION**

Generally, all client investment decisions are overseen by Jeff Garden, Chief Investment Officer and head of Lido's Investment Committee. The Investment Committee meets periodically to discuss overall portfolio management decisions and strategies. In addition, Jason Ozur, Chief Executive Officer of Lido, is responsible for the general oversight of all investment advice given by its supervised persons.

Mr. Castillo's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at (310) 278-8232 or [jozur@lidoadvisors.com](mailto:jozur@lidoadvisors.com).



**BROCHURE SUPPLEMENT**  
**(Part 2B of Form ADV)**

**October 2024**

**Adam Osterling, CFP®**

**Lido Advisors, LLC**

*Business Address*

29 South High Street, Suite A  
New Albany, OH 43054  
Phone: (614) 468-8455  
aosterling@lidoadvisors.com

*Principal Office Address*

1875 Century Park East, Suite 950  
Los Angeles, California 90067  
Phone: (310) 278-8232  
Fax: (310) 278-8267  
www.lidoadvisors.com

This brochure supplement provides information about Adam Osterling that supplements the Lido Advisors, LLC's ("Lido") Disclosure Brochure (Form ADV Part 2A). You should have received a copy of that Disclosure Brochure. Please contact our Chief Compliance Officer at (310) 278-8232 if you did not receive Lido Advisors, LLC's Disclosure Brochure or if you have any questions about the contents of this supplement.

Additional information about Adam Osterling is available on the SEC's website at [adviserinfo.sec.gov](http://adviserinfo.sec.gov).

## **ITEM 1: COVER PAGE**

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## **ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE**

Adam Osterling, CFP®

Year of Birth: 1993

### **Education Background**

The Ohio State University – Bachelor of Arts in Economics, 2015

### **Business Background**

Lido Advisors, LLC, Investment Adviser Representative (10/2024 – Present)

Shore Morgan Young Wealth Strategies, Director of Financial Planning (5/2023 – 10/2024)

Shore Morgan Young Wealth Strategies, Chief Compliance Officer (1/2018 – 10/2024)

### **Explanation of Designation**

*Certified Financial Planner™*

The CERTIFIED FINANCIAL PLANNER™, CFP® and federally registered CFP (with flame design) marks (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. It 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. Currently, more than 71,000 individuals have obtained CFP® certification in the United States.

To attain the right to use the CFP® marks, an individual must satisfactorily fulfill the following requirements:

- Education – Complete an advanced college-level course of study addressing the financial planning subject areas that CFP Board’s studies have determined as necessary for the competent and professional delivery of financial planning services, and attain a Bachelor’s Degree from a regionally accredited United States college or university (or its equivalent from a foreign university). CFP Board’s financial planning subject areas include insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning;

- Examination – Pass the comprehensive CFP® Certification Examination. The examination includes case studies and client scenarios designed to test one’s ability to correctly diagnose financial planning issues and apply one’s knowledge of financial planning to real world circumstances;
- Experience – Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year); and
- Ethics – Agree to be bound by CFP Board’s Standards of Professional Conduct, a set of documents outlining the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements in order to maintain the right to continue to use the CFP® marks:

- Continuing Education – Complete 30 hours of continuing education hours every two years, including two hours on the Code of Ethics and other parts of the Standards of Professional Conduct, to maintain competence and keep up with developments in the financial planning field; and
- Ethics – Renew an agreement to be bound by the Standards of Professional Conduct. The Standards prominently require that CFP® professionals provide financial planning services at a fiduciary standard of care. This means CFP® professionals must provide financial planning services in the best interests of their clients.

CFP® professionals who fail to comply with the above standards and requirements may be subject to CFP Board’s enforcement process, which could result in suspension or permanent revocation of their CFP® certification.

### **ITEM 3: DISCIPLINARY INFORMATION**

Lido is required to disclose all material facts regarding any legal or disciplinary event that would be material to your evaluation of each investment person providing advice to you. Mr. Osterling has no disciplinary information to disclose under this Item.

### **ITEM 4: OTHER BUSINESS ACTIVITIES**

Mr. Osterling has no additional compensation to disclose.

### **ITEM 5: ADDITIONAL COMPENSATION**

Mr. Osterling has no additional compensation to disclose.

### **ITEM 6: SUPERVISION**

Generally, all client investment decisions are overseen by Jeff Garden, Chief Investment Officer and head of Lido’s Investment Committee. The Investment

Committee meets periodically to discuss overall portfolio management decisions and strategies. In addition, Jason Ozur, Chief Executive Officer of Lido, is responsible for the general oversight of all investment advice given by its supervised persons.

Mr. Osterling's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at (310) 278-8232 or [jozur@lidoadvisors.com](mailto:jozur@lidoadvisors.com).

**BROCHURE SUPPLEMENT**  
**(Part 2B of Form ADV)**

**May 2024**

**Adrienne Erickson**

**Lido Advisors, LLC**

*Business Address*

2101 Cedar Springs Road, Suite 650  
Dallas, TX 75201  
Phone: (773) 938-4559  
aerickson@lidoadvisors.com

*Principal Office Address*

1875 Century Park East, Suite 950  
Los Angeles, California 90067  
Phone: (310) 278-8232  
Fax: (310) 278-8267  
www.lidoadvisors.com

This brochure supplement provides information about Adrienne Erickson that supplements the Lido Advisors, LLC's ("Lido") Disclosure Brochure (Form ADV Part 2A). You should have received a copy of that Disclosure Brochure. Please contact our Chief Compliance Officer at (310) 278-8232 if you did not receive Lido Advisors, LLC's Disclosure Brochure or if you have any questions about the contents of this supplement.

Additional information about Adrienne Erickson is available on the SEC's website at [adviserinfo.sec.gov](http://adviserinfo.sec.gov).

### **ITEM 1: COVER PAGE**

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### **ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE**

Adrienne Erickson

Year of Birth: 1979

#### **Business Background**

Lido Advisors, LLC, Investment Adviser Representative (6/2022 – Present)

RWJ Barnabas Health, Senior Patient Access Representative (7/2010 – 6/2022)

### **ITEM 3: DISCIPLINARY INFORMATION**

Lido is required to disclose all material facts regarding any legal or disciplinary event that would be material to your evaluation of each investment person providing advice to you. Ms. Erickson has no disciplinary information to disclose under this Item.

### **ITEM 4: OTHER BUSINESS ACTIVITIES**

Ms. Erickson does not engage in other business activities outside of Lido.

### **ITEM 5: ADDITIONAL COMPENSATION**

Ms. Erickson has no additional compensation to disclose.

### **ITEM 6: SUPERVISION**

Generally, all client investment decisions are overseen by Jeff Garden, Chief Investment Officer and head of Lido's Investment Committee. The Investment Committee meets periodically to discuss overall portfolio management decisions and strategies. In addition, Jason Ozur, Chief Executive Officer of Lido, is responsible for the general oversight of all investment advice given by its supervised persons.

Ms. Erickson's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at (310) 278-8232 or [jozur@lidoadvisors.com](mailto:jozur@lidoadvisors.com).

**BROCHURE SUPPLEMENT**  
**(Part 2B of Form ADV)**

**August 2024**

**Akiva Glazerson**

**Lido Advisors, LLC**

*Business Address*

1875 Century Park East, Suite 950  
Los Angeles, California 90067  
Phone: (213) 262-1837  
aglazerson@lidoadvisors.com

*Principal Office Address*

1875 Century Park East, Suite 950  
Los Angeles, California 90067  
Phone: (310) 278-8232  
Fax: (310) 278-8267  
www.lidoadvisors.com

This brochure supplement provides information about Akiva Glazerson that supplements the Lido Advisors, LLC's ("Lido") Disclosure Brochure (Form ADV Part 2A). You should have received a copy of that Disclosure Brochure. Please contact our Chief Compliance Officer at (310) 278-8232 if you did not receive Lido Advisors, LLC's Disclosure Brochure or if you have any questions about the contents of this supplement.

Additional information about Akiva Glazerson is available on the SEC's website at [adviserinfo.sec.gov](http://adviserinfo.sec.gov).

### **ITEM 1: COVER PAGE**

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### **ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE**

Akiva Glazerson  
Year of Birth: 1992

#### **Education Background**

Yeshiva University – Bachelor of Science in Accounting, 2016

#### **Business Background**

Lido Advisors, LLC, Investment Adviser Representative (8/2024 – Present)  
PIMCO Investments LLC, Registered Representative (4/2022 – 8/2024)  
Pacific Investment Management Company LLC, Associate (4/2022 – 8/2024)  
RBC Capital Markets, Sr. Investment Associate (2/2020 – 3/2022)  
RBC Capital Markets, Registered Representative (12/2019 – 2/2020)  
UBS Financial Services Inc, Analyst (7/2018 – 12/2019)

### **ITEM 3: DISCIPLINARY INFORMATION**

Lido is required to disclose all material facts regarding any legal or disciplinary event that would be material to your evaluation of each investment person providing advice to you. Mr. Glazerson has no disciplinary information to disclose under this Item.

### **ITEM 4: OTHER BUSINESS ACTIVITIES**

Mr. Glazerson does not engage in other business activities outside of Lido.

### **ITEM 5: ADDITIONAL COMPENSATION**

Mr. Glazerson has no additional compensation to disclose.

### **ITEM 6: SUPERVISION**

Generally, all client investment decisions are overseen by Jeff Garden, Chief Investment Officer and head of Lido's Investment Committee. The Investment Committee meets periodically to discuss overall portfolio management decisions and strategies. In addition, Jason Ozur, Chief Executive Officer of Lido, is responsible for the general oversight of all investment advice given by its supervised persons.

Mr. Glazerson's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at (310) 278-8232 or [jozur@lidoadvisors.com](mailto:jozur@lidoadvisors.com).



**BROCHURE SUPPLEMENT**  
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**December 2023**

**Alexander Kob**

**Lido Advisors, LLC**

*Business Address*

20 N. Clark St. Suite 1250  
Chicago, IL 60602  
Phone: (847) 318-3475  
akob@lidoadvisors.com

*Principal Office Address*

1875 Century Park East, Suite 950  
Los Angeles, California 90067  
Phone: (310) 278-8232  
Fax: (310) 278-8267  
www.lidoadvisors.com

This brochure supplement provides information about Alexander Kob that supplements the Lido Advisors, LLC's ("Lido") Disclosure Brochure (Form ADV Part 2A). You should have received a copy of that Disclosure Brochure. Please contact our Chief Compliance Officer at (310) 278-8232 if you did not receive Lido Advisors, LLC's Disclosure Brochure or if you have any questions about the contents of this supplement.

Additional information about Alexander Kob is available on the SEC's website at [adviserinfo.sec.gov](http://adviserinfo.sec.gov).

### **ITEM 1: COVER PAGE**

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### **ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE**

Alexander Kob  
Year of Birth: 1992

#### **Education Background**

Indiana University, Kelley School of Business – Bachelor of Science in Finance, 2014

#### **Business Background**

Lido Advisors, LLC, Investment Adviser Representative (7/2017 – Present)  
McAdamLLC, Investment Adviser Representative (10/2014 – 7/2017)  
Purshe Kaplan Sterling Investments, Registered Representative (10/2014 – 7/2017)  
ING Financial Partners Inc., Registered Representative (6/2014 – 10/2014)

### **ITEM 3: DISCIPLINARY INFORMATION**

Lido is required to disclose all material facts regarding any legal or disciplinary event that would be material to your evaluation of each investment person providing advice to you. Mr. Kob has no disciplinary information to disclose under this Item.

### **ITEM 4: OTHER BUSINESS ACTIVITIES**

Mr. Kob does not engage in other business activities outside of Lido.

### **ITEM 5: ADDITIONAL COMPENSATION**

Outside of the typical and ordinary compensation earned from his employment at Lido, Mr. Kob receives an economic benefit from new business coming into the firm.

### **ITEM 6: SUPERVISION**

Generally, all client investment decisions are overseen by Jeff Garden, Chief Investment Officer and head of Lido's Investment Committee. The Investment Committee meets periodically to discuss overall portfolio management decisions and strategies. In addition, Jason Ozur, Chief Executive Officer of Lido, is responsible for the general oversight of all investment advice given by its supervised persons.

Mr. Kob's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at (310) 278-8232 or [jozur@lidoadvisors.com](mailto:jozur@lidoadvisors.com).

**BROCHURE SUPPLEMENT**  
**(Part 2B of Form ADV)**

**June 2024**

**Alexandra Browne**

**Lido Advisors, LLC**

*Business Address*

2101 Cedar Springs Road, Suite 650  
Dallas, TX 75201  
Phone: (214) 764-2740  
abrowne@lidoadvisors.com

*Principal Office Address*

1875 Century Park East, Suite 950  
Los Angeles, California 90067  
Phone: (310) 278-8232  
Fax: (310) 278-8267  
www.lidoadvisors.com

This brochure supplement provides information about Alexandra Browne that supplements the Lido Advisors, LLC's ("Lido") Disclosure Brochure (Form ADV Part 2A). You should have received a copy of that Disclosure Brochure. Please contact our Chief Compliance Officer at (310) 278-8232 if you did not receive Lido Advisors, LLC's Disclosure Brochure or if you have any questions about the contents of this supplement.

Additional information about Alexandra Browne is available on the SEC's website at [adviserinfo.sec.gov](http://adviserinfo.sec.gov).

### **ITEM 1: COVER PAGE**

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### **ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE**

Alexandra Browne

Year of Birth: 1983

#### **Education Background**

Texas A&M University – Bachelor of Arts in Genetics, Minor in Business Administration, 2005

#### **Business Background**

Lido Advisors, LLC, Chief Development Officer (1/2021 – Present)

IDB Lido Wealth, LLC, Investment Adviser Representative (1/2024 – 4/2024)

Lido Advisors, LLC, Senior Managing Director (8/2016 – 12/2020)

Lido Advisors, LLC, Regional Vice President (7/2015 – 8/2016)

Lido Advisors, Inc., Regional Vice President (8/2014 – 7/2015)

### **ITEM 3: DISCIPLINARY INFORMATION**

Lido is required to disclose all material facts regarding any legal or disciplinary event that would be material to your evaluation of each investment person providing advice to you. Ms. Browne has no disciplinary information to disclose under this Item.

### **ITEM 4: OTHER BUSINESS ACTIVITIES**

In addition to her duties at Lido, Ms. Browne runs a personal travel company based where she devotes less than 5 hours per month outside of business hours. As of June 2024, Ms. Browne joined the Mays Business School Dean's Advisory Board at Texas A&M University in College Station, TX. The board seat primarily deals in fundraising, corporate relations, and program development for the business school. She expects to dedicate approximately 1-5 hours/month and 2 full days per year for board meetings.

### **ITEM 5: ADDITIONAL COMPENSATION**

In addition to her compensation for Lido duties, Ms. Browne receives commission from her travel company.

### **ITEM 6: SUPERVISION**

Generally, all client investment decisions are overseen by Jeff Garden, Chief Investment Officer and head of Lido's Investment Committee. The Investment Committee meets periodically to discuss overall portfolio management decisions

and strategies. In addition, Jason Ozur, Chief Executive Officer of Lido, is responsible for the general oversight of all investment advice given by its supervised persons.

Ms. Browne's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at (310) 278-8232 or [jozur@lidoadvisors.com](mailto:jozur@lidoadvisors.com).

**BROCHURE SUPPLEMENT**  
**(Part 2B of Form ADV)**

**March 2024**

**Alexandra Papell**

**Lido Advisors, LLC**

*Business Address*

1875 NW Corporate Blvd, Suite 110  
Boca Raton, FL 33431  
Phone: (561) 544-7706  
apapell@lidoadvisors.com

*Principal Office Address*

1875 Century Park East, Suite 950  
Los Angeles, California 90067  
Phone: (310) 278-8232  
Fax: (310) 278-8267  
www.lidoadvisors.com

This brochure supplement provides information about Alexandra Papell that supplements the Lido Advisors, LLC's ("Lido") Disclosure Brochure (Form ADV Part 2A). You should have received a copy of that Disclosure Brochure. Please contact our Chief Compliance Officer at (310) 278-8232 if you did not receive Lido Advisors, LLC's Disclosure Brochure or if you have any questions about the contents of this supplement.

Additional information about Alexandra Papell is available on the SEC's website at [adviserinfo.sec.gov](http://adviserinfo.sec.gov).

**ITEM 1: COVER PAGE**

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**ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE**

Alexandra Papell  
Year of Birth: 1995

**Education Background**

University of Maryland – Bachelor of Arts in English Language and Literature, 2017

**Business Background**

Lido Advisors, LLC, Investment Adviser Representative (3/2024 – Present)  
UBS Financial, Senior Registered Associate (7/2023 – 12/2023)  
Morgan Stanley Smith Barney, LLC, Registered CSA (10/2021 – 7/2023)  
Merrill Lynch, Pierce, Fenner & Smith, Inc., Client Associate PR (7/2019 – 9/2021)  
Morgan Stanley Smith Barney, LLC, Associate (6/2018 – 6/2019)

**ITEM 3: DISCIPLINARY INFORMATION**

Lido is required to disclose all material facts regarding any legal or disciplinary event that would be material to your evaluation of each investment person providing advice to you. Ms. Papell has no disciplinary information to disclose under this Item.

**ITEM 4: OTHER BUSINESS ACTIVITIES**

Ms. Papell does not engage in other business activities outside of Lido.

**ITEM 5: ADDITIONAL COMPENSATION**

Ms. Papell has no additional compensation to disclose.

**ITEM 6: SUPERVISION**

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Ms. Papell's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at (310) 278-8232 or [jozur@lidoadvisors.com](mailto:jozur@lidoadvisors.com).

**BROCHURE SUPPLEMENT**  
**(Part 2B of Form ADV)**

**April 2024**

**Allison Arvold**

**Lido Advisors, LLC**

*Business Address*

20 N. Clark Street, Suite 1259  
Chicago, IL 60602  
Phone: (872) 298-4904  
aarvold@lidoadvisors.com

*Principal Office Address*

1875 Century Park East, Suite 950  
Los Angeles, California 90067  
Phone: (310) 278-8232  
Fax: (310) 278-8267  
www.lidoadvisors.com

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Additional information about Allison Arvold is available on the SEC's website at [adviserinfo.sec.gov](http://adviserinfo.sec.gov).



### **ITEM 1: COVER PAGE**

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### **ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE**

Allison Arvold  
Year of Birth: 2001

#### **Education Background**

University of Wisconsin, Madison – Bachelor of Science in Personal Finance, 2023

#### **Business Background**

Lido Advisors, LLC, Investment Adviser Representative (12/2023 – Present)  
Portside Investment Advisors, Wealth Management Intern (8/2023 – 12/2023)  
Neighborhood House Community Center, Building Supervisor (5/2021 – 8/2023)  
Lincoln Financial Group, Financial Planner Intern (9/2022 – 5/2023)  
Bank of America, Advisor Development Intern (6/2022 – 8/2022)  
University of Wisconsin, Madison, Student (9/2019 – 5/2021)

### **ITEM 3: DISCIPLINARY INFORMATION**

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### **ITEM 4: OTHER BUSINESS ACTIVITIES**

Ms. Arvold does not engage in other business activities outside of Lido.

### **ITEM 5: ADDITIONAL COMPENSATION**

Ms. Arvold has no additional compensation to disclose.

### **ITEM 6: SUPERVISION**

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**BROCHURE SUPPLEMENT**  
**(Part 2B of Form ADV)**

**January 2024**

**Alyssa Weinberger, CFP®**

**Lido Advisors, LLC**

*Business Address*

1875 Century Park East, Suite 950  
Los Angeles, California 90067  
Phone: (310) 871-1871  
aweinberger@lidoadvisors.com

*Principal Office Address*

1875 Century Park East, Suite 950  
Los Angeles, California 90067  
Phone: (310) 278-8232  
Fax: (310) 278-8267  
www.lidoadvisors.com

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Additional information about Alyssa Weinberger is available on the SEC's website at [adviserinfo.sec.gov](http://adviserinfo.sec.gov).

## **ITEM 1: COVER PAGE**

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## **ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE**

Alyssa Weinberger, CFP®

Year of Birth: 1978

### **Education Background**

University of Arizona – Bachelor of Science in Accounting, 2000

### **Business Background**

Lido Advisors, LLC, Chief People Officer, Sr. Managing Director (11/2021 – Present)

Lido Consulting Group, LLC, President (7/2021 – Present)

Lido Advisors Holdings, LLC, Member (7/2015 – Present)

Lido Advisors, LLC, Senior Managing Director (7/2015 – 11/2021)

Lido Consulting, Inc., Director of Marketing & Vice President (5/2004 – 7/2021)

Lido Advisors, Inc., Senior Vice President (5/2004 – 7/2015)

### **Explanation of Designation**

#### *Certified Financial Planner™*

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planning, investment planning, income tax planning, retirement planning, and estate planning;

- Examination – Pass the comprehensive CFP® Certification Examination. The examination includes case studies and client scenarios designed to test one’s ability to correctly diagnose financial planning issues and apply one’s knowledge of financial planning to real world circumstances;
- Experience – Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year); and
- Ethics – Agree to be bound by CFP Board’s Standards of Professional Conduct, a set of documents outlining the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements in order to maintain the right to continue to use the CFP® marks:

- Continuing Education – Complete 30 hours of continuing education hours every two years, including two hours on the Code of Ethics and other parts of the Standards of Professional Conduct, to maintain competence and keep up with developments in the financial planning field; and
- Ethics – Renew an agreement to be bound by the Standards of Professional Conduct. The Standards prominently require that CFP® professionals provide financial planning services at a fiduciary standard of care. This means CFP® professionals must provide financial planning services in the best interests of their clients.

CFP® professionals who fail to comply with the above standards and requirements may be subject to CFP Board’s enforcement process, which could result in suspension or permanent revocation of their CFP® certification.

### **ITEM 3: DISCIPLINARY INFORMATION**

Lido is required to disclose all material facts regarding any legal or disciplinary event that would be material to your evaluation of each investment person providing advice to you. Ms. Weinberger has no disciplinary information to disclose under this Item.

### **ITEM 4: OTHER BUSINESS ACTIVITIES**

In addition to her services performed for Lido, Mrs. Weinberger is a Member and part owner of Lido Advisor Holdings, LLC (“LAH”) and the President and Senior Managing Director of Lido Consulting Group, LLC, which is a family office consulting firm affiliated with Lido.

Mrs. Weinberger is a member of City of Hope Board of Governors where she helps with events and fundraisers. She sits on the Board of Directors for the C5 Youth Foundation of Southern California. In addition, Mrs. Weinberger is an advisor for Morpheus Data Systems, Inc. where her primary responsibilities are strategic planning and visionary ideas for growth opportunities.

Mrs. Weinberger also serves as a Member of Lido Flamingo, LLC, which invests in real estate both directly and through investments in private limited partnerships, including certain private funds that are invested in by Lido clients. Mrs. Weinberger spends approximately 10% of her time on these outside business activities.

The fact that Mrs. Weinberger is a Managing Member of LLCs that invest in certain private funds that are invested in by Lido clients creates a conflict of interest due to the private funds being limited offerings. Lido addresses the conflict through its written Code of Ethics that includes preapproval and reporting requirements of certain personal securities transactions by Lido employees, including private funds, and through disclosures to clients. In addition, clients are not obligated to implement recommended transactions in private Funds or other private limited partnerships.

#### **ITEM 5: ADDITIONAL COMPENSATION**

In addition to the compensation received from Lido, Mrs. Weinberger, as Member and part owner of LAH, shares in the profits and losses of the firm. Mrs. Weinberger does not receive any compensation for her role as Member of Lido Flamingo, LLC, but she does

#### **ITEM 6: SUPERVISION**

Generally, all client investment decisions are overseen by Jeff Garden, Chief Investment Officer and head of Lido's Investment Committee. The Investment Committee meets periodically to discuss overall portfolio management decisions and strategies. In addition, Jason Ozur, Chief Executive Officer of Lido, is responsible for the general oversight of all investment advice given by its supervised persons.

Ms. Weinberger's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at (310) 278-8232 or [jozur@lidoadvisors.com](mailto:jozur@lidoadvisors.com).

**BROCHURE SUPPLEMENT**  
**(Part 2B of Form ADV)**

**February 2024**

**Andrew Hancock, CFP<sup>®</sup>, ChFC<sup>®</sup>**

**Lido Advisors, LLC**

*Business Address*

20 N. Clark Street, Suite 1250  
Chicago, IL 60602  
Phone: (312) 429-0581  
ahancock@lidoadvisors.com

*Principal Office Address*

1875 Century Park East, Suite 950  
Los Angeles, California 90067  
Phone: (310) 278-8232  
Fax: (310) 278-8267  
www.lidoadvisors.com

This brochure supplement provides information about Andrew Hancock that supplements the Lido Advisors, LLC's ("Lido") Disclosure Brochure (Form ADV Part 2A). You should have received a copy of that Disclosure Brochure. Please contact our Chief Compliance Officer at (310) 278-8232 if you did not receive Lido Advisors, LLC's Disclosure Brochure or if you have any questions about the contents of this supplement.

Additional information about Andrew Hancock is available on the SEC's website at [adviserinfo.sec.gov](http://adviserinfo.sec.gov).

## **ITEM 1: COVER PAGE**

Please see previous page.

## **ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE**

Andrew Hancock, CFP®, ChFC®

Year of Birth: 1992

### **Education Background**

Indiana University, Kelley School of Business – Bachelor of Science in Finance, 2014

Indiana University, Kelley School of Business – Bachelor of Science in

Entrepreneurship & Corporate Innovation, 2014

### **Business Background**

Lido Advisors, LLC, Investment Adviser Representative (2/2024 – Present)

Morgan Stanley Private Bank, NA, Financial Advisor (5/2020 – 2/2024)

Morgan Stanley, Consulting Group Analyst (9/2015 – 2/2024)

Morgan Stanley, Associate (8/2014 – 9/2015)

Morgan Stanley, Intern (3/2014 – 8/2014)

Indiana University, Student (8/2010 – 5/2014)

### **Explanation of Designation**

#### *Certified Financial Planner™*

The CERTIFIED FINANCIAL PLANNER™, CFP® and federally registered CFP (with flame design) marks (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. It 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. Currently, more than 71,000 individuals have obtained CFP® certification in the United States.

To attain the right to use the CFP® marks, an individual must satisfactorily fulfill the following requirements:

- Education – Complete an advanced college-level course of study addressing the financial planning subject areas that CFP Board’s studies have determined as necessary for the competent and professional delivery of financial planning services, and attain a Bachelor’s Degree from a regionally accredited United States college or university (or its equivalent from a foreign university). CFP Board’s financial planning

subject areas include insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning;

- Examination – Pass the comprehensive CFP® Certification Examination. The examination includes case studies and client scenarios designed to test one’s ability to correctly diagnose financial planning issues and apply one’s knowledge of financial planning to real world circumstances;
- Experience – Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year); and
- Ethics – Agree to be bound by CFP Board’s Standards of Professional Conduct, a set of documents outlining the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements in order to maintain the right to continue to use the CFP® marks:

- Continuing Education – Complete 30 hours of continuing education hours every two years, including two hours on the Code of Ethics and other parts of the Standards of Professional Conduct, to maintain competence and keep up with developments in the financial planning field; and
- Ethics – Renew an agreement to be bound by the Standards of Professional Conduct. The Standards prominently require that CFP® professionals provide financial planning services at a fiduciary standard of care. This means CFP® professionals must provide financial planning services in the best interests of their clients.

CFP® professionals who fail to comply with the above standards and requirements may be subject to CFP Board’s enforcement process, which could result in suspension or permanent revocation of their CFP® certification.

*Huebner School Chartered Financial Consultant™*

To receive the Huebner School ChFC® designation, a candidate must complete all courses in the program, meet experience requirements and ethics standards, and agree to comply with “The American College Code of Ethics and Procedures”. Experience requirements include, but are not limited to, three years of full-time business experience, which must be within the five years preceding the date of the designation. An undergraduate or graduate degree from an accredited educational institution qualifies as one year of business experience.



**ITEM 3: DISCIPLINARY INFORMATION**

Lido is required to disclose all material facts regarding any legal or disciplinary event that would be material to your evaluation of each investment person providing advice to you. Mr. Hancock has no disciplinary information to disclose under this Item.

**ITEM 4: OTHER BUSINESS ACTIVITIES**

Mr. Hancock does not engage in other business activities outside of Lido.

**ITEM 5: ADDITIONAL COMPENSATION**

Mr. Hancock has no additional compensation to disclose.

**ITEM 6: SUPERVISION**

Generally, all client investment decisions are overseen by Jeff Garden, Chief Investment Officer and head of Lido's Investment Committee. The Investment Committee meets periodically to discuss overall portfolio management decisions and strategies. In addition, Jason Ozur, Chief Executive Officer of Lido, is responsible for the general oversight of all investment advice given by its supervised persons.

Mr. Hancock's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at (310) 278-8232 or [jozur@lidoadvisors.com](mailto:jozur@lidoadvisors.com).

**BROCHURE SUPPLEMENT**  
**(Part 2B of Form ADV)**

**July 2024**

**Andrew Ielmini**

**Lido Advisors, LLC**

*Business Address*

2101 Cedar Springs Road, Suite 650  
Dallas, TX 75201  
Phone: (214) 851-0029  
aielmini@lidoadvisors.com

*Principal Office Address*

1875 Century Park East, Suite 950  
Los Angeles, California 90067  
Phone: (310) 278-8232  
Fax: (310) 278-8267  
www.lidoadvisors.com

This brochure supplement provides information about Andrew Ielmini that supplements the Lido Advisors, LLC's ("Lido") Disclosure Brochure (Form ADV Part 2A). You should have received a copy of that Disclosure Brochure. Please contact our Chief Compliance Officer at (310) 278-8232 if you did not receive Lido Advisors, LLC's Disclosure Brochure or if you have any questions about the contents of this supplement.

Additional information about Andrew Ielmini is available on the SEC's website at [adviserinfo.sec.gov](http://adviserinfo.sec.gov).

### **ITEM 1: COVER PAGE**

Please see previous page.

### **ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE**

Andrew Ielmini  
Year of Birth: 1996

#### **Education Background**

University of Dallas – Bachelor of Arts in Economics and Finance, 2018

#### **Business Background**

Lido Advisors, LLC, Investment Adviser Representative (7/2024 – Present)  
Neuberger Berman, Senior Client Associate (9/2023 – 7/2024)  
City National Bank, Employee of an Affiliate (2/2022 – 9/2023)  
RBC Capital Markets, LLC, Client Associate (2/2018 – 9/2023)

### **ITEM 3: DISCIPLINARY INFORMATION**

Lido is required to disclose all material facts regarding any legal or disciplinary event that would be material to your evaluation of each investment person providing advice to you. Mr. Ielmini has no disciplinary information to disclose under this Item.

### **ITEM 4: OTHER BUSINESS ACTIVITIES**

Mr. Ielmini does not engage in other business activities outside of Lido.

### **ITEM 5: ADDITIONAL COMPENSATION**

Mr. Ielmini has no additional compensation to disclose.

### **ITEM 6: SUPERVISION**

Generally, all client investment decisions are overseen by Jeff Garden, Chief Investment Officer and head of Lido's Investment Committee. The Investment Committee meets periodically to discuss overall portfolio management decisions and strategies. In addition, Jason Ozur, Chief Executive Officer of Lido, is responsible for the general oversight of all investment advice given by its supervised persons.

Mr. Ielmini's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at (310) 278-8232 or [jozur@lidoadvisors.com](mailto:jozur@lidoadvisors.com).

**BROCHURE SUPPLEMENT**  
**(Part 2B of Form ADV)**

**January 2024**

**Barbara Lommen, CFP®**

**Lido Advisors, LLC**

*Business Address*

4840 Pearl East Circle, Suite 300E  
Boulder, CO 80301  
Phone: (720) 726-3574  
blommen@lidoadvisors.com

*Principal Office Address*

1875 Century Park East, Suite 950  
Los Angeles, California 90067  
Phone: (310) 278-8232  
Fax: (310) 278-8267  
www.lidoadvisors.com

This brochure supplement provides information about Barbara Lommen that supplements the Lido Advisors, LLC's ("Lido") Disclosure Brochure (Form ADV Part 2A). You should have received a copy of that Disclosure Brochure. Please contact our Chief Compliance Officer at (310) 278-8232 if you did not receive Lido Advisors, LLC's Disclosure Brochure or if you have any questions about the contents of this supplement.

Additional information about Barbara Lommen is available on the SEC's website at [adviserinfo.sec.gov](http://adviserinfo.sec.gov).

## **ITEM 1: COVER PAGE**

Please see previous page.

## **ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE**

Barbara Lommen, CFP®

Year of Birth: 1964

### **Education Background**

University of Antwerp – Licentiate in Translation, 1987

Free University of Brussels – Master in Business Administration, 1989

### **Business Background**

Lido Advisors, LLC, Investment Adviser Representative (2/2023 – Present)

Colorado Financial Management, LLC, Financial Advisor (6/2015 – 2/2023)

University of Colorado, Physiology Research Manager (11/2003 – 5/2015)

### **Explanation of Designation**

*Certified Financial Planner™*

The CERTIFIED FINANCIAL PLANNER™, CFP® and federally registered CFP (with flame design) marks (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. It 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. Currently, more than 71,000 individuals have obtained CFP® certification in the United States.

To attain the right to use the CFP® marks, an individual must satisfactorily fulfill the following requirements:

- Education – Complete an advanced college-level course of study addressing the financial planning subject areas that CFP Board’s studies have determined as necessary for the competent and professional delivery of financial planning services, and attain a Bachelor’s Degree from a regionally accredited United States college or university (or its equivalent from a foreign university). CFP Board’s financial planning subject areas include insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning;

- Examination – Pass the comprehensive CFP® Certification Examination. The examination includes case studies and client scenarios designed to test one’s ability to correctly diagnose financial planning issues and apply one’s knowledge of financial planning to real world circumstances;
- Experience – Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year); and
- Ethics – Agree to be bound by CFP Board’s Standards of Professional Conduct, a set of documents outlining the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements in order to maintain the right to continue to use the CFP® marks:

- Continuing Education – Complete 30 hours of continuing education hours every two years, including two hours on the Code of Ethics and other parts of the Standards of Professional Conduct, to maintain competence and keep up with developments in the financial planning field; and
- Ethics – Renew an agreement to be bound by the Standards of Professional Conduct. The Standards prominently require that CFP® professionals provide financial planning services at a fiduciary standard of care. This means CFP® professionals must provide financial planning services in the best interests of their clients.

CFP® professionals who fail to comply with the above standards and requirements may be subject to CFP Board’s enforcement process, which could result in suspension or permanent revocation of their CFP® certification.

### **ITEM 3: DISCIPLINARY INFORMATION**

Lido is required to disclose all material facts regarding any legal or disciplinary event that would be material to your evaluation of each investment person providing advice to you. Ms. Lommen has no disciplinary information to disclose under this Item.

### **ITEM 4: OTHER BUSINESS ACTIVITIES**

Ms. Lommen does not engage in other business activities outside of Lido.

### **ITEM 5: ADDITIONAL COMPENSATION**

Ms. Lommen has no additional compensation to disclose.

### **ITEM 6: SUPERVISION**

Generally, all client investment decisions are overseen by Jeff Garden, Chief Investment Officer and head of Lido’s Investment Committee. The Investment

Committee meets periodically to discuss overall portfolio management decisions and strategies. In addition, Jason Ozur, Chief Executive Officer of Lido, is responsible for the general oversight of all investment advice given by its supervised persons.

Ms. Lommen's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at (310) 278-8232 or [jozur@lidoadvisors.com](mailto:jozur@lidoadvisors.com).

**BROCHURE SUPPLEMENT**  
**(Part 2B of Form ADV)**

**May 2024**

**Beck Johnson**

**Lido Advisors, LLC**

*Business Address*

1875 Century Park East, Suite 950  
Los Angeles, California 90067  
Phone: (310) 810-2830  
bjohnson@lidoadvisors.com

*Principal Office Address*

1875 Century Park East, Suite 950  
Los Angeles, California 90067  
Phone: (310) 278-8232  
Fax: (310) 278-8267  
www.lidoadvisors.com

This brochure supplement provides information about Beck Johnson that supplements the Lido Advisors, LLC's ("Lido") Disclosure Brochure (Form ADV Part 2A). You should have received a copy of that Disclosure Brochure. Please contact our Chief Compliance Officer at (310) 278-8232 if you did not receive Lido Advisors, LLC's Disclosure Brochure or if you have any questions about the contents of this supplement.

Additional information about Beck Johnson is available on the SEC's website at [adviserinfo.sec.gov](http://adviserinfo.sec.gov).



**ITEM 1: COVER PAGE**

Please see previous page.

**ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE**

Beck Johnson  
Year of Birth: 1987

**Education Background**

University of Southern California – Bachelor of Science in Business Administration, 2011

**Business Background**

Lido Advisors, LLC, Investment Adviser Representative (5/2024 – Present)  
UBS Financial Services, Inc, Client Service Associate (1/2013 – 5/2024)  
JPMorgan Securities LLC, Licensed Banker (10/2012 – 1/2013)  
JPMorgan Chase Bank, Personal Banker (6/2012 – 1/2013)

**ITEM 3: DISCIPLINARY INFORMATION**

Lido is required to disclose all material facts regarding any legal or disciplinary event that would be material to your evaluation of each investment person providing advice to you. Ms. Johnson has no disciplinary information to disclose under this Item.

**ITEM 4: OTHER BUSINESS ACTIVITIES**

Ms. Johnson does not engage in other business activities outside of Lido.

**ITEM 5: ADDITIONAL COMPENSATION**

Ms. Johnson has no additional compensation to disclose.

**ITEM 6: SUPERVISION**

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Ms. Johnson's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at (310) 278-8232 or [jozur@lidoadvisors.com](mailto:jozur@lidoadvisors.com).

**BROCHURE SUPPLEMENT**  
**(Part 2B of Form ADV)**

**January 2024**

**Benjamin Lloyd, CFP<sup>®</sup>, CFA<sup>®</sup>**

**Lido Advisors, LLC**

*Business Address*

4840 Pearl East Circle, Suite 300E  
Boulder, CO 80301  
Phone: (720) 726-3536  
blloyd@lidoadvisors.com

*Principal Office Address*

1875 Century Park East, Suite 950  
Los Angeles, California 90067  
Phone: (310) 278-8232  
Fax: (310) 278-8267  
www.lidoadvisors.com

This brochure supplement provides information about Benjamin Lloyd that supplements the Lido Advisors, LLC's ("Lido") Disclosure Brochure (Form ADV Part 2A). You should have received a copy of that Disclosure Brochure. Please contact our Chief Compliance Officer at (310) 278-8232 if you did not receive Lido Advisors, LLC's Disclosure Brochure or if you have any questions about the contents of this supplement.

Additional information about Benjamin Lloyd is available on the SEC's website at [adviserinfo.sec.gov](http://adviserinfo.sec.gov).

## **ITEM 1: COVER PAGE**

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## **ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE**

Benjamin Lloyd, CFP®, CFA®

Year of Birth: 1993

### **Education Background**

University of Massachusetts, Dartmouth – Bachelor of Science in Finance, 2016

### **Business Background**

Lido Advisors, LLC, Investment Adviser Representative (1/2024 – Present)

United Parcel Service, Season Support Driver (12/2023 – 12/2023)

Unemployed (6/2023 – 12/2023)

Longfellow Investment Management Co, Credit Analyst (7/2022 – 6/2023)

Longfellow Investment Management Co, Client Service Assc. (5/2018 – 6/2022)

Loomis Sayles & Co, Portfolio Administrator (2/2017 – 3/2018)

### **Explanation of Designation**

#### *Certified Financial Planner™*

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planning, investment planning, income tax planning, retirement planning, and estate planning;

- Examination – Pass the comprehensive CFP® Certification Examination. The examination includes case studies and client scenarios designed to test one’s ability to correctly diagnose financial planning issues and apply one’s knowledge of financial planning to real world circumstances;
- Experience – Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year); and
- Ethics – Agree to be bound by CFP Board’s Standards of Professional Conduct, a set of documents outlining the ethical and practice standards for CFP® professionals.

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- Continuing Education – Complete 30 hours of continuing education hours every two years, including two hours on the Code of Ethics and other parts of the Standards of Professional Conduct, to maintain competence and keep up with developments in the financial planning field; and
- Ethics – Renew an agreement to be bound by the Standards of Professional Conduct. The Standards prominently require that CFP® professionals provide financial planning services at a fiduciary standard of care. This means CFP® professionals must provide financial planning services in the best interests of their clients.

CFP® professionals who fail to comply with the above standards and requirements may be subject to CFP Board’s enforcement process, which could result in suspension or permanent revocation of their CFP® certification.

### *Certified Financial Analyst™*

The Chartered Financial Analyst® (CFA) charter is a globally respected, graduate-level investment credential established in 1962 and awarded by CFA Institute — the largest global association of investment professionals.

There are currently more than 90,000 CFA charterholders working in 134 countries. To earn the CFA charter, candidates must: 1) pass three sequential, six-hour examinations; 2) have at least four years of qualified professional investment experience; 3) join CFA Institute as members; and 4) commit to abide by, and annually reaffirm, their adherence to the CFA Institute Code of Ethics and Standards of Professional Conduct.

### High Ethical Standards

The CFA Institute Code of Ethics and Standards of Professional Conduct, enforced through an active professional conduct program, require CFA charterholders to:

- Place their clients' interests ahead of their own
- Maintain independence and objectivity
- Act with integrity
- Maintain and improve their professional competence
- Disclose conflicts of interest and legal matters

### Global Recognition

Passing the three CFA exams is a difficult feat that requires extensive study (successful candidates report spending an average of 300 hours of study per level). Earning the CFA charter demonstrates mastery of many of the advanced skills needed for investment analysis and decision making in today's quickly evolving global financial industry. As a result, employers and clients are increasingly seeking CFA charterholders—often making the charter a prerequisite for employment.

Additionally, regulatory bodies in 22 countries and territories recognize the CFA charter as a proxy for meeting certain licensing requirements, and more than 125 colleges and universities around the world have incorporated a majority of the CFA Program curriculum into their own finance courses.

### Comprehensive and Current Knowledge

The CFA Program curriculum provides a comprehensive framework of knowledge for investment decision making and is firmly grounded in the knowledge and skills used every day in the investment profession. The three levels of the CFA Program test a proficiency with a wide range of fundamental and advanced investment topics, including ethical and professional standards, fixed-income and equity analysis, alternative and derivative investments, economics, financial reporting standards, portfolio management, and wealth planning.

The CFA Program curriculum is updated every year by experts from around the world to ensure that candidates learn the most relevant and practical new tools, ideas, and investment and wealth management skills to reflect the dynamic and complex nature of the profession.

## **ITEM 3: DISCIPLINARY INFORMATION**

Lido is required to disclose all material facts regarding any legal or disciplinary event that would be material to your evaluation of each investment person providing advice to you. Mr. Lloyd has no disciplinary information to disclose under this Item.

**ITEM 4: OTHER BUSINESS ACTIVITIES**

Mr. Lloyd does not engage in other business activities outside of Lido.

**ITEM 5: ADDITIONAL COMPENSATION**

Mr. Lloyd has no additional compensation to disclose.

**ITEM 6: SUPERVISION**

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Mr. Lloyd's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at (310) 278-8232 or [jozur@lidoadvisors.com](mailto:jozur@lidoadvisors.com).

**BROCHURE SUPPLEMENT**  
**(Part 2B of Form ADV)**

**December 2023**

**Benjamin Markman, CFA<sup>®</sup>**

**Lido Advisors, LLC**

*Business Address*

1875 Century Park East, Suite 950  
Los Angeles, California 90067  
Phone: (310) 209-3980  
bmarkman@lidoadvisors.com

*Principal Office Address*

1875 Century Park East, Suite 950  
Los Angeles, California 90067  
Phone: (310) 278-8232  
Fax: (310) 278-8267  
www.lidoadvisors.com

This brochure supplement provides information about Benjamin Markman that supplements the Lido Advisors, LLC's ("Lido") Disclosure Brochure (Form ADV Part 2A). You should have received a copy of that Disclosure Brochure. Please contact our Chief Compliance Officer at (310) 278-8232 if you did not receive Lido Advisors, LLC's Disclosure Brochure or if you have any questions about the contents of this supplement.

Additional information about Benjamin Markman is available on the SEC's website at [adviserinfo.sec.gov](http://adviserinfo.sec.gov).

## **ITEM 1: COVER PAGE**

Please see previous page.

## **ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE**

Benjamin Markman, CFA®

Year of Birth: 1997

### **Education Background**

University of Oregon, Lundquist College of Business – Bachelor of Science in Business Administration 2019

### **Business Background**

Lido Advisors, LLC, Investment Adviser Representative (6/2022 – Present)

Morton Capital Management, Private Investments Administrator, Trader (10/2019 – 6/2022)

University of Oregon, Research Assistant (7/2018 – 10/2019)

### **Explanation of Designation**

*Certified Financial Analyst™*

The Chartered Financial Analyst® (CFA) charter is a globally respected, graduate-level investment credential established in 1962 and awarded by CFA Institute — the largest global association of investment professionals.

There are currently more than 90,000 CFA charterholders working in 134 countries. To earn the CFA charter, candidates must: 1) pass three sequential, six-hour examinations; 2) have at least four years of qualified professional investment experience; 3) join CFA Institute as members; and 4) commit to abide by, and annually reaffirm, their adherence to the CFA Institute Code of Ethics and Standards of Professional Conduct.

### High Ethical Standards

The CFA Institute Code of Ethics and Standards of Professional Conduct, enforced through an active professional conduct program, require CFA charterholders to:

- Place their clients' interests ahead of their own
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- Act with integrity
- Maintain and improve their professional competence
- Disclose conflicts of interest and legal matters

### Global Recognition



Passing the three CFA exams is a difficult feat that requires extensive study (successful candidates report spending an average of 300 hours of study per level). Earning the CFA charter demonstrates mastery of many of the advanced skills needed for investment analysis and decision making in today's quickly evolving global financial industry. As a result, employers and clients are increasingly seeking CFA charterholders—often making the charter a prerequisite for employment.

Additionally, regulatory bodies in 22 countries and territories recognize the CFA charter as a proxy for meeting certain licensing requirements, and more than 125 colleges and universities around the world have incorporated a majority of the CFA Program curriculum into their own finance courses.

#### Comprehensive and Current Knowledge

The CFA Program curriculum provides a comprehensive framework of knowledge for investment decision making and is firmly grounded in the knowledge and skills used every day in the investment profession. The three levels of the CFA Program test a proficiency with a wide range of fundamental and advanced investment topics, including ethical and professional standards, fixed-income and equity analysis, alternative and derivative investments, economics, financial reporting standards, portfolio management, and wealth planning.

The CFA Program curriculum is updated every year by experts from around the world to ensure that candidates learn the most relevant and practical new tools, ideas, and investment and wealth management skills to reflect the dynamic and complex nature of the profession.

### **ITEM 3: DISCIPLINARY INFORMATION**

Lido is required to disclose all material facts regarding any legal or disciplinary event that would be material to your evaluation of each investment person providing advice to you. Mr. Markman has no disciplinary information to disclose under this Item.

### **ITEM 4: OTHER BUSINESS ACTIVITIES**

Mr. Markman does not engage in other business activities outside of Lido.

### **ITEM 5: ADDITIONAL COMPENSATION**

Mr. Markman has no additional compensation to disclose.

### **ITEM 6: SUPERVISION**

Generally, all client investment decisions are overseen by Jeff Garden, Chief Investment Officer and head of Lido's Investment Committee. The Investment Committee meets periodically to discuss overall portfolio management decisions

and strategies. In addition, Jason Ozur, Chief Executive Officer of Lido, is responsible for the general oversight of all investment advice given by its supervised persons.

Mr. Markman's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at (310) 278-8232 or [jozur@lidoadvisors.com](mailto:jozur@lidoadvisors.com).

**BROCHURE SUPPLEMENT**  
**(Part 2B of Form ADV)**

**December 2023**

**Blair Buick, CFA®**

**Lido Advisors, LLC**

*Business Address*

1875 Century Park East, Suite 950  
Los Angeles, California 90067  
Phone: (424) 281-6013  
bbuick@lidoadvisors.com

*Principal Office Address*

1875 Century Park East, Suite 950  
Los Angeles, California 90067  
Phone: (310) 278-8232  
Fax: (310) 278-8267  
www.lidoadvisors.com

This brochure supplement provides information about Blair Buick that supplements the Lido Advisors, LLC's ("Lido") Disclosure Brochure (Form ADV Part 2A). You should have received a copy of that Disclosure Brochure. Please contact our Chief Compliance Officer at (310) 278-8232 if you did not receive Lido Advisors, LLC's Disclosure Brochure or if you have any questions about the contents of this supplement.

Additional information about Blair Buick is available on the SEC's website at [adviserinfo.sec.gov](http://adviserinfo.sec.gov).

## **ITEM 1: COVER PAGE**

Please see previous page.

## **ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE**

Blair Buick, CFA®

Year of Birth: 1981

### **Education Background**

Boston University – Bachelor of Science in Business, 2002

Earned Chartered Financial Analyst Designation, 2006

### **Business Background**

Lido Advisors, LLC, Chief Strategy Officer (7/2021 – Present)

Lido Advisors, LLC, Vice President, Investment & Analytics (11/2020 – 6/2021)

Infinovate LLC, Senior Vice President (9/2018 – 10/2020)

The Renaissance Companies, Senior Vice President (4/2013 – 10/2020)

Metis Financial Network, Senior Vice President (4/2013 – 4/2016)

Altegris Investments, Marketing Manager (6/2010 – 4/2013)

Allianz Global Investors Capital, Product Manager (4/2009 – 6/2010)

### **Explanation of Designation**

*Certified Financial Analyst™*

The Chartered Financial Analyst® (CFA) charter is a globally respected, graduate-level investment credential established in 1962 and awarded by CFA Institute — the largest global association of investment professionals.

There are currently more than 90,000 CFA charterholders working in 134 countries. To earn the CFA charter, candidates must: 1) pass three sequential, six-hour examinations; 2) have at least four years of qualified professional investment experience; 3) join CFA Institute as members; and 4) commit to abide by, and annually reaffirm, their adherence to the CFA Institute Code of Ethics and Standards of Professional Conduct.

### **High Ethical Standards**

The CFA Institute Code of Ethics and Standards of Professional Conduct, enforced through an active professional conduct program, require CFA charterholders to:

- Place their clients' interests ahead of their own
- Maintain independence and objectivity
- Act with integrity
- Maintain and improve their professional competence
- Disclose conflicts of interest and legal matters

### Global Recognition

Passing the three CFA exams is a difficult feat that requires extensive study (successful candidates report spending an average of 300 hours of study per level). Earning the CFA charter demonstrates mastery of many of the advanced skills needed for investment analysis and decision making in today's quickly evolving global financial industry. As a result, employers and clients are increasingly seeking CFA charterholders—often making the charter a prerequisite for employment.

Additionally, regulatory bodies in 22 countries and territories recognize the CFA charter as a proxy for meeting certain licensing requirements, and more than 125 colleges and universities around the world have incorporated a majority of the CFA Program curriculum into their own finance courses.

### Comprehensive and Current Knowledge

The CFA Program curriculum provides a comprehensive framework of knowledge for investment decision making and is firmly grounded in the knowledge and skills used every day in the investment profession. The three levels of the CFA Program test a proficiency with a wide range of fundamental and advanced investment topics, including ethical and professional standards, fixed-income and equity analysis, alternative and derivative investments, economics, financial reporting standards, portfolio management, and wealth planning.

The CFA Program curriculum is updated every year by experts from around the world to ensure that candidates learn the most relevant and practical new tools, ideas, and investment and wealth management skills to reflect the dynamic and complex nature of the profession.

## **ITEM 3: DISCIPLINARY INFORMATION**

Lido is required to disclose all material facts regarding any legal or disciplinary event that would be material to your evaluation of each investment person providing advice to you. Ms. Buick has no disciplinary information to disclose under this Item.

## **ITEM 4: OTHER BUSINESS ACTIVITIES**

In addition to her activities at Lido, Ms., Buick is the head of finance and budgeting for The Wingman Foundation a 501(c)(3) organization that provides financial support to the families of Marine Corps and Navy personnel wounded or killed in an aviation-related mishap. Ms. Buick is not compensated for her services and spends less than 10% of her time performing these duties.

**ITEM 5: ADDITIONAL COMPENSATION**

Ms. Buick has no additional compensation to disclose.

**ITEM 6: SUPERVISION**

Generally, all client investment decisions are overseen by Jeff Garden, Chief Investment Officer and head of Lido's Investment Committee. The Investment Committee meets periodically to discuss overall portfolio management decisions and strategies. In addition, Jason Ozur, Chief Executive Officer of Lido, is responsible for the general oversight of all investment advice given by its supervised persons.

Ms. Buick's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at (310) 278-8232 or [jozur@lidoadvisors.com](mailto:jozur@lidoadvisors.com).

**BROCHURE SUPPLEMENT**  
**(Part 2B of Form ADV)**

**January 2024**

**Brandon Denihan**

**Lido Advisors, LLC**

*Business Address*

3500 Lenox Road, Suite 1500  
Atlanta, GA 30326  
Phone: (470) 751-3751  
bdenihan@lidoadvisors.com

*Principal Office Address*

1875 Century Park East, Suite 950  
Los Angeles, California 90067  
Phone: (310) 278-8232  
Fax: (310) 278-8267  
www.lidoadvisors.com

This brochure supplement provides information about Brandon Denihan that supplements the Lido Advisors, LLC's ("Lido") Disclosure Brochure (Form ADV Part 2A). You should have received a copy of that Disclosure Brochure. Please contact our Chief Compliance Officer at (310) 278-8232 if you did not receive Lido Advisors, LLC's Disclosure Brochure or if you have any questions about the contents of this supplement.

Additional information about Brandon Denihan is available on the SEC's website at [adviserinfo.sec.gov](http://adviserinfo.sec.gov).

### **ITEM 1: COVER PAGE**

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### **ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE**

Brandon Denihan  
Year of Birth: 1978

#### **Education Background**

Wake Forest University – Bachelor of Science in Mathematics, 2000

#### **Business Background**

Lido Advisors, LLC, Investment Adviser Representative (1/2024 – Present)  
Crawford Investment Counsel, Private Client Development (8/2004 – 1/2024)

### **ITEM 3: DISCIPLINARY INFORMATION**

Lido is required to disclose all material facts regarding any legal or disciplinary event that would be material to your evaluation of each investment person providing advice to you. Mr. Denihan has no disciplinary information to disclose under this Item.

### **ITEM 4: OTHER BUSINESS ACTIVITIES**

Mr. Denihan does not engage in other business activities outside of Lido.

### **ITEM 5: ADDITIONAL COMPENSATION**

Mr. Denihan has no additional compensation to disclose.

### **ITEM 6: SUPERVISION**

Generally, all client investment decisions are overseen by Jeff Garden, Chief Investment Officer and head of Lido's Investment Committee. The Investment Committee meets periodically to discuss overall portfolio management decisions and strategies. In addition, Jason Ozur, Chief Executive Officer of Lido, is responsible for the general oversight of all investment advice given by its supervised persons.

Mr. Denihan's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at (310) 278-8232 or [jozur@lidoadvisors.com](mailto:jozur@lidoadvisors.com).



**BROCHURE SUPPLEMENT**  
**(Part 2B of Form ADV)**

**March 2024**

**Brandon Heicklen**

**Lido Advisors, LLC**

*Business Address*

1875 Century Park East, Suite 950  
Los Angeles, California 90067  
Phone: (424) 457-0795  
bheicklen@lidoadvisors.com

*Principal Office Address*

1875 Century Park East, Suite 950  
Los Angeles, California 90067  
Phone: (310) 278-8232  
Fax: (310) 278-8267  
www.lidoadvisors.com

This brochure supplement provides information about Brandon Heicklen that supplements the Lido Advisors, LLC's ("Lido") Disclosure Brochure (Form ADV Part 2A). You should have received a copy of that Disclosure Brochure. Please contact our Chief Compliance Officer at (310) 278-8232 if you did not receive Lido Advisors, LLC's Disclosure Brochure or if you have any questions about the contents of this supplement.

Additional information about Brandon Heicklen is available on the SEC's website at [adviserinfo.sec.gov](http://adviserinfo.sec.gov).

### **ITEM 1: COVER PAGE**

Please see previous page.

### **ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE**

Brandon Hecklen  
Year of Birth: 1997

#### **Education Background**

San Diego State University – Bachelor of Arts in Interdisciplinary Studies, 2020  
San Diego State University – Master of Arts in Education, 2020

#### **Business Background**

Lido Advisors, LLC, Investment Adviser Representative (3/2024 – Present)  
PWR Punting, Chief Executive Officer (8/2020 – Present)  
Steel Peak Wealth Management, LLC, Wealth Advisor (9/2021 – 3/2024)  
San Diego State University, Student (8/2017 – 8/2020)

### **ITEM 3: DISCIPLINARY INFORMATION**

Lido is required to disclose all material facts regarding any legal or disciplinary event that would be material to your evaluation of each investment person providing advice to you. Mr. Hecklen has no disciplinary information to disclose under this Item.

### **ITEM 4: OTHER BUSINESS ACTIVITIES**

In addition to his duties at Lido, Mr. Hecklen is a CEO of PWR Punting, a business that coaches high school and junior college football players to punt and kick a football. He spends approximately 10 hours per month outside of business hours performing these activities.

### **ITEM 5: ADDITIONAL COMPENSATION**

In addition to his compensation for Lido duties, Mr. Hecklen is compensated for his duties as CEO of PWR Punting, which makes up less than 5% of his annual compensation.

### **ITEM 6: SUPERVISION**

Generally, all client investment decisions are overseen by Jeff Garden, Chief Investment Officer and head of Lido's Investment Committee. The Investment Committee meets periodically to discuss overall portfolio management decisions and strategies. In addition, Jason Ozur, Chief Executive Officer of Lido, is responsible for the general oversight of all investment advice given by its supervised persons.

Mr. Hecklen's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at (310) 278-8232 or [jozur@lidoadvisors.com](mailto:jozur@lidoadvisors.com).

**BROCHURE SUPPLEMENT**  
**(Part 2B of Form ADV)**

**December 2023**

**Brandon Nie**

**Lido Advisors, LLC**

*Business Address*

1875 Century Park East, Suite 950  
Los Angeles, California 90067  
Phone: (818) 208-4094  
bnie@lidoadvisors.com

*Principal Office Address*

1875 Century Park East, Suite 950  
Los Angeles, California 90067  
Phone: (310) 278-8232  
Fax: (310) 278-8267  
www.lidoadvisors.com

This brochure supplement provides information about Brandon Nie that supplements the Lido Advisors, LLC's ("Lido") Disclosure Brochure (Form ADV Part 2A). You should have received a copy of that Disclosure Brochure. Please contact our Chief Compliance Officer at (310) 278-8232 if you did not receive Lido Advisors, LLC's Disclosure Brochure or if you have any questions about the contents of this supplement.

Additional information about Brandon Nie is available on the SEC's website at [adviserinfo.sec.gov](http://adviserinfo.sec.gov).

### **ITEM 1: COVER PAGE**

Please see previous page.

### **ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE**

Brandon Nie

Year of Birth: 1996

#### **Education Background**

University of California, Santa Barbara – Bachelor of Arts in Economics and Accounting, 2018

#### **Business Background**

Lido Advisors, LLC, Investment Adviser Representative (7/2022 – Present)

Bessemer Trust, Associate Client Advisor (6/2021 – 7/2022)

UBS Financial Services Inc., Associate (3/2019 – 6/2021)

SLC CPAS, Accountant (9/2018 – 3/2019)

### **ITEM 3: DISCIPLINARY INFORMATION**

Lido is required to disclose all material facts regarding any legal or disciplinary event that would be material to your evaluation of each investment person providing advice to you. Mr. Nie has no disciplinary information to disclose under this Item.

### **ITEM 4: OTHER BUSINESS ACTIVITIES**

Mr. Nie does not engage in other business activities outside of Lido.

### **ITEM 5: ADDITIONAL COMPENSATION**

Mr. Nie has no additional compensation to disclose.

### **ITEM 6: SUPERVISION**

Generally, all client investment decisions are overseen by Jeff Garden, Chief Investment Officer and head of Lido's Investment Committee. The Investment Committee meets periodically to discuss overall portfolio management decisions and strategies. In addition, Jason Ozur, Chief Executive Officer of Lido, is responsible for the general oversight of all investment advice given by its supervised persons.

Mr. Nie's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at (310) 278-8232 or [jozur@lidoadvisors.com](mailto:jozur@lidoadvisors.com).

**BROCHURE SUPPLEMENT**  
**(Part 2B of Form ADV)**

**December 2023**

**Brendan Van Cleve**

**Lido Advisors, LLC**

*Business Address*

1875 Century Park East, Suite 950  
Los Angeles, California 90067  
Phone: (858) 218-0431  
bvancleve@lidoadvisors.com

*Principal Office Address*

1875 Century Park East, Suite 950  
Los Angeles, California 90067  
Phone: (310) 278-8232  
Fax: (310) 278-8267  
www.lidoadvisors.com

This brochure supplement provides information about Brendan Van Cleve that supplements the Lido Advisors, LLC's ("Lido") Disclosure Brochure (Form ADV Part 2A). You should have received a copy of that Disclosure Brochure. Please contact our Chief Compliance Officer at (310) 278-8232 if you did not receive Lido Advisors, LLC's Disclosure Brochure or if you have any questions about the contents of this supplement.

Additional information about Brendan Van Cleve is available on the SEC's website at [adviserinfo.sec.gov](http://adviserinfo.sec.gov).

### **ITEM 1: COVER PAGE**

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### **ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE**

Brendan Van Cleve

Year of Birth: 1982

#### **Education Background**

Butler University – Bachelor of Science in Finance, 2004

#### **Business Background**

Lido Advisors, LLC, Investment Adviser Representative (7/2015 – Present)

Ken Stern & Associates, Inc., Director of Wealth Management (4/2005 – 12/2018)

Lido Advisors, Inc., Investment Adviser Representative (2/2014 – 7/2015)

Asset Planning Solutions, Inc., Insurance Agent (1/2006 – Present)

First Allied Securities, Inc., Registered Representative (4/2005 – 12/2014)

### **ITEM 3: DISCIPLINARY INFORMATION**

Lido is required to disclose all material facts regarding any legal or disciplinary event that would be material to your evaluation of each investment person providing advice to you. Mr. Van has no disciplinary information to disclose under this Item.

### **ITEM 4: OTHER BUSINESS ACTIVITIES**

Mr. Van does not engage in other business activities outside of Lido.

### **ITEM 5: ADDITIONAL COMPENSATION**

Generally, all client investment decisions are overseen by Jeff Garden, Chief Investment Officer and head of Lido's Investment Committee. The Investment Committee meets periodically to discuss overall portfolio management decisions and strategies. In addi

### **ITEM 6: SUPERVISION**

Generally, all client investment decisions are overseen by Jeff Garden, Chief Investment Officer and head of Lido's Investment Committee. The Investment Committee meets periodically to discuss overall portfolio management decisions and strategies. In addition, Jason Ozur, Chief Executive Officer of Lido, is responsible for the general oversight of all investment advice given by its supervised persons.

Mr. Van's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at (310) 278-8232 or [jozur@lidoadvisors.com](mailto:jozur@lidoadvisors.com).

**BROCHURE SUPPLEMENT**  
**(Part 2B of Form ADV)**

**December 2023**

**Brennan Fontana**

**Lido Advisors, LLC**

*Business Address*

3655 Nobel Drive, Suite 630

San Diego, CA 92122

Phone: (619) 914-1071

bfontana@lidoadvisors.com

*Principal Office Address*

1875 Century Park East, Suite 950

Los Angeles, California 90067

Phone: (310) 278-8232

Fax: (310) 278-8267

www.lidoadvisors.com

This brochure supplement provides information about Brennan Fontana that supplements the Lido Advisors, LLC's ("Lido") Disclosure Brochure (Form ADV Part 2A). You should have received a copy of that Disclosure Brochure. Please contact our Chief Compliance Officer at (310) 278-8232 if you did not receive Lido Advisors, LLC's Disclosure Brochure or if you have any questions about the contents of this supplement.

Additional information about Brennan Fontana is available on the SEC's website at [adviserinfo.sec.gov](http://adviserinfo.sec.gov).



### **ITEM 1: COVER PAGE**

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### **ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE**

Brennan Fontana  
Year of Birth: 1988

#### **Education Background**

Southern Methodist University – Bachelor of Science in Economics, 2010

#### **Business Background**

Lido Advisors, LLC, Investment Adviser Representative (8/2023 – Present)

eXp Realty, Real Estate Agent (3/2023 – 8/2023)

The Science of Flipping, Real Estate Director of Sales (2/2023 – 8/2023)

VestorPro, Real Estate Director of Sales (2/2022 – 12/2022)

Net Lease Realty Partners, Commercial Real Estate Agent (1/2022 – 10/2022)

NRE RE LLC, Director of Sales (11/2021 – 2/22)

Marcus & Millichap, Commercial Real Estate Agent (1/2021 – 1/2022)

Fortune Builders, Real Estate Agent (1/2020 – 10/2021)

Bank of America, N.A., Financial Advisor Trainee – FADP (7/2018 – 12/2019)

Merrill Lynch Pierce Fenner & Smith, Financial Advisor (2/2018 – 12/2019)

Westin Vacation Club, Sales Executive (5/2017 – 10/2017)

Fortune Builders, Advisor (2/2016 – 3/2017)

NFIB, Sales Representative (8/2015 – 12/2015)

Fortune Builders, Advisor (6/2013 – 1/2015)

### **ITEM 3: DISCIPLINARY INFORMATION**

Lido is required to disclose all material facts regarding any legal or disciplinary event that would be material to your evaluation of each investment person providing advice to you. Mr. Fontana has no disciplinary information to disclose under this Item.

### **ITEM 4: OTHER BUSINESS ACTIVITIES**

Mr. Fontana does not engage in other business activities outside of Lido.

### **ITEM 5: ADDITIONAL COMPENSATION**

Mr. Fontana has no additional compensation to disclose.

## **ITEM 6: SUPERVISION**

Generally, all client investment decisions are overseen by Jeff Garden, Chief Investment Officer and head of Lido's Investment Committee. The Investment Committee meets periodically to discuss overall portfolio management decisions and strategies. In addition, Jason Ozur, Chief Executive Officer of Lido, is responsible for the general oversight of all investment advice given by its supervised persons.

Mr. Fontana's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at (310) 278-8232 or [jozur@lidoadvisors.com](mailto:jozur@lidoadvisors.com).

**BROCHURE SUPPLEMENT**  
**(Part 2B of Form ADV)**

**March 2024**

**Brian Appel**

**Lido Advisors, LLC**

*Business Address*

331 Newman Springs Road  
Building 1, 4th Floor, Suite 123  
Red Bank, NJ 07701  
Phone: (732) 228-8154  
bappel@lidoadvisors.com

*Principal Office Address*

1875 Century Park East, Suite 950  
Los Angeles, California 90067  
Phone: (310) 278-8232  
Fax: (310) 278-8267  
www.lidoadvisors.com

This brochure supplement provides information about Brian Appel that supplements the Lido Advisors, LLC's ("Lido") Disclosure Brochure (Form ADV Part 2A). You should have received a copy of that Disclosure Brochure. Please contact our Chief Compliance Officer at (310) 278-8232 if you did not receive Lido Advisors, LLC's Disclosure Brochure or if you have any questions about the contents of this supplement.

Additional information about Brian Appel is available on the SEC's website at [adviserinfo.sec.gov](http://adviserinfo.sec.gov).

### **ITEM 1: COVER PAGE**

Please see previous page.

### **ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE**

Brian Appel

Year of Birth: 1971

#### **Education Background**

Kean University – Bachelor of Science in Management Science, 1994

#### **Business Background**

Lido Advisors, LLC, Investment Adviser Representative (5/2022 – Present)

ClientWise, Coach and Consultant (8/2021 – 5/2022)

Charles Schwab & Co., Inc., Investment Adviser Representative (4/2019 – 6/2021)

Fidelity Personal and Workplace Advisors, Mass Transfer (7/2018 – 2/2019)

Fidelity Investments, Private Client VP/Senior Account Executive (8/2012 – 2/2019)

### **ITEM 3: DISCIPLINARY INFORMATION**

Lido is required to disclose all material facts regarding any legal or disciplinary event that would be material to your evaluation of each investment person providing advice to you. Mr. Appel has no disciplinary information to disclose under this Item.

### **ITEM 4: OTHER BUSINESS ACTIVITIES**

Mr. Appel does not engage in other business activities outside of Lido.

### **ITEM 5: ADDITIONAL COMPENSATION**

Mr. Appel has no additional compensation to disclose.

### **ITEM 6: SUPERVISION**

Generally, all client investment decisions are overseen by Jeff Garden, Chief Investment Officer and head of Lido's Investment Committee. The Investment Committee meets periodically to discuss overall portfolio management decisions and strategies. In addition, Jason Ozur, Chief Executive Officer of Lido, is responsible for the general oversight of all investment advice given by its supervised persons.

Mr. Appel's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at (310) 278-8232 or [jozur@lidoadvisors.com](mailto:jozur@lidoadvisors.com).

**BROCHURE SUPPLEMENT**  
**(Part 2B of Form ADV)**

**January 2024**

**Brian Blackwell, CFP<sup>®</sup>, ChFC<sup>®</sup>**

**Lido Advisors, LLC**

*Business Address*

3500 Lenox Road NE, Suite 1500  
Atlanta, GA 30326  
Phone: (404) 446-9420  
bblackwell@lidoadvisors.com

*Principal Office Address*

1875 Century Park East, Suite 950  
Los Angeles, California 90067  
Phone: (310) 278-8232  
Fax: (310) 278-8267  
www.lidoadvisors.com

This brochure supplement provides information about Brian Blackwell that supplements the Lido Advisors, LLC's ("Lido") Disclosure Brochure (Form ADV Part 2A). You should have received a copy of that Disclosure Brochure. Please contact our Chief Compliance Officer at (310) 278-8232 if you did not receive Lido Advisors, LLC's Disclosure Brochure or if you have any questions about the contents of this supplement.

Additional information about Brian Blackwell is available on the SEC's website at [adviserinfo.sec.gov](http://adviserinfo.sec.gov).

## **ITEM 1: COVER PAGE**

Please see previous page.

## **ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE**

Brian Blackwell, CFP®, ChFC®

Year of Birth: 1983

### **Education Background**

University of Georgia – Bachelor of Business Administration in Banking and Finance, 2007

Georgia State University – Master of Business Administration, 2013

### **Business Background**

Lido Advisors, LLC, Investment Adviser Representative (1/2023 – Present)

Spotlight Asset Group, Dir. of Financial Planning/Wealth Advisor (1/2021 – 1/2023)

Delta Community Credit Union, Registered Representative (5/2017 – 12/2020)

LPL Financial, LLC, Registered Representative (5/2017 – 12/2020)

Fidelity Investments, Financial Representative (5/2007 – 8/2016)

### **Explanation of Designation**

#### *Certified Financial Planner™*

The CERTIFIED FINANCIAL PLANNER™, CFP® and federally registered CFP (with flame design) marks (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. It 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. Currently, more than 71,000 individuals have obtained CFP® certification in the United States.

To attain the right to use the CFP® marks, an individual must satisfactorily fulfill the following requirements:

- Education – Complete an advanced college-level course of study addressing the financial planning subject areas that CFP Board’s studies have determined as necessary for the competent and professional delivery of financial planning services, and attain a Bachelor’s Degree from a regionally accredited United States college or university (or its equivalent from a foreign university). CFP Board’s financial planning subject areas include insurance planning and risk management, employee benefits

planning, investment planning, income tax planning, retirement planning, and estate planning;

- Examination – Pass the comprehensive CFP® Certification Examination. The examination includes case studies and client scenarios designed to test one’s ability to correctly diagnose financial planning issues and apply one’s knowledge of financial planning to real world circumstances;
- Experience – Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year); and
- Ethics – Agree to be bound by CFP Board’s Standards of Professional Conduct, a set of documents outlining the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements in order to maintain the right to continue to use the CFP® marks:

- Continuing Education – Complete 30 hours of continuing education hours every two years, including two hours on the Code of Ethics and other parts of the Standards of Professional Conduct, to maintain competence and keep up with developments in the financial planning field; and
- Ethics – Renew an agreement to be bound by the Standards of Professional Conduct. The Standards prominently require that CFP® professionals provide financial planning services at a fiduciary standard of care. This means CFP® professionals must provide financial planning services in the best interests of their clients.

CFP® professionals who fail to comply with the above standards and requirements may be subject to CFP Board’s enforcement process, which could result in suspension or permanent revocation of their CFP® certification.

#### *Huebner School Chartered Financial Consultant™*

To receive the Huebner School ChFC® designation, a candidate must complete all courses in the program, meet experience requirements and ethics standards, and agree to comply with “The American College Code of Ethics and Procedures”. Experience requirements include, but are not limited to, three years of full-time business experience, which must be within the five years preceding the date of the designation. An undergraduate or graduate degree from an accredited educational institution qualifies as one year of business experience.

### **ITEM 3: DISCIPLINARY INFORMATION**

Lido is required to disclose all material facts regarding any legal or disciplinary event that would be material to your evaluation of each investment person providing advice to you. Mr. Blackwell has no disciplinary information to disclose under this Item.

**ITEM 4: OTHER BUSINESS ACTIVITIES**

Mr. Blackwell does not engage in other business activities outside of Lido.

**ITEM 5: ADDITIONAL COMPENSATION**

Mr. Blackwell has no additional compensation to disclose.

**ITEM 6: SUPERVISION**

Generally, all client investment decisions are overseen by Jeff Garden, Chief Investment Officer and head of Lido's Investment Committee. The Investment Committee meets periodically to discuss overall portfolio management decisions and strategies. In addition, Jason Ozur, Chief Executive Officer of Lido, is responsible for the general oversight of all investment advice given by its supervised persons.

Mr. Blackwell's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at (310) 278-8232 or [jozur@lidoadvisors.com](mailto:jozur@lidoadvisors.com).



**BROCHURE SUPPLEMENT**  
**(Part 2B of Form ADV)**

**March 2024**

**Brian Reisner**

**Lido Advisors, LLC**

*Business Address*

1875 Century Park East, Suite 950  
Los Angeles, California 90067  
Phone: (424) 421-5414  
breisner@lidoadvisors.com

*Principal Office Address*

1875 Century Park East, Suite 950  
Los Angeles, California 90067  
Phone: (310) 278-8232  
Fax: (310) 278-8267  
www.lidoadvisors.com

This brochure supplement provides information about Brian Reisner that supplements the Lido Advisors, LLC's ("Lido") Disclosure Brochure (Form ADV Part 2A). You should have received a copy of that Disclosure Brochure. Please contact our Chief Compliance Officer at (310) 278-8232 if you did not receive Lido Advisors, LLC's Disclosure Brochure or if you have any questions about the contents of this supplement.

Additional information about Brian Reisner is available on the SEC's website at [adviserinfo.sec.gov](http://adviserinfo.sec.gov).

### **ITEM 1: COVER PAGE**

Please see previous page.

### **ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE**

Brian Reisner

Year of Birth: 1972

#### **Education Background**

Pepperdine University, Graziadio Business School – Master of Business Administration, 2008

California State University, Northridge – Bachelor of Science in Business Administration - Management, 1996

California State University, Northridge – Bachelor of Sc

#### **Business Background**

Lido Advisors, LLC, Investment Adviser Representative (10/2023 – Present)

Virtual PICU Systems, LLC, Chief Operating Officer (9/2011 – 10/2023)

### **ITEM 3: DISCIPLINARY INFORMATION**

Lido is required to disclose all material facts regarding any legal or disciplinary event that would be material to your evaluation of each investment person providing advice to you. Mr. Reisner has no disciplinary information to disclose under this Item.

### **ITEM 4: OTHER BUSINESS ACTIVITIES**

Mr. Reisner does not engage in other business activities outside of Lido.

### **ITEM 5: ADDITIONAL COMPENSATION**

Mr. Reisner has no additional compensation to disclose.

### **ITEM 6: SUPERVISION**

Generally, all client investment decisions are overseen by Jeff Garden, Chief Investment Officer and head of Lido's Investment Committee. The Investment Committee meets periodically to discuss overall portfolio management decisions and strategies. In addition, Jason Ozur, Chief Executive Officer of Lido, is responsible for the general oversight of all investment advice given by its supervised persons.

Mr. Reisner's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at (310) 278-8232 or [jozur@lidoadvisors.com](mailto:jozur@lidoadvisors.com).

**BROCHURE SUPPLEMENT**  
**(Part 2B of Form ADV)**

**August 2024**

**Brooklyn Griffin, CFP®**

**Lido Advisors, LLC**

*Business Address*

4800 Hampden Lane, Suite 200  
Bethesda, Maryland 20814  
Phone: (202) 217-1384  
bgriffin@lidoadvisors.com

*Principal Office Address*

1875 Century Park East, Suite 950  
Los Angeles, California 90067  
Phone: (310) 278-8232  
Fax: (310) 278-8267  
www.lidoadvisors.com

This brochure supplement provides information about Brooklyn Griffin that supplements the Lido Advisors, LLC's ("Lido") Disclosure Brochure (Form ADV Part 2A). You should have received a copy of that Disclosure Brochure. Please contact our Chief Compliance Officer at (310) 278-8232 if you did not receive Lido Advisors, LLC's Disclosure Brochure or if you have any questions about the contents of this supplement.

Additional information about Brooklyn Griffin is available on the SEC's website at [adviserinfo.sec.gov](http://adviserinfo.sec.gov).

## **ITEM 1: COVER PAGE**

Please see previous page.

## **ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE**

Brooklyn Griffin, CFP®

Year of Birth: 1993

### **Education Background**

Auburn University – Bachelor of Science in Business Administration - Finance, 2015

### **Business Background**

Lido Advisors, LLC, Investment Adviser Representative (8/2024 – Present)

Hightower Advisors, Client Portfolio Manager (9/2021 – 6/2024)

Farr Miller & Washington, LLC, Jr. Client Portfolio Manager (4/2018 – 9/2021)

### **Explanation of Designation**

#### *Certified Financial Planner™*

The CERTIFIED FINANCIAL PLANNER™, CFP® and federally registered CFP (with flame design) marks (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. It 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. Currently, more than 71,000 individuals have obtained CFP® certification in the United States.

To attain the right to use the CFP® marks, an individual must satisfactorily fulfill the following requirements:

- Education – Complete an advanced college-level course of study addressing the financial planning subject areas that CFP Board’s studies have determined as necessary for the competent and professional delivery of financial planning services, and attain a Bachelor’s Degree from a regionally accredited United States college or university (or its equivalent from a foreign university). CFP Board’s financial planning subject areas include insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning;
- Examination – Pass the comprehensive CFP® Certification Examination. The examination includes case studies and client scenarios designed to test one’s ability

to correctly diagnose financial planning issues and apply one's knowledge of financial planning to real world circumstances;

- Experience – Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year); and
- Ethics – Agree to be bound by CFP Board's Standards of Professional Conduct, a set of documents outlining the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements in order to maintain the right to continue to use the CFP® marks:

- Continuing Education – Complete 30 hours of continuing education hours every two years, including two hours on the Code of Ethics and other parts of the Standards of Professional Conduct, to maintain competence and keep up with developments in the financial planning field; and
- Ethics – Renew an agreement to be bound by the Standards of Professional Conduct. The Standards prominently require that CFP® professionals provide financial planning services at a fiduciary standard of care. This means CFP® professionals must provide financial planning services in the best interests of their clients.

CFP® professionals who fail to comply with the above standards and requirements may be subject to CFP Board's enforcement process, which could result in suspension or permanent revocation of their CFP® certification.

### **ITEM 3: DISCIPLINARY INFORMATION**

Lido is required to disclose all material facts regarding any legal or disciplinary event that would be material to your evaluation of each investment person providing advice to you. Mrs. Griffin has no disciplinary information to disclose under this Item.

### **ITEM 4: OTHER BUSINESS ACTIVITIES**

Mrs. Griffin does not engage in other business activities outside of Lido.

### **ITEM 5: ADDITIONAL COMPENSATION**

Mrs. Griffin has no additional compensation to disclose.

### **ITEM 6: SUPERVISION**

Generally, all client investment decisions are overseen by Jeff Garden, Chief Investment Officer and head of Lido's Investment Committee. The Investment Committee meets periodically to discuss overall portfolio management decisions

and strategies. In addition, Jason Ozur, Chief Executive Officer of Lido, is responsible for the general oversight of all investment advice given by its supervised persons.

Mrs. Griffin's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at (310) 278-8232 or [jozur@lidoadvisors.com](mailto:jozur@lidoadvisors.com).

**BROCHURE SUPPLEMENT**  
**(Part 2B of Form ADV)**

**June 2024**

**Candice Richardson, CFA®**

**Lido Advisors, LLC**

*Business Address*

1875 Century Park East, Suite 950  
Los Angeles, California 90067  
Phone: (424) 230-8991  
crichardson@lidoadvisors.com

*Principal Office Address*

1875 Century Park East, Suite 950  
Los Angeles, California 90067  
Phone: (310) 278-8232  
Fax: (310) 278-8267  
www.lidoadvisors.com

This brochure supplement provides information about Candice Richardson that supplements the Lido Advisors, LLC's ("Lido") Disclosure Brochure (Form ADV Part 2A). You should have received a copy of that Disclosure Brochure. Please contact our Chief Compliance Officer at (310) 278-8232 if you did not receive Lido Advisors, LLC's Disclosure Brochure or if you have any questions about the contents of this supplement.

Additional information about Candice Richardson is available on the SEC's website at [adviserinfo.sec.gov](http://adviserinfo.sec.gov).

## **ITEM 1: COVER PAGE**

Please see previous page.

## **ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE**

Candice Richardson, CFA®

Year of Birth: 1992

### **Education Background**

University of California, Los Angeles – Master of Public Policy, 2020

Pace University – Bachelor of Science in Business Economics, 2014

### **Business Background**

Lido Advisors, LLC, Investment Adviser Representative (12/2020 – Present)

Witt O'Brien's, Management Consultant (8/2020 – 12/2020)

University of California, Los Angeles, Student (9/2018 – 5/2020)

### **Explanation of Designation**

*Certified Financial Analyst™*

The Chartered Financial Analyst® (CFA) charter is a globally respected, graduate-level investment credential established in 1962 and awarded by CFA Institute — the largest global association of investment professionals.

There are currently more than 90,000 CFA charterholders working in 134 countries. To earn the CFA charter, candidates must: 1) pass three sequential, six-hour examinations; 2) have at least four years of qualified professional investment experience; 3) join CFA Institute as members; and 4) commit to abide by, and annually reaffirm, their adherence to the CFA Institute Code of Ethics and Standards of Professional Conduct.

### High Ethical Standards

The CFA Institute Code of Ethics and Standards of Professional Conduct, enforced through an active professional conduct program, require CFA charterholders to:

- Place their clients' interests ahead of their own
- Maintain independence and objectivity
- Act with integrity
- Maintain and improve their professional competence
- Disclose conflicts of interest and legal matters

### Global Recognition

Passing the three CFA exams is a difficult feat that requires extensive study (successful candidates report spending an average of 300 hours of study per level).



Earning the CFA charter demonstrates mastery of many of the advanced skills needed for investment analysis and decision making in today's quickly evolving global financial industry. As a result, employers and clients are increasingly seeking CFA charterholders—often making the charter a prerequisite for employment.

Additionally, regulatory bodies in 22 countries and territories recognize the CFA charter as a proxy for meeting certain licensing requirements, and more than 125 colleges and universities around the world have incorporated a majority of the CFA Program curriculum into their own finance courses.

#### Comprehensive and Current Knowledge

The CFA Program curriculum provides a comprehensive framework of knowledge for investment decision making and is firmly grounded in the knowledge and skills used every day in the investment profession. The three levels of the CFA Program test a proficiency with a wide range of fundamental and advanced investment topics, including ethical and professional standards, fixed-income and equity analysis, alternative and derivative investments, economics, financial reporting standards, portfolio management, and wealth planning.

The CFA Program curriculum is updated every year by experts from around the world to ensure that candidates learn the most relevant and practical new tools, ideas, and investment and wealth management skills to reflect the dynamic and complex nature of the profession.

### **ITEM 3: DISCIPLINARY INFORMATION**

Lido is required to disclose all material facts regarding any legal or disciplinary event that would be material to your evaluation of each investment person providing advice to you. Ms. Richardson has no disciplinary information to disclose under this Item.

### **ITEM 4: OTHER BUSINESS ACTIVITIES**

Ms. Richardson does not engage in other business activities outside of Lido.

### **ITEM 5: ADDITIONAL COMPENSATION**

Ms. Richardson has no additional compensation to disclose.

### **ITEM 6: SUPERVISION**

Generally, all client investment decisions are overseen by Jeff Garden, Chief Investment Officer and head of Lido's Investment Committee. The Investment Committee meets periodically to discuss overall portfolio management decisions and strategies. In addition, Jason Ozur, Chief Executive Officer of Lido, is responsible for the general oversight of all investment advice given by its supervised persons.

Ms. Richardson's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at (310) 278-8232 or [jozur@lidoadvisors.com](mailto:jozur@lidoadvisors.com).

**BROCHURE SUPPLEMENT**  
**(Part 2B of Form ADV)**

**March 2024**

**Carlos Arroyo Govea**

**Lido Advisors, LLC**

*Business Address*

1875 Century Park East, Suite 950  
Los Angeles, California 90067  
Phone: (301) 750-8264  
carroyo@lidoadvisors.com

*Principal Office Address*

1875 Century Park East, Suite 950  
Los Angeles, California 90067  
Phone: (310) 278-8232  
Fax: (310) 278-8267  
www.lidoadvisors.com

This brochure supplement provides information about Carlos Arroyo Govea that supplements the Lido Advisors, LLC's ("Lido") Disclosure Brochure (Form ADV Part 2A). You should have received a copy of that Disclosure Brochure. Please contact our Chief Compliance Officer at (310) 278-8232 if you did not receive Lido Advisors, LLC's Disclosure Brochure or if you have any questions about the contents of this supplement.

Additional information about Carlos Arroyo Govea is available on the SEC's website at [adviserinfo.sec.gov](http://adviserinfo.sec.gov).

### **ITEM 1: COVER PAGE**

Please see previous page.

### **ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE**

Carlos Arroyo Govea

Year of Birth: 1999

#### **Education Background**

Ohio Wesleyan University, Bachelor of Science in Quantitative Economics, 2021

#### **Business Background**

Lido Advisors, LLC, Investment Adviser Representative (2/2024 – Present)

Morgan Stanley, SRU Associate (P) (10/2022 – 12/2023)

Upstart, Credit Analyst (7/2021 – 9/2022)

Ohio Wesleyan University, Research Assistant to Prof. Rob Gitter (1/2021 – 7/2021)

Ohio Wesleyan University, Student (8/2017 – 6/2021)

ID Tech Camp, Summer Camp Instructor (6/2019 – 8/2019)

### **ITEM 3: DISCIPLINARY INFORMATION**

Lido is required to disclose all material facts regarding any legal or disciplinary event that would be material to your evaluation of each investment person providing advice to you. Mr. Arroyo has no disciplinary information to disclose under this Item.

### **ITEM 4: OTHER BUSINESS ACTIVITIES**

In addition to his activities at Lido, Mr. Arroyo spends time outside of business hours as a driver for Uber.

### **ITEM 5: ADDITIONAL COMPENSATION**

Outside of the typical and ordinary compensation from his employment at Lido, Mr. Arroyo earns less than 1% of his annual income from his activities as a rideshare driver.

### **ITEM 6: SUPERVISION**

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Mr. Arroyo's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at (310) 278-8232 or [jozur@lidoadvisors.com](mailto:jozur@lidoadvisors.com).

**BROCHURE SUPPLEMENT**  
**(Part 2B of Form ADV)**

**January 2024**

**Charles Faulhaber, CFP<sup>®</sup>, ChFC<sup>®</sup>**

**Lido Advisors, LLC**

*Business Address*

4840 Pearl East Circle, Suite 300E  
Boulder, CO 80301  
Phone: (720) 726-3542  
cfaulhaber@lidoadvisors.com

*Principal Office Address*

1875 Century Park East, Suite 950  
Los Angeles, California 90067  
Phone: (310) 278-8232  
Fax: (310) 278-8267  
www.lidoadvisors.com

This brochure supplement provides information about Charles Faulhaber that supplements the Lido Advisors, LLC's ("Lido") Disclosure Brochure (Form ADV Part 2A). You should have received a copy of that Disclosure Brochure. Please contact our Chief Compliance Officer at (310) 278-8232 if you did not receive Lido Advisors, LLC's Disclosure Brochure or if you have any questions about the contents of this supplement.

Additional information about Charles Faulhaber is available on the SEC's website at [adviserinfo.sec.gov](http://adviserinfo.sec.gov).

## **ITEM 1: COVER PAGE**

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## **ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE**

Charles Faulhaber, CFP®, ChFC®

Year of Birth: 1985

### **Education Background**

Colorado State University – Bachelor of Science in Business Administration – Finance & Financial Planning, 2007

### **Business Background**

Lido Advisors, LLC, Investment Adviser Representative (1/2024 – Present)

Lord and Richards Wealth Management, LLC, Investment Adviser Representative (1/2024 – 1/2024)

AE Wealth Management, LLC, Investment Adviser Representative (2/2022 – 1/2024)

Lord and Richards, LLC, Director of Financial Planning (1/2022 – 1/2024)

Northwestern Mutual Investment Services, LLC, Financial Advisor (2/2007 – 12/2021)

### **Explanation of Designation**

#### *Certified Financial Planner™*

The CERTIFIED FINANCIAL PLANNER™, CFP® and federally registered CFP (with flame design) marks (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. It 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. Currently, more than 71,000 individuals have obtained CFP® certification in the United States.

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- Education – Complete an advanced college-level course of study addressing the financial planning subject areas that CFP Board’s studies have determined as necessary for the competent and professional delivery of financial planning services, and attain a Bachelor’s Degree from a regionally accredited United States college or

university (or its equivalent from a foreign university). CFP Board's financial planning subject areas include insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning;

- Examination – Pass the comprehensive CFP® Certification Examination. The examination includes case studies and client scenarios designed to test one's ability to correctly diagnose financial planning issues and apply one's knowledge of financial planning to real world circumstances;
- Experience – Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year); and
- Ethics – Agree to be bound by CFP Board's Standards of Professional Conduct, a set of documents outlining the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements in order to maintain the right to continue to use the CFP® marks:

- Continuing Education – Complete 30 hours of continuing education hours every two years, including two hours on the Code of Ethics and other parts of the Standards of Professional Conduct, to maintain competence and keep up with developments in the financial planning field; and
- Ethics – Renew an agreement to be bound by the Standards of Professional Conduct. The Standards prominently require that CFP® professionals provide financial planning services at a fiduciary standard of care. This means CFP® professionals must provide financial planning services in the best interests of their clients.

CFP® professionals who fail to comply with the above standards and requirements may be subject to CFP Board's enforcement process, which could result in suspension or permanent revocation of their CFP® certification.

#### *Huebner School Chartered Financial Consultant™*

To receive the Huebner School ChFC® designation, a candidate must complete all courses in the program, meet experience requirements and ethics standards, and agree to comply with "The American College Code of Ethics and Procedures". Experience requirements include, but are not limited to, three years of full-time business experience, which must be within the five years preceding the date of the designation. An undergraduate or graduate degree from an accredited educational institution qualifies as one year of business experience.

**ITEM 3: DISCIPLINARY INFORMATION**

Lido is required to disclose all material facts regarding any legal or disciplinary event that would be material to your evaluation of each investment person providing advice to you. Mr. Faulhaber has no disciplinary information to disclose under this Item.

**ITEM 4: OTHER BUSINESS ACTIVITIES**

Mr. Faulhaber does not engage in other business activities outside of Lido.

**ITEM 5: ADDITIONAL COMPENSATION**

Mr. Faulhaber has no additional compensation to disclose.

**ITEM 6: SUPERVISION**

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Mr. Faulhaber's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at (310) 278-8232 or [jozur@lidoadvisors.com](mailto:jozur@lidoadvisors.com).



**BROCHURE SUPPLEMENT**  
**(Part 2B of Form ADV)**

**September 2024**

**Christian Martinez, CFP®**

**Lido Advisors, LLC**

*Business Address*

2101 Cedar Springs Road, Suite 650  
Dallas, TX 75201  
Phone: (469) 708-8017  
cmartinez@lidoadvisors.com

*Principal Office Address*

1875 Century Park East, Suite 950  
Los Angeles, California 90067  
Phone: (310) 278-8232  
Fax: (310) 278-8267  
www.lidoadvisors.com

This brochure supplement provides information about Christian Martinez that supplements the Lido Advisors, LLC's ("Lido") Disclosure Brochure (Form ADV Part 2A). You should have received a copy of that Disclosure Brochure. Please contact our Chief Compliance Officer at (310) 278-8232 if you did not receive Lido Advisors, LLC's Disclosure Brochure or if you have any questions about the contents of this supplement.

Additional information about Christian Martinez is available on the SEC's website at [adviserinfo.sec.gov](http://adviserinfo.sec.gov).

## **ITEM 1: COVER PAGE**

Please see previous page.

## **ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE**

Christian Martinez, CFP®

Year of Birth: 1999

### **Education Background**

Ottawa University – Bachelor of Arts in Accounting, 2021

Ottawa University – Bachelor of Arts in Finance, 2021

### **Business Background**

Lido Advisors, LLC, Investment Adviser Representative (9/2024 – Present)

Brent Forrest & Assc, LLP, Associate Planner (8/2022 – 9/2024)

Brent Forrest & Assc, LLP, Investment Adviser Representative (8/2022 – 9/2024)

Dustin Stephens, Associate Agent (2/2022 – 8/2022)

Andrew Stephens, Associate Agent (1/2022 – 8/2022)

Northwestern Mutual Investment Services, LLC, Registered Representative (11/2021 – 8/2022)

Northwestern Mutual Insurance Company, Agent (5/2019 – 1/2022)

### **Explanation of Designation**

*Certified Financial Planner™*

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university (or its equivalent from a foreign university). CFP Board's financial planning subject areas include insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning;

- Examination – Pass the comprehensive CFP® Certification Examination. The examination includes case studies and client scenarios designed to test one's ability to correctly diagnose financial planning issues and apply one's knowledge of financial planning to real world circumstances;
- Experience – Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year); and
- Ethics – Agree to be bound by CFP Board's Standards of Professional Conduct, a set of documents outlining the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements in order to maintain the right to continue to use the CFP® marks:

- Continuing Education – Complete 30 hours of continuing education hours every two years, including two hours on the Code of Ethics and other parts of the Standards of Professional Conduct, to maintain competence and keep up with developments in the financial planning field; and
- Ethics – Renew an agreement to be bound by the Standards of Professional Conduct. The Standards prominently require that CFP® professionals provide financial planning services at a fiduciary standard of care. This means CFP® professionals must provide financial planning services in the best interests of their clients.

CFP® professionals who fail to comply with the above standards and requirements may be subject to CFP Board's enforcement process, which could result in suspension or permanent revocation of their CFP® certification.

### **ITEM 3: DISCIPLINARY INFORMATION**

Lido is required to disclose all material facts regarding any legal or disciplinary event that would be material to your evaluation of each investment person providing advice to you. Mr. Martinez has no disciplinary information to disclose under this Item.

### **ITEM 4: OTHER BUSINESS ACTIVITIES**

Mr. Martinez does not engage in other business activities outside of Lido.

### **ITEM 5: ADDITIONAL COMPENSATION**

Mr. Martinez has no additional compensation to disclose.

## **ITEM 6: SUPERVISION**

Generally, all client investment decisions are overseen by Jeff Garden, Chief Investment Officer and head of Lido's Investment Committee. The Investment Committee meets periodically to discuss overall portfolio management decisions and strategies. In addition, Jason Ozur, Chief Executive Officer of Lido, is responsible for the general oversight of all investment advice given by its supervised persons.

Mr. Martinez's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at (310) 278-8232 or [jozur@lidoadvisors.com](mailto:jozur@lidoadvisors.com).

**BROCHURE SUPPLEMENT**  
**(Part 2B of Form ADV)**

**December 2023**

**Christopher DeSalvo**

**Lido Advisors, LLC**

*Business Address*

26 Garden Center Suite 1F  
Broomfield, CO 80020  
Phone: (719) 204-3312  
cdesalvo@lidoadvisors.com

*Principal Office Address*

1875 Century Park East, Suite 950  
Los Angeles, California 90067  
Phone: (310) 278-8232  
Fax: (310) 278-8267  
www.lidoadvisors.com

This brochure supplement provides information about Christopher DeSalvo that supplements the Lido Advisors, LLC's ("Lido") Disclosure Brochure (Form ADV Part 2A). You should have received a copy of that Disclosure Brochure. Please contact our Chief Compliance Officer at (310) 278-8232 if you did not receive Lido Advisors, LLC's Disclosure Brochure or if you have any questions about the contents of this supplement.

Additional information about Christopher DeSalvo is available on the SEC's website at [adviserinfo.sec.gov](http://adviserinfo.sec.gov).

### **ITEM 1: COVER PAGE**

Please see previous page.

### **ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE**

Christopher DeSalvo

Year of Birth: 1997

#### **Education Background**

Elmhurst University – Bachelor of Science in Finance, 2020

#### **Business Background**

Lido Advisors, LLC, Investment Adviser Representative, (8/2022 – Present)

Battelle, Financial Associate (3/2021 – 7/2022)

Music Solutions, Installation Technician (6/2016 – 12/2020)

### **ITEM 3: DISCIPLINARY INFORMATION**

Lido is required to disclose all material facts regarding any legal or disciplinary event that would be material to your evaluation of each investment person providing advice to you. Mr. DeSalvo has no disciplinary information to disclose under this Item.

### **ITEM 4: OTHER BUSINESS ACTIVITIES**

Mr. DeSalvo does not engage in other business activities outside of Lido.

### **ITEM 5: ADDITIONAL COMPENSATION**

Mr. DeSalvo has no additional compensation to disclose.

### **ITEM 6: SUPERVISION**

Generally, all client investment decisions are overseen by Jeff Garden, Chief Investment Officer and head of Lido's Investment Committee. The Investment Committee meets periodically to discuss overall portfolio management decisions and strategies. In addition, Jason Ozur, Chief Executive Officer of Lido, is responsible for the general oversight of all investment advice given by its supervised persons.

Mr. DeSalvo's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at (310) 278-8232 or [jozur@lidoadvisors.com](mailto:jozur@lidoadvisors.com).

**BROCHURE SUPPLEMENT**  
**(Part 2B of Form ADV)**

**December 2023**

**Christopher Lagudis**

**Lido Advisors, LLC**

*Business Address*

3033 East First Avenue, Suite 408  
Denver, CO 80206  
Phone: (720) 726-3559  
clagudis@lidoadvisors.com

*Principal Office Address*

1875 Century Park East, Suite 950  
Los Angeles, California 90067  
Phone: (310) 278-8232  
Fax: (310) 278-8267  
www.lidoadvisors.com

This brochure supplement provides information about Christopher Lagudis that supplements the Lido Advisors, LLC's ("Lido") Disclosure Brochure (Form ADV Part 2A). You should have received a copy of that Disclosure Brochure. Please contact our Chief Compliance Officer at (310) 278-8232 if you did not receive Lido Advisors, LLC's Disclosure Brochure or if you have any questions about the contents of this supplement.

Additional information about Christopher Lagudis is available on the SEC's website at [adviserinfo.sec.gov](http://adviserinfo.sec.gov).

### **ITEM 1: COVER PAGE**

Please see previous page.

### **ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE**

Christopher Lagudis

Year of Birth: 1957

#### **Education Background**

University of California, Los Angeles – Bachelor of Arts in Economics, 1979

#### **Business Background**

Lido Advisors, LLC, Investment Adviser Representative (2/2023 – Present)

Sargent-Bickham, Vice President, Account Executive (12/1998 – 2/2023)

### **ITEM 3: DISCIPLINARY INFORMATION**

Lido is required to disclose all material facts regarding any legal or disciplinary event that would be material to your evaluation of each investment person providing advice to you. Mr. Lagudis has no disciplinary information to disclose under this Item.

### **ITEM 4: OTHER BUSINESS ACTIVITIES**

Mr. Lagudis does not engage in other business activities outside of Lido.

### **ITEM 5: ADDITIONAL COMPENSATION**

Mr. Lagudis has no additional compensation to disclose.

### **ITEM 6: SUPERVISION**

Generally, all client investment decisions are overseen by Jeff Garden, Chief Investment Officer and head of Lido's Investment Committee. The Investment Committee meets periodically to discuss overall portfolio management decisions and strategies. In addition, Jason Ozur, Chief Executive Officer of Lido, is responsible for the general oversight of all investment advice given by its supervised persons.

Mr. Lagudis's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at (310) 278-8232 or [jozur@lidoadvisors.com](mailto:jozur@lidoadvisors.com).



**BROCHURE SUPPLEMENT**  
**(Part 2B of Form ADV)**

**March 2024**

**Christopher Nolan**

**Lido Advisors, LLC**

*Business Address*

20 N. Clark Street, Suite 1250  
Chicago, IL 60602  
Phone: (872) 895-0816  
cnolan@lidoadvisors.com

*Principal Office Address*

1875 Century Park East, Suite 950  
Los Angeles, California 90067  
Phone: (310) 278-8232  
Fax: (310) 278-8267  
www.lidoadvisors.com

This brochure supplement provides information about Christopher Nolan that supplements the Lido Advisors, LLC's ("Lido") Disclosure Brochure (Form ADV Part 2A). You should have received a copy of that Disclosure Brochure. Please contact our Chief Compliance Officer at (310) 278-8232 if you did not receive Lido Advisors, LLC's Disclosure Brochure or if you have any questions about the contents of this supplement.

Additional information about Christopher Nolan is available on the SEC's website at [adviserinfo.sec.gov](http://adviserinfo.sec.gov).

### **ITEM 1: COVER PAGE**

Please see previous page.

### **ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE**

Christopher Nolan  
Year of Birth: 1996

#### **Education Background**

University of Notre Dame – Master of Science in Accountancy, 2019  
University of Notre Dame – Bachelor of Science in Accountancy, 2018

#### **Business Background**

Lido Advisors, LLC, Investment Adviser Representative (8/2023 – Present)  
Andersen, LLC, Senior Associate (7/2019 – 7/2023)  
University of Notre Dame, Student (7/2014 – /2019)  
Deloitte & Touche, Intern (6/2018 – 8/2018)  
Merkle, Inc., Intern (6/2017 – 8/2017)

### **ITEM 3: DISCIPLINARY INFORMATION**

Lido is required to disclose all material facts regarding any legal or disciplinary event that would be material to your evaluation of each investment person providing advice to you. Mr. Nolan has no disciplinary information to disclose under this Item.

### **ITEM 4: OTHER BUSINESS ACTIVITIES**

Outside of his position at Lido, Mr. Nolan participates in his family's Family Office, Beverly Capital, LLC. He spends less than 10 hours per month on this activity outside of standard business hours.

### **ITEM 5: ADDITIONAL COMPENSATION**

In addition to his ordinary compensation at Lido, Mr. Nolan receives compensation from Beverly Capital, LLC which make up approximately 10% of his total annual income.

### **ITEM 6: SUPERVISION**

Generally, all client investment decisions are overseen by Jeff Garden, Chief Investment Officer and head of Lido's Investment Committee. The Investment Committee meets periodically to discuss overall portfolio management decisions and strategies. In addition, Jason Ozur, Chief Executive Officer of Lido, is responsible for the general oversight of all investment advice given by its supervised persons.

Mr. Nolan's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at (310) 278-8232 or [jozur@lidoadvisors.com](mailto:jozur@lidoadvisors.com).

**BROCHURE SUPPLEMENT**  
**(Part 2B of Form ADV)**

**December 2023**

**Christopher Peterson**

**Lido Advisors, LLC**

*Business Address*

3500 Lenox Road NE, Suite 1500  
Atlanta, GA 30326  
Phone: (678) 837-7122  
cpeterson@lidoadvisors.com

*Principal Office Address*

1875 Century Park East, Suite 950  
Los Angeles, California 90067  
Phone: (310) 278-8232  
Fax: (310) 278-8267  
www.lidoadvisors.com

This brochure supplement provides information about Christopher Peterson that supplements the Lido Advisors, LLC's ("Lido") Disclosure Brochure (Form ADV Part 2A). You should have received a copy of that Disclosure Brochure. Please contact our Chief Compliance Officer at (310) 278-8232 if you did not receive Lido Advisors, LLC's Disclosure Brochure or if you have any questions about the contents of this supplement.

Additional information about Christopher Peterson is available on the SEC's website at [adviserinfo.sec.gov](http://adviserinfo.sec.gov).

## **ITEM 1: COVER PAGE**

Please see previous page.

## **ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE**

Christopher Peterson

Year of Birth: 1988

### **Education Background**

University of Colorado, Colorado Springs – Bachelor of Science in Business Administration, 2011

### **Business Background**

Lido Advisors, LLC, Investment Adviser Representative (1/2016 – Present)

Ken Stern & Associates, Regional Vice President (1/2016 – 12/2018)

Northwestern Mutual Services, LLC, Registered Representative (7/2012 – 12/2015)

Michael Torreano, Associate Agent (10/2011 – 12/2015)

Michael Torreano, Agent Assistant (10/2010 – 10/2011)

Kevin Francis Kaveny, Associate Agent (9/2010 – 12/2015)

Kevin Francis Kaveny, Agent Assistant (9/2010 – 10/2011)

## **ITEM 3: DISCIPLINARY INFORMATION**

Lido is required to disclose all material facts regarding any legal or disciplinary event that would be material to your evaluation of each investment person providing advice to you. Mr. Peterson has no disciplinary information to disclose under this Item.

## **ITEM 4: OTHER BUSINESS ACTIVITIES**

Mr. Peterson does not engage in other business activities outside of Lido.

## **ITEM 5: ADDITIONAL COMPENSATION**

Mr. Peterson has no additional compensation to disclose.

## **ITEM 6: SUPERVISION**

Generally, all client investment decisions are overseen by Jeff Garden, Chief Investment Officer and head of Lido's Investment Committee. The Investment Committee meets periodically to discuss overall portfolio management decisions and strategies. In addition, Jason Ozur, Chief Executive Officer of Lido, is responsible for the general oversight of all investment advice given by its supervised persons.

Mr. Peterson's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at (310) 278-8232 or [jozur@lidoadvisors.com](mailto:jozur@lidoadvisors.com).

**BROCHURE SUPPLEMENT**  
**(Part 2B of Form ADV)**

**February 2024**

**Clayton Westover, CFP®**

**Lido Advisors, LLC**

*Business Address*

7047 East Greenway Parkway, Suite 250  
Scottsdale, AZ 85254  
Phone: (480) 602-7427  
cwestover@lidoadvisors.com

*Principal Office Address*

1875 Century Park East, Suite 950  
Los Angeles, California 90067  
Phone: (310) 278-8232  
Fax: (310) 278-8267  
www.lidoadvisors.com

This brochure supplement provides information about Clayton Westover that supplements the Lido Advisors, LLC's ("Lido") Disclosure Brochure (Form ADV Part 2A). You should have received a copy of that Disclosure Brochure. Please contact our Chief Compliance Officer at (310) 278-8232 if you did not receive Lido Advisors, LLC's Disclosure Brochure or if you have any questions about the contents of this supplement.

Additional information about Clayton Westover is available on the SEC's website at [adviserinfo.sec.gov](http://adviserinfo.sec.gov).

## **ITEM 1: COVER PAGE**

Please see previous page.

## **ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE**

Clayton Westover, CFP®

Year of Birth: 1991

### **Education Background**

Texas Tech University – Bachelor of Science in Financial Planning, 2019

College for Financial Planning – Certified Financial Planner, 2022

### **Business Background**

Lido Advisors, LLC, Investment Adviser Representative (11/2023 – Present)

Passive Income Formula, LLC, Founder (9/2023 – 1/2024)

Gefion Financial, LLC, Founder (6/2023 – 12/2023)

Amplify Capital Advisors, LLC, Vice President (1/2023 – 5/2023)

Dew Wealth Management, Associate Advisor (6/2020 – 1/2023)

Ark Financial, Project Manager (5/2019 – 5/2020)

Texas Tech University, Student (8/2015 – 5/2019)

### **Explanation of Designation**

*Certified Financial Planner™*

The CERTIFIED FINANCIAL PLANNER™, CFP® and federally registered CFP (with flame design) marks (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. It 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. Currently, more than 71,000 individuals have obtained CFP® certification in the United States.

To attain the right to use the CFP® marks, an individual must satisfactorily fulfill the following requirements:

- Education – Complete an advanced college-level course of study addressing the financial planning subject areas that CFP Board’s studies have determined as necessary for the competent and professional delivery of financial planning services, and attain a Bachelor’s Degree from a regionally accredited United States college or university (or its equivalent from a foreign university). CFP Board’s financial planning

subject areas include insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning;

- Examination – Pass the comprehensive CFP® Certification Examination. The examination includes case studies and client scenarios designed to test one’s ability to correctly diagnose financial planning issues and apply one’s knowledge of financial planning to real world circumstances;
- Experience – Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year); and
- Ethics – Agree to be bound by CFP Board’s Standards of Professional Conduct, a set of documents outlining the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements in order to maintain the right to continue to use the CFP® marks:

- Continuing Education – Complete 30 hours of continuing education hours every two years, including two hours on the Code of Ethics and other parts of the Standards of Professional Conduct, to maintain competence and keep up with developments in the financial planning field; and
- Ethics – Renew an agreement to be bound by the Standards of Professional Conduct. The Standards prominently require that CFP® professionals provide financial planning services at a fiduciary standard of care. This means CFP® professionals must provide financial planning services in the best interests of their clients.

CFP® professionals who fail to comply with the above standards and requirements may be subject to CFP Board’s enforcement process, which could result in suspension or permanent revocation of their CFP® certification.

### **ITEM 3: DISCIPLINARY INFORMATION**

Lido is required to disclose all material facts regarding any legal or disciplinary event that would be material to your evaluation of each investment person providing advice to you. Mr. Westover has no disciplinary information to disclose under this Item.

### **ITEM 4: OTHER BUSINESS ACTIVITIES**

Mr. Westover does not engage in other business activities outside of Lido.

### **ITEM 5: ADDITIONAL COMPENSATION**

Mr. Westover has no additional compensation to disclose.



## **ITEM 6: SUPERVISION**

Generally, all client investment decisions are overseen by Jeff Garden, Chief Investment Officer and head of Lido's Investment Committee. The Investment Committee meets periodically to discuss overall portfolio management decisions and strategies. In addition, Jason Ozur, Chief Executive Officer of Lido, is responsible for the general oversight of all investment advice given by its supervised persons.

Mr. Westover's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at (310) 278-8232 or [jozur@lidoadvisors.com](mailto:jozur@lidoadvisors.com).

**BROCHURE SUPPLEMENT**  
**(Part 2B of Form ADV)**

**December 2023**

**Cody Ambrogi**

**Lido Advisors, LLC**

*Business Address*

1875 NW Corporate Blvd., Suite 110  
Boca Raton, FL 33431  
Phone: (781) 469-1811  
cambrogi@lidoadvisors.com

*Principal Office Address*

1875 Century Park East, Suite 950  
Los Angeles, California 90067  
Phone: (310) 278-8232  
Fax: (310) 278-8267  
www.lidoadvisors.com

This brochure supplement provides information about Cody Ambrogi that supplements the Lido Advisors, LLC's ("Lido") Disclosure Brochure (Form ADV Part 2A). You should have received a copy of that Disclosure Brochure. Please contact our Chief Compliance Officer at (310) 278-8232 if you did not receive Lido Advisors, LLC's Disclosure Brochure or if you have any questions about the contents of this supplement.

Additional information about Cody Ambrogi is available on the SEC's website at [adviserinfo.sec.gov](http://adviserinfo.sec.gov).

### **ITEM 1: COVER PAGE**

Please see previous page.

### **ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE**

Cody Ambrogi  
Year of Birth: 1996

#### **Education Background**

Penn State University – Bachelor of Science in Economics, 2020

#### **Business Background**

Lido Advisors, LLC, Investment Adviser Representative (4/2022 – Present)  
SEI Investments, Analyst (4/2021 – 4/2022)  
Penn State University, Full Time Student (5/2015 – 12/2020)

### **ITEM 3: DISCIPLINARY INFORMATION**

Lido is required to disclose all material facts regarding any legal or disciplinary event that would be material to your evaluation of each investment person providing advice to you. Mr. Ambrogi has no disciplinary information to disclose under this Item.

### **ITEM 4: OTHER BUSINESS ACTIVITIES**

Mr. Ambrogi does not engage in other business activities outside of Lido.

### **ITEM 5: ADDITIONAL COMPENSATION**

Mr. Ambrogi has no additional compensation to disclose.

### **ITEM 6: SUPERVISION**

Generally, all client investment decisions are overseen by Jeff Garden, Chief Investment Officer and head of Lido's Investment Committee. The Investment Committee meets periodically to discuss overall portfolio management decisions and strategies. In addition, Jason Ozur, Chief Executive Officer of Lido, is responsible for the general oversight of all investment advice given by its supervised persons.

Mr. Ambrogi's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at (310) 278-8232 or [jozur@lidoadvisors.com](mailto:jozur@lidoadvisors.com).

**BROCHURE SUPPLEMENT**  
**(Part 2B of Form ADV)**

**January 2024**

**Colin Grover, CFP®**

**Lido Advisors, LLC**

*Business Address*

1980 Post Oak Blvd, Suite 100  
Houston, TX 77056  
Phone: (713) 429-0430  
cgrover@lidoadvisors.com

*Principal Office Address*

1875 Century Park East, Suite 950  
Los Angeles, California 90067  
Phone: (310) 278-8232  
Fax: (310) 278-8267  
www.lidoadvisors.com

This brochure supplement provides information about Colin Grover that supplements the Lido Advisors, LLC's ("Lido") Disclosure Brochure (Form ADV Part 2A). You should have received a copy of that Disclosure Brochure. Please contact our Chief Compliance Officer at (310) 278-8232 if you did not receive Lido Advisors, LLC's Disclosure Brochure or if you have any questions about the contents of this supplement.

Additional information about Colin Grover is available on the SEC's website at [adviserinfo.sec.gov](http://adviserinfo.sec.gov).

## **ITEM 1: COVER PAGE**

Please see previous page.

## **ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE**

Colin Grover, CFP®

Year of Birth: 1984

### **Education Background**

Fairfield University – Certificate in Financial Planning, 2014

Keene State College – Bachelor of Science in Business Management, 2006

### **Business Background**

Lido Advisors, LLC, Investment Adviser Representative (10/2020 – Present)

Portfolio Solutions, LLC, Director of Advisory Services/Strategy (2/2016 – 9/2020)

Cetera Advisor Networks LLC, Registered Rep (1/2013 – 2/2016)

Liberty Wealth Advisors, LLC, Financial Advisor (3/2012 – 1/2016)

Bank of American Merrill Lynch, Assistant Vice President (4/2011 – 4/2012)

People's United Bank, Financial Advisor (10/2006 – 03/2011)

### **Explanation of Designation**

*Certified Financial Planner™*

The CERTIFIED FINANCIAL PLANNER™, CFP® and federally registered CFP (with flame design) marks (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. It 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. Currently, more than 71,000 individuals have obtained CFP® certification in the United States.

To attain the right to use the CFP® marks, an individual must satisfactorily fulfill the following requirements:

- Education – Complete an advanced college-level course of study addressing the financial planning subject areas that CFP Board's studies have determined as necessary for the competent and professional delivery of financial planning services, and attain a Bachelor's Degree from a regionally accredited United States college or university (or its equivalent from a foreign university). CFP Board's financial planning subject areas include insurance planning and risk management, employee benefits

planning, investment planning, income tax planning, retirement planning, and estate planning;

- Examination – Pass the comprehensive CFP® Certification Examination. The examination includes case studies and client scenarios designed to test one’s ability to correctly diagnose financial planning issues and apply one’s knowledge of financial planning to real world circumstances;
- Experience – Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year); and
- Ethics – Agree to be bound by CFP Board’s Standards of Professional Conduct, a set of documents outlining the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements in order to maintain the right to continue to use the CFP® marks:

- Continuing Education – Complete 30 hours of continuing education hours every two years, including two hours on the Code of Ethics and other parts of the Standards of Professional Conduct, to maintain competence and keep up with developments in the financial planning field; and
- Ethics – Renew an agreement to be bound by the Standards of Professional Conduct. The Standards prominently require that CFP® professionals provide financial planning services at a fiduciary standard of care. This means CFP® professionals must provide financial planning services in the best interests of their clients.

CFP® professionals who fail to comply with the above standards and requirements may be subject to CFP Board’s enforcement process, which could result in suspension or permanent revocation of their CFP® certification.

### **ITEM 3: DISCIPLINARY INFORMATION**

Lido is required to disclose all material facts regarding any legal or disciplinary event that would be material to your evaluation of each investment person providing advice to you. Mr. Grover has no disciplinary information to disclose under this Item.

### **ITEM 4: OTHER BUSINESS ACTIVITIES**

Mr. Grover does not engage in other business activities outside of Lido.

### **ITEM 5: ADDITIONAL COMPENSATION**

Mr. Grover has no additional compensation to disclose.

## **ITEM 6: SUPERVISION**

Generally, all client investment decisions are overseen by Jeff Garden, Chief Investment Officer and head of Lido's Investment Committee. The Investment Committee meets periodically to discuss overall portfolio management decisions and strategies. In addition, Jason Ozur, Chief Executive Officer of Lido, is responsible for the general oversight of all investment advice given by its supervised persons.

Mr. Grover's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at (310) 278-8232 or [jozur@lidoadvisors.com](mailto:jozur@lidoadvisors.com).

**BROCHURE SUPPLEMENT**  
**(Part 2B of Form ADV)**

**January 2024**

**Colleen Kelly**

**Lido Advisors, LLC**

*Business Address*

2101 Cedar Springs Road, Suite 650  
Dallas, TX 75201  
Phone: (972) 301-7950  
ckelly@lidoadvisors.com

*Principal Office Address*

1875 Century Park East, Suite 950  
Los Angeles, California 90067  
Phone: (310) 278-8232  
Fax: (310) 278-8267  
www.lidoadvisors.com

This brochure supplement provides information about Colleen Kelly that supplements the Lido Advisors, LLC's ("Lido") Disclosure Brochure (Form ADV Part 2A). You should have received a copy of that Disclosure Brochure. Please contact our Chief Compliance Officer at (310) 278-8232 if you did not receive Lido Advisors, LLC's Disclosure Brochure or if you have any questions about the contents of this supplement.

Additional information about Colleen Kelly is available on the SEC's website at [adviserinfo.sec.gov](http://adviserinfo.sec.gov).



### **ITEM 1: COVER PAGE**

Please see previous page.

### **ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE**

Colleen Kelly

Year of Birth: 1983

#### **Education Background**

University of Texas, Dallas – Bachelor of Arts in Interdisciplinary Studies, 2011

#### **Business Background**

Lido Advisors, LLC, Investment Adviser Representative (8/2018 – Present)

Stifel Nicolaus, Registered Associate (6/2017 – 8/2018)

Wells Fargo Advisors, Registered Associate (8/2012 – 6/2017)

### **ITEM 3: DISCIPLINARY INFORMATION**

Lido is required to disclose all material facts regarding any legal or disciplinary event that would be material to your evaluation of each investment person providing advice to you. Ms. Kelly has no disciplinary information to disclose under this Item.

### **ITEM 4: OTHER BUSINESS ACTIVITIES**

In addition to her activities at Lido, Ms. Kelly is a Council Member for the Make-A-Wish Foundation of North Texas. This is a non-profit organization, and she is uncompensated for her role in the charity.

### **ITEM 5: ADDITIONAL COMPENSATION**

Ms. Kelly has no additional compensation to disclose.

### **ITEM 6: SUPERVISION**

Generally, all client investment decisions are overseen by Jeff Garden, Chief Investment Officer and head of Lido's Investment Committee. The Investment Committee meets periodically to discuss overall portfolio management decisions and strategies. In addition, Jason Ozur, Chief Executive Officer of Lido, is responsible for the general oversight of all investment advice given by its supervised persons.

Ms. Kelly's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at (310) 278-8232 or [jozur@lidoadvisors.com](mailto:jozur@lidoadvisors.com).

**BROCHURE SUPPLEMENT**  
**(Part 2B of Form ADV)**

**June 2024**

**Conner Dabish**

**Lido Advisors, LLC**

*Business Address*

3655 Nobel Drive, Suite 630  
San Diego, CA 92122  
Phone: (619) 269-6834  
cdabish@lidoadvisors.com

*Principal Office Address*

1875 Century Park East, Suite 950  
Los Angeles, California 90067  
Phone: (310) 278-8232  
Fax: (310) 278-8267  
www.lidoadvisors.com

This brochure supplement provides information about Conner Dabish that supplements the Lido Advisors, LLC's ("Lido") Disclosure Brochure (Form ADV Part 2A). You should have received a copy of that Disclosure Brochure. Please contact our Chief Compliance Officer at (310) 278-8232 if you did not receive Lido Advisors, LLC's Disclosure Brochure or if you have any questions about the contents of this supplement.

Additional information about Conner Dabish is available on the SEC's website at [adviserinfo.sec.gov](http://adviserinfo.sec.gov).

### **ITEM 1: COVER PAGE**

Please see previous page.

### **ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE**

Conner Dabish

Year of Birth: 1998

#### **Education Background**

Wayne State University – Bachelor of Business Administration in Accounting, 2019

Wayne State University – Bachelor of Business Administration in Information Systems Management, 2019

Wayne State University – Master of Business Administration, 2020

#### **Business Background**

Lido Advisors, LLC, Investment Adviser Representative (4/2024 – Present)

JP Morgan Securities, LLC, Licensed Banker (10/2021 – 3/2024)

JP Morgan Chase Bank, NA, Relationship Banker (10/2021 – 3/2024)

Plante Moran, Staff (1/2019 – 9/2021)

Wireless Revolution (Sprint), Sales Associate (3/2017 – 3/2020)

### **ITEM 3: DISCIPLINARY INFORMATION**

Lido is required to disclose all material facts regarding any legal or disciplinary event that would be material to your evaluation of each investment person providing advice to you. Mr. Dabish has no disciplinary information to disclose under this Item.

### **ITEM 4: OTHER BUSINESS ACTIVITIES**

Mr. Dabish does not engage in other business activities outside of Lido.

### **ITEM 5: ADDITIONAL COMPENSATION**

Mr. Dabish has no additional compensation to disclose.

### **ITEM 6: SUPERVISION**

Generally, all client investment decisions are overseen by Jeff Garden, Chief Investment Officer and head of Lido's Investment Committee. The Investment Committee meets periodically to discuss overall portfolio management decisions and strategies. In addition, Jason Ozur, Chief Executive Officer of Lido, is responsible for the general oversight of all investment advice given by its supervised persons.

Mr. Dabish's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at (310) 278-8232 or [jozur@lidoadvisors.com](mailto:jozur@lidoadvisors.com).

**BROCHURE SUPPLEMENT**  
**(Part 2B of Form ADV)**

**December 2023**

**Connor Maniatty**

**Lido Advisors, LLC**

*Business Address*

75 State Street  
1st Floor  
Boston, MA 02109  
Phone: (774) 244-4247  
cmaniatty@lidoadvisors.com

*Principal Office Address*

1875 Century Park East, Suite 950  
Los Angeles, California 90067  
Phone: (310) 278-8232  
Fax: (310) 278-8267  
www.lidoadvisors.com

This brochure supplement provides information about Connor Maniatty that supplements the Lido Advisors, LLC's ("Lido") Disclosure Brochure (Form ADV Part 2A). You should have received a copy of that Disclosure Brochure. Please contact our Chief Compliance Officer at (310) 278-8232 if you did not receive Lido Advisors, LLC's Disclosure Brochure or if you have any questions about the contents of this supplement.

Additional information about Connor Maniatty is available on the SEC's website at [adviserinfo.sec.gov](http://adviserinfo.sec.gov).

### **ITEM 1: COVER PAGE**

Please see previous page.

### **ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE**

Connor Maniatty  
Year of Birth: 1992

#### **Education Background**

Fairfield University – Bachelor of Science in Finance, 2014

#### **Business Background**

Lido Advisors, LLC, Investment Adviser Representative (3/2023 – Present)  
Apella Capital, LLC, Senior Associate (11/2017 – 2/2023)  
Symmetry Partners, LLC, Senior Associate (11/2017 – 2/2023)  
Apella Capital, LLC, Associate Financial Advisor (6/2014 – 10/2017)  
Symmetry Partners, LLC, Senior Associate (6/2014 – 10/2017)

### **ITEM 3: DISCIPLINARY INFORMATION**

Lido is required to disclose all material facts regarding any legal or disciplinary event that would be material to your evaluation of each investment person providing advice to you. Mr. Maniatty has no disciplinary information to disclose under this Item.

### **ITEM 4: OTHER BUSINESS ACTIVITIES**

Mr. Maniatty does not engage in other business activities outside of Lido.

### **ITEM 5: ADDITIONAL COMPENSATION**

Mr. Maniatty has no additional compensation to disclose.

### **ITEM 6: SUPERVISION**

Generally, all client investment decisions are overseen by Jeff Garden, Chief Investment Officer and head of Lido's Investment Committee. The Investment Committee meets periodically to discuss overall portfolio management decisions and strategies. In addition, Jason Ozur, Chief Executive Officer of Lido, is responsible for the general oversight of all investment advice given by its supervised persons.

Mr. Maniatty's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at (310) 278-8232 or [jozur@lidoadvisors.com](mailto:jozur@lidoadvisors.com).

**BROCHURE SUPPLEMENT**  
**(Part 2B of Form ADV)**

**May 2024**

**Courtney Blum**

**Lido Advisors, LLC**

*Business Address*

2101 Cedar Springs Road, Suite 650  
Dallas, TX 75201  
Phone: (469) 887-5119  
cblum@lidoadvisors.com

*Principal Office Address*

1875 Century Park East, Suite 950  
Los Angeles, California 90067  
Phone: (310) 278-8232  
Fax: (310) 278-8267  
www.lidoadvisors.com

This brochure supplement provides information about Courtney Blum that supplements the Lido Advisors, LLC's ("Lido") Disclosure Brochure (Form ADV Part 2A). You should have received a copy of that Disclosure Brochure. Please contact our Chief Compliance Officer at (310) 278-8232 if you did not receive Lido Advisors, LLC's Disclosure Brochure or if you have any questions about the contents of this supplement.

Additional information about Courtney Blum is available on the SEC's website at [adviserinfo.sec.gov](http://adviserinfo.sec.gov).

### **ITEM 1: COVER PAGE**

Please see previous page.

### **ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE**

Courtney Blum  
Year of Birth: 1983

#### **Education Background**

Southern Methodist University – Bachelor of Arts in Advertising, 2005

#### **Business Background**

Lido Advisors, LLC, Investment Adviser Representative (11/2023 – Present)  
Northern Lights Distribution, Registered Representative (6/2016 – 11/2023)  
Centerstone Investors, LLC, Managing Director, National Accounts (5/2016 – 11/2023)  
FEF Distributors, LLC, Associate National Accounts Manager (5/2012 – 4/2016)  
First Eagle Investment Mgmt, LLC, Associate National Accounts Manager (5/2012 – 5/2016)  
Baron Capital, Inc., Investment Specialist (9/2005 – 5/2012)

### **ITEM 3: DISCIPLINARY INFORMATION**

Lido is required to disclose all material facts regarding any legal or disciplinary event that would be material to your evaluation of each investment person providing advice to you. Ms. Blum has no disciplinary information to disclose under this Item.

### **ITEM 4: OTHER BUSINESS ACTIVITIES**

Ms. Blum does not engage in other business activities outside of Lido.

### **ITEM 5: ADDITIONAL COMPENSATION**

Ms. Blum has no additional compensation to disclose.

### **ITEM 6: SUPERVISION**

Generally, all client investment decisions are overseen by Jeff Garden, Chief Investment Officer and head of Lido's Investment Committee. The Investment Committee meets periodically to discuss overall portfolio management decisions and strategies. In addition, Jason Ozur, Chief Executive Officer of Lido, is responsible for the general oversight of all investment advice given by its supervised persons.

Ms. Blum's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at (310) 278-8232 or [jozur@lidoadvisors.com](mailto:jozur@lidoadvisors.com).

**BROCHURE SUPPLEMENT**  
**(Part 2B of Form ADV)**

**March 2024**

**Dana Sikora, CFP®**

**Lido Advisors, LLC**

*Business Address*

4840 Pearl East Circle, Suite 300E  
Boulder, CO 80301  
Phone: (303) 300-6460  
dsikora@lidoadvisors.com

*Principal Office Address*

1875 Century Park East, Suite 950  
Los Angeles, California 90067  
Phone: (310) 278-8232  
Fax: (310) 278-8267  
www.lidoadvisors.com

This brochure supplement provides information about Dana Sikora that supplements the Lido Advisors, LLC's ("Lido") Disclosure Brochure (Form ADV Part 2A). You should have received a copy of that Disclosure Brochure. Please contact our Chief Compliance Officer at (310) 278-8232 if you did not receive Lido Advisors, LLC's Disclosure Brochure or if you have any questions about the contents of this supplement.

Additional information about Dana Sikora is available on the SEC's website at [adviserinfo.sec.gov](http://adviserinfo.sec.gov).



## **ITEM 1: COVER PAGE**

Please see previous page.

## **ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE**

Dana Sikora, CFP®

Year of Birth: 1993

### **Education Background**

Texas Christian University – Bachelor of Science in Electrical Engineering, 2015

### **Business Background**

Lido Advisors, LLC, Investment Adviser Representative (10/2023 – Present)

Goldman Sachs PFM, Relationship Manager (9/2021 – 10/2023)

Eaton Corp, Sales Engineer (7/2015 – 9/2021)

### **Explanation of Designation**

#### *Certified Financial Planner™*

The CERTIFIED FINANCIAL PLANNER™, CFP® and federally registered CFP (with flame design) marks (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. It 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. Currently, more than 71,000 individuals have obtained CFP® certification in the United States.

To attain the right to use the CFP® marks, an individual must satisfactorily fulfill the following requirements:

- Education – Complete an advanced college-level course of study addressing the financial planning subject areas that CFP Board’s studies have determined as necessary for the competent and professional delivery of financial planning services, and attain a Bachelor’s Degree from a regionally accredited United States college or university (or its equivalent from a foreign university). CFP Board’s financial planning subject areas include insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning;
- Examination – Pass the comprehensive CFP® Certification Examination. The examination includes case studies and client scenarios designed to test one’s ability

to correctly diagnose financial planning issues and apply one's knowledge of financial planning to real world circumstances;

- Experience – Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year); and
- Ethics – Agree to be bound by CFP Board's Standards of Professional Conduct, a set of documents outlining the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements in order to maintain the right to continue to use the CFP® marks:

- Continuing Education – Complete 30 hours of continuing education hours every two years, including two hours on the Code of Ethics and other parts of the Standards of Professional Conduct, to maintain competence and keep up with developments in the financial planning field; and
- Ethics – Renew an agreement to be bound by the Standards of Professional Conduct. The Standards prominently require that CFP® professionals provide financial planning services at a fiduciary standard of care. This means CFP® professionals must provide financial planning services in the best interests of their clients.

CFP® professionals who fail to comply with the above standards and requirements may be subject to CFP Board's enforcement process, which could result in suspension or permanent revocation of their CFP® certification.

### **ITEM 3: DISCIPLINARY INFORMATION**

Lido is required to disclose all material facts regarding any legal or disciplinary event that would be material to your evaluation of each investment person providing advice to you. Ms. Sikora has no disciplinary information to disclose under this Item.

### **ITEM 4: OTHER BUSINESS ACTIVITIES**

Ms. Sikora does not engage in other business activities outside of Lido.

### **ITEM 5: ADDITIONAL COMPENSATION**

Ms. Sikora has no additional compensation to disclose.

### **ITEM 6: SUPERVISION**

Generally, all client investment decisions are overseen by Jeff Garden, Chief Investment Officer and head of Lido's Investment Committee. The Investment Committee meets periodically to discuss overall portfolio management decisions

and strategies. In addition, Jason Ozur, Chief Executive Officer of Lido, is responsible for the general oversight of all investment advice given by its supervised persons.

Ms. Sikora's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at (310) 278-8232 or [jozur@lidoadvisors.com](mailto:jozur@lidoadvisors.com).

**BROCHURE SUPPLEMENT**  
**(Part 2B of Form ADV)**

**December 2023**

**Dani Comart**

**Lido Advisors, LLC**

*Business Address*

1875 NW Corporate Blvd., Suite 110  
Boca Raton, FL 33431  
Phone: (561) 289-8429  
dcomart@lidoadvisors.com

*Principal Office Address*

1875 Century Park East, Suite 950  
Los Angeles, California 90067  
Phone: (310) 278-8232  
Fax: (310) 278-8267  
www.lidoadvisors.com

This brochure supplement provides information about Dani Comart that supplements the Lido Advisors, LLC's ("Lido") Disclosure Brochure (Form ADV Part 2A). You should have received a copy of that Disclosure Brochure. Please contact our Chief Compliance Officer at (310) 278-8232 if you did not receive Lido Advisors, LLC's Disclosure Brochure or if you have any questions about the contents of this supplement.

Additional information about Dani Comart is available on the SEC's website at [adviserinfo.sec.gov](http://adviserinfo.sec.gov).

### **ITEM 1: COVER PAGE**

Please see previous page.

### **ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE**

Dani Comart

Year of Birth: 1990

#### **Education Background**

University of Florida, Gainesville – Bachelor of Science in Finance, 2010

#### **Business Background**

Lido Advisors, LLC, Investment Adviser Representative (10/2020 – Present)

JP Morgan Private Bank, Vice President, Client Advisor (8/2011-10/2020)

University of Florida, Full Time Student (8/2007-12/2010)

### **ITEM 3: DISCIPLINARY INFORMATION**

Lido is required to disclose all material facts regarding any legal or disciplinary event that would be material to your evaluation of each investment person providing advice to you. Ms. Comart has no disciplinary information to disclose under this Item.

### **ITEM 4: OTHER BUSINESS ACTIVITIES**

Ms. Comart does not engage in other business activities outside of Lido.

### **ITEM 5: ADDITIONAL COMPENSATION**

Ms. Comart has no additional compensation to disclose.

### **ITEM 6: SUPERVISION**

Generally, all client investment decisions are overseen by Jeff Garden, Chief Investment Officer and head of Lido's Investment Committee. The Investment Committee meets periodically to discuss overall portfolio management decisions and strategies. In addition, Jason Ozur, Chief Executive Officer of Lido, is responsible for the general oversight of all investment advice given by its supervised persons.

Ms. Comart's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at (310) 278-8232 or [jozur@lidoadvisors.com](mailto:jozur@lidoadvisors.com).

**BROCHURE SUPPLEMENT**  
**(Part 2B of Form ADV)**

**August 2024**

**Daniel Leong**

**Lido Advisors, LLC**

*Business Address*

1875 Century Park East, Suite 950  
Los Angeles, California 90067  
Phone: (424) 421-3984  
dleong@lidoadvisors.com

*Principal Office Address*

1875 Century Park East, Suite 950  
Los Angeles, California 90067  
Phone: (310) 278-8232  
Fax: (310) 278-8267  
www.lidoadvisors.com

This brochure supplement provides information about Daniel Leong that supplements the Lido Advisors, LLC's ("Lido") Disclosure Brochure (Form ADV Part 2A). You should have received a copy of that Disclosure Brochure. Please contact our Chief Compliance Officer at (310) 278-8232 if you did not receive Lido Advisors, LLC's Disclosure Brochure or if you have any questions about the contents of this supplement.

Additional information about Daniel Leong is available on the SEC's website at [adviserinfo.sec.gov](http://adviserinfo.sec.gov).

### **ITEM 1: COVER PAGE**

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### **ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE**

Daniel Leong  
Year of Birth: 1997

#### **Education Background**

University of Southern California, Bachelor of Science in Business Administration, 2019

#### **Business Background**

Lido Advisors, LLC, Investment Adviser Representative (8/2020 – Present)  
IDB Lido Wealth, LLC, Investment Adviser Representative (4/2023 – 7/2024)  
Oracle Corporation, Sales Representative (8/2019 – 8/2020)  
University of Southern California, Full Time Student (8/2015 – 5/2019)  
Morgan Stanley, Customer Service Representative (3/2018 – 4/2019)

### **ITEM 3: DISCIPLINARY INFORMATION**

Lido is required to disclose all material facts regarding any legal or disciplinary event that would be material to your evaluation of each investment person providing advice to you. Mr. Leong has no disciplinary information to disclose under this Item.

### **ITEM 4: OTHER BUSINESS ACTIVITIES**

In addition to his activities at Lido, Mr. Leong is an Investment Adviser Representative for IDB Lido Wealth, LLC, which is an SEC investment adviser owned by Lido. He devotes approximately 5% of his time performing services for IDB Lido Wealth.

### **ITEM 5: ADDITIONAL COMPENSATION**

In addition to his ordinary compensation at Lido, Mr. Leong receives compensation from IDB Lido Wealth, LLC which make up 5% of his total annual income.

### **ITEM 6: SUPERVISION**

Generally, all client investment decisions are overseen by Jeff Garden, Chief Investment Officer and head of Lido's Investment Committee. The Investment Committee meets periodically to discuss overall portfolio management decisions and strategies. In addition, Jason Ozur, Chief Executive Officer of Lido, is responsible for the general oversight of all investment advice given by its supervised persons.

Lido Advisors, LLC  
Form ADV Part 2B  
Daniel Leong

August 2024

Mr. Leong's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at (310) 278-8232 or [jozur@lidoadvisors.com](mailto:jozur@lidoadvisors.com).



**BROCHURE SUPPLEMENT**  
**(Part 2B of Form ADV)**

**December 2023**

**Daniel Reardon**

**Lido Advisors, LLC**

*Business Address*

2101 Cedar Springs Road, Suite 650  
Dallas, TX 75201  
Phone: (469) 482-0936  
dreardon@lidoadvisors.com

*Principal Office Address*

1875 Century Park East, Suite 950  
Los Angeles, California 90067  
Phone: (310) 278-8232  
Fax: (310) 278-8267  
www.lidoadvisors.com

This brochure supplement provides information about Daniel Reardon that supplements the Lido Advisors, LLC's ("Lido") Disclosure Brochure (Form ADV Part 2A). You should have received a copy of that Disclosure Brochure. Please contact our Chief Compliance Officer at (310) 278-8232 if you did not receive Lido Advisors, LLC's Disclosure Brochure or if you have any questions about the contents of this supplement.

Additional information about Daniel Reardon is available on the SEC's website at [adviserinfo.sec.gov](http://adviserinfo.sec.gov).

### **ITEM 1: COVER PAGE**

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### **ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE**

Daniel Reardon  
Year of Birth: 1999

#### **Education Background**

Texas Christian University – Bachelor of Business Administration in Finance, 2022

#### **Business Background**

Lido Advisors, LLC, Investment Adviser Representative (9/2023 – Present)  
Fisher Investments, Account Executive (7/2022 – 9/2023)  
Reardon & Company, Owner & Operator (6/2015 – 6/2022)  
Northwestern Mutual, Financial Representative Intern (5/2020 – 12/2021)  
Rhodes College Finance Office, Comptroller (8/2018 – 5/2019)

### **ITEM 3: DISCIPLINARY INFORMATION**

Lido is required to disclose all material facts regarding any legal or disciplinary event that would be material to your evaluation of each investment person providing advice to you. Mr. Reardon has no disciplinary information to disclose under this Item.

### **ITEM 4: OTHER BUSINESS ACTIVITIES**

Mr. Reardon does not engage in other business activities outside of Lido.

### **ITEM 5: ADDITIONAL COMPENSATION**

Mr. Reardon has no additional compensation to disclose.

### **ITEM 6: SUPERVISION**

Generally, all client investment decisions are overseen by Jeff Garden, Chief Investment Officer and head of Lido's Investment Committee. The Investment Committee meets periodically to discuss overall portfolio management decisions and strategies. In addition, Jason Ozur, Chief Executive Officer of Lido, is responsible for the general oversight of all investment advice given by its supervised persons.

Mr. Reardon's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at (310) 278-8232 or [jozur@lidoadvisors.com](mailto:jozur@lidoadvisors.com).

**BROCHURE SUPPLEMENT**  
**(Part 2B of Form ADV)**

**January 2024**

**Daniel Weitzman, CFP®**

**Lido Advisors, LLC**

*Business Address*

20 N. Clark St. Suite 1250  
Chicago, IL 60602  
Phone: (773) 221-7264  
dweitzman@lidoadvisors.com

*Principal Office Address*

1875 Century Park East, Suite 950  
Los Angeles, California 90067  
Phone: (310) 278-8232  
Fax: (310) 278-8267  
www.lidoadvisors.com

This brochure supplement provides information about Daniel Weitzman that supplements the Lido Advisors, LLC's ("Lido") Disclosure Brochure (Form ADV Part 2A). You should have received a copy of that Disclosure Brochure. Please contact our Chief Compliance Officer at (310) 278-8232 if you did not receive Lido Advisors, LLC's Disclosure Brochure or if you have any questions about the contents of this supplement.

Additional information about Daniel Weitzman is available on the SEC's website at [adviserinfo.sec.gov](http://adviserinfo.sec.gov).

## **ITEM 1: COVER PAGE**

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## **ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE**

Daniel Weitzman, CFP®

Year of Birth: 1992

### **Education Background**

California State University, Fullerton – Bachelor of Arts in Finance and Marketing, 2018

### **Business Background**

Lido Advisors, LLC, Investment Adviser Representative (8/2019 – Present)

RAI Wealth Management, Operations Associate (3/2017 – 8/2019)

### **Explanation of Designation**

*Certified Financial Planner™*

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The CFP® certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP® certification. It 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. Currently, more than 71,000 individuals have obtained CFP® certification in the United States.

To attain the right to use the CFP® marks, an individual must satisfactorily fulfill the following requirements:

- Education – Complete an advanced college-level course of study addressing the financial planning subject areas that CFP Board’s studies have determined as necessary for the competent and professional delivery of financial planning services, and attain a Bachelor’s Degree from a regionally accredited United States college or university (or its equivalent from a foreign university). CFP Board’s financial planning subject areas include insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning;
- Examination – Pass the comprehensive CFP® Certification Examination. The examination includes case studies and client scenarios designed to test one’s ability

to correctly diagnose financial planning issues and apply one's knowledge of financial planning to real world circumstances;

- Experience – Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year); and
- Ethics – Agree to be bound by CFP Board's Standards of Professional Conduct, a set of documents outlining the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements in order to maintain the right to continue to use the CFP® marks:

- Continuing Education – Complete 30 hours of continuing education hours every two years, including two hours on the Code of Ethics and other parts of the Standards of Professional Conduct, to maintain competence and keep up with developments in the financial planning field; and
- Ethics – Renew an agreement to be bound by the Standards of Professional Conduct. The Standards prominently require that CFP® professionals provide financial planning services at a fiduciary standard of care. This means CFP® professionals must provide financial planning services in the best interests of their clients.

CFP® professionals who fail to comply with the above standards and requirements may be subject to CFP Board's enforcement process, which could result in suspension or permanent revocation of their CFP® certification.

### **ITEM 3: DISCIPLINARY INFORMATION**

Lido is required to disclose all material facts regarding any legal or disciplinary event that would be material to your evaluation of each investment person providing advice to you. Mr. Weitzman has no disciplinary information to disclose under this Item.

### **ITEM 4: OTHER BUSINESS ACTIVITIES**

Mr. Weitzman does not engage in other business activities outside of Lido.

### **ITEM 5: ADDITIONAL COMPENSATION**

Mr. Weitzman has no additional compensation to disclose.

### **ITEM 6: SUPERVISION**

Generally, all client investment decisions are overseen by Jeff Garden, Chief Investment Officer and head of Lido's Investment Committee. The Investment Committee meets periodically to discuss overall portfolio management decisions

and strategies. In addition, Jason Ozur, Chief Executive Officer of Lido, is responsible for the general oversight of all investment advice given by its supervised persons.

Mr. Weitzman's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at (310) 278-8232 or [jozur@lidoadvisors.com](mailto:jozur@lidoadvisors.com).

**BROCHURE SUPPLEMENT**  
**(Part 2B of Form ADV)**

**January 2024**

**David Haddad**

**Lido Advisors, LLC**

*Business Address*

477 Madison Ave., 6th Floor  
Manhattan, NY 10022  
Phone: (424) 210-7974  
dhaddad@lidoadvisors.com

*Principal Office Address*

1875 Century Park East, Suite 950  
Los Angeles, California 90067  
Phone: (310) 278-8232  
Fax: (310) 278-8267  
www.lidoadvisors.com

This brochure supplement provides information about David Haddad that supplements the Lido Advisors, LLC's ("Lido") Disclosure Brochure (Form ADV Part 2A). You should have received a copy of that Disclosure Brochure. Please contact our Chief Compliance Officer at (310) 278-8232 if you did not receive Lido Advisors, LLC's Disclosure Brochure or if you have any questions about the contents of this supplement.

Additional information about David Haddad is available on the SEC's website at [adviserinfo.sec.gov](http://adviserinfo.sec.gov).

### **ITEM 1: COVER PAGE**

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### **ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE**

David Haddad  
Year of Birth: 1995

#### **Education Background**

Touro College NYSCAS – Bachelor of Science in Biology, 2019

#### **Business Background**

IDB Lido Wealth, LLC, Investment Adviser Representative (4/2023 – Present)  
Lido Advisors, LLC, Investment Adviser Representative (7/2022 – Present)  
Self Employed, Stock Trader & Investor (9/2019 – 7/2022)

### **ITEM 3: DISCIPLINARY INFORMATION**

Lido is required to disclose all material facts regarding any legal or disciplinary event that would be material to your evaluation of each investment person providing advice to you. Mr. Haddad has no disciplinary information to disclose under this Item.

### **ITEM 4: OTHER BUSINESS ACTIVITIES**

In addition to his activities at Lido, Mr. Haddad is an Investment Adviser Representative for IDB Lido Wealth, LLC, which is an SEC investment adviser owned by Lido. He devotes approximately 5% of his time performing services for IDB Lido Wealth. Additionally, Mr. Haddad serves as CFO to Congregation Ahavat Torah, a 501(c)(3) non-profit organization where he spends less than 10% of his time and is not compensated for his services.

### **ITEM 5: ADDITIONAL COMPENSATION**

In addition to his ordinary compensation at Lido, Mr. Haddad receives compensation from IDB Lido Wealth, LLC which make up 5% of his total annual income.

### **ITEM 6: SUPERVISION**

Generally, all client investment decisions are overseen by Jeff Garden, Chief Investment Officer and head of Lido's Investment Committee. The Investment Committee meets periodically to discuss overall portfolio management decisions and strategies. In addition, Jason Ozur, Chief Executive Officer of Lido, is responsible for the general oversight of all investment advice given by its supervised persons.



Mr. Haddad's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at (310) 278-8232 or [jozur@lidoadvisors.com](mailto:jozur@lidoadvisors.com).

**BROCHURE SUPPLEMENT**  
**(Part 2B of Form ADV)**

**December 2023**

**David Lundquist**

**Lido Advisors, LLC**

*Business Address*

3655 Nobel Drive, Suite 630  
San Diego, CA 92122  
Phone: (619) 363-4148  
dlundquist@lidoadvisors.com

*Principal Office Address*

1875 Century Park East, Suite 950  
Los Angeles, California 90067  
Phone: (310) 278-8232  
Fax: (310) 278-8267  
www.lidoadvisors.com

This brochure supplement provides information about David Lundquist that supplements the Lido Advisors, LLC's ("Lido") Disclosure Brochure (Form ADV Part 2A). You should have received a copy of that Disclosure Brochure. Please contact our Chief Compliance Officer at (310) 278-8232 if you did not receive Lido Advisors, LLC's Disclosure Brochure or if you have any questions about the contents of this supplement.

Additional information about David Lundquist is available on the SEC's website at [adviserinfo.sec.gov](http://adviserinfo.sec.gov).

### **ITEM 1: COVER PAGE**

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### **ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE**

David Lundquist  
Year of Birth: 1979

#### **Education Background**

University of California, Davis – Bachelor of Science in Managerial Economics, 2001

#### **Business Background**

Lido Advisors, LLC, Investment Adviser Representative (1/2017 – Present)  
Ken Stern & Associates, Regional Financial Advisor (1/2017 – 1/2019)  
Churchill Management Group, Vice President (10/2016 – 1/2017)  
Beta Wealth Group, Inc., Financial Advisor (5/2016 – 6/2016)  
Fisher Investments, Inc., Investment Counselor (12/2001 – 1/2016)

### **ITEM 3: DISCIPLINARY INFORMATION**

Lido is required to disclose all material facts regarding any legal or disciplinary event that would be material to your evaluation of each investment person providing advice to you. Mr. Lundquist has no disciplinary information to disclose under this Item.

### **ITEM 4: OTHER BUSINESS ACTIVITIES**

Mr. Lundquist does not engage in other business activities outside of Lido.

### **ITEM 5: ADDITIONAL COMPENSATION**

Mr. Lundquist has no additional compensation to disclose.

### **ITEM 6: SUPERVISION**

Generally, all client investment decisions are overseen by Jeff Garden, Chief Investment Officer and head of Lido's Investment Committee. The Investment Committee meets periodically to discuss overall portfolio management decisions and strategies. In addition, Jason Ozur, Chief Executive Officer of Lido, is responsible for the general oversight of all investment advice given by its supervised persons.

Mr. Lundquist's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at (310) 278-8232 or [jozur@lidoadvisors.com](mailto:jozur@lidoadvisors.com).

**BROCHURE SUPPLEMENT**  
**(Part 2B of Form ADV)**

**December 2023**

**Davis Bell**

**Lido Advisors, LLC**

*Business Address*

477 Madison Ave., 6th Floor  
Manhattan, NY 10022  
Phone: (973) 917-8898  
dbell@lidoadvisors.com

*Principal Office Address*

1875 Century Park East, Suite 950  
Los Angeles, California 90067  
Phone: (310) 278-8232  
Fax: (310) 278-8267  
www.lidoadvisors.com

This brochure supplement provides information about Davis Bell that supplements the Lido Advisors, LLC's ("Lido") Disclosure Brochure (Form ADV Part 2A). You should have received a copy of that Disclosure Brochure. Please contact our Chief Compliance Officer at (310) 278-8232 if you did not receive Lido Advisors, LLC's Disclosure Brochure or if you have any questions about the contents of this supplement.

Additional information about Davis Bell is available on the SEC's website at [adviserinfo.sec.gov](http://adviserinfo.sec.gov).

## **ITEM 1: COVER PAGE**

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## **ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE**

Davis Bell

Year of Birth: 1998

### **Education Background**

Virginia Polytechnic Institute & State University – Bachelor of Science in Business  
Major in Finance, CFP® Certification Education Option, 2021

### **Business Background**

Lido Advisors, LLC, Investment Adviser Representative (5/2022 – Present)

Emissary Wealth, Financial Planning Associate (9/2021 – 5/2022)

Virginia Tech, Student (8/2017 – 5/2021)

## **ITEM 3: DISCIPLINARY INFORMATION**

Lido is required to disclose all material facts regarding any legal or disciplinary event that would be material to your evaluation of each investment person providing advice to you. Mr. Bell has no disciplinary information to disclose under this Item.

## **ITEM 4: OTHER BUSINESS ACTIVITIES**

Mr. Bell does not engage in other business activities outside of Lido.

## **ITEM 5: ADDITIONAL COMPENSATION**

Mr. Bell has no additional compensation to disclose.

## **ITEM 6: SUPERVISION**

Generally, all client investment decisions are overseen by Jeff Garden, Chief Investment Officer and head of Lido's Investment Committee. The Investment Committee meets periodically to discuss overall portfolio management decisions and strategies. In addition, Jason Ozur, Chief Executive Officer of Lido, is responsible for the general oversight of all investment advice given by its supervised persons.

Mr. Bell's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at (310) 278-8232 or [jozur@lidoadvisors.com](mailto:jozur@lidoadvisors.com).

**BROCHURE SUPPLEMENT**  
**(Part 2B of Form ADV)**

**December 2023**

**Derek Tam, CFP®**

**Lido Advisors, LLC**

*Business Address*

315 Montgomery Street, Suite 905  
San Francisco, CA 94104  
Phone: (408) 358-5813  
dtam@lidoadvisors.com

*Principal Office Address*

1875 Century Park East, Suite 950  
Los Angeles, California 90067  
Phone: (310) 278-8232  
Fax: (310) 278-8267  
www.lidoadvisors.com

This brochure supplement provides information about Derek Tam that supplements the Lido Advisors, LLC's ("Lido") Disclosure Brochure (Form ADV Part 2A). You should have received a copy of that Disclosure Brochure. Please contact our Chief Compliance Officer at (310) 278-8232 if you did not receive Lido Advisors, LLC's Disclosure Brochure or if you have any questions about the contents of this supplement.

Additional information about Derek Tam is available on the SEC's website at [adviserinfo.sec.gov](http://adviserinfo.sec.gov).

## **ITEM 1: COVER PAGE**

Please see previous page.

## **ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE**

Derek Tam, CFP®

Year of Birth: 1984

### **Education Background**

University of San Diego – Bachelor of Business Administration, Finance, 2006

### **Business Background**

Lido Advisors, LLC, Investment Adviser Representative (2/2023 – Present)

SVB Financial Group, Managing Director, Business Development Officer (7/2021 – 2/2023)

Boston Private Wealth LLC, Managing Director (10/2014 – 7/2021)

Banyan Partners LLC, Client Advisor (8/2013 – 10/2014)

Silver Bridge Capital Management, LLC, Client Advisor (7/2010 – 8/2013)

### **Explanation of Designation**

#### *Certified Financial Planner™*

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planning, investment planning, income tax planning, retirement planning, and estate planning;

- Examination – Pass the comprehensive CFP® Certification Examination. The examination includes case studies and client scenarios designed to test one’s ability to correctly diagnose financial planning issues and apply one’s knowledge of financial planning to real world circumstances;
- Experience – Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year); and
- Ethics – Agree to be bound by CFP Board’s Standards of Professional Conduct, a set of documents outlining the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements in order to maintain the right to continue to use the CFP® marks:

- Continuing Education – Complete 30 hours of continuing education hours every two years, including two hours on the Code of Ethics and other parts of the Standards of Professional Conduct, to maintain competence and keep up with developments in the financial planning field; and
- Ethics – Renew an agreement to be bound by the Standards of Professional Conduct. The Standards prominently require that CFP® professionals provide financial planning services at a fiduciary standard of care. This means CFP® professionals must provide financial planning services in the best interests of their clients.

CFP® professionals who fail to comply with the above standards and requirements may be subject to CFP Board’s enforcement process, which could result in suspension or permanent revocation of their CFP® certification.

### **ITEM 3: DISCIPLINARY INFORMATION**

Lido is required to disclose all material facts regarding any legal or disciplinary event that would be material to your evaluation of each investment person providing advice to you. Mr. Tam has no disciplinary information to disclose under this Item.

### **ITEM 4: OTHER BUSINESS ACTIVITIES**

In addition to his duties at Lido, Mr. Tam is a Co-Owner of Hapa’s Brewing Company, where he spends less than 5% of his time performing activities on a monthly basis.



### **ITEM 5: ADDITIONAL COMPENSATION**

In addition to his compensation for Lido duties, Mr. Tamis compensated for his duties as Co-Owner of Hapa's Brewing Company. Less than 10% of his annual compensation is from his duties as Co-Owner of Hapa's Brewing Company.

### **ITEM 6: SUPERVISION**

Generally, all client investment decisions are overseen by Jeff Garden, Chief Investment Officer and head of Lido's Investment Committee. The Investment Committee meets periodically to discuss overall portfolio management decisions and strategies. In addition, Jason Ozur, Chief Executive Officer of Lido, is responsible for the general oversight of all investment advice given by its supervised persons.

Mr. Tam's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at (310) 278-8232 or [jozur@lidoadvisors.com](mailto:jozur@lidoadvisors.com).

**BROCHURE SUPPLEMENT**  
**(Part 2B of Form ADV)**

**December 2023**

**Dillon Gracey, CFP®**

**Lido Advisors, LLC**

*Business Address*

4840 Pearl East Circle, Suite 300E  
Boulder, CO 80301  
Phone: (720) 680-2499  
dgracey@lidoadvisors.com

*Principal Office Address*

1875 Century Park East, Suite 950  
Los Angeles, California 90067  
Phone: (310) 278-8232  
Fax: (310) 278-8267  
www.lidoadvisors.com

This brochure supplement provides information about Dillon Gracey that supplements the Lido Advisors, LLC's ("Lido") Disclosure Brochure (Form ADV Part 2A). You should have received a copy of that Disclosure Brochure. Please contact our Chief Compliance Officer at (310) 278-8232 if you did not receive Lido Advisors, LLC's Disclosure Brochure or if you have any questions about the contents of this supplement.

Additional information about Dillon Gracey is available on the SEC's website at [adviserinfo.sec.gov](http://adviserinfo.sec.gov).

## **ITEM 1: COVER PAGE**

Please see previous page.

## **ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE**

Dillon Gracey, CFP®

Year of Birth: 1986

### **Education Background**

University of California, Berkeley – CFP® Certification, 2020

Shippensburg University – Bachelor of Arts in Economics, 2010

### **Business Background**

Lido Advisors, LLC, Investment Adviser Representative (9/2023 – Present)

Goldman Sachs, Analyst and Associate (7/2019 – 9/2023)

United Capital, Client Service Manager and Business Operations Manager (5/2013 – 7/2019)

United Capital, Client Service Manager (8/2014 – 5/2015)

### **Explanation of Designation**

*Certified Financial Planner™*

The CERTIFIED FINANCIAL PLANNER™, CFP® and federally registered CFP (with flame design) marks (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. It 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. Currently, more than 71,000 individuals have obtained CFP® certification in the United States.

To attain the right to use the CFP® marks, an individual must satisfactorily fulfill the following requirements:

- Education – Complete an advanced college-level course of study addressing the financial planning subject areas that CFP Board’s studies have determined as necessary for the competent and professional delivery of financial planning services, and attain a Bachelor’s Degree from a regionally accredited United States college or university (or its equivalent from a foreign university). CFP Board’s financial planning subject areas include insurance planning and risk management, employee benefits

planning, investment planning, income tax planning, retirement planning, and estate planning;

- Examination – Pass the comprehensive CFP® Certification Examination. The examination includes case studies and client scenarios designed to test one’s ability to correctly diagnose financial planning issues and apply one’s knowledge of financial planning to real world circumstances;
- Experience – Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year); and
- Ethics – Agree to be bound by CFP Board’s Standards of Professional Conduct, a set of documents outlining the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements in order to maintain the right to continue to use the CFP® marks:

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- Ethics – Renew an agreement to be bound by the Standards of Professional Conduct. The Standards prominently require that CFP® professionals provide financial planning services at a fiduciary standard of care. This means CFP® professionals must provide financial planning services in the best interests of their clients.

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### **ITEM 3: DISCIPLINARY INFORMATION**

Lido is required to disclose all material facts regarding any legal or disciplinary event that would be material to your evaluation of each investment person providing advice to you. Mr. Gracey has no disciplinary information to disclose under this Item.

### **ITEM 4: OTHER BUSINESS ACTIVITIES**

Mr. Gracey does not engage in other business activities outside of Lido.

### **ITEM 5: ADDITIONAL COMPENSATION**

Mr. Gracey has no additional compensation to disclose.

## **ITEM 6: SUPERVISION**

Generally, all client investment decisions are overseen by Jeff Garden, Chief Investment Officer and head of Lido's Investment Committee. The Investment Committee meets periodically to discuss overall portfolio management decisions and strategies. In addition, Jason Ozur, Chief Executive Officer of Lido, is responsible for the general oversight of all investment advice given by its supervised persons.

Mr. Gracey's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at (310) 278-8232 or [jozur@lidoadvisors.com](mailto:jozur@lidoadvisors.com).

**BROCHURE SUPPLEMENT**  
**(Part 2B of Form ADV)**

**January 2024**

**Dominik Elmasian**

**Lido Advisors, LLC**

*Business Address*

1875 NW Corporate Blvd., Suite 110  
Boca Raton, FL 33431  
Phone: (561) 560-8484  
delmasian@lidoadvisors.com

*Principal Office Address*

1875 Century Park East, Suite 950  
Los Angeles, California 90067  
Phone: (310) 278-8232  
Fax: (310) 278-8267  
www.lidoadvisors.com

This brochure supplement provides information about Dominik Elmasian that supplements the Lido Advisors, LLC's ("Lido") Disclosure Brochure (Form ADV Part 2A). You should have received a copy of that Disclosure Brochure. Please contact our Chief Compliance Officer at (310) 278-8232 if you did not receive Lido Advisors, LLC's Disclosure Brochure or if you have any questions about the contents of this supplement.

Additional information about Dominik Elmasian is available on the SEC's website at [adviserinfo.sec.gov](http://adviserinfo.sec.gov).

### **ITEM 1: COVER PAGE**

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### **ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE**

Dominik Elmasian  
Year of Birth: 1989

#### **Education Background**

Florida Atlantic University – Bachelor of Arts in Business Administration & Marketing Management, 2014

#### **Business Background**

Lido Advisors, LLC, Investment Adviser Representative (11/2020 – Present)  
Boston Private Wealth, LLC, Business Development Associate (1/2018 – 11/2020)  
Edward Jones, Financial Advisor (11/2017 – 12/2017)  
Voya Financial Advisors, Registered Representative (12/2016 – 11/2017)  
Morgan Stanley, Financial Advisor Associate (8/2016 – 10/2016)

### **ITEM 3: DISCIPLINARY INFORMATION**

Lido is required to disclose all material facts regarding any legal or disciplinary event that would be material to your evaluation of each investment person providing advice to you. Mr. Elmasian has no disciplinary information to disclose under this Item.

### **ITEM 4: OTHER BUSINESS ACTIVITIES**

Mr. Elmasian does not engage in other business activities outside of Lido.

### **ITEM 5: ADDITIONAL COMPENSATION**

Mr. Elmasian has no additional compensation to disclose.

### **ITEM 6: SUPERVISION**

Generally, all client investment decisions are overseen by Jeff Garden, Chief Investment Officer and head of Lido's Investment Committee. The Investment Committee meets periodically to discuss overall portfolio management decisions and strategies. In addition, Jason Ozur, Chief Executive Officer of Lido, is responsible for the general oversight of all investment advice given by its supervised persons.

Mr. Elmasian's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at (310) 278-8232 or [jozur@lidoadvisors.com](mailto:jozur@lidoadvisors.com).

**BROCHURE SUPPLEMENT**  
**(Part 2B of Form ADV)**

**January 2024**

**Elias Kaplan, CFP®**

**Lido Advisors, LLC**

*Business Address*

477 Madison Ave., 6th Floor  
Manhattan, NY 10022  
Phone: (424) 216-8067  
ekaplan@lidoadvisors.com

*Principal Office Address*

1875 Century Park East, Suite 950  
Los Angeles, California 90067  
Phone: (310) 278-8232  
Fax: (310) 278-8267  
www.lidoadvisors.com

This brochure supplement provides information about Elias Kaplan that supplements the Lido Advisors, LLC's ("Lido") Disclosure Brochure (Form ADV Part 2A). You should have received a copy of that Disclosure Brochure. Please contact our Chief Compliance Officer at (310) 278-8232 if you did not receive Lido Advisors, LLC's Disclosure Brochure or if you have any questions about the contents of this supplement.

Additional information about Elias Kaplan is available on the SEC's website at [adviserinfo.sec.gov](http://adviserinfo.sec.gov).



## **ITEM 1: COVER PAGE**

Please see previous page.

## **ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE**

Elias Kaplan, CFP®

Year of Birth: 1992

### **Education Background**

Boston University – Bachelor of Science in Business Administration - Finance and Management Information Systems, 2016

Certified Financial Planner, Earned 2021

### **Business Background**

Lido Advisors, LLC, Investment Adviser Representative (6/2022 – Present)

Altvest Personal Wealth Mgmt, Financial Planning Specialist (2/2019 – 6/2022)

Ernst & Young, Risk Advisory Staff (7/2016 – 4/2018)

Boston University, Full Time Student (8/2012 – 7/2016)

### **Explanation of Designation**

*Certified Financial Planner™*

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The CFP® certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP® certification. It 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. Currently, more than 71,000 individuals have obtained CFP® certification in the United States.

To attain the right to use the CFP® marks, an individual must satisfactorily fulfill the following requirements:

- Education – Complete an advanced college-level course of study addressing the financial planning subject areas that CFP Board’s studies have determined as necessary for the competent and professional delivery of financial planning services, and attain a Bachelor’s Degree from a regionally accredited United States college or university (or its equivalent from a foreign university). CFP Board’s financial planning subject areas include insurance planning and risk management, employee benefits

planning, investment planning, income tax planning, retirement planning, and estate planning;

- Examination – Pass the comprehensive CFP® Certification Examination. The examination includes case studies and client scenarios designed to test one’s ability to correctly diagnose financial planning issues and apply one’s knowledge of financial planning to real world circumstances;
- Experience – Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year); and
- Ethics – Agree to be bound by CFP Board’s Standards of Professional Conduct, a set of documents outlining the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements in order to maintain the right to continue to use the CFP® marks:

- Continuing Education – Complete 30 hours of continuing education hours every two years, including two hours on the Code of Ethics and other parts of the Standards of Professional Conduct, to maintain competence and keep up with developments in the financial planning field; and
- Ethics – Renew an agreement to be bound by the Standards of Professional Conduct. The Standards prominently require that CFP® professionals provide financial planning services at a fiduciary standard of care. This means CFP® professionals must provide financial planning services in the best interests of their clients.

CFP® professionals who fail to comply with the above standards and requirements may be subject to CFP Board’s enforcement process, which could result in suspension or permanent revocation of their CFP® certification.

### **ITEM 3: DISCIPLINARY INFORMATION**

Lido is required to disclose all material facts regarding any legal or disciplinary event that would be material to your evaluation of each investment person providing advice to you. Mr. Kaplan has no disciplinary information to disclose under this Item.

### **ITEM 4: OTHER BUSINESS ACTIVITIES**

Mr. Kaplan does not engage in other business activities outside of Lido.

### **ITEM 5: ADDITIONAL COMPENSATION**

Mr. Kaplan has no additional compensation to disclose.

## **ITEM 6: SUPERVISION**

Generally, all client investment decisions are overseen by Jeff Garden, Chief Investment Officer and head of Lido's Investment Committee. The Investment Committee meets periodically to discuss overall portfolio management decisions and strategies. In addition, Jason Ozur, Chief Executive Officer of Lido, is responsible for the general oversight of all investment advice given by its supervised persons.

Mr. Kaplan's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at (310) 278-8232 or [jozur@lidoadvisors.com](mailto:jozur@lidoadvisors.com).

**BROCHURE SUPPLEMENT**  
**(Part 2B of Form ADV)**

**December 2023**

**Emily Howard**

**Lido Advisors, LLC**

*Business Address*

2101 Cedar Springs Road, Suite 650  
Dallas, TX 75201  
Phone: (214) 451-4803  
ehoward@lidoadvisors.com

*Principal Office Address*

1875 Century Park East, Suite 950  
Los Angeles, California 90067  
Phone: (310) 278-8232  
Fax: (310) 278-8267  
www.lidoadvisors.com

This brochure supplement provides information about Emily Howard that supplements the Lido Advisors, LLC's ("Lido") Disclosure Brochure (Form ADV Part 2A). You should have received a copy of that Disclosure Brochure. Please contact our Chief Compliance Officer at (310) 278-8232 if you did not receive Lido Advisors, LLC's Disclosure Brochure or if you have any questions about the contents of this supplement.

Additional information about Emily Howard is available on the SEC's website at [adviserinfo.sec.gov](http://adviserinfo.sec.gov).

### **ITEM 1: COVER PAGE**

Please see previous page.

### **ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE**

Emily Howard  
Year of Birth: 1994

#### **Education Background**

American University – Bachelor of Arts in Applied Mathematics, 2016

#### **Business Background**

Lido Advisors, LLC, Investment Adviser Representative (1/2019 – Present)  
Goldman Sachs & Co., Financial Analyst (6/2016 – 7/2018)  
American University, Student (8/2012 – 5/2016)

### **ITEM 3: DISCIPLINARY INFORMATION**

Lido is required to disclose all material facts regarding any legal or disciplinary event that would be material to your evaluation of each investment person providing advice to you. Ms. Howard has no disciplinary information to disclose under this Item.

### **ITEM 4: OTHER BUSINESS ACTIVITIES**

In addition to her activities at Lido, Ms. Howard is a Council Member for the Make-A-Wish Foundation of North Texas. This is a non-profit organization, and she is uncompensated for her role in the charity.

### **ITEM 5: ADDITIONAL COMPENSATION**

Ms. Howard has no additional compensation to disclose.

### **ITEM 6: SUPERVISION**

Generally, all client investment decisions are overseen by Jeff Garden, Chief Investment Officer and head of Lido's Investment Committee. The Investment Committee meets periodically to discuss overall portfolio management decisions and strategies. In addition, Jason Ozur, Chief Executive Officer of Lido, is responsible for the general oversight of all investment advice given by its supervised persons.

Ms. Howard's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at (310) 278-8232 or [jozur@lidoadvisors.com](mailto:jozur@lidoadvisors.com).

**BROCHURE SUPPLEMENT**  
**(Part 2B of Form ADV)**

**December 2023**

**Eric Sagadin**

**Lido Advisors, LLC**

*Business Address*

20 N. Clark St. Suite 1250  
Chicago, IL 60602  
Phone: (312) 897-5025  
esagadin@lidoadvisors.com

*Principal Office Address*

1875 Century Park East, Suite 950  
Los Angeles, California 90067  
Phone: (310) 278-8232  
Fax: (310) 278-8267  
www.lidoadvisors.com

This brochure supplement provides information about Eric Sagadin that supplements the Lido Advisors, LLC's ("Lido") Disclosure Brochure (Form ADV Part 2A). You should have received a copy of that Disclosure Brochure. Please contact our Chief Compliance Officer at (310) 278-8232 if you did not receive Lido Advisors, LLC's Disclosure Brochure or if you have any questions about the contents of this supplement.

Additional information about Eric Sagadin is available on the SEC's website at [adviserinfo.sec.gov](http://adviserinfo.sec.gov).

### **ITEM 1: COVER PAGE**

Please see previous page.

### **ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE**

Eric Sagadin

Year of Birth: 1994

#### **Education Background**

Illinois State University – Bachelor of Science in Finance, 2016

#### **Business Background**

Lido Advisors, LLC, Investment Adviser Representative (02/2020 – Present)

Northwestern Mutual Wealth Management Company, Associate Wealth Management Advisor (11/2018 – 1/2020)

Adam Waitzman, Lead Advisor (7/2018 – 1/2020)

Benjamin Voigt, Lead Advisor (7/2018 – 1/2020)

Michael D. Aquila, Lead Advisor (7/2018 – 1/2020)

Northwestern Mutual Investment Services, LLC., Associate Wealth Management Advisor (1/2016 – 1/2020)

Rajer Shah, Associate Financial Advisor (3/2017 – 7/2018)

Northwestern Mutual Wealth Management Company, Financial Advisor (10/2016 – 3/2017)

Northwestern Mutual Life Insurance Company, Financial Representative (1/2015 – 3/2017)

### **ITEM 3: DISCIPLINARY INFORMATION**

Lido is required to disclose all material facts regarding any legal or disciplinary event that would be material to your evaluation of each investment person providing advice to you. Mr. Sagadin has no disciplinary information to disclose under this Item.

### **ITEM 4: OTHER BUSINESS ACTIVITIES**

Mr. Sagadin does not engage in other business activities outside of Lido.

### **ITEM 5: ADDITIONAL COMPENSATION**

Mr. Sagadin has no additional compensation to disclose.

### **ITEM 6: SUPERVISION**

Generally, all client investment decisions are overseen by Jeff Garden, Chief Investment Officer and head of Lido's Investment Committee. The Investment

Committee meets periodically to discuss overall portfolio management decisions and strategies. In addition, Jason Ozur, Chief Executive Officer of Lido, is responsible for the general oversight of all investment advice given by its supervised persons.

Mr. Sagadin's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at (310) 278-8232 or [jozur@lidoadvisors.com](mailto:jozur@lidoadvisors.com).



**BROCHURE SUPPLEMENT**  
**(Part 2B of Form ADV)**

**December 2023**

**Erica Ghotra**

**Lido Advisors, LLC**

*Business Address*

1875 Century Park East, Suite 950  
Los Angeles, California 90067  
Phone: (310) 409-0736  
eghotra@lidoadvisors.com

*Principal Office Address*

1875 Century Park East, Suite 950  
Los Angeles, California 90067  
Phone: (310) 278-8232  
Fax: (310) 278-8267  
www.lidoadvisors.com

This brochure supplement provides information about Erica Ghotra that supplements the Lido Advisors, LLC's ("Lido") Disclosure Brochure (Form ADV Part 2A). You should have received a copy of that Disclosure Brochure. Please contact our Chief Compliance Officer at (310) 278-8232 if you did not receive Lido Advisors, LLC's Disclosure Brochure or if you have any questions about the contents of this supplement.

Additional information about Erica Ghotra is available on the SEC's website at [adviserinfo.sec.gov](http://adviserinfo.sec.gov).

### **ITEM 1: COVER PAGE**

Please see previous page.

### **ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE**

Erica Ghotra

Year of Birth: 1985

#### **Education Background**

Tufts University – Bachelor of Arts in Archaeology, 2007

#### **Business Background**

Lido Advisors, LLC, Investment Adviser Representative

Westmount Asset Management, Senior Portfolio Manager

Bank of America, Financial Advisor (9/2009 – 5/2016)

Merrill Lynch, Pierce, Fenner & Smith Incorporated, Financial Advisor (8/2009 – 5/2016)

### **ITEM 3: DISCIPLINARY INFORMATION**

Lido is required to disclose all material facts regarding any legal or disciplinary event that would be material to your evaluation of each investment person providing advice to you. Ms. Ghotra has no disciplinary information to disclose under this Item.

### **ITEM 4: OTHER BUSINESS ACTIVITIES**

Ms. Ghotra does not engage in other business activities outside of Lido.

### **ITEM 5: ADDITIONAL COMPENSATION**

Ms. Ghotra has no additional compensation to disclose.

### **ITEM 6: SUPERVISION**

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Ms. Ghotra's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at (310) 278-8232 or [jozur@lidoadvisors.com](mailto:jozur@lidoadvisors.com).

**BROCHURE SUPPLEMENT**  
**(Part 2B of Form ADV)**

**December 2023**

**Evaggelia Hatzimanolis, CFP®**

**Lido Advisors, LLC**

*Business Address*

1875 NW Corporate Blvd, Suite 110  
Boca Raton, Florida 33431  
Phone: (561) 918-3812  
ehatzimanolis@lidoadvisors.com

*Principal Office Address*

1875 Century Park East, Suite 950  
Los Angeles, California 90067  
Phone: (310) 278-8232  
Fax: (310) 278-8267  
www.lidoadvisors.com

This brochure supplement provides information about Evaggelia Hatzimanolis that supplements the Lido Advisors, LLC's ("Lido") Disclosure Brochure (Form ADV Part 2A). You should have received a copy of that Disclosure Brochure. Please contact our Chief Compliance Officer at (310) 278-8232 if you did not receive Lido Advisors, LLC's Disclosure Brochure or if you have any questions about the contents of this supplement.

Additional information about Evaggelia Hatzimanolis is available on the SEC's website at [adviserinfo.sec.gov](http://adviserinfo.sec.gov).

## **ITEM 1: COVER PAGE**

Please see previous page.

## **ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE**

Evaggelia Hatzimanolis, CFP®

Year of Birth: 1977

### **Education Background**

Florida International University – Bachelor of Science in Finance, 2004

### **Business Background**

Lido Advisors, LLC, Investment Adviser Representative (9/2023 – Present)

Goldman Sachs & Co, LLC, Registered Representative (1/2021 – 9/2023)

United Capital Financial Advisers, LLC, Investment Adviser Representative (1/2021-9/2023)

TIAA, Wealth Management Advisor (11/2015 – 11/2020)

TIAA-Cref Individual & Institutional Services, LLC, Registered Representative (11/2015 – 11/2020)

Strategic Advisers, Inc, Registered Representative (5/2015 – 10/2015)

Fidelity Brokerage Services, LLC, Investment Consultant (4/2015 – 10/2015)

Strategic Advisers, Inc, Registered Representative (10/2012 – 4/2015)

Fidelity Brokerage Services, LLC, Investment Consultant (10/2012 – 4/2015)

### **Explanation of Designation**

#### *Certified Financial Planner™*

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- Examination – Pass the comprehensive CFP® Certification Examination. The examination includes case studies and client scenarios designed to test one’s ability to correctly diagnose financial planning issues and apply one’s knowledge of financial planning to real world circumstances;
- Experience – Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year); and
- Ethics – Agree to be bound by 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**

Lido is required to disclose all material facts regarding any legal or disciplinary event that would be material to your evaluation of each investment person providing advice to you. Ms. Hatzimanolis has no disciplinary information to disclose under this Item.

**ITEM 4: OTHER BUSINESS ACTIVITIES**

Ms. Hatzimanolis does not engage in other business activities outside of Lido.

**ITEM 5: ADDITIONAL COMPENSATION**

Ms. Hatzimanolis has no additional compensation to disclose.

**ITEM 6: SUPERVISION**

Generally, all client investment decisions are overseen by Jeff Garden, Chief Investment Officer and head of Lido's Investment Committee. The Investment Committee meets periodically to discuss overall portfolio management decisions and strategies. In addition, Jason Ozur, Chief Executive Officer of Lido, is responsible for the general oversight of all investment advice given by its supervised persons.

Ms. Hatzimanolis's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at (310) 278-8232 or [jozur@lidoadvisors.com](mailto:jozur@lidoadvisors.com).

**BROCHURE SUPPLEMENT**  
**(Part 2B of Form ADV)**

**January 2024**

**Evan Levy**

**Lido Advisors, LLC**

*Business Address*

1875 Century Park East, Suite 950  
Los Angeles, California 90067  
Phone: (424) 600-7249  
elevy@lidoadvisors.com

*Principal Office Address*

1875 Century Park East, Suite 950  
Los Angeles, California 90067  
Phone: (310) 278-8232  
Fax: (310) 278-8267  
www.lidoadvisors.com

This brochure supplement provides information about Evan Levy that supplements the Lido Advisors, LLC's ("Lido") Disclosure Brochure (Form ADV Part 2A). You should have received a copy of that Disclosure Brochure. Please contact our Chief Compliance Officer at (310) 278-8232 if you did not receive Lido Advisors, LLC's Disclosure Brochure or if you have any questions about the contents of this supplement.

Additional information about Evan Levy is available on the SEC's website at [adviserinfo.sec.gov](http://adviserinfo.sec.gov).

### **ITEM 1: COVER PAGE**

Please see previous page.

### **ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE**

Evan Levy

Year of Birth: 1972

#### **Education Background**

University of Colorado, Boulder – Bachelor of Science, Pre-Law, 1994

Loyola Law School – Juris Doctor, 1997

California Bar – Passed 1997, Currently Inactive

Certificate in Estate Planning, National Institute of Estate Planners, 2018

#### **Business Background**

Lido Advisors, LLC, Investment Adviser Representative (7/2015 – Present)

Lido Advisors, Inc., Investment Adviser Representative (6/2013 – 7/2015)

Law Offices of Donald Raich, Attorney (6/2005 – 6/2013)

Lewis Brisbois Bisgaard and Smith, Associate (7/2002 – 6/2005)

### **ITEM 3: DISCIPLINARY INFORMATION**

Lido is required to disclose all material facts regarding any legal or disciplinary event that would be material to your evaluation of each investment person providing advice to you. Mr. Levy has no disciplinary information to disclose under this Item.

### **ITEM 4: OTHER BUSINESS ACTIVITIES**

Mr. Levy does not engage in other business activities outside of Lido.

### **ITEM 5: ADDITIONAL COMPENSATION**

Outside of the typical and ordinary compensation earned from his employment at Lido, Mr. Levy does receive an economic benefit from new business coming into the firm.

### **ITEM 6: SUPERVISION**

Generally, all client investment decisions are overseen by Jeff Garden, Chief Investment Officer and head of Lido's Investment Committee. The Investment Committee meets periodically to discuss overall portfolio management decisions and strategies. In addition, Jason Ozur, Chief Executive Officer of Lido, is responsible for the general oversight of all investment advice given by its supervised persons.



Mr. Levy's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at (310) 278-8232 or [jozur@lidoadvisors.com](mailto:jozur@lidoadvisors.com).

**BROCHURE SUPPLEMENT**  
**(Part 2B of Form ADV)**

**December 2023**

**Garrett Gabriel**

**Lido Advisors, LLC**

*Business Address*

2101 Cedar Springs Road, Suite 650  
Dallas, TX 75201  
Phone: (469) 393-4982  
ggabriel@lidoadvisors.com

*Principal Office Address*

1875 Century Park East, Suite 950  
Los Angeles, California 90067  
Phone: (310) 278-8232  
Fax: (310) 278-8267  
www.lidoadvisors.com

This brochure supplement provides information about Garrett Gabriel that supplements the Lido Advisors, LLC's ("Lido") Disclosure Brochure (Form ADV Part 2A). You should have received a copy of that Disclosure Brochure. Please contact our Chief Compliance Officer at (310) 278-8232 if you did not receive Lido Advisors, LLC's Disclosure Brochure or if you have any questions about the contents of this supplement.

Additional information about Garrett Gabriel is available on the SEC's website at [adviserinfo.sec.gov](http://adviserinfo.sec.gov).

### **ITEM 1: COVER PAGE**

Please see previous page.

### **ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE**

Garrett Gabriel

Year of Birth: 1999

#### **Education Background**

Baylor University, Bachelor of Arts in Communication, 2021

#### **Business Background**

Lido Advisors, LLC, Investment Adviser Representative (12/2021 – Present)

Spectrum Financial Group, Financial Services Specialist (7/2021 – 9/2021)

Baylor University, Full Time Student (8/2017 – 5/2021)

### **ITEM 3: DISCIPLINARY INFORMATION**

Lido is required to disclose all material facts regarding any legal or disciplinary event that would be material to your evaluation of each investment person providing advice to you. Mr. Gabriel has no disciplinary information to disclose under this Item.

### **ITEM 4: OTHER BUSINESS ACTIVITIES**

Mr. Gabriel does not engage in other business activities outside of Lido.

### **ITEM 5: ADDITIONAL COMPENSATION**

Mr. Gabriel has no additional compensation to disclose.

### **ITEM 6: SUPERVISION**

Generally, all client investment decisions are overseen by Jeff Garden, Chief Investment Officer and head of Lido's Investment Committee. The Investment Committee meets periodically to discuss overall portfolio management decisions and strategies. In addition, Jason Ozur, Chief Executive Officer of Lido, is responsible for the general oversight of all investment advice given by its supervised persons.

Mr. Gabriel's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at (310) 278-8232 or [jozur@lidoadvisors.com](mailto:jozur@lidoadvisors.com).

**BROCHURE SUPPLEMENT**  
**(Part 2B of Form ADV)**

**December 2023**

**Garrett Niles, CFP®**

**Lido Advisors, LLC**

*Business Address*

222 South Main Street, 5th Floor  
Salt Lake City, UT 84101  
Phone: (801) 708-0912  
gniles@lidoadvisors.com

*Principal Office Address*

1875 Century Park East, Suite 950  
Los Angeles, California 90067  
Phone: (310) 278-8232  
Fax: (310) 278-8267  
www.lidoadvisors.com

This brochure supplement provides information about Garrett Niles that supplements the Lido Advisors, LLC's ("Lido") Disclosure Brochure (Form ADV Part 2A). You should have received a copy of that Disclosure Brochure. Please contact our Chief Compliance Officer at (310) 278-8232 if you did not receive Lido Advisors, LLC's Disclosure Brochure or if you have any questions about the contents of this supplement.

Additional information about Garrett Niles is available on the SEC's website at [adviserinfo.sec.gov](http://adviserinfo.sec.gov).

## **ITEM 1: COVER PAGE**

Please see previous page.

## **ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE**

Garrett Niles, CFP®

Year of Birth: 1988

### **Education Background**

University of Utah – Bachelor of Science in Economics, 2018

### **Business Background**

Lido Advisors, LLC, Investment Adviser Representative (7/2022 – Present)

Morgan Stanley Private Bank, N.A, Financial Advisor (2/2023 – 7/2023)

Morgan Stanley, Financial Consultant (11/2022 – 07/2023)

ETRADE Capital Management, LLC, Financial Consultant (4/2016 – 12/2022)

ETRADE Securities, LLC, Financial Consultant (4/2016 – 12/2022)

Morgan Stanley, Registered Client Service Associate (1/2014 – 4/2016)

### **Explanation of Designation**

Certified Financial Planner™ Certification Explanation

The CERTIFIED FINANCIAL PLANNER™, CFP® and federally registered CFP (with flame design) marks (collectively, the “CFP® marks”) are professional certification marks granted in the United States by Certified Financial Planner Board of Standards, Inc. (“CFP Board”).

### **Explanation of Designation**

*Certified Financial Planner™*

The CERTIFIED FINANCIAL PLANNER™, CFP® and federally registered CFP (with flame design) marks (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. It 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. Currently, more than 71,000 individuals have obtained CFP® certification in the United States.

To attain the right to use the CFP® marks, an individual must satisfactorily fulfill the following requirements:

- Education – Complete an advanced college-level course of study addressing the financial planning subject areas that CFP Board’s studies have determined as necessary for the competent and professional delivery of financial planning services, and attain a Bachelor’s Degree from a regionally accredited United States college or university (or its equivalent from a foreign university). CFP Board’s financial planning subject areas include insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning;
- Examination – Pass the comprehensive CFP® Certification Examination. The examination includes case studies and client scenarios designed to test one’s ability to correctly diagnose financial planning issues and apply one’s knowledge of financial planning to real world circumstances;
- Experience – Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year); and
- Ethics – Agree to be bound by CFP Board’s Standards of Professional Conduct, a set of documents outlining the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements in order to maintain the right to continue to use the CFP® marks:

- Continuing Education – Complete 30 hours of continuing education hours every two years, including two hours on the Code of Ethics and other parts of the Standards of Professional Conduct, to maintain competence and keep up with developments in the financial planning field; and
- Ethics – Renew an agreement to be bound by the Standards of Professional Conduct. The Standards prominently require that CFP® professionals provide financial planning services at a fiduciary standard of care. This means CFP® professionals must provide financial planning services in the best interests of their clients.

CFP® professionals who fail to comply with the above standards and requirements may be subject to CFP Board’s enforcement process, which could result in suspension or permanent revocation of their CFP® certification.

### **ITEM 3: DISCIPLINARY INFORMATION**

Lido is required to disclose all material facts regarding any legal or disciplinary event that would be material to your evaluation of each investment person providing advice to you. Mr. Niles has no disciplinary information to disclose under this Item.

**ITEM 4: OTHER BUSINESS ACTIVITIES**

Mr. Niles does not engage in other business activities outside of Lido.

**ITEM 5: ADDITIONAL COMPENSATION**

Mr. Niles has no additional compensation to disclose.

**ITEM 6: SUPERVISION**

Generally, all client investment decisions are overseen by Jeff Garden, Chief Investment Officer and head of Lido's Investment Committee. The Investment Committee meets periodically to discuss overall portfolio management decisions and strategies. In addition, Jason Ozur, Chief Executive Officer of Lido, is responsible for the general oversight of all investment advice given by its supervised persons.

Mr. Niles's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at (310) 278-8232 or [jozur@lidoadvisors.com](mailto:jozur@lidoadvisors.com).

**BROCHURE SUPPLEMENT**  
**(Part 2B of Form ADV)**

**May 2024**

**Giampaolo Sacco**

**Lido Advisors, LLC**

*Business Address*

1875 Century Park East, Suite 950  
Los Angeles, California 90067  
Phone: (310) 810-2815  
gsacco@lidoadvisors.com

*Principal Office Address*

1875 Century Park East, Suite 950  
Los Angeles, California 90067  
Phone: (310) 278-8232  
Fax: (310) 278-8267  
www.lidoadvisors.com

This brochure supplement provides information about Giampaolo Sacco that supplements the Lido Advisors, LLC's ("Lido") Disclosure Brochure (Form ADV Part 2A). You should have received a copy of that Disclosure Brochure. Please contact our Chief Compliance Officer at (310) 278-8232 if you did not receive Lido Advisors, LLC's Disclosure Brochure or if you have any questions about the contents of this supplement.

Additional information about Giampaolo Sacco is available on the SEC's website at [adviserinfo.sec.gov](http://adviserinfo.sec.gov).



### **ITEM 1: COVER PAGE**

Please see previous page.

### **ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE**

Giampaolo Sacco  
Year of Birth: 1999

#### **Education Background**

California State University, Long Beach – Bachelor of Science in Business Administration, 2022

#### **Business Background**

Lido Advisors, LLC, Investment Adviser Representative (5/2024 – Present)  
Coryell Capital Management, Junior Analyst (6/2023 – 5/2024)  
Instacart, Courier (8/2019 – 5/2024)  
Berkshire Hathaway Realty, Realtor (1/2020 – 2/2023)  
California State University, Long Beach, Student (12/2020 – 12/2022)  
Westlake Financial, Financial Analyst (6/2022 – 9/2022)  
El Camino Community College, Student (1/2018 – 12/2020)

### **ITEM 3: DISCIPLINARY INFORMATION**

Lido is required to disclose all material facts regarding any legal or disciplinary event that would be material to your evaluation of each investment person providing advice to you. Mr. Sacco has no disciplinary information to disclose under this Item.

### **ITEM 4: OTHER BUSINESS ACTIVITIES**

Mr. Sacco does not engage in other business activities outside of Lido.

### **ITEM 5: ADDITIONAL COMPENSATION**

Mr. Sacco has no additional compensation to disclose.

### **ITEM 6: SUPERVISION**

Generally, all client investment decisions are overseen by Jeff Garden, Chief Investment Officer and head of Lido's Investment Committee. The Investment Committee meets periodically to discuss overall portfolio management decisions and strategies. In addition, Jason Ozur, Chief Executive Officer of Lido, is responsible for the general oversight of all investment advice given by its supervised persons.

Mr. Sacco's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at (310) 278-8232 or [jozur@lidoadvisors.com](mailto:jozur@lidoadvisors.com).

**BROCHURE SUPPLEMENT**  
**(Part 2B of Form ADV)**

**July 2024**

**Grady Camps**

**Lido Advisors, LLC**

*Business Address*

1875 Century Park East, Suite 950  
Los Angeles, California 90067  
Phone: (424) 512-1233  
gcamps@lidoadvisors.com

*Principal Office Address*

1875 Century Park East, Suite 950  
Los Angeles, California 90067  
Phone: (310) 278-8232  
Fax: (310) 278-8267  
www.lidoadvisors.com

This brochure supplement provides information about Grady Camps that supplements the Lido Advisors, LLC's ("Lido") Disclosure Brochure (Form ADV Part 2A). You should have received a copy of that Disclosure Brochure. Please contact our Chief Compliance Officer at (310) 278-8232 if you did not receive Lido Advisors, LLC's Disclosure Brochure or if you have any questions about the contents of this supplement.

Additional information about Grady Camps is available on the SEC's website at [adviserinfo.sec.gov](http://adviserinfo.sec.gov).

**ITEM 1: COVER PAGE**

Please see previous page.

**ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE**

Grady Camps  
Year of Birth: 1997

**Education Background**

Cal Polytechnic State University, San Luis Obispo – Bachelor of Science in Business Administration – Financial Management, 2020

**Business Background**

Lido Advisors, LLC, Investment Adviser Representative (6/2024 – Present)  
Sanford C. Bernstein & Co., Private Wealth Associate (4/2021 – 5/2024)  
PlanMember Securities Corp., Service Center Representative (7/2020 – 3/2021)  
Target Corporation, Fulfillment (3/2020 – 5/2020)  
Cal Polytechnic State University, Student (9/2016 – 3/2020)

**ITEM 3: DISCIPLINARY INFORMATION**

Lido is required to disclose all material facts regarding any legal or disciplinary event that would be material to your evaluation of each investment person providing advice to you. Mr. Camps has no disciplinary information to disclose under this Item.

**ITEM 4: OTHER BUSINESS ACTIVITIES**

Mr. Camps does not engage in other business activities outside of Lido.

**ITEM 5: ADDITIONAL COMPENSATION**

Mr. Camps has no additional compensation to disclose.

**ITEM 6: SUPERVISION**

Generally, all client investment decisions are overseen by Jeff Garden, Chief Investment Officer and head of Lido's Investment Committee. The Investment Committee meets periodically to discuss overall portfolio management decisions and strategies. In addition, Jason Ozur, Chief Executive Officer of Lido, is responsible for the general oversight of all investment advice given by its supervised persons.

Mr. Camps's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at (310) 278-8232 or [jozur@lidoadvisors.com](mailto:jozur@lidoadvisors.com).

**BROCHURE SUPPLEMENT**  
**(Part 2B of Form ADV)**

**December 2023**

**Grant Vahalla, CFP®**

**Lido Advisors, LLC**

*Business Address*

3655 Noble Drive, Suite 630  
San Diego, CA 92122  
Phone: (619) 837-2064  
gvahalla@lidoadvisors.com

*Principal Office Address*

1875 Century Park East, Suite 950  
Los Angeles, California 90067  
Phone: (310) 278-8232  
Fax: (310) 278-8267  
www.lidoadvisors.com

This brochure supplement provides information about Grant Vahalla that supplements the Lido Advisors, LLC's ("Lido") Disclosure Brochure (Form ADV Part 2A). You should have received a copy of that Disclosure Brochure. Please contact our Chief Compliance Officer at (310) 278-8232 if you did not receive Lido Advisors, LLC's Disclosure Brochure or if you have any questions about the contents of this supplement.

Additional information about Grant Vahalla is available on the SEC's website at [adviserinfo.sec.gov](http://adviserinfo.sec.gov).

## **ITEM 1: COVER PAGE**

Please see previous page.

## **ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE**

Grant Vahalla, CFP®

Year of Birth: 1988

### **Education Background**

George Fox University – Bachelor of Arts in Economic and Business Administration, 2010

### **Business Background**

Lido Advisors, LLC, Investment Adviser Representative (3/2023 – Present)

TIAA, Wealth Management Advisor (5/2017 – 3/2023)

TIAA-CREF Individual & Institutional Services, LLC, Registered Representative (5/2017 – 3/2023)

Fidelity Brokerage Services, LLC, Financial Representative (3/2012 – 4/2017)

Advanced Practice Advisors, LLC, Administrative (7/2010 – 1/2012)

### **Explanation of Designation**

*Certified Financial Planner™*

The CERTIFIED FINANCIAL PLANNER™, CFP® and federally registered CFP (with flame design) marks (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. It 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. Currently, more than 71,000 individuals have obtained CFP® certification in the United States.

To attain the right to use the CFP® marks, an individual must satisfactorily fulfill the following requirements:

- Education – Complete an advanced college-level course of study addressing the financial planning subject areas that CFP Board’s studies have determined as necessary for the competent and professional delivery of financial planning services, and attain a Bachelor’s Degree from a regionally accredited United States college or university (or its equivalent from a foreign university). CFP Board’s financial planning subject areas include insurance planning and risk management, employee benefits

planning, investment planning, income tax planning, retirement planning, and estate planning;

- Examination – Pass the comprehensive CFP® Certification Examination. The examination includes case studies and client scenarios designed to test one’s ability to correctly diagnose financial planning issues and apply one’s knowledge of financial planning to real world circumstances;
- Experience – Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year); and
- Ethics – Agree to be bound by CFP Board’s Standards of Professional Conduct, a set of documents outlining the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements in order to maintain the right to continue to use the CFP® marks:

- Continuing Education – Complete 30 hours of continuing education hours every two years, including two hours on the Code of Ethics and other parts of the Standards of Professional Conduct, to maintain competence and keep up with developments in the financial planning field; and
- Ethics – Renew an agreement to be bound by the Standards of Professional Conduct. The Standards prominently require that CFP® professionals provide financial planning services at a fiduciary standard of care. This means CFP® professionals must provide financial planning services in the best interests of their clients.

CFP® professionals who fail to comply with the above standards and requirements may be subject to CFP Board’s enforcement process, which could result in suspension or permanent revocation of their CFP® certification.

### **ITEM 3: DISCIPLINARY INFORMATION**

Lido is required to disclose all material facts regarding any legal or disciplinary event that would be material to your evaluation of each investment person providing advice to you. Mr. Vahalla has no disciplinary information to disclose under this Item.

### **ITEM 4: OTHER BUSINESS ACTIVITIES**

In addition to his work at Lido, Mr. Vahalla is co-owner of Launderland Laundromat where he spends less than 5% of his total time completing duties.

**ITEM 5: ADDITIONAL COMPENSATION**

In addition to his compensation for work at Lido, Mr. Vahalla is compensated less than 5% of his total annual compensation for his duties as co-owner of Launderland Laundromat.

**ITEM 6: SUPERVISION**

Generally, all client investment decisions are overseen by Jeff Garden, Chief Investment Officer and head of Lido's Investment Committee. The Investment Committee meets periodically to discuss overall portfolio management decisions and strategies. In addition, Jason Ozur, Chief Executive Officer of Lido, is responsible for the general oversight of all investment advice given by its supervised persons.

Mr. Vahalla's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at (310) 278-8232 or [jozur@lidoadvisors.com](mailto:jozur@lidoadvisors.com).

**BROCHURE SUPPLEMENT**  
**(Part 2B of Form ADV)**

**June 2024**

**Gregory Kushner**

**Lido Advisors, LLC**

*Business Address*

1875 Century Park East, Suite 950  
Los Angeles, California 90067  
Phone: (424) 230-8986  
gkushner@lidoadvisors.com

*Principal Office Address*

1875 Century Park East, Suite 950  
Los Angeles, California 90067  
Phone: (310) 278-8232  
Fax: (310) 278-8267  
www.lidoadvisors.com

This brochure supplement provides information about Gregory Kushner that supplements the Lido Advisors, LLC's ("Lido") Disclosure Brochure (Form ADV Part 2A). You should have received a copy of that Disclosure Brochure. Please contact our Chief Compliance Officer at (310) 278-8232 if you did not receive Lido Advisors, LLC's Disclosure Brochure or if you have any questions about the contents of this supplement.

Additional information about Gregory Kushner is available on the SEC's website at [adviserinfo.sec.gov](http://adviserinfo.sec.gov).



## **ITEM 1: COVER PAGE**

Please see previous page.

## **ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE**

Gregory Kushner

Year of Birth: 1956

### **Education Background**

University of Southern California – Bachelor of Science in Business Administration, 1978

Los Angeles Valley College – Associate of Arts in Business Administration, 1975

### **Business Background**

IDB Lido Wealth, LLC, Investment Adviser Representative (6/2024 – Present)

Lido Advisors, LLC, Founder & Chairman, Sr. Managing Director (2/2022 – Present)

Lido Consulting Group, LLC, Founder & Chairman (9/2021 – Present)

Kushner Holdings, Inc., Member (7/2015 – Present)

Lido Advisors Holdings, LLC, Member (7/2015 – Present)

Lido Advisors, LLC, Founder & Chief Executive Officer, Senior Managing Director, Wealth Advisor (5/2021 – 02/2022)

Oakhurst Advisors, LLC, Senior Managing Director (4/2016 – 12/2022)

Lido Advisors, LLC, Chairman and Chief Executive Officer (7/2015 – 5/2021)

Lido Advisors, LLC, President and Chief Compliance Officer (6/2015 – 7/2015)

Investment Security Corp., Registered Representative (3/2001 – 1/2021)

Lido Advisors, Inc., President and Chief Compliance Officer (5/1999 – 6/2015)

Lido Consulting, Inc., President (11/1995 – 9/2021)

Mr. Kushner founded Lido Advisors, Inc. in 1999, which evolved into Lido Advisors, LLC in 2015. Mr. Kushner began Lido after 22 years of providing personal and financial consulting services to high-net-worth individuals and family investment offices. In 1995, he founded Lido Consulting Group, LLC, the successor to Lido Consulting Inc., which provides resources to and consulting services for family offices. These services are non-investment related and include producing educational events and webinars on topics of interest to the family office industry. Additionally, Lido Consulting provides other services including review of technology, executive compensation, or executive recruiting among others for ultra-high-net-worth individuals and families. Mr. Kushner has expertise in the areas of financial planning, money management and income tax and estate planning. He is a licensed Certified Public Accountant (inactive) and holds the Series 65 license.

### **ITEM 3: DISCIPLINARY INFORMATION**

Lido is required to disclose all material facts regarding any legal or disciplinary event that would be material to your evaluation of each investment person providing advice to you. Mr. Kushner has no disciplinary information to disclose under this Item.

### **ITEM 4: OTHER BUSINESS ACTIVITIES**

In addition to his activities at Lido, Mr. Kushner is an Investment Adviser Representative for IDB Lido Wealth, LLC, which is an SEC investment adviser owned by Lido. He devotes less than 5% of his time performing services for IDB Lido Wealth.

Mr. Kushner is the founder and Chairman of Lido Consulting Group, LLC, the successor to Lido Consulting Inc., a personal services consulting firm specializing in providing consulting and other services to family offices and high net worth individuals. Lido Consulting Group, LLC is wholly owned by Lido Advisors, LLC. Notably, Lido Consulting Group, LLC generates revenues from seminar and conference planning, consulting, and executive recruiting activities. Mr. Kushner's workday is divided among his activities for Lido and Lido Consulting Group, LLC.

Mr. Kushner also serves as the Managing Member for the following limited liability companies ("LLCs") that invest in commercial and residential real estate:

- Wildwood Apartments, LLC
- Shangri-La Apartments, LLC
- 616 N. La Brea, LLC
- 1045 4th Avenue, LLC
- 1671 Fremont, LLC, a wholly-owned subsidiary of 1045 4th Avenue, LLC
- Lido Flamingo, LLC

The members of these limited liability companies are family members and close friends, and the main purpose of each LLC is to engage in passive real estate investing. Also, Lido Flamingo, LLC invests in certain private funds that are also invested in by Lido clients. The fact that Mr. Kushner is a Managing Member of LLCs that invest in certain private funds that are invested in by Lido clients creates a conflict of interest due to the private funds being limited offerings. Lido addresses the conflict through its written Code of Ethics that includes preapproval and reporting requirements of certain personal securities transactions, including private funds by Lido employees, and through disclosures to clients. In addition, clients are not obligated to implement recommended transactions in private funds or other private limited partnerships.

While Mr. Kushner serves as the Managing Member for the LLCs, he is not involved in the day-to-day management of the various properties and/or other investments

made by the LLCs. Mr. Kushner also serves as trustee to two family-related trusts and as CFO to a family foundation, and all three entities are clients of Lido. Additionally, Mr. Kushner serves as CFO and is a shareholder of a California corporation, Kushdon Management Inc., that performs real estate management services. This company provides management services to some of the real estate invested in by the family LLCs.

Mr. Kushner sits on the Board of Directors for the C5 Youth Foundation of Southern California as well as the Board of Governors for City of Hope.

Mr. Kushner spends less than 10% of his work time performing his duties as Managing Member, trustee, and/or CFO for all of these entities.

#### **ITEM 5: ADDITIONAL COMPENSATION**

In addition to the compensation received from Lido, Mr. Kushner, as a Member (through his wholly owned company, Kushner Holdings, Inc.) and part owner of Lido Group Holdings, LLC, shares in the profits and losses of LAH. Mr. Kushner receives compensation

#### **ITEM 6: SUPERVISION**

Generally, all client investment decisions are overseen by Jeff Garden, Chief Investment Officer and head of Lido's Investment Committee. The Investment Committee meets periodically to discuss overall portfolio management decisions and strategies. In addition, Jason Ozur, Chief Executive Officer of Lido, is responsible for the general oversight of all investment advice given by its supervised persons.

Mr. Kushner's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at (310) 278-8232 or [jozur@lidoadvisors.com](mailto:jozur@lidoadvisors.com).

**BROCHURE SUPPLEMENT**  
**(Part 2B of Form ADV)**

**September 2024**

**Gregory Robitshek, CFA®**

**Lido Advisors, LLC**

*Business Address*

1875 Century Park East, Suite 950  
Los Angeles, California 90067  
Phone: (424) 542-7874  
grobitshek@lidoadvisors.com

*Principal Office Address*

1875 Century Park East, Suite 950  
Los Angeles, California 90067  
Phone: (310) 278-8232  
Fax: (310) 278-8267  
www.lidoadvisors.com

This brochure supplement provides information about Gregory Robitshek that supplements the Lido Advisors, LLC's ("Lido") Disclosure Brochure (Form ADV Part 2A). You should have received a copy of that Disclosure Brochure. Please contact our Chief Compliance Officer at (310) 278-8232 if you did not receive Lido Advisors, LLC's Disclosure Brochure or if you have any questions about the contents of this supplement.

Additional information about Gregory Robitshek is available on the SEC's website at [adviserinfo.sec.gov](http://adviserinfo.sec.gov).

## **ITEM 1: COVER PAGE**

Please see previous page.

## **ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE**

Gregory Robitshek, CFA®

Year of Birth: 1976

### **Education Background**

The Anderson School at UCLA – Master of Business Administration, 2006

Washington University in St. Louis – Bachelor of Arts in Economics, 1998

### **Business Background**

Lido Advisors, LLC, Investment Adviser Representative (8/2024 – Present)

Nuveen Investments, Senior Director (9/2007 – 8/2024)

### **Explanation of Designation**

*Certified Financial Analyst™*

The Chartered Financial Analyst® (CFA) charter is a globally respected, graduate-level investment credential established in 1962 and awarded by CFA Institute — the largest global association of investment professionals.

There are currently more than 90,000 CFA charterholders working in 134 countries. To earn the CFA charter, candidates must: 1) pass three sequential, six-hour examinations; 2) have at least four years of qualified professional investment experience; 3) join CFA Institute as members; and 4) commit to abide by, and annually reaffirm, their adherence to the CFA Institute Code of Ethics and Standards of Professional Conduct.

### High Ethical Standards

The CFA Institute Code of Ethics and Standards of Professional Conduct, enforced through an active professional conduct program, require CFA charterholders to:

- Place their clients' interests ahead of their own
- Maintain independence and objectivity
- Act with integrity
- Maintain and improve their professional competence
- Disclose conflicts of interest and legal matters

### Global Recognition

Passing the three CFA exams is a difficult feat that requires extensive study (successful candidates report spending an average of 300 hours of study per level). Earning the CFA charter demonstrates mastery of many of the advanced skills

needed for investment analysis and decision making in today's quickly evolving global financial industry. As a result, employers and clients are increasingly seeking CFA charterholders—often making the charter a prerequisite for employment.

Additionally, regulatory bodies in 22 countries and territories recognize the CFA charter as a proxy for meeting certain licensing requirements, and more than 125 colleges and universities around the world have incorporated a majority of the CFA Program curriculum into their own finance courses.

#### Comprehensive and Current Knowledge

The CFA Program curriculum provides a comprehensive framework of knowledge for investment decision making and is firmly grounded in the knowledge and skills used every day in the investment profession. The three levels of the CFA Program test a proficiency with a wide range of fundamental and advanced investment topics, including ethical and professional standards, fixed-income and equity analysis, alternative and derivative investments, economics, financial reporting standards, portfolio management, and wealth planning.

The CFA Program curriculum is updated every year by experts from around the world to ensure that candidates learn the most relevant and practical new tools, ideas, and investment and wealth management skills to reflect the dynamic and complex nature of the profession.

### **ITEM 3: DISCIPLINARY INFORMATION**

Lido is required to disclose all material facts regarding any legal or disciplinary event that would be material to your evaluation of each investment person providing advice to you. Mr. Robitshek has no disciplinary information to disclose under this Item.

### **ITEM 4: OTHER BUSINESS ACTIVITIES**

Mr. Robitshek does not engage in other business activities outside of Lido.

### **ITEM 5: ADDITIONAL COMPENSATION**

Mr. Robitshek has no additional compensation to disclose.

### **ITEM 6: SUPERVISION**

Generally, all client investment decisions are overseen by Jeff Garden, Chief Investment Officer and head of Lido's Investment Committee. The Investment Committee meets periodically to discuss overall portfolio management decisions and strategies. In addition, Jason Ozur, Chief Executive Officer of Lido, is responsible for the general oversight of all investment advice given by its supervised persons.

Mr. Robitshek's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at (310) 278-8232 or [jozur@lidoadvisors.com](mailto:jozur@lidoadvisors.com).

**BROCHURE SUPPLEMENT**  
**(Part 2B of Form ADV)**

**April 2024**

**Gretchen Zierolf, CFP®**

**Lido Advisors, LLC**

*Business Address*

4800 Hampden Lane, Suite 200  
Bethesda, MD 20814  
Phone: (202) 217-0597  
gzierolf@lidoadvisors.com

*Principal Office Address*

1875 Century Park East, Suite 950  
Los Angeles, California 90067  
Phone: (310) 278-8232  
Fax: (310) 278-8267  
www.lidoadvisors.com

This brochure supplement provides information about Gretchen Zierolf that supplements the Lido Advisors, LLC's ("Lido") Disclosure Brochure (Form ADV Part 2A). You should have received a copy of that Disclosure Brochure. Please contact our Chief Compliance Officer at (310) 278-8232 if you did not receive Lido Advisors, LLC's Disclosure Brochure or if you have any questions about the contents of this supplement.

Additional information about Gretchen Zierolf is available on the SEC's website at [adviserinfo.sec.gov](http://adviserinfo.sec.gov).



## **ITEM 1: COVER PAGE**

Please see previous page.

## **ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE**

Gretchen Zierolf, CFP®

Year of Birth: 1977

### **Education Background**

University of Wisconsin- Madison – Bachelor of Arts in Psychology, 1998

University of Wisconsin- Madison – Bachelor of Arts in Philosophy, 1998

### **Business Background**

Lido Advisors, LLC, Investment Adviser Representative (4/2024 – Present)

Hightower Advisors, SVP, CPM & Head of Business Development (9/2021 – 2/2024)

Farr Miller & Washington, LLC, Portfolio Manager (6/2015 – 9/2021)

Janney Montgomery Scott, LLC, Financial Consultant (4/2010 – 6/2015)

### **Explanation of Designation**

#### *Certified Financial Planner™*

The CERTIFIED FINANCIAL PLANNER™, CFP® and federally registered CFP (with flame design) marks (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. It 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. Currently, more than 71,000 individuals have obtained CFP® certification in the United States.

To attain the right to use the CFP® marks, an individual must satisfactorily fulfill the following requirements:

- Education – Complete an advanced college-level course of study addressing the financial planning subject areas that CFP Board’s studies have determined as necessary for the competent and professional delivery of financial planning services, and attain a Bachelor’s Degree from a regionally accredited United States college or university (or its equivalent from a foreign university). CFP Board’s financial planning subject areas include insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning;

- Examination – Pass the comprehensive CFP® Certification Examination. The examination includes case studies and client scenarios designed to test one’s ability to correctly diagnose financial planning issues and apply one’s knowledge of financial planning to real world circumstances;
- Experience – Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year); and
- Ethics – Agree to be bound by CFP Board’s Standards of Professional Conduct, a set of documents outlining the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements in order to maintain the right to continue to use the CFP® marks:

- Continuing Education – Complete 30 hours of continuing education hours every two years, including two hours on the Code of Ethics and other parts of the Standards of Professional Conduct, to maintain competence and keep up with developments in the financial planning field; and
- Ethics – Renew an agreement to be bound by the Standards of Professional Conduct. The Standards prominently require that CFP® professionals provide financial planning services at a fiduciary standard of care. This means CFP® professionals must provide financial planning services in the best interests of their clients.

CFP® professionals who fail to comply with the above standards and requirements may be subject to CFP Board’s enforcement process, which could result in suspension or permanent revocation of their CFP® certification.

### **ITEM 3: DISCIPLINARY INFORMATION**

Lido is required to disclose all material facts regarding any legal or disciplinary event that would be material to your evaluation of each investment person providing advice to you. Ms. Zierolf has no disciplinary information to disclose under this Item.

### **ITEM 4: OTHER BUSINESS ACTIVITIES**

Ms. Zierolf does not engage in other business activities outside of Lido.

### **ITEM 5: ADDITIONAL COMPENSATION**

Ms. Zierolf has no additional compensation to disclose.

### **ITEM 6: SUPERVISION**

Generally, all client investment decisions are overseen by Jeff Garden, Chief Investment Officer and head of Lido’s Investment Committee. The Investment

Committee meets periodically to discuss overall portfolio management decisions and strategies. In addition, Jason Ozur, Chief Executive Officer of Lido, is responsible for the general oversight of all investment advice given by its supervised persons.

Ms. Zierolf's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at (310) 278-8232 or [jozur@lidoadvisors.com](mailto:jozur@lidoadvisors.com).

**BROCHURE SUPPLEMENT**  
**(Part 2B of Form ADV)**

**July 2024**

**Griffin Morgan**

**Lido Advisors, LLC**

*Business Address*

477 Madison Avenue, 6th Floor  
New York, NY 10022  
Phone: (917) 203-9921  
gmorgan@lidoadvisors.com

*Principal Office Address*

1875 Century Park East, Suite 950  
Los Angeles, California 90067  
Phone: (310) 278-8232  
Fax: (310) 278-8267  
www.lidoadvisors.com

This brochure supplement provides information about Griffin Morgan that supplements the Lido Advisors, LLC's ("Lido") Disclosure Brochure (Form ADV Part 2A). You should have received a copy of that Disclosure Brochure. Please contact our Chief Compliance Officer at (310) 278-8232 if you did not receive Lido Advisors, LLC's Disclosure Brochure or if you have any questions about the contents of this supplement.

Additional information about Griffin Morgan is available on the SEC's website at [adviserinfo.sec.gov](http://adviserinfo.sec.gov).

### **ITEM 1: COVER PAGE**

Please see previous page.

### **ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE**

Griffin Morgan  
Year of Birth: 1997

#### **Education Background**

Union College – Bachelor of Arts in Economics, 2020

#### **Business Background**

Lido Advisors, LLC, Investment Adviser Representative (5/2024 – Present)  
Unemployed (1/2024 – 5/2024)  
Masterworks Advisers, LLC, Investment Advisor (6/2023 – 12/2023)  
Arete Wealth Advisors, LLC, Investment Advisory Rep (6/2022 – 6/2023)  
Arete Wealth MGMT, LLC, Registered Representative (6/2022 – 6/2023)  
Masterworks, Sales (6/2022 – 6/2023)  
John Hancock, Consolidation Coordinator (10/2020 – 5/2022)  
John Hancock Distributors LLC, Registered Representative (10/2020 – 5/2022)  
Wellesley Youth Lacrosse Club, Lacross Coach (9/2020 – 10/2021)  
VDC Research, Intern (6/2019 – 8/2019)  
Union College, Student (9/2016 – 6/2020)

### **ITEM 3: DISCIPLINARY INFORMATION**

Lido is required to disclose all material facts regarding any legal or disciplinary event that would be material to your evaluation of each investment person providing advice to you. Mr. Morgan has no disciplinary information to disclose under this Item.

### **ITEM 4: OTHER BUSINESS ACTIVITIES**

Mr. Morgan does not engage in other business activities outside of Lido.

### **ITEM 5: ADDITIONAL COMPENSATION**

Mr. Morgan has no additional compensation to disclose.

### **ITEM 6: SUPERVISION**

Generally, all client investment decisions are overseen by Jeff Garden, Chief Investment Officer and head of Lido's Investment Committee. The Investment Committee meets periodically to discuss overall portfolio management decisions

and strategies. In addition, Jason Ozur, Chief Executive Officer of Lido, is responsible for the general oversight of all investment advice given by its supervised persons.

Mr. Morgan's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at (310) 278-8232 or [jozur@lidoadvisors.com](mailto:jozur@lidoadvisors.com).

**BROCHURE SUPPLEMENT**  
**(Part 2B of Form ADV)**

**January 2024**

**Heather O'connor**

**Lido Advisors, LLC**

*Business Address*

3655 Nobel Drive, Suite 630  
San Diego, CA 92122  
Phone: (858) 247-0024  
hoconnor@lidoadvisors.com

*Principal Office Address*

1875 Century Park East, Suite 950  
Los Angeles, California 90067  
Phone: (310) 278-8232  
Fax: (310) 278-8267  
www.lidoadvisors.com

This brochure supplement provides information about Heather O'connor that supplements the Lido Advisors, LLC's ("Lido") Disclosure Brochure (Form ADV Part 2A). You should have received a copy of that Disclosure Brochure. Please contact our Chief Compliance Officer at (310) 278-8232 if you did not receive Lido Advisors, LLC's Disclosure Brochure or if you have any questions about the contents of this supplement.

Additional information about Heather O'connor is available on the SEC's website at [adviserinfo.sec.gov](http://adviserinfo.sec.gov).

### **ITEM 1: COVER PAGE**

Please see previous page.

### **ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE**

Heather O'connor

Year of Birth: 1969

#### **Education Background**

Valencia College – Associate Degree in Science, 1992

#### **Business Background**

Lido Advisors, LLC, Investment Adviser Representative (1/2023 – Present)

First Republic Investment Management, Inc., Senior Client Service Associate (12/2021 – 5/2023)

First Republic Securities Company, LLC, Senior Client Service Associate (12/2021 – 5/2023)

First Republic Investment Management, Inc., Senior Client Service Associate (1/2019 – 10/2020)

First Republic Securities Company, LLC, Senior Client Service Associate (1/2019 – 10/2020)

Wells Fargo Clearing Services, LLC, Registered Representative (11/2016 – 1/2019)

Kestra Investment Services, LLC, Registered Representative (2/2014 – 11/2016)

Washington Wealth Management, LLC, Investment Advisor (10/2012 – 11/2016)

### **ITEM 3: DISCIPLINARY INFORMATION**

Lido is required to disclose all material facts regarding any legal or disciplinary event that would be material to your evaluation of each investment person providing advice to you. Ms. O'connor has no disciplinary information to disclose under this Item.

### **ITEM 4: OTHER BUSINESS ACTIVITIES**

In addition to his activities at Lido, Mrs. O'Connor assists her husband's private investigator business in administrative tasks. Heather O'Connor spends less than 5% of her time performing duties for this outside business activity.

### **ITEM 5: ADDITIONAL COMPENSATION**

Mrs. O'Connor's compensation for her outside business activities accounts for less than 5% of her total annual compensation.



## **ITEM 6: SUPERVISION**

Generally, all client investment decisions are overseen by Jeff Garden, Chief Investment Officer and head of Lido's Investment Committee. The Investment Committee meets periodically to discuss overall portfolio management decisions and strategies. In addition, Jason Ozur, Chief Executive Officer of Lido, is responsible for the general oversight of all investment advice given by its supervised persons.

Ms. O'connor's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at (310) 278-8232 or [jozur@lidoadvisors.com](mailto:jozur@lidoadvisors.com).

**BROCHURE SUPPLEMENT**  
**(Part 2B of Form ADV)**

**July 2024**

**Henry Hagenbuch**

**Lido Advisors, LLC**

*Business Address*

315 Montgomery Street, Suite 905  
San Francisco, CA 94104  
Phone: (415) 737-6106  
hhagenbuch@lidoadvisors.com

*Principal Office Address*

1875 Century Park East, Suite 950  
Los Angeles, California 90067  
Phone: (310) 278-8232  
Fax: (310) 278-8267  
www.lidoadvisors.com

This brochure supplement provides information about Henry Hagenbuch that supplements the Lido Advisors, LLC's ("Lido") Disclosure Brochure (Form ADV Part 2A). You should have received a copy of that Disclosure Brochure. Please contact our Chief Compliance Officer at (310) 278-8232 if you did not receive Lido Advisors, LLC's Disclosure Brochure or if you have any questions about the contents of this supplement.

Additional information about Henry Hagenbuch is available on the SEC's website at [adviserinfo.sec.gov](http://adviserinfo.sec.gov).

### **ITEM 1: COVER PAGE**

Please see previous page.

### **ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE**

Henry Hagenbuch  
Year of Birth: 1984

#### **Education Background**

University of California, Los Angeles – Bachelor of Arts in Political Science, 2008  
University of California, Los Angeles, Anderson School of Business – Master of Business Administration, 2015

#### **Business Background**

Lido Advisors, LLC, Investment Adviser Representative (7/2024 – Present)  
Robertson Stephens Wealth Markets, LLC, Vice President (1/2021 – 6/2024)  
Robertson Stephens Capital Markets, LLC, Vice President (10/2021 – 6/2022)  
Mercer Global Advisors, Inc, Business Development Manager (7/2020 – 12/2020)  
Clear Rock Capital, LLC, Director of Business Development (7/2017 – 6/2020)

### **ITEM 3: DISCIPLINARY INFORMATION**

Lido is required to disclose all material facts regarding any legal or disciplinary event that would be material to your evaluation of each investment person providing advice to you. Mr. Hagenbuch has no disciplinary information to disclose under this Item.

### **ITEM 4: OTHER BUSINESS ACTIVITIES**

Mr. Hagenbuch is the managing member of NH Ventures, LLC, an entity that holds personal private investments.

### **ITEM 5: ADDITIONAL COMPENSATION**

Mr. Hagenbuch has no additional compensation to disclose.

### **ITEM 6: SUPERVISION**

Generally, all client investment decisions are overseen by Jeff Garden, Chief Investment Officer and head of Lido's Investment Committee. The Investment Committee meets periodically to discuss overall portfolio management decisions and strategies. In addition, Jason Ozur, Chief Executive Officer of Lido, is responsible for the general oversight of all investment advice given by its supervised persons.

Mr. Hagenbuch's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at (310) 278-8232 or [jozur@lidoadvisors.com](mailto:jozur@lidoadvisors.com).

**BROCHURE SUPPLEMENT**  
**(Part 2B of Form ADV)**

**December 2023**

**Henry Herrill**

**Lido Advisors, LLC**

*Business Address*

1875 Century Park East, Suite 950  
Los Angeles, California 90067  
Phone: (424) 249-7663  
hherrill@lidoadvisors.com

*Principal Office Address*

1875 Century Park East, Suite 950  
Los Angeles, California 90067  
Phone: (310) 278-8232  
Fax: (310) 278-8267  
www.lidoadvisors.com

This brochure supplement provides information about Henry Herrill that supplements the Lido Advisors, LLC's ("Lido") Disclosure Brochure (Form ADV Part 2A). You should have received a copy of that Disclosure Brochure. Please contact our Chief Compliance Officer at (310) 278-8232 if you did not receive Lido Advisors, LLC's Disclosure Brochure or if you have any questions about the contents of this supplement.

Additional information about Henry Herrill is available on the SEC's website at [adviserinfo.sec.gov](http://adviserinfo.sec.gov).

### **ITEM 1: COVER PAGE**

Please see previous page.

### **ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE**

Henry Herrill

Year of Birth: 1994

#### **Education Background**

Northwestern University, Bachelor of Science in Economics (2016)

#### **Business Background**

Lido Advisors, LLC, Investment Adviser Representative (9/2017 – Present)

Northwestern Mutual, Financial Representative (8/2016—08/2017)

Goldman Sachs, Intern (3/2015 – 6/2015)

UBS, Intern (7/2014 – 8/2014)

### **ITEM 3: DISCIPLINARY INFORMATION**

Lido is required to disclose all material facts regarding any legal or disciplinary event that would be material to your evaluation of each investment person providing advice to you. Mr. Herrill has no disciplinary information to disclose under this Item.

### **ITEM 4: OTHER BUSINESS ACTIVITIES**

Mr. Herrill does not engage in other business activities outside of Lido.

### **ITEM 5: ADDITIONAL COMPENSATION**

As described in Item 4 above, Mr. Herrill does not participate in any outside business activities outside of his role with Lido and therefore does not receive any additional compensation.

### **ITEM 6: SUPERVISION**

Generally, all client investment decisions are overseen by Jeff Garden, Chief Investment Officer and head of Lido's Investment Committee. The Investment Committee meets periodically to discuss overall portfolio management decisions and strategies. In addition, Jason Ozur, Chief Executive Officer of Lido, is responsible for the general oversight of all investment advice given by its supervised persons.

Mr. Herrill's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at (310) 278-8232 or [jozur@lidoadvisors.com](mailto:jozur@lidoadvisors.com).

**BROCHURE SUPPLEMENT**  
**(Part 2B of Form ADV)**

**March 2024**

**Ioannis Haralambous, CFP®**

**Lido Advisors, LLC**

*Business Address*

1751 Pinnacle Drive, Suite 600  
McLean, VA 22102  
Phone: (854) 203-5363  
yharalambous@lidoadvisors.com

*Principal Office Address*

1875 Century Park East, Suite 950  
Los Angeles, California 90067  
Phone: (310) 278-8232  
Fax: (310) 278-8267  
www.lidoadvisors.com

This brochure supplement provides information about Ioannis Haralambous that supplements the Lido Advisors, LLC's ("Lido") Disclosure Brochure (Form ADV Part 2A). You should have received a copy of that Disclosure Brochure. Please contact our Chief Compliance Officer at (310) 278-8232 if you did not receive Lido Advisors, LLC's Disclosure Brochure or if you have any questions about the contents of this supplement.

Additional information about Ioannis Haralambous is available on the SEC's website at [adviserinfo.sec.gov](http://adviserinfo.sec.gov).

## **ITEM 1: COVER PAGE**

Please see previous page.

## **ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE**

Ioannis Haralambous, CFP®

Year of Birth: 1990

### **Education Background**

University of North Carolina at Charlotte – Bachelor of Arts in Criminal Justice and Minor in Operations Management, 2012

Campbell University – Masters in Trust and Wealth Management, 2014

Campbell Law School – Juris Doctor, 2015

### **Business Background**

Lido Advisors, LLC, Investment Adviser Representative (10/2022 – Present)

Truist Financial, APG Strategist (3/2021 – 9/2022)

Truist Financial, APG Analyst (12/2017 – 2/2021)

US Trust, Specialized Fid Officer and Trust Officer (11/2015 – 12/2017)

### **Explanation of Designation**

*Certified Financial Planner™*

The CERTIFIED FINANCIAL PLANNER™, CFP® and federally registered CFP (with flame design) marks (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. It 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. Currently, more than 71,000 individuals have obtained CFP® certification in the United States.

To attain the right to use the CFP® marks, an individual must satisfactorily fulfill the following requirements:

- Education – Complete an advanced college-level course of study addressing the financial planning subject areas that CFP Board’s studies have determined as necessary for the competent and professional delivery of financial planning services, and attain a Bachelor’s Degree from a regionally accredited United States college or university (or its equivalent from a foreign university). CFP Board’s financial planning subject areas include insurance planning and risk management, employee benefits

planning, investment planning, income tax planning, retirement planning, and estate planning;

- Examination – Pass the comprehensive CFP® Certification Examination. The examination includes case studies and client scenarios designed to test one’s ability to correctly diagnose financial planning issues and apply one’s knowledge of financial planning to real world circumstances;
- Experience – Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year); and
- Ethics – Agree to be bound by CFP Board’s Standards of Professional Conduct, a set of documents outlining the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements in order to maintain the right to continue to use the CFP® marks:

- Continuing Education – Complete 30 hours of continuing education hours every two years, including two hours on the Code of Ethics and other parts of the Standards of Professional Conduct, to maintain competence and keep up with developments in the financial planning field; and
- Ethics – Renew an agreement to be bound by the Standards of Professional Conduct. The Standards prominently require that CFP® professionals provide financial planning services at a fiduciary standard of care. This means CFP® professionals must provide financial planning services in the best interests of their clients.

CFP® professionals who fail to comply with the above standards and requirements may be subject to CFP Board’s enforcement process, which could result in suspension or permanent revocation of their CFP® certification.

### **ITEM 3: DISCIPLINARY INFORMATION**

Lido is required to disclose all material facts regarding any legal or disciplinary event that would be material to your evaluation of each investment person providing advice to you. Mr. Haralambous has no disciplinary information to disclose under this Item.

### **ITEM 4: OTHER BUSINESS ACTIVITIES**

Mr. Haralambous does not engage in other business activities outside of Lido.

### **ITEM 5: ADDITIONAL COMPENSATION**

Mr. Haralambous does not receive additional compensation at this time.



## **ITEM 6: SUPERVISION**

Generally, all client investment decisions are overseen by Jeff Garden, Chief Investment Officer and head of Lido's Investment Committee. The Investment Committee meets periodically to discuss overall portfolio management decisions and strategies. In addition, Jason Ozur, Chief Executive Officer of Lido, is responsible for the general oversight of all investment advice given by its supervised persons.

Mr. Haralambous's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at (310) 278-8232 or [jozur@lidoadvisors.com](mailto:jozur@lidoadvisors.com).

**BROCHURE SUPPLEMENT**  
**(Part 2B of Form ADV)**

**February 2024**

**Jack Bergon**

**Lido Advisors, LLC**

*Business Address*

1875 Century Park East, Suite 950  
Los Angeles, California 90067  
Phone: (424) 512-1115  
jbergon@lidoadvisors.com

*Principal Office Address*

1875 Century Park East, Suite 950  
Los Angeles, California 90067  
Phone: (310) 278-8232  
Fax: (310) 278-8267  
www.lidoadvisors.com

This brochure supplement provides information about Jack Bergon that supplements the Lido Advisors, LLC's ("Lido") Disclosure Brochure (Form ADV Part 2A). You should have received a copy of that Disclosure Brochure. Please contact our Chief Compliance Officer at (310) 278-8232 if you did not receive Lido Advisors, LLC's Disclosure Brochure or if you have any questions about the contents of this supplement.

Additional information about Jack Bergon is available on the SEC's website at [adviserinfo.sec.gov](http://adviserinfo.sec.gov).

### **ITEM 1: COVER PAGE**

Please see previous page.

### **ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE**

Jack Bergon

Year of Birth: 1998

#### **Education Background**

University of California, Santa Barbara – Bachelor of Arts in Economics, 2019

#### **Business Background**

Lido Advisors, LLC, Investment Adviser Representative (7/2023 – Present)

First Republic Bank, Client Service Associate II (3/2021 – 5/2023)

Talkdesk, Enterprise Sales Development Representative (8/2020 – 2/2021)

Procore Technologies, Accounting Intern (7/2019 – 8/2020)

Shaw Security, Security Guard TeamLead (7/2015 – 7/2019)

### **ITEM 3: DISCIPLINARY INFORMATION**

Lido is required to disclose all material facts regarding any legal or disciplinary event that would be material to your evaluation of each investment person providing advice to you. Mr. Bergon has no disciplinary information to disclose under this Item.

### **ITEM 4: OTHER BUSINESS ACTIVITIES**

Mr. Bergon does not engage in other business activities outside of Lido.

### **ITEM 5: ADDITIONAL COMPENSATION**

Mr. Bergon has no additional compensation to disclose.

### **ITEM 6: SUPERVISION**

Generally, all client investment decisions are overseen by Jeff Garden, Chief Investment Officer and head of Lido's Investment Committee. The Investment Committee meets periodically to discuss overall portfolio management decisions and strategies. In addition, Jason Ozur, Chief Executive Officer of Lido, is responsible for the general oversight of all investment advice given by its supervised persons.

Mr. Bergon's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at (310) 278-8232 or [jozur@lidoadvisors.com](mailto:jozur@lidoadvisors.com).

**BROCHURE SUPPLEMENT**  
**(Part 2B of Form ADV)**

**December 2023**

**Jack Kirby**

**Lido Advisors, LLC**

*Business Address*

3655 Noble Drive, Suite 630  
San Diego, CA 92122  
Phone: (619) 344-8649  
jkirby@lidoadvisors.com

*Principal Office Address*

1875 Century Park East, Suite 950  
Los Angeles, California 90067  
Phone: (310) 278-8232  
Fax: (310) 278-8267  
www.lidoadvisors.com

This brochure supplement provides information about Jack Kirby that supplements the Lido Advisors, LLC's ("Lido") Disclosure Brochure (Form ADV Part 2A). You should have received a copy of that Disclosure Brochure. Please contact our Chief Compliance Officer at (310) 278-8232 if you did not receive Lido Advisors, LLC's Disclosure Brochure or if you have any questions about the contents of this supplement.

Additional information about Jack Kirby is available on the SEC's website at [adviserinfo.sec.gov](http://adviserinfo.sec.gov).

### **ITEM 1: COVER PAGE**

Please see previous page.

### **ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE**

Jack Kirby

Year of Birth: 1996

#### **Education Background**

California Lutheran University – Bachelor of Science in Accounting, 2019

California Lutheran University – Master of Business Administration in Financial Planning, 2023

#### **Business Background**

Lido Advisors, LLC, Investment Adviser Representative (8/2020 – Present)

Wells Fargo Advisors, Client Service Associate (5/2019 – 8/2020)

Wells Fargo Advisors, Finance Intern (7/2018 – 5/2019)

### **ITEM 3: DISCIPLINARY INFORMATION**

Lido is required to disclose all material facts regarding any legal or disciplinary event that would be material to your evaluation of each investment person providing advice to you. Mr. Kirby has no disciplinary information to disclose under this Item.

### **ITEM 4: OTHER BUSINESS ACTIVITIES**

Mr. Kirby does not engage in other business activities outside of Lido.

### **ITEM 5: ADDITIONAL COMPENSATION**

Mr. Kirby has no additional compensation to disclose.

### **ITEM 6: SUPERVISION**

Generally, all client investment decisions are overseen by Jeff Garden, Chief Investment Officer and head of Lido's Investment Committee. The Investment Committee meets periodically to discuss overall portfolio management decisions and strategies. In addition, Jason Ozur, Chief Executive Officer of Lido, is responsible for the general oversight of all investment advice given by its supervised persons.

Mr. Kirby's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at (310) 278-8232 or [jozur@lidoadvisors.com](mailto:jozur@lidoadvisors.com).

**BROCHURE SUPPLEMENT**  
**(Part 2B of Form ADV)**

**February 2024**

**Jack Weinstein**

**Lido Advisors, LLC**

*Business Address*

1875 Century Park East, Suite 950  
Los Angeles, California 90067  
Phone: (424) 600-7233  
jweinstein@lidoadvisors.com

*Principal Office Address*

1875 Century Park East, Suite 950  
Los Angeles, California 90067  
Phone: (310) 278-8232  
Fax: (310) 278-8267  
www.lidoadvisors.com

This brochure supplement provides information about Jack Weinstein that supplements the Lido Advisors, LLC's ("Lido") Disclosure Brochure (Form ADV Part 2A). You should have received a copy of that Disclosure Brochure. Please contact our Chief Compliance Officer at (310) 278-8232 if you did not receive Lido Advisors, LLC's Disclosure Brochure or if you have any questions about the contents of this supplement.

Additional information about Jack Weinstein is available on the SEC's website at [adviserinfo.sec.gov](http://adviserinfo.sec.gov).

## **ITEM 1: COVER PAGE**

Please see previous page.

## **ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE**

Jack Weinstein

Year of Birth: 1996

### **Education Background**

American University – Bachelor of Business Administration, 2017

### **Business Background**

IDB Lido Wealth LLC, Investment Adviser Representative (4/2023 – Present)

Lido Advisors, LLC, Investment Adviser Representative (1/2020 – Present)

BNY Mellon Wealth Management (1/2018 – 12/2019)

American University, Student (8/2014 – 12/2017)

## **ITEM 3: DISCIPLINARY INFORMATION**

Lido is required to disclose all material facts regarding any legal or disciplinary event that would be material to your evaluation of each investment person providing advice to you. Mr. Weinstein has no disciplinary information to disclose under this Item.

## **ITEM 4: OTHER BUSINESS ACTIVITIES**

In addition to his activities at Lido, Mr. Weinstein is an Investment Adviser Representative for IDB Lido Wealth, LLC, which is an SEC investment adviser owned by Lido. He devotes approximately 5% of his time performing services for IDB Lido Wealth.

## **ITEM 5: ADDITIONAL COMPENSATION**

In addition to his ordinary compensation at Lido, Mr. Weinstein receives compensation from IDB Lido Wealth, LLC which make up 5% of his total annual income.

## **ITEM 6: SUPERVISION**

Generally, all client investment decisions are overseen by Jeff Garden, Chief Investment Officer and head of Lido's Investment Committee. The Investment Committee meets periodically to discuss overall portfolio management decisions and strategies. In addition, Jason Ozur, Chief Executive Officer of Lido, is responsible for the general oversight of all investment advice given by its supervised persons.

Mr. Weinstein's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at (310) 278-8232 or [jozur@lidoadvisors.com](mailto:jozur@lidoadvisors.com).



**BROCHURE SUPPLEMENT**  
**(Part 2B of Form ADV)**

**August 2024**

**Jacob Loosle, CFP®**

**Lido Advisors, LLC**

*Business Address*

4840 Pearl East Circle, Suite 300E  
Boulder, CO 80301  
Phone: (303) 268-5972  
jloosle@lidoadvisors.com

*Principal Office Address*

1875 Century Park East, Suite 950  
Los Angeles, California 90067  
Phone: (310) 278-8232  
Fax: (310) 278-8267  
www.lidoadvisors.com

This brochure supplement provides information about Jacob Loosle that supplements the Lido Advisors, LLC's ("Lido") Disclosure Brochure (Form ADV Part 2A). You should have received a copy of that Disclosure Brochure. Please contact our Chief Compliance Officer at (310) 278-8232 if you did not receive Lido Advisors, LLC's Disclosure Brochure or if you have any questions about the contents of this supplement.

Additional information about Jacob Loosle is available on the SEC's website at [adviserinfo.sec.gov](http://adviserinfo.sec.gov).

## **ITEM 1: COVER PAGE**

Please see previous page.

## **ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE**

Jacob Loosle, CFP®

Year of Birth: 1985

### **Education Background**

Utah State University – Bachelor of Science in Accounting, 2012

### **Business Background**

Lido Advisors, LLC, Investment Adviser Representative (6/2022 – Present)

United Capital Financial Advisers, LLC, Investment Adviser Representative (12/2015 – 6/2022)

Bedrock Capital Management, Associate Wealth Planner (1/2013 – 12/2015)

Integra Financial Services, Account Manager (3/2010 – 12/2012)

### **Explanation of Designation**

*Certified Financial Planner™*

The CERTIFIED FINANCIAL PLANNER™, CFP® and federally registered CFP (with flame design) marks (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. It 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. Currently, more than 71,000 individuals have obtained CFP® certification in the United States.

To attain the right to use the CFP® marks, an individual must satisfactorily fulfill the following requirements:

- Education – Complete an advanced college-level course of study addressing the financial planning subject areas that CFP Board’s studies have determined as necessary for the competent and professional delivery of financial planning services, and attain a Bachelor’s Degree from a regionally accredited United States college or university (or its equivalent from a foreign university). CFP Board’s financial planning subject areas include insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning;

- Examination – Pass the comprehensive CFP® Certification Examination. The examination includes case studies and client scenarios designed to test one’s ability to correctly diagnose financial planning issues and apply one’s knowledge of financial planning to real world circumstances;
- Experience – Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year); and
- Ethics – Agree to be bound by CFP Board’s Standards of Professional Conduct, a set of documents outlining the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements in order to maintain the right to continue to use the CFP® marks:

- Continuing Education – Complete 30 hours of continuing education hours every two years, including two hours on the Code of Ethics and other parts of the Standards of Professional Conduct, to maintain competence and keep up with developments in the financial planning field; and
- Ethics – Renew an agreement to be bound by the Standards of Professional Conduct. The Standards prominently require that CFP® professionals provide financial planning services at a fiduciary standard of care. This means CFP® professionals must provide financial planning services in the best interests of their clients.

CFP® professionals who fail to comply with the above standards and requirements may be subject to CFP Board’s enforcement process, which could result in suspension or permanent revocation of their CFP® certification.

### **ITEM 3: DISCIPLINARY INFORMATION**

Lido is required to disclose all material facts regarding any legal or disciplinary event that would be material to your evaluation of each investment person providing advice to you. Mr. Loosle has no disciplinary information to disclose under this Item.

### **ITEM 4: OTHER BUSINESS ACTIVITIES**

Mr. Loosle does not engage in other business activities outside of Lido.

### **ITEM 5: ADDITIONAL COMPENSATION**

Mr. Loosle has no additional compensation to disclose.

### **ITEM 6: SUPERVISION**

Generally, all client investment decisions are overseen by Jeff Garden, Chief Investment Officer and head of Lido’s Investment Committee. The Investment

Committee meets periodically to discuss overall portfolio management decisions and strategies. In addition, Jason Ozur, Chief Executive Officer of Lido, is responsible for the general oversight of all investment advice given by its supervised persons.

Mr. Loosle's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at (310) 278-8232 or [jozur@lidoadvisors.com](mailto:jozur@lidoadvisors.com).

**BROCHURE SUPPLEMENT**  
**(Part 2B of Form ADV)**

**March 2024**

**James Anthony Chartrey**

**Lido Advisors, LLC**

*Business Address*

255 South King, Suite 800

Seattle, WA 98104

Phone: (206) 981-2828

tchartrey@lidoadvisors.com

*Principal Office Address*

1875 Century Park East, Suite 950

Los Angeles, California 90067

Phone: (310) 278-8232

Fax: (310) 278-8267

www.lidoadvisors.com

This brochure supplement provides information about James Anthony Chartrey that supplements the Lido Advisors, LLC's ("Lido") Disclosure Brochure (Form ADV Part 2A). You should have received a copy of that Disclosure Brochure. Please contact our Chief Compliance Officer at (310) 278-8232 if you did not receive Lido Advisors, LLC's Disclosure Brochure or if you have any questions about the contents of this supplement.

Additional information about James Anthony Chartrey is available on the SEC's website at [adviserinfo.sec.gov](http://adviserinfo.sec.gov).

### **ITEM 1: COVER PAGE**

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### **ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE**

James Anthony Chartrey

Year of Birth: 1980

#### **Education Background**

South Kitsap High School, Port Orchard, WA – 1998

#### **Business Background**

Lido Advisors, LLC, Investment Adviser Representative (3/2024 – Present)

Colorado Financial Management, LLC, A Lido Company, Investment Advisor Representative (4/2023 – 3/2024)

Lido Advisors, LLC, Senior VP, Senior Wealth Advisor (12/2022 – 4/2023)

Mariner Wealth Advisors, Wealth Advisor (6/2018 – 12/2022)

MSEC, LLC, Registered Representative (6/2018 – 12/2019)

Principal Funds Distributor, Inc., Internal Wholesaler (8/2011 – 3/2018)

### **ITEM 3: DISCIPLINARY INFORMATION**

Lido is required to disclose all material facts regarding any legal or disciplinary event that would be material to your evaluation of each investment person providing advice to you. Mr. Chartrey has no disciplinary information to disclose under this Item.

### **ITEM 4: OTHER BUSINESS ACTIVITIES**

Mr. Chartrey does not engage in other business activities outside of Lido.

### **ITEM 5: ADDITIONAL COMPENSATION**

Mr. Chartrey has no additional compensation to disclose.

### **ITEM 6: SUPERVISION**

Generally, all client investment decisions are overseen by Jeff Garden, Chief Investment Officer and head of Lido's Investment Committee. The Investment Committee meets periodically to discuss overall portfolio management decisions and strategies. In addition, Jason Ozur, Chief Executive Officer of Lido, is responsible for the general oversight of all investment advice given by its supervised persons.

Mr. Chartrey's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at (310) 278-8232 or [jozur@lidoadvisors.com](mailto:jozur@lidoadvisors.com).

**BROCHURE SUPPLEMENT**  
**(Part 2B of Form ADV)**

**December 2023**

**James Parker Bryant**

**Lido Advisors, LLC**

*Business Address*

2101 Cedar Springs Road, Suite 650  
Dallas, TX 7501  
Phone: (214) 281-4220  
pbryant@lidoadvisors.com

*Principal Office Address*

1875 Century Park East, Suite 950  
Los Angeles, California 90067  
Phone: (310) 278-8232  
Fax: (310) 278-8267  
www.lidoadvisors.com

This brochure supplement provides information about James Parker Bryant that supplements the Lido Advisors, LLC's ("Lido") Disclosure Brochure (Form ADV Part 2A). You should have received a copy of that Disclosure Brochure. Please contact our Chief Compliance Officer at (310) 278-8232 if you did not receive Lido Advisors, LLC's Disclosure Brochure or if you have any questions about the contents of this supplement.

Additional information about James Parker Bryant is available on the SEC's website at [adviserinfo.sec.gov](http://adviserinfo.sec.gov).

**ITEM 1: COVER PAGE**

Please see previous page.

**ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE**

James Parker Bryant

Year of Birth: 1997

**Education Background**

Southern Methodist University – Bachelor of Business Administration in Real Estate Finance, 2020

**Business Background**

Lido Advisors, LLC, Investment Adviser Representative (12/2021 – Present)

McCorquodale Transfer, Team Manager (5/2020 – 5/2021)

Southern Methodist University, Full Time Student (8/2016 – 5/2020)

**ITEM 3: DISCIPLINARY INFORMATION**

Lido is required to disclose all material facts regarding any legal or disciplinary event that would be material to your evaluation of each investment person providing advice to you. Mr. Bryant has no disciplinary information to disclose under this Item.

**ITEM 4: OTHER BUSINESS ACTIVITIES**

Mr. Bryant does not engage in other business activities outside of Lido.

**ITEM 5: ADDITIONAL COMPENSATION**

Mr. Bryant has no additional compensation to disclose.

**ITEM 6: SUPERVISION**

Generally, all client investment decisions are overseen by Jeff Garden, Chief Investment Officer and head of Lido's Investment Committee. The Investment Committee meets periodically to discuss overall portfolio management decisions and strategies. In addition, Jason Ozur, Chief Executive Officer of Lido, is responsible for the general oversight of all investment advice given by its supervised persons.

Mr. Bryant's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at (310) 278-8232 or [jozur@lidoadvisors.com](mailto:jozur@lidoadvisors.com).



**BROCHURE SUPPLEMENT**  
**(Part 2B of Form ADV)**

**December 2023**

**James Savage**

**Lido Advisors, LLC**

*Business Address*

20 N. Clark St. Suite 1250  
Chicago, IL 60602  
Phone: (312) 897-5026  
jsavage@lidoadvisors.com

*Principal Office Address*

1875 Century Park East, Suite 950  
Los Angeles, California 90067  
Phone: (310) 278-8232  
Fax: (310) 278-8267  
www.lidoadvisors.com

This brochure supplement provides information about James Savage that supplements the Lido Advisors, LLC's ("Lido") Disclosure Brochure (Form ADV Part 2A). You should have received a copy of that Disclosure Brochure. Please contact our Chief Compliance Officer at (310) 278-8232 if you did not receive Lido Advisors, LLC's Disclosure Brochure or if you have any questions about the contents of this supplement.

Additional information about James Savage is available on the SEC's website at [adviserinfo.sec.gov](http://adviserinfo.sec.gov).

### **ITEM 1: COVER PAGE**

Please see previous page.

### **ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE**

James Savage  
Year of Birth: 1993

#### **Education Background**

University of Iowa – Bachelor of Business Administration in Finance, 2015

#### **Business Background**

Lido Advisors, LLC, Investment Adviser Representative (9/2019 – Present)  
Merrill Lynch, Pierce, Fenner & Smith Inc, Investment Specialist (4/2016 – 9/2019)  
Jones Lang Lasalle, Accounts Receivable (2/2016 – 4/2016)  
Lasalle Network, Accounts Receivable (9/2015 – 2/2016)

### **ITEM 3: DISCIPLINARY INFORMATION**

Lido is required to disclose all material facts regarding any legal or disciplinary event that would be material to your evaluation of each investment person providing advice to you. Mr. Savage has no disciplinary information to disclose under this Item.

### **ITEM 4: OTHER BUSINESS ACTIVITIES**

Mr. Savage does not engage in other business activities outside of Lido.

### **ITEM 5: ADDITIONAL COMPENSATION**

Mr. Savage has no additional compensation to disclose.

### **ITEM 6: SUPERVISION**

Generally, all client investment decisions are overseen by Jeff Garden, Chief Investment Officer and head of Lido's Investment Committee. The Investment Committee meets periodically to discuss overall portfolio management decisions and strategies. In addition, Jason Ozur, Chief Executive Officer of Lido, is responsible for the general oversight of all investment advice given by its supervised persons.

Mr. Savage's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at (310) 278-8232 or [jozur@lidoadvisors.com](mailto:jozur@lidoadvisors.com).

**BROCHURE SUPPLEMENT**  
**(Part 2B of Form ADV)**

**July 2024**

**Jarett Karp**

**Lido Advisors, LLC**

*Business Address*

1875 NW Corporate Blvd., Suite 110  
Boca Raton, FL 33431  
Phone: (561) 672-0636  
jkarp@lidoadvisors.com

*Principal Office Address*

1875 Century Park East, Suite 950  
Los Angeles, California 90067  
Phone: (310) 278-8232  
Fax: (310) 278-8267  
www.lidoadvisors.com

This brochure supplement provides information about Jarett Karp that supplements the Lido Advisors, LLC's ("Lido") Disclosure Brochure (Form ADV Part 2A). You should have received a copy of that Disclosure Brochure. Please contact our Chief Compliance Officer at (310) 278-8232 if you did not receive Lido Advisors, LLC's Disclosure Brochure or if you have any questions about the contents of this supplement.

Additional information about Jarett Karp is available on the SEC's website at [adviserinfo.sec.gov](http://adviserinfo.sec.gov).

### **ITEM 1: COVER PAGE**

Please see previous page.

### **ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE**

Jarett Karp  
Year of Birth: 1998

#### **Education Background**

Ohio State University – Bachelor of Science in Economics, 2020

#### **Business Background**

Lido Advisors, LLC, Investment Adviser Representative (4/2024 – Present)  
NEPC, LLC, Performance Associate (7/2022 – 4/2024)  
NYLife Securities LLC, Registered Representative (3/2021 – 7/2022)  
New York Life Insurance Company, Agent (10/2020 – 7/2022)  
Unemployed (5/2020 – 10/2020)  
The Ohio State University, Student (8/2017 – 5/2020)

### **ITEM 3: DISCIPLINARY INFORMATION**

Lido is required to disclose all material facts regarding any legal or disciplinary event that would be material to your evaluation of each investment person providing advice to you. Mr. Karp has no disciplinary information to disclose under this Item.

### **ITEM 4: OTHER BUSINESS ACTIVITIES**

Mr. Karp does not engage in other business activities outside of Lido.

### **ITEM 5: ADDITIONAL COMPENSATION**

Mr. Karp has no additional compensation to disclose.

### **ITEM 6: SUPERVISION**

Generally, all client investment decisions are overseen by Jeff Garden, Chief Investment Officer and head of Lido's Investment Committee. The Investment Committee meets periodically to discuss overall portfolio management decisions and strategies. In addition, Jason Ozur, Chief Executive Officer of Lido, is responsible for the general oversight of all investment advice given by its supervised persons.

Mr. Karp's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at (310) 278-8232 or [jozur@lidoadvisors.com](mailto:jozur@lidoadvisors.com).

**BROCHURE SUPPLEMENT**  
**(Part 2B of Form ADV)**

**April 2024**

**Jaron Wagner, CFP®**

**Lido Advisors, LLC**

*Business Address*

4840 Pearl East Circle, Suite 300E  
Boulder, CO 80301  
Phone: (303) 256-2799  
jwagner@lidoadvisors.com

*Principal Office Address*

1875 Century Park East, Suite 950  
Los Angeles, California 90067  
Phone: (310) 278-8232  
Fax: (310) 278-8267  
www.lidoadvisors.com

This brochure supplement provides information about Jaron Wagner that supplements the Lido Advisors, LLC's ("Lido") Disclosure Brochure (Form ADV Part 2A). You should have received a copy of that Disclosure Brochure. Please contact our Chief Compliance Officer at (310) 278-8232 if you did not receive Lido Advisors, LLC's Disclosure Brochure or if you have any questions about the contents of this supplement.

Additional information about Jaron Wagner is available on the SEC's website at [adviserinfo.sec.gov](http://adviserinfo.sec.gov).

## **ITEM 1: COVER PAGE**

Please see previous page.

## **ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE**

Jaron Wagner, CFP®

Year of Birth: 1995

### **Education Background**

Texas Christian University – Bachelor of Science in Economics, 2017

### **Business Background**

Lido Advisors, LLC, Investment Adviser Representative (4/2024 – Present)

Matter Family Office, Financial Consultant (11/2021 – 4/2024)

RMB Capital Management, LLC, Wealth Management Associate (3/2018 – 10/2021)

SEI Archway, Investment Accounting Analyst (6/2017 – 3/2018)

### **Explanation of Designation**

*Certified Financial Planner™*

The CERTIFIED FINANCIAL PLANNER™, CFP® and federally registered CFP (with flame design) marks (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. It 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. Currently, more than 71,000 individuals have obtained CFP® certification in the United States.

To attain the right to use the CFP® marks, an individual must satisfactorily fulfill the following requirements:

- Education – Complete an advanced college-level course of study addressing the financial planning subject areas that CFP Board’s studies have determined as necessary for the competent and professional delivery of financial planning services, and attain a Bachelor’s Degree from a regionally accredited United States college or university (or its equivalent from a foreign university). CFP Board’s financial planning subject areas include insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning;

- Examination – Pass the comprehensive CFP® Certification Examination. The examination includes case studies and client scenarios designed to test one’s ability to correctly diagnose financial planning issues and apply one’s knowledge of financial planning to real world circumstances;
- Experience – Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year); and
- Ethics – Agree to be bound by CFP Board’s Standards of Professional Conduct, a set of documents outlining the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements in order to maintain the right to continue to use the CFP® marks:

- Continuing Education – Complete 30 hours of continuing education hours every two years, including two hours on the Code of Ethics and other parts of the Standards of Professional Conduct, to maintain competence and keep up with developments in the financial planning field; and
- Ethics – Renew an agreement to be bound by the Standards of Professional Conduct. The Standards prominently require that CFP® professionals provide financial planning services at a fiduciary standard of care. This means CFP® professionals must provide financial planning services in the best interests of their clients.

CFP® professionals who fail to comply with the above standards and requirements may be subject to CFP Board’s enforcement process, which could result in suspension or permanent revocation of their CFP® certification.

### **ITEM 3: DISCIPLINARY INFORMATION**

Lido is required to disclose all material facts regarding any legal or disciplinary event that would be material to your evaluation of each investment person providing advice to you. Mr. Wagner has no disciplinary information to disclose under this Item.

### **ITEM 4: OTHER BUSINESS ACTIVITIES**

Mr. Wagner does not engage in other business activities outside of Lido.

### **ITEM 5: ADDITIONAL COMPENSATION**

Mr. Wagner has no additional compensation to disclose.

### **ITEM 6: SUPERVISION**

Generally, all client investment decisions are overseen by Jeff Garden, Chief Investment Officer and head of Lido’s Investment Committee. The Investment

Committee meets periodically to discuss overall portfolio management decisions and strategies. In addition, Jason Ozur, Chief Executive Officer of Lido, is responsible for the general oversight of all investment advice given by its supervised persons.

Mr. Wagner's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at (310) 278-8232 or [jozur@lidoadvisors.com](mailto:jozur@lidoadvisors.com).



**BROCHURE SUPPLEMENT**  
**(Part 2B of Form ADV)**

**April 2024**

**Jason Blumberg**

**Lido Advisors, LLC**

*Business Address*

1875 Century Park East, Suite 950  
Los Angeles, California 90067  
Phone: (424) 279-8944  
jblumberg@lidoadvisors.com

*Principal Office Address*

1875 Century Park East, Suite 950  
Los Angeles, California 90067  
Phone: (310) 278-8232  
Fax: (310) 278-8267  
www.lidoadvisors.com

This brochure supplement provides information about Jason Blumberg that supplements the Lido Advisors, LLC's ("Lido") Disclosure Brochure (Form ADV Part 2A). You should have received a copy of that Disclosure Brochure. Please contact our Chief Compliance Officer at (310) 278-8232 if you did not receive Lido Advisors, LLC's Disclosure Brochure or if you have any questions about the contents of this supplement.

Additional information about Jason Blumberg is available on the SEC's website at [adviserinfo.sec.gov](http://adviserinfo.sec.gov).

### **ITEM 1: COVER PAGE**

Please see previous page.

### **ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE**

Jason Blumberg  
Year of Birth: 1991

#### **Education Background**

University of Maryland, College Park – Bachelor of Science in Finance, 2013  
University of Maryland, College Park – Bachelor of Science in Information Systems, 2013

#### **Business Background**

Lido Advisors, LLC, Investment Adviser Representative (7/2015 – Present)  
IDB Lido Wealth, LLC, Investment Adviser Representative (4/2023 – 4/2024)  
Lido Advisors, Inc., Private Client Associate (2/2015 – 7/2015)  
Morgan Stanley, Financial Analyst (6/2013 – 12/2014)  
Morgan Stanley, Intern (6/2012 – 8/2012)

### **ITEM 3: DISCIPLINARY INFORMATION**

Lido is required to disclose all material facts regarding any legal or disciplinary event that would be material to your evaluation of each investment person providing advice to you. Mr. Blumberg has no disciplinary information to disclose under this Item.

### **ITEM 4: OTHER BUSINESS ACTIVITIES**

Mr. Blumberg does not engage in other business activities outside of Lido.

### **ITEM 5: ADDITIONAL COMPENSATION**

Mr. Blumberg has no additional compensation to disclose.

### **ITEM 6: SUPERVISION**

Generally, all client investment decisions are overseen by Jeff Garden, Chief Investment Officer and head of Lido's Investment Committee. The Investment Committee meets periodically to discuss overall portfolio management decisions and strategies. In addition, Jason Ozur, Chief Executive Officer of Lido, is responsible for the general oversight of all investment advice given by its supervised persons.

Mr. Blumberg's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at (310) 278-8232 or [jozur@lidoadvisors.com](mailto:jozur@lidoadvisors.com).

**BROCHURE SUPPLEMENT**  
**(Part 2B of Form ADV)**

**August 2024**

**Jason Ozur**

**Lido Advisors, LLC**

*Business Address*

1875 Century Park East, Suite 950  
Los Angeles, California 90067  
Phone: (424) 279-3453  
jozur@lidoadvisors.com

*Principal Office Address*

1875 Century Park East, Suite 950  
Los Angeles, California 90067  
Phone: (310) 278-8232  
Fax: (310) 278-8267  
www.lidoadvisors.com

This brochure supplement provides information about Jason Ozur that supplements the Lido Advisors, LLC's ("Lido") Disclosure Brochure (Form ADV Part 2A). You should have received a copy of that Disclosure Brochure. Please contact our Chief Compliance Officer at (310) 278-8232 if you did not receive Lido Advisors, LLC's Disclosure Brochure or if you have any questions about the contents of this supplement.

Additional information about Jason Ozur is available on the SEC's website at [adviserinfo.sec.gov](http://adviserinfo.sec.gov).

## **ITEM 1: COVER PAGE**

Please see previous page.

## **ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE**

Jason Ozur

Year of Birth: 1974

### **Education Background**

California State University, Northridge – Bachelor of Arts in Business and Accounting, 1997

### **Business Background**

Lido Advisors, LLC, Chief Executive Officer (5/2021 – Present)

Lido Advisors Holdings, LLC, Member (7/2015 – Present)

Oakhurst Advisors, LLC, Senior Managing Director (4/2016 – 12/2022)

Lido Advisors, LLC, Senior Managing Director, Chief Investment Officer, and President (2/2018 – Present)

Lido Advisors, LLC, Senior Managing Director, Chief Investment Officer, and Portfolio Manager (7/2015 – 2/2018)

Lido Advisors, LLC, Managing Director, Chief Investment Officer, and Portfolio Manager (6/2015 – 7/2015)

Lido Advisors, Inc., Managing Director, Chief Investment Officer, and Portfolio Manager (4/2009 – 6/2015)

## **ITEM 3: DISCIPLINARY INFORMATION**

Lido is required to disclose all material facts regarding any legal or disciplinary event that would be material to your evaluation of each investment person providing advice to you. Mr. Ozur has no disciplinary information to disclose under this Item.

## **ITEM 4: OTHER BUSINESS ACTIVITIES**

Mr. Ozur serves as Managing Member of Lido Flamingo, LLC which invests in real estate, both directly and through investments in private limited partnerships, including certain private funds that are invested in by Lido clients. The fact that Mr. Ozur is a Managing Member of an LLC that invests in certain private funds that are invested in by Lido clients creates a conflict of interest due to the private funds being limited offerings. Lido addresses the conflict through its written Code of Ethics that includes preapproval and reporting requirements of certain personal securities transactions by Lido employees, including private funds, and through disclosures to clients. In addition, clients are not obligated to implement recommended transactions in Private Funds or other private limited partnerships. Mr. Ozur also sits

on the board of the following Lido affiliated entities: Enterprise Trust & Investment Company, LAL Almari Holdings LLC, and IDB Lido Wealth LLC.

In addition to his activities at Lido, Mr. Ozur is an Investment Adviser Representative for IDB Lido Wealth, LLC, which is an SEC investment adviser owned by Lido. He devotes approximately 5% of his time performing services for IDB Lido Wealth.

Mr. Ozur is also a board member of Perfectomundo, Inc. a non-investment related company. Mr. Ozur primarily facilitates introductions to contacts which may help grow each of their business. Mr. Ozur is a Consultant and CFO for Hello Marketing, a medical consulting firm. Mr. Ozur performs accounting work for Mapleton, Vestone, and Ocean Park and spends less than 5% of his time on this outside business activity.

#### **ITEM 5: ADDITIONAL COMPENSATION**

Mr. Ozur does not receive any compensation from the private funds for Lido clients that invest in the funds.

In addition to his ordinary compensation at Lido, Mr. Ozur receives compensation from IDB Lido Wealth, LLC which make up 1% of his total annual inc

#### **ITEM 6: SUPERVISION**

Generally, all client investment decisions are overseen by Jeff Garden, Chief Investment Officer and head of Lido's Investment Committee. The Investment Committee meets periodically to discuss overall portfolio management decisions and strategies. In addition, Jason Ozur, Chief Executive Officer of Lido, is responsible for the general oversight of all investment advice given by its supervised persons.

The Lido Board of Directors have oversight over Mr. Ozur. Greg Kushner, the Chairman of this Board can be contacted at (310) 278-8232 or [gkushner@lidoadvisors.com](mailto:gkushner@lidoadvisors.com).

**BROCHURE SUPPLEMENT**  
**(Part 2B of Form ADV)**

**January 2024**

**Jason Ryer Baldrige**

**Lido Advisors, LLC**

*Business Address*

1875 Century Park East, Suite 950  
Los Angeles, California 90067  
Phone: (424) 421-3614  
jbaldrige@lidoadvisors.com

*Principal Office Address*

1875 Century Park East, Suite 950  
Los Angeles, California 90067  
Phone: (310) 278-8232  
Fax: (310) 278-8267  
www.lidoadvisors.com

This brochure supplement provides information about Jason Ryer Baldrige that supplements the Lido Advisors, LLC's ("Lido") Disclosure Brochure (Form ADV Part 2A). You should have received a copy of that Disclosure Brochure. Please contact our Chief Compliance Officer at (310) 278-8232 if you did not receive Lido Advisors, LLC's Disclosure Brochure or if you have any questions about the contents of this supplement.

Additional information about Jason Ryer Baldrige is available on the SEC's website at [adviserinfo.sec.gov](http://adviserinfo.sec.gov).

### **ITEM 1: COVER PAGE**

Please see previous page.

### **ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE**

Jason Ryer Baldrige

Year of Birth: 1994

#### **Education Background**

Boston College, Carroll School of Management – Bachelor of Science in Leadership and Management, Concentration in Information Systems and Entrepreneurship, 2017

#### **Business Background**

Lido Advisors, LLC, Investment Adviser Representative (6/2021 – Present)

OluKai, Marketing Coordinator (8/2017 – 9/2018)

Boston College, Student (9/2013 – 5/2017)

### **ITEM 3: DISCIPLINARY INFORMATION**

Lido is required to disclose all material facts regarding any legal or disciplinary event that would be material to your evaluation of each investment person providing advice to you. Mr. Baldrige has no disciplinary information to disclose under this Item.

### **ITEM 4: OTHER BUSINESS ACTIVITIES**

Mr. Baldrige does not engage in other business activities outside of Lido.

### **ITEM 5: ADDITIONAL COMPENSATION**

Mr. Baldrige has no additional compensation to disclose.

### **ITEM 6: SUPERVISION**

Generally, all client investment decisions are overseen by Jeff Garden, Chief Investment Officer and head of Lido's Investment Committee. The Investment Committee meets periodically to discuss overall portfolio management decisions and strategies. In addition, Jason Ozur, Chief Executive Officer of Lido, is responsible for the general oversight of all investment advice given by its supervised persons.

Mr. Baldrige's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at (310) 278-8232 or [jozur@lidoadvisors.com](mailto:jozur@lidoadvisors.com).

**BROCHURE SUPPLEMENT**  
**(Part 2B of Form ADV)**

**January 2024**

**Jeffrey Christie, CFA®**

**Lido Advisors, LLC**

*Business Address*

3655 Nobel Drive, Suite 630  
San Diego, CA 92122  
Phone: (619) 393-2355  
jchristie@lidoadvisors.com

*Principal Office Address*

1875 Century Park East, Suite 950  
Los Angeles, California 90067  
Phone: (310) 278-8232  
Fax: (310) 278-8267  
www.lidoadvisors.com

This brochure supplement provides information about Jeffrey Christie that supplements the Lido Advisors, LLC's ("Lido") Disclosure Brochure (Form ADV Part 2A). You should have received a copy of that Disclosure Brochure. Please contact our Chief Compliance Officer at (310) 278-8232 if you did not receive Lido Advisors, LLC's Disclosure Brochure or if you have any questions about the contents of this supplement.

Additional information about Jeffrey Christie is available on the SEC's website at [adviserinfo.sec.gov](http://adviserinfo.sec.gov).



## **ITEM 1: COVER PAGE**

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## **ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE**

Jeffrey Christie, CFA®

Year of Birth: 1981

### **Education Background**

San Diego State University – Bachelor of Science in Finance, 2005

### **Business Background**

Lido Advisors, LLC, Investment Adviser Representative (7/2015 - Present)  
Investment Securities Corporation, Registered Representative (12/2016 – 12/2018)  
Lido Advisors, Inc., Investment Adviser Representative (2/2014 – 7/2015)  
Ken Stern & Associates, Inc., Director, Wealth Management (12/2005 – 12/2018)  
Asset Planning Solutions, Inc., Insurance Agent (11/2004 – 12/2021)  
First Allied Securities, Inc., Registered Representative (11/2004 – 12/2014)

### **Explanation of Designation**

*Certified Financial Analyst™*

The Chartered Financial Analyst® (CFA) charter is a globally respected, graduate-level investment credential established in 1962 and awarded by CFA Institute — the largest global association of investment professionals.

There are currently more than 90,000 CFA charterholders working in 134 countries. To earn the CFA charter, candidates must: 1) pass three sequential, six-hour examinations; 2) have at least four years of qualified professional investment experience; 3) join CFA Institute as members; and 4) commit to abide by, and annually reaffirm, their adherence to the CFA Institute Code of Ethics and Standards of Professional Conduct.

### High Ethical Standards

The CFA Institute Code of Ethics and Standards of Professional Conduct, enforced through an active professional conduct program, require CFA charterholders to:

- Place their clients' interests ahead of their own
- Maintain independence and objectivity
- Act with integrity
- Maintain and improve their professional competence
- Disclose conflicts of interest and legal matters

### Global Recognition

Passing the three CFA exams is a difficult feat that requires extensive study (successful candidates report spending an average of 300 hours of study per level). Earning the CFA charter demonstrates mastery of many of the advanced skills needed for investment analysis and decision making in today's quickly evolving global financial industry. As a result, employers and clients are increasingly seeking CFA charterholders—often making the charter a prerequisite for employment.

Additionally, regulatory bodies in 22 countries and territories recognize the CFA charter as a proxy for meeting certain licensing requirements, and more than 125 colleges and universities around the world have incorporated a majority of the CFA Program curriculum into their own finance courses.

#### Comprehensive and Current Knowledge

The CFA Program curriculum provides a comprehensive framework of knowledge for investment decision making and is firmly grounded in the knowledge and skills used every day in the investment profession. The three levels of the CFA Program test a proficiency with a wide range of fundamental and advanced investment topics, including ethical and professional standards, fixed-income and equity analysis, alternative and derivative investments, economics, financial reporting standards, portfolio management, and wealth planning.

The CFA Program curriculum is updated every year by experts from around the world to ensure that candidates learn the most relevant and practical new tools, ideas, and investment and wealth management skills to reflect the dynamic and complex nature of the profession.

### **ITEM 3: DISCIPLINARY INFORMATION**

Lido is required to disclose all material facts regarding any legal or disciplinary event that would be material to your evaluation of each investment person providing advice to you. Mr. Christie has no disciplinary information to disclose under this Item.

### **ITEM 4: OTHER BUSINESS ACTIVITIES**

Mr. Christie does not engage in other business activities outside of Lido.

### **ITEM 5: ADDITIONAL COMPENSATION**

Mr. Christie has no additional compensation to disclose.

### **ITEM 6: SUPERVISION**

Generally, all client investment decisions are overseen by Jeff Garden, Chief Investment Officer and head of Lido's Investment Committee. The Investment Committee meets periodically to discuss overall portfolio management decisions

and strategies. In addition, Jason Ozur, Chief Executive Officer of Lido, is responsible for the general oversight of all investment advice given by its supervised persons.

Mr. Christie's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at (310) 278-8232 or [jozur@lidoadvisors.com](mailto:jozur@lidoadvisors.com).

**BROCHURE SUPPLEMENT**  
**(Part 2B of Form ADV)**

**December 2023**

**Jeffrey Garden**

**Lido Advisors, LLC**

*Business Address*

1875 Century Park East, Suite 950  
Los Angeles, California 90067  
Phone: (424) 421-1198  
jgarden@lidoadvisors.com

*Principal Office Address*

1875 Century Park East, Suite 950  
Los Angeles, California 90067  
Phone: (310) 278-8232  
Fax: (310) 278-8267  
www.lidoadvisors.com

This brochure supplement provides information about Jeffrey Garden that supplements the Lido Advisors, LLC's ("Lido") Disclosure Brochure (Form ADV Part 2A). You should have received a copy of that Disclosure Brochure. Please contact our Chief Compliance Officer at (310) 278-8232 if you did not receive Lido Advisors, LLC's Disclosure Brochure or if you have any questions about the contents of this supplement.

Additional information about Jeffrey Garden is available on the SEC's website at [adviserinfo.sec.gov](http://adviserinfo.sec.gov).

### **ITEM 1: COVER PAGE**

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### **ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE**

Jeffrey Garden  
Year of Birth: 1979

#### **Education Background**

University of Michigan – Master of Applied Data Science, 2021  
Earned Chartered Financial Analyst Designation, 2015  
The Open University of Israel – Master of Business Administration, 2012  
San Jose State University – Bachelor of Arts in Political Science, 2002

#### **Business Background**

Lido Advisors, LLC, Chief Investment Officer (1/2019 - Present)  
Oakhurst Advisors, LLC, Portfolio Manager (5/2016 – Present)  
Lido Advisors, LLC, Sr. Analyst (7/2015 – 1/2019)  
Lido Advisors, Inc., Sr. Analyst (3/2014 – 7/2015)  
Union Bank of Israel, Investment Advisor (4/2011 – 12/2013)  
Infinity Investments, Institutional Wholesaler (8/2010 – 4/2011)

### **ITEM 3: DISCIPLINARY INFORMATION**

Lido is required to disclose all material facts regarding any legal or disciplinary event that would be material to your evaluation of each investment person providing advice to you. Mr. Garden has no disciplinary information to disclose under this Item.

### **ITEM 4: OTHER BUSINESS ACTIVITIES**

In addition to his role with Lido, Mr. Garden also serves as Portfolio Manager for Oakhurst Advisors, LLC, an affiliate of Lido. While most of his work for Oakhurst is incidental to his role with Lido, Mr. Garden spends less than 10% of his time on Oakhurst related activities.

### **ITEM 5: ADDITIONAL COMPENSATION**

Outside of the typical and ordinary compensation earned from his arrangement with Lido, Mr. Garden does not receive any income that represents a substantial source (i.e., more than 10%) of his annual income from outside business activities.

### **ITEM 6: SUPERVISION**

Generally, all client investment decisions are overseen by Jeff Garden, Chief Investment Officer and head of Lido's Investment Committee. The Investment

Committee meets periodically to discuss overall portfolio management decisions and strategies. In addition, Jason Ozur, Chief Executive Officer of Lido, is responsible for the general oversight of all investment advice given by its supervised persons.

Mr. Garden's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at (310) 278-8232 or [jozur@lidoadvisors.com](mailto:jozur@lidoadvisors.com).

**BROCHURE SUPPLEMENT**  
**(Part 2B of Form ADV)**

**January 2024**

**Jeffrey Kaufmann**

**Lido Advisors, LLC**

*Business Address*

1875 NW Corporate Blvd., Suite 110  
Boca Raton, FL 33431  
Phone: (561) 560-7210  
jkaufmann@lidoadvisors.com

*Principal Office Address*

1875 Century Park East, Suite 950  
Los Angeles, California 90067  
Phone: (310) 278-8232  
Fax: (310) 278-8267  
www.lidoadvisors.com

This brochure supplement provides information about Jeffrey Kaufmann that supplements the Lido Advisors, LLC's ("Lido") Disclosure Brochure (Form ADV Part 2A). You should have received a copy of that Disclosure Brochure. Please contact our Chief Compliance Officer at (310) 278-8232 if you did not receive Lido Advisors, LLC's Disclosure Brochure or if you have any questions about the contents of this supplement.

Additional information about Jeffrey Kaufmann is available on the SEC's website at [adviserinfo.sec.gov](http://adviserinfo.sec.gov).

### **ITEM 1: COVER PAGE**

Please see previous page.

### **ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE**

Jeffrey Kaufmann  
Year of Birth: 1967

#### **Education Background**

Williams College – Bachelor of Arts in Political Science, 1989

#### **Business Background**

Lido Advisors, LLC, Investment Adviser Representative (2/2021 – Present)  
Boston Private Wealth, LLC, Sr. Business Development Officer (2/2015 – 2/2021)  
Boston Private Wealth Management, Senior Client Advisor (10/2014 – 2/2015)  
Banyan Partners, LLC, Senior Client Advisor (1/2011 – 10/2014)  
Weiss Capital Management, Inc., Financial Advisor (6/2008 – 1/2011)

### **ITEM 3: DISCIPLINARY INFORMATION**

Lido is required to disclose all material facts regarding any legal or disciplinary event that would be material to your evaluation of each investment person providing advice to you. Mr. Kaufmann has no disciplinary information to disclose under this Item.

### **ITEM 4: OTHER BUSINESS ACTIVITIES**

Mr. Kaufmann does not engage in other business activities outside of Lido.

### **ITEM 5: ADDITIONAL COMPENSATION**

Mr. Kaufmann has no additional compensation to disclose.

### **ITEM 6: SUPERVISION**

Generally, all client investment decisions are overseen by Jeff Garden, Chief Investment Officer and head of Lido's Investment Committee. The Investment Committee meets periodically to discuss overall portfolio management decisions and strategies. In addition, Jason Ozur, Chief Executive Officer of Lido, is responsible for the general oversight of all investment advice given by its supervised persons.

Mr. Kaufmann's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at (310) 278-8232 or [jozur@lidoadvisors.com](mailto:jozur@lidoadvisors.com).



**BROCHURE SUPPLEMENT**  
**(Part 2B of Form ADV)**

**January 2024**

**Jeffrey Westheimer**

**Lido Advisors, LLC**

*Business Address*

1875 Century Park East, Suite 950  
Los Angeles, California 90067  
Phone: (424) 279-6544  
jwestheimer@lidoadvisors.com

*Principal Office Address*

1875 Century Park East, Suite 950  
Los Angeles, California 90067  
Phone: (310) 278-8232  
Fax: (310) 278-8267  
www.lidoadvisors.com

This brochure supplement provides information about Jeffrey Westheimer that supplements the Lido Advisors, LLC's ("Lido") Disclosure Brochure (Form ADV Part 2A). You should have received a copy of that Disclosure Brochure. Please contact our Chief Compliance Officer at (310) 278-8232 if you did not receive Lido Advisors, LLC's Disclosure Brochure or if you have any questions about the contents of this supplement.

Additional information about Jeffrey Westheimer is available on the SEC's website at [adviserinfo.sec.gov](http://adviserinfo.sec.gov).

### **ITEM 1: COVER PAGE**

Please see previous page.

### **ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE**

Jeffrey Westheimer

Year of Birth: 1971

#### **Education Background**

Southern Methodist University School of Law – Juris Doctor, 1996

Georgetown University Law Center – Visiting Student, 1995-1996

University of Texas, Austin – Bachelor of Arts in Political Science, 1993

#### **Business Background**

Lido Advisors, LLC, Investment Adviser Representative (6/2015 – Present)

Lido Advisors Holdings, LLC, Member (7/2015 – Present)

Lido Advisors, Inc., Senior Vice President (6/2009 – 6/2015)

Investment Security Corporation, Registered Representative (8/2011 – 3/2015)

Lido Advisors, Inc., Vice President (1/2008 – 6/2009)

Investment Security Corporation, Registered Representative (11/2007 – 12/2009)

### **ITEM 3: DISCIPLINARY INFORMATION**

Lido is required to disclose all material facts regarding any legal or disciplinary event that would be material to your evaluation of each investment person providing advice to you. Mr. Westheimer has no disciplinary information to disclose under this Item.

### **ITEM 4: OTHER BUSINESS ACTIVITIES**

In addition to his services performed for Lido, Mr. Westheimer is a Member and part owner of LAH, which is the majority owner of Lido.

Mr. Westheimer also does occasional consulting for a fee for family members as well as through 10 Fifteen Consulting, LLC. Although Mr. Westheimer is not currently in any consulting relationships via 10 Fifteen Consulting, LLC., this may change in the future. Mr. Westheimer is currently only engaged in consulting services with members of his own family, some of which are clients of Lido.

Mr. Westheimer also serves as a Member of Lido Flamingo, LLC, which invests in real estate both directly and through investments in private limited partnerships, including certain private funds that are invested in by Lido clients. Mr. Westheimer is also a partial owner of Archway Capital. Archway Capital is a joint venture involving Oakhurst Advisors, LLC.

Mr. Westheimer spends less than 5% of his time on these outside business activities.

The fact that Mr. Westheimer is a Member of LLCs that invest in certain private funds that are invested in by Lido clients creates a conflict of interest due to the fact that the private funds are limited offerings. Lido addresses the conflict through its written Code of Ethics that includes preapproval and reporting requirements of certain personal securities transactions by Lido employees, including private funds, and through disclosures to clients. In addition, clients are not obligated to implement recommended transactions in private funds or other private limited partnerships.

#### **ITEM 5: ADDITIONAL COMPENSATION**

Mr. Westheimer does not receive any compensation for his role as Member of Lido Flamingo, LLC, Archway Capital, or LAH, but he does have ownership interests and shares in the profits and losses. Mr. Westheimer also receives fees for his consulting activities.

#### **ITEM 6: SUPERVISION**

Generally, all client investment decisions are overseen by Jeff Garden, Chief Investment Officer and head of Lido's Investment Committee. The Investment Committee meets periodically to discuss overall portfolio management decisions and strategies. In addition, Jason Ozur, Chief Executive Officer of Lido, is responsible for the general oversight of all investment advice given by its supervised persons.

Mr. Westheimer's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at (310) 278-8232 or [jozur@lidoadvisors.com](mailto:jozur@lidoadvisors.com).

**BROCHURE SUPPLEMENT**  
**(Part 2B of Form ADV)**

**December 2023**

**Jeremiah James**

**Lido Advisors, LLC**

*Business Address*

2101 Cedar Springs Road, Suite 650  
Dallas, TX 7501  
Phone: (469) 723-7844  
jjames@lidoadvisors.com

*Principal Office Address*

1875 Century Park East, Suite 950  
Los Angeles, California 90067  
Phone: (310) 278-8232  
Fax: (310) 278-8267  
www.lidoadvisors.com

This brochure supplement provides information about Jeremiah James that supplements the Lido Advisors, LLC's ("Lido") Disclosure Brochure (Form ADV Part 2A). You should have received a copy of that Disclosure Brochure. Please contact our Chief Compliance Officer at (310) 278-8232 if you did not receive Lido Advisors, LLC's Disclosure Brochure or if you have any questions about the contents of this supplement.

Additional information about Jeremiah James is available on the SEC's website at [adviserinfo.sec.gov](http://adviserinfo.sec.gov).

### **ITEM 1: COVER PAGE**

Please see previous page.

### **ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE**

Jeremiah James  
Year of Birth: 1999

#### **Education Background**

University of Oklahoma, Bachelor of Arts in Law and Commerce (2022)

#### **Business Background**

Lido Advisors, LLC, Investment Adviser Representative (10/2023 – Present)  
GDS Wealth Management, Financial Advisor (2/2023 – 9/2023)  
Adaptation Financial, Financial Associate (6/2022 – 2/2023)  
University of Oklahoma, Student (8/2018 – 5/2022)  
Armstrong Bank, Banker (6/2020 – 06/2022)

### **ITEM 3: DISCIPLINARY INFORMATION**

Lido is required to disclose all material facts regarding any legal or disciplinary event that would be material to your evaluation of each investment person providing advice to you. Mr. James has no disciplinary information to disclose under this Item.

### **ITEM 4: OTHER BUSINESS ACTIVITIES**

Mr. James does not engage in other business activities outside of Lido.

### **ITEM 5: ADDITIONAL COMPENSATION**

Mr. James has no additional compensation to disclose.

### **ITEM 6: SUPERVISION**

Generally, all client investment decisions are overseen by Jeff Garden, Chief Investment Officer and head of Lido's Investment Committee. The Investment Committee meets periodically to discuss overall portfolio management decisions and strategies. In addition, Jason Ozur, Chief Executive Officer of Lido, is responsible for the general oversight of all investment advice given by its supervised persons.

Mr. James's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at (310) 278-8232 or [jozur@lidoadvisors.com](mailto:jozur@lidoadvisors.com).

**BROCHURE SUPPLEMENT**  
**(Part 2B of Form ADV)**

**September 2024**

**Jerrod Foster, CFA<sup>®</sup>, CFP<sup>®</sup>**

**Lido Advisors, LLC**

*Business Address*

315 Montgomery Street, Suite 905  
San Francisco, CA 94104  
Phone: (415) 501-0391  
jfooster@lidoadvisors.com

*Principal Office Address*

1875 Century Park East, Suite 950  
Los Angeles, California 90067  
Phone: (310) 278-8232  
Fax: (310) 278-8267  
www.lidoadvisors.com

This brochure supplement provides information about Jerrod Foster that supplements the Lido Advisors, LLC's ("Lido") Disclosure Brochure (Form ADV Part 2A). You should have received a copy of that Disclosure Brochure. Please contact our Chief Compliance Officer at (310) 278-8232 if you did not receive Lido Advisors, LLC's Disclosure Brochure or if you have any questions about the contents of this supplement.

Additional information about Jerrod Foster is available on the SEC's website at [adviserinfo.sec.gov](http://adviserinfo.sec.gov).

## **ITEM 1: COVER PAGE**

Please see previous page.

## **ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE**

Jerrod Foster, CFA®, CFP®

Year of Birth: 1984

### **Education Background**

Santa Clara University – Master of Business Administration, Concentration in Finance, 2013

Santa Clara University – Bachelor of Science in Political Science, 2006

### **Business Background**

Lido Advisors, LLC, Investment Adviser Representative (9/2024 – Present)

West Valley-Mission Community College, Associate Faculty Member (5/2018 – Present)

Parkside Advisors, LLC, Lead Advisor (11/2023 – 7/2024)

Morgan Stanley, Financial Planning Director (9/2020 – 10/2022)

Bank of NY Mellon, Associate Wealth Manager (12/2019 – 9/2020)

Charles Schwab & Co, Sr. Manager IS Strategy (5/2019 – 12/2019)

### **Explanation of Designation**

*Certified Financial Analyst™*

The Chartered Financial Analyst® (CFA) charter is a globally respected, graduate-level investment credential established in 1962 and awarded by CFA Institute — the largest global association of investment professionals.

There are currently more than 90,000 CFA charterholders working in 134 countries. To earn the CFA charter, candidates must: 1) pass three sequential, six-hour examinations; 2) have at least four years of qualified professional investment experience; 3) join CFA Institute as members; and 4) commit to abide by, and annually reaffirm, their adherence to the CFA Institute Code of Ethics and Standards of Professional Conduct.

### High Ethical Standards

The CFA Institute Code of Ethics and Standards of Professional Conduct, enforced through an active professional conduct program, require CFA charterholders to:

- Place their clients' interests ahead of their own
- Maintain independence and objectivity
- Act with integrity
- Maintain and improve their professional competence

- Disclose conflicts of interest and legal matters

### Global Recognition

Passing the three CFA exams is a difficult feat that requires extensive study (successful candidates report spending an average of 300 hours of study per level). Earning the CFA charter demonstrates mastery of many of the advanced skills needed for investment analysis and decision making in today's quickly evolving global financial industry. As a result, employers and clients are increasingly seeking CFA charterholders—often making the charter a prerequisite for employment.

Additionally, regulatory bodies in 22 countries and territories recognize the CFA charter as a proxy for meeting certain licensing requirements, and more than 125 colleges and universities around the world have incorporated a majority of the CFA Program curriculum into their own finance courses.

### Comprehensive and Current Knowledge

The CFA Program curriculum provides a comprehensive framework of knowledge for investment decision making and is firmly grounded in the knowledge and skills used every day in the investment profession. The three levels of the CFA Program test a proficiency with a wide range of fundamental and advanced investment topics, including ethical and professional standards, fixed-income and equity analysis, alternative and derivative investments, economics, financial reporting standards, portfolio management, and wealth planning.

The CFA Program curriculum is updated every year by experts from around the world to ensure that candidates learn the most relevant and practical new tools, ideas, and investment and wealth management skills to reflect the dynamic and complex nature of the profession.

### *Certified Financial Planner™*

The CERTIFIED FINANCIAL PLANNER™, CFP® and federally registered CFP (with flame design) marks (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. It 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. Currently, more than 71,000 individuals have obtained CFP® certification in the United States.



To attain the right to use the CFP® marks, an individual must satisfactorily fulfill the following requirements:

- Education – Complete an advanced college-level course of study addressing the financial planning subject areas that CFP Board’s studies have determined as necessary for the competent and professional delivery of financial planning services, and attain a Bachelor’s Degree from a regionally accredited United States college or university (or its equivalent from a foreign university). CFP Board’s financial planning subject areas include insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning;
- Examination – Pass the comprehensive CFP® Certification Examination. The examination includes case studies and client scenarios designed to test one’s ability to correctly diagnose financial planning issues and apply one’s knowledge of financial planning to real world circumstances;
- Experience – Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year); and
- Ethics – Agree to be bound by CFP Board’s Standards of Professional Conduct, a set of documents outlining the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements in order to maintain the right to continue to use the CFP® marks:

- Continuing Education – Complete 30 hours of continuing education hours every two years, including two hours on the Code of Ethics and other parts of the Standards of Professional Conduct, to maintain competence and keep up with developments in the financial planning field; and
- Ethics – Renew an agreement to be bound by the Standards of Professional Conduct. The Standards prominently require that CFP® professionals provide financial planning services at a fiduciary standard of care. This means CFP® professionals must provide financial planning services in the best interests of their clients.

CFP® professionals who fail to comply with the above standards and requirements may be subject to CFP Board’s enforcement process, which could result in suspension or permanent revocation of their CFP® certification.

### **ITEM 3: DISCIPLINARY INFORMATION**

Lido is required to disclose all material facts regarding any legal or disciplinary event that would be material to your evaluation of each investment person providing advice to you. Mr. Foster has no disciplinary information to disclose under this Item.

**ITEM 4: OTHER BUSINESS ACTIVITIES**

In addition to his activities at Lido, Mr. Foster is an associate faculty member at West Valley-Mission Community College.

**ITEM 5: ADDITIONAL COMPENSATION**

Outside of the typical and ordinary compensation from his employment at Lido, Mr. Foster earns approximately 20% of his annual income from his teaching role.

**ITEM 6: SUPERVISION**

Generally, all client investment decisions are overseen by Jeff Garden, Chief Investment Officer and head of Lido's Investment Committee. The Investment Committee meets periodically to discuss overall portfolio management decisions and strategies. In addition, Jason Ozur, Chief Executive Officer of Lido, is responsible for the general oversight of all investment advice given by its supervised persons.

Mr. Foster's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at (310) 278-8232 or [jozur@lidoadvisors.com](mailto:jozur@lidoadvisors.com).

**BROCHURE SUPPLEMENT**  
**(Part 2B of Form ADV)**

**December 2023**

**Jerry Nigro**

**Lido Advisors, LLC**

*Business Address*

75 State Street, 1st Floor  
Boston, MA 02109  
Phone: (617) 932-7947  
jnigro@lidoadvisors.com

*Principal Office Address*

1875 Century Park East, Suite 950  
Los Angeles, California 90067  
Phone: (310) 278-8232  
Fax: (310) 278-8267  
www.lidoadvisors.com

This brochure supplement provides information about Jerry Nigro that supplements the Lido Advisors, LLC's ("Lido") Disclosure Brochure (Form ADV Part 2A). You should have received a copy of that Disclosure Brochure. Please contact our Chief Compliance Officer at (310) 278-8232 if you did not receive Lido Advisors, LLC's Disclosure Brochure or if you have any questions about the contents of this supplement.

Additional information about Jerry Nigro is available on the SEC's website at [adviserinfo.sec.gov](http://adviserinfo.sec.gov).

## **ITEM 1: COVER PAGE**

Please see previous page.

## **ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE**

Jerry Nigro

Year of Birth: 1970

### **Education Background**

The Ohio State University – Bachelor of Science in Family Financial Management, 1992

### **Business Background**

Lido Advisors, LLC, Investment Adviser Representative (11/2023 – Present)

Claybrook Capital, LLC, Founding Partner & Sr. Wealth Advisor (01/2017 – 11/2023)

Robertson Stephens Advisors LLC, Managing Director & Financial Advisor (6/2015 – 1/2017)

Robertson Stephens Securities LLC, Registered Representative (6/2015 – 1/2017)

UBS Financial Services Inc, Financial Advisor (11/2013 – 6/2015)

UBS Financial Services Inc, Financial Advisor (5/2008 – 11/2013)

## **ITEM 3: DISCIPLINARY INFORMATION**

Lido is required to disclose all material facts regarding any legal or disciplinary event that would be material to your evaluation of each investment person providing advice to you. Mr. Nigro has no disciplinary information to disclose under this Item.

## **ITEM 4: OTHER BUSINESS ACTIVITIES**

Mr. Nigro does not engage in other business activities outside of Lido.

## **ITEM 5: ADDITIONAL COMPENSATION**

Mr. Nigro has no additional compensation to disclose.

## **ITEM 6: SUPERVISION**

Generally, all client investment decisions are overseen by Jeff Garden, Chief Investment Officer and head of Lido's Investment Committee. The Investment Committee meets periodically to discuss overall portfolio management decisions and strategies. In addition, Jason Ozur, Chief Executive Officer of Lido, is responsible for the general oversight of all investment advice given by its supervised persons.

Mr. Nigro's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at (310) 278-8232 or [jozur@lidoadvisors.com](mailto:jozur@lidoadvisors.com).

**BROCHURE SUPPLEMENT**  
**(Part 2B of Form ADV)**

**July 2024**

**Jessica Fino**

**Lido Advisors, LLC**

*Business Address*

1875 NW Corporate Blvd, Suite 110  
Boca Raton, FL 33431  
Phone: (561) 342-5706  
jfino@lidoadvisors.com

*Principal Office Address*

1875 Century Park East, Suite 950  
Los Angeles, California 90067  
Phone: (310) 278-8232  
Fax: (310) 278-8267  
www.lidoadvisors.com

This brochure supplement provides information about Jessica Fino that supplements the Lido Advisors, LLC's ("Lido") Disclosure Brochure (Form ADV Part 2A). You should have received a copy of that Disclosure Brochure. Please contact our Chief Compliance Officer at (310) 278-8232 if you did not receive Lido Advisors, LLC's Disclosure Brochure or if you have any questions about the contents of this supplement.

Additional information about Jessica Fino is available on the SEC's website at [adviserinfo.sec.gov](http://adviserinfo.sec.gov).

### **ITEM 1: COVER PAGE**

Please see previous page.

### **ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE**

Jessica Fino  
Year of Birth: 1988

#### **Education Background**

Elon University – Bachelor of Arts in Economics, 2011

#### **Business Background**

Lido Advisors, LLC, Investment Adviser Representative (7/2024 – Present)  
Merrill Lynch, Pierce, Fenner & Smith, Inc, Registered Client Associate (3/2014 – 5/2024)

### **ITEM 3: DISCIPLINARY INFORMATION**

Lido is required to disclose all material facts regarding any legal or disciplinary event that would be material to your evaluation of each investment person providing advice to you. Ms. Fino has no disciplinary information to disclose under this Item.

### **ITEM 4: OTHER BUSINESS ACTIVITIES**

Ms. Fino does not engage in other business activities outside of Lido.

### **ITEM 5: ADDITIONAL COMPENSATION**

Ms. Fino has no additional compensation to disclose.

### **ITEM 6: SUPERVISION**

Generally, all client investment decisions are overseen by Jeff Garden, Chief Investment Officer and head of Lido's Investment Committee. The Investment Committee meets periodically to discuss overall portfolio management decisions and strategies. In addition, Jason Ozur, Chief Executive Officer of Lido, is responsible for the general oversight of all investment advice given by its supervised persons.

Ms. Fino's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at (310) 278-8232 or [jozur@lidoadvisors.com](mailto:jozur@lidoadvisors.com).

**BROCHURE SUPPLEMENT**  
**(Part 2B of Form ADV)**

**December 2023**

**John Bute**

**Lido Advisors, LLC**

*Business Address*

1875 NW Corporate Blvd, Suite 110  
Boca Raton, Florida 33431  
Phone: (561) 453-1000  
jbute@lidoadvisors.com

*Principal Office Address*

1875 Century Park East, Suite 950  
Los Angeles, California 90067  
Phone: (310) 278-8232  
Fax: (310) 278-8267  
www.lidoadvisors.com

This brochure supplement provides information about John Bute that supplements the Lido Advisors, LLC's ("Lido") Disclosure Brochure (Form ADV Part 2A). You should have received a copy of that Disclosure Brochure. Please contact our Chief Compliance Officer at (310) 278-8232 if you did not receive Lido Advisors, LLC's Disclosure Brochure or if you have any questions about the contents of this supplement.

Additional information about John Bute is available on the SEC's website at [adviserinfo.sec.gov](http://adviserinfo.sec.gov).

### **ITEM 1: COVER PAGE**

Please see previous page.

### **ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE**

John Bute

Year of Birth: 1962

#### **Education Background**

State University of New York at New Paltz – Bachelor of Science in Business Administration, 1986

#### **Business Background**

Lido Tax, LLC, Director (4/2021 – Present)

Lido Advisors, LLC, Investment Adviser Representative (10/2019 – Present)

Bank of America, Financial Advisor (11/2009 – 10/2019)

Merrill Lynch, Pierce, Fenner & Smith Incorporated, Financial Advisor (11/2008-10/2019)

Wachovia Securities, LLC, Financial Advisor (3/2006 – 11/2008)

Dean Witter Reynolds, Financial Advisor (8/2001 – 3/2006)

Dean Witter Reynolds, Financial Advisor Trainee (8/1999 – 8/2001)

Gobel and Bute CPA, Partner (5/1995 – 8/1999)

WilliamGobel CPA, Senior Accountant (5/1990 – 5/1995)

Steinberg Steckler & Picciurro CPAs, Accountant/Auditor (6/1988 – 5/1990)

Congress Financial Corporation, Financial Analyst (6/1986 – 5/1988)

### **ITEM 3: DISCIPLINARY INFORMATION**

Lido is required to disclose all material facts regarding any legal or disciplinary event that would be material to your evaluation of each investment person providing advice to you. Mr. Bute has no disciplinary information to disclose under this Item.

### **ITEM 4: OTHER BUSINESS ACTIVITIES**

In addition to his activities at Lido, Mr. Bute is also a Director for Lido Tax, LLC where he spends approximately 15 hours a month performing his duties.

### **ITEM 5: ADDITIONAL COMPENSATION**

In addition to his ordinary compensation at Lido, Mr. Bute receives compensation for his duties at Lido Tax, LLC that make up 15% of his total annual income.



## **ITEM 6: SUPERVISION**

Generally, all client investment decisions are overseen by Jeff Garden, Chief Investment Officer and head of Lido's Investment Committee. The Investment Committee meets periodically to discuss overall portfolio management decisions and strategies. In addition, Jason Ozur, Chief Executive Officer of Lido, is responsible for the general oversight of all investment advice given by its supervised persons.

Mr. Bute's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at (310) 278-8232 or [jozur@lidoadvisors.com](mailto:jozur@lidoadvisors.com).

**BROCHURE SUPPLEMENT**  
**(Part 2B of Form ADV)**

**May 2024**

**John Derry, CFP®**

**Lido Advisors, LLC**

*Business Address*

20 N. Clark Street, Suite 1250  
Chicago, IL 60602  
Phone: (847) 233-0892  
jderry@lidoadvisors.com

*Principal Office Address*

1875 Century Park East, Suite 950  
Los Angeles, California 90067  
Phone: (310) 278-8232  
Fax: (310) 278-8267  
www.lidoadvisors.com

This brochure supplement provides information about John Derry that supplements the Lido Advisors, LLC's ("Lido") Disclosure Brochure (Form ADV Part 2A). You should have received a copy of that Disclosure Brochure. Please contact our Chief Compliance Officer at (310) 278-8232 if you did not receive Lido Advisors, LLC's Disclosure Brochure or if you have any questions about the contents of this supplement.

Additional information about John Derry is available on the SEC's website at [adviserinfo.sec.gov](http://adviserinfo.sec.gov).

## **ITEM 1: COVER PAGE**

Please see previous page.

## **ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE**

John Derry, CFP®

Year of Birth: 1996

### **Education Background**

Indiana University, School of Public Health and Arts – Bachelor of Science in Public Affairs, 2019

### **Business Background**

Lido Advisors, LLC, Investment Adviser Representative (4/2024 – Present)

Edelman Financial Engines, Client Service Associate (9/2019 – 3/2024)

Indiana University, Student (8/2015 – 7/2019)

Edelman Financial Engines, Client Service Associate Intern (5/2018 – 8/2018)

Financial Engines Advisors, LLC, Client Service Associate Intern (5/2017 – 8/2017)

### **Explanation of Designation**

*Certified Financial Planner™*

The CERTIFIED FINANCIAL PLANNER™, CFP® and federally registered CFP (with flame design) marks (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. It 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. Currently, more than 71,000 individuals have obtained CFP® certification in the United States.

To attain the right to use the CFP® marks, an individual must satisfactorily fulfill the following requirements:

- Education – Complete an advanced college-level course of study addressing the financial planning subject areas that CFP Board’s studies have determined as necessary for the competent and professional delivery of financial planning services, and attain a Bachelor’s Degree from a regionally accredited United States college or university (or its equivalent from a foreign university). CFP Board’s financial planning subject areas include insurance planning and risk management, employee benefits

planning, investment planning, income tax planning, retirement planning, and estate planning;

- Examination – Pass the comprehensive CFP® Certification Examination. The examination includes case studies and client scenarios designed to test one’s ability to correctly diagnose financial planning issues and apply one’s knowledge of financial planning to real world circumstances;
- Experience – Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year); and
- Ethics – Agree to be bound by CFP Board’s Standards of Professional Conduct, a set of documents outlining the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements in order to maintain the right to continue to use the CFP® marks:

- Continuing Education – Complete 30 hours of continuing education hours every two years, including two hours on the Code of Ethics and other parts of the Standards of Professional Conduct, to maintain competence and keep up with developments in the financial planning field; and
- Ethics – Renew an agreement to be bound by the Standards of Professional Conduct. The Standards prominently require that CFP® professionals provide financial planning services at a fiduciary standard of care. This means CFP® professionals must provide financial planning services in the best interests of their clients.

CFP® professionals who fail to comply with the above standards and requirements may be subject to CFP Board’s enforcement process, which could result in suspension or permanent revocation of their CFP® certification.

### **ITEM 3: DISCIPLINARY INFORMATION**

Lido is required to disclose all material facts regarding any legal or disciplinary event that would be material to your evaluation of each investment person providing advice to you. Mr. Derry has no disciplinary information to disclose under this Item.

### **ITEM 4: OTHER BUSINESS ACTIVITIES**

Mr. Derry does not engage in other business activities outside of Lido.

### **ITEM 5: ADDITIONAL COMPENSATION**

Mr. Derry has no additional compensation to disclose.

## **ITEM 6: SUPERVISION**

Generally, all client investment decisions are overseen by Jeff Garden, Chief Investment Officer and head of Lido's Investment Committee. The Investment Committee meets periodically to discuss overall portfolio management decisions and strategies. In addition, Jason Ozur, Chief Executive Officer of Lido, is responsible for the general oversight of all investment advice given by its supervised persons.

Mr. Derry's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at (310) 278-8232 or [jozur@lidoadvisors.com](mailto:jozur@lidoadvisors.com).

**BROCHURE SUPPLEMENT**  
**(Part 2B of Form ADV)**

**January 2024**

**John McInerney, CFP®**

**Lido Advisors, LLC**

*Business Address*

477 Madison Avenue, 6th Floor  
New York, NY 10022  
Phone: (732) 301-5072  
jmcinerney@lidoadvisors.com

*Principal Office Address*

1875 Century Park East, Suite 950  
Los Angeles, California 90067  
Phone: (310) 278-8232  
Fax: (310) 278-8267  
www.lidoadvisors.com

This brochure supplement provides information about John McInerney that supplements the Lido Advisors, LLC's ("Lido") Disclosure Brochure (Form ADV Part 2A). You should have received a copy of that Disclosure Brochure. Please contact our Chief Compliance Officer at (310) 278-8232 if you did not receive Lido Advisors, LLC's Disclosure Brochure or if you have any questions about the contents of this supplement.

Additional information about John McInerney is available on the SEC's website at [adviserinfo.sec.gov](http://adviserinfo.sec.gov).

## **ITEM 1: COVER PAGE**

Please see previous page.

## **ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE**

John McInerney, CFP®

Year of Birth: 1978

### **Education Background**

Pace University, Lubin School of Business – Bachelor of Arts in Finance, 2000

### **Business Background**

Lido Advisors, LLC, Investment Adviser Representative (1/2023 – Present)

Old Bridge Black Belt, President & Instructor (9/2002 – 12/2018)

Morgan Stanley Private Bank, National Assc., Financial Advisor (1/2015 – 1/2023)

Morgan Stanley Smith Barney, FAA (12/2009 – 1/2023)

### **Explanation of Designation**

*Certified Financial Planner™*

The CERTIFIED FINANCIAL PLANNER™, CFP® and federally registered CFP (with flame design) marks (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. It 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. Currently, more than 71,000 individuals have obtained CFP® certification in the United States.

To attain the right to use the CFP® marks, an individual must satisfactorily fulfill the following requirements:

- Education – Complete an advanced college-level course of study addressing the financial planning subject areas that CFP Board’s studies have determined as necessary for the competent and professional delivery of financial planning services, and attain a Bachelor’s Degree from a regionally accredited United States college or university (or its equivalent from a foreign university). CFP Board’s financial planning subject areas include insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning;

- Examination – Pass the comprehensive CFP® Certification Examination. The examination includes case studies and client scenarios designed to test one’s ability to correctly diagnose financial planning issues and apply one’s knowledge of financial planning to real world circumstances;
- Experience – Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year); and
- Ethics – Agree to be bound by CFP Board’s Standards of Professional Conduct, a set of documents outlining the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements in order to maintain the right to continue to use the CFP® marks:

- Continuing Education – Complete 30 hours of continuing education hours every two years, including two hours on the Code of Ethics and other parts of the Standards of Professional Conduct, to maintain competence and keep up with developments in the financial planning field; and
- Ethics – Renew an agreement to be bound by the Standards of Professional Conduct. The Standards prominently require that CFP® professionals provide financial planning services at a fiduciary standard of care. This means CFP® professionals must provide financial planning services in the best interests of their clients.

CFP® professionals who fail to comply with the above standards and requirements may be subject to CFP Board’s enforcement process, which could result in suspension or permanent revocation of their CFP® certification.

### **ITEM 3: DISCIPLINARY INFORMATION**

Lido is required to disclose all material facts regarding any legal or disciplinary event that would be material to your evaluation of each investment person providing advice to you. Mr. McInerney has no disciplinary information to disclose under this Item.

### **ITEM 4: OTHER BUSINESS ACTIVITIES**

In addition to his duties at Lido, Mr. McInerney is also a Sole Proprietor of Samurai Race LLC, where he spends less than 5% of his time doing administrative tasks for the entity. Time spent on this outside business activity is outside of trading hours.

### **ITEM 5: ADDITIONAL COMPENSATION**

Mr. McInerney is not compensated for his duties as Sole Proprietor of Samurai Race, LLC.



## **ITEM 6: SUPERVISION**

Generally, all client investment decisions are overseen by Jeff Garden, Chief Investment Officer and head of Lido's Investment Committee. The Investment Committee meets periodically to discuss overall portfolio management decisions and strategies. In addition, Jason Ozur, Chief Executive Officer of Lido, is responsible for the general oversight of all investment advice given by its supervised persons.

Mr. McInerney's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at (310) 278-8232 or [jozur@lidoadvisors.com](mailto:jozur@lidoadvisors.com).

**BROCHURE SUPPLEMENT**  
**(Part 2B of Form ADV)**

**October 2024**

**Jon Morgan**

**Lido Advisors, LLC**

*Business Address*

29 South High Street, Suite A  
New Albany, OH 43054  
Phone: (614) 626-9010  
jmorgan@lidoadvisors.com

*Principal Office Address*

1875 Century Park East, Suite 950  
Los Angeles, California 90067  
Phone: (310) 278-8232  
Fax: (310) 278-8267  
www.lidoadvisors.com

This brochure supplement provides information about Jon Morgan that supplements the Lido Advisors, LLC's ("Lido") Disclosure Brochure (Form ADV Part 2A). You should have received a copy of that Disclosure Brochure. Please contact our Chief Compliance Officer at (310) 278-8232 if you did not receive Lido Advisors, LLC's Disclosure Brochure or if you have any questions about the contents of this supplement.

Additional information about Jon Morgan is available on the SEC's website at [adviserinfo.sec.gov](http://adviserinfo.sec.gov).

### **ITEM 1: COVER PAGE**

Please see previous page.

### **ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE**

Jon Morgan  
Year of Birth: 1967

#### **Education Background**

The Ohio State University – Bachelor of Science in Business Administration, 1989

#### **Business Background**

Lido Advisors, LLC, Investment Adviser Representative (10/2024 – Present)  
Private Wealth Strategies, LLC, Investment Adviser Representative (9/2018 – 10/2024)  
Lincoln Investment, Financial Advisor (6/2012 – 10/2024)  
Shore Morgan Young Wealth Strategies, Principal (10/1998 – 10/2024)

### **ITEM 3: DISCIPLINARY INFORMATION**

Lido is required to disclose all material facts regarding any legal or disciplinary event that would be material to your evaluation of each investment person providing advice to you. Mr. Morgan has no disciplinary information to disclose under this Item.

### **ITEM 4: OTHER BUSINESS ACTIVITIES**

In addition to his activities at Lido, Mr. Morgan is an independent insurance agent appointed with various insurance companies. As a licensed insurance agent, Mr. Morgan may recommend to clients' certain insurance products sold through unaffiliated insurance companies. If a Lido client elects to purchase an insurance product, Mr. Morgan would receive the usual and customary commission for doing so. Mr. Morgan spends approximately 15 hours a month performing services as an insurance agent.

To the extent that Mr. Morgan recommends the purchase of insurance products where he may receive commissions for doing so, a conflict of interest exists because he will receive additional compensation should the clients elect to follow his recommendations, even if such recommendation is based on the best interest of the clients and their needs. Lido has adopted certain procedures designed to mitigate the effects of these conflicts.

Importantly, as part of Lido's fiduciary duty to clients, the Firm and its employees will endeavor at all times to put the interests of the clients first and will only make

recommendations that they reasonably believe are suitable and in the best interests of the client. Additionally, material conflicts presented by these practices are disclosed to clients at the time of entering into an advisory agreement with Lido, mainly through the delivery of FormADV Part 2A and Part 2B disclosure documents. Mr. Morgan owns Captain Carwash I and Captain Carwash II. This entity provides car wash services since January 2003. He spends approximately two hours each month on this outside activity. Mr. Morgan owns JKM Investments. This entity is used to own the real estate and buildings for Captain Carwash since January 2003. This entity is not investment related.

Mr. Morgan is the Owner/General Manager of Sun Fun, L.L.C. a real estate development and management company.

### **ITEM 5: ADDITIONAL COMPENSATION**

In addition to the typical and ordinary compensation earned from his employment at Lido, Mr. Morgan receives usual and customary commissions on any insurance policy sold and usual compensation for his work with the other companies listed in Item 4, which

### **ITEM 6: SUPERVISION**

Generally, all client investment decisions are overseen by Jeff Garden, Chief Investment Officer and head of Lido's Investment Committee. The Investment Committee meets periodically to discuss overall portfolio management decisions and strategies. In addition, Jason Ozur, Chief Executive Officer of Lido, is responsible for the general oversight of all investment advice given by its supervised persons.

Mr. Morgan's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at (310) 278-8232 or [jozur@lidoadvisors.com](mailto:jozur@lidoadvisors.com).

**BROCHURE SUPPLEMENT**  
**(Part 2B of Form ADV)**

**December 2023**

**Jonathan Caprilli**

**Lido Advisors, LLC**

*Business Address*

1875 Century Park East, Suite 950  
Los Angeles, California 90067  
Phone: (818) 208-6228  
jcaprilli@lidoadvisors.com

*Principal Office Address*

1875 Century Park East, Suite 950  
Los Angeles, California 90067  
Phone: (310) 278-8232  
Fax: (310) 278-8267  
www.lidoadvisors.com

This brochure supplement provides information about Jonathan Caprilli that supplements the Lido Advisors, LLC's ("Lido") Disclosure Brochure (Form ADV Part 2A). You should have received a copy of that Disclosure Brochure. Please contact our Chief Compliance Officer at (310) 278-8232 if you did not receive Lido Advisors, LLC's Disclosure Brochure or if you have any questions about the contents of this supplement.

Additional information about Jonathan Caprilli is available on the SEC's website at [adviserinfo.sec.gov](http://adviserinfo.sec.gov).

### **ITEM 1: COVER PAGE**

Please see previous page.

### **ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE**

Jonathan Caprilli  
Year of Birth: 1988

#### **Education Background**

University of California, Santa Barbara – Bachelor of Arts in Psychology, 2012  
Mount San Antonio College, Walnut – Associates of Arts in Mathematics, 2010  
Mount San Antonio College, Walnut – Associates of Arts in Natural Science, 2010

#### **Business Background**

Lido Advisors, LLC, Investment Adviser Representative (4/2022 – Present)  
Service Master Camarillo, President, CEO (11/2021 – 4/2022)  
EP Wealth Advisors, Client Relationship Associate (9/2020 – 12/2021)  
Manchester Capital Management, LLC, Operations Associate (8/2017 – 7/2020)  
Mercer Global Advisors Inc., Operations Specialist (6/2015 – 8/2017)

### **ITEM 3: DISCIPLINARY INFORMATION**

Lido is required to disclose all material facts regarding any legal or disciplinary event that would be material to your evaluation of each investment person providing advice to you. Mr. Caprilli has no disciplinary information to disclose under this Item.

### **ITEM 4: OTHER BUSINESS ACTIVITIES**

Mr. Caprilli does not engage in other business activities outside of Lido.

### **ITEM 5: ADDITIONAL COMPENSATION**

Mr. Caprilli has no additional compensation to disclose.

### **ITEM 6: SUPERVISION**

Generally, all client investment decisions are overseen by Jeff Garden, Chief Investment Officer and head of Lido's Investment Committee. The Investment Committee meets periodically to discuss overall portfolio management decisions and strategies. In addition, Jason Ozur, Chief Executive Officer of Lido, is responsible for the general oversight of all investment advice given by its supervised persons.

Mr. Caprilli's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at (310) 278-8232 or jozur@lidoadvisors.com.

**BROCHURE SUPPLEMENT**  
**(Part 2B of Form ADV)**

**January 2024**

**Jonathan Jewitt, CFA®**

**Lido Advisors, LLC**

*Business Address*

3655 Nobel Drive, Suite 630  
San Diego, CA 92122  
Phone: (858) 247-0243  
jjewitt@lidoadvisors.com

*Principal Office Address*

1875 Century Park East, Suite 950  
Los Angeles, California 90067  
Phone: (310) 278-8232  
Fax: (310) 278-8267  
www.lidoadvisors.com

This brochure supplement provides information about Jonathan Jewitt that supplements the Lido Advisors, LLC's ("Lido") Disclosure Brochure (Form ADV Part 2A). You should have received a copy of that Disclosure Brochure. Please contact our Chief Compliance Officer at (310) 278-8232 if you did not receive Lido Advisors, LLC's Disclosure Brochure or if you have any questions about the contents of this supplement.

Additional information about Jonathan Jewitt is available on the SEC's website at [adviserinfo.sec.gov](http://adviserinfo.sec.gov).

## **ITEM 1: COVER PAGE**

Please see previous page.

## **ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE**

Jonathan Jewitt, CFA®

Year of Birth: 1977

### **Education Background**

University of California, San Diego – Bachelor of Science in Management Science, 2000

### **Business Background**

Lido Advisors, LLC, Investment Adviser Representative (5/2023 – Present)

First Republic Investment Management, Inc., MD, Wealth Manager (1/2019 – 5/2023)

First Republic Securities Company, LLC, MD, Wealth Manager (1/2019 – 5/2023)

Wells Fargo Bank, MD, Sr. Investment Strategist (9/2005 – 1/2019)

### **Explanation of Designation**

*Certified Financial Analyst™*

The Chartered Financial Analyst® (CFA) charter is a globally respected, graduate-level investment credential established in 1962 and awarded by CFA Institute — the largest global association of investment professionals.

There are currently more than 90,000 CFA charterholders working in 134 countries. To earn the CFA charter, candidates must: 1) pass three sequential, six-hour examinations; 2) have at least four years of qualified professional investment experience; 3) join CFA Institute as members; and 4) commit to abide by, and annually reaffirm, their adherence to the CFA Institute Code of Ethics and Standards of Professional Conduct.

### High Ethical Standards

The CFA Institute Code of Ethics and Standards of Professional Conduct, enforced through an active professional conduct program, require CFA charterholders to:

- Place their clients' interests ahead of their own
- Maintain independence and objectivity
- Act with integrity
- Maintain and improve their professional competence
- Disclose conflicts of interest and legal matters

### Global Recognition



Passing the three CFA exams is a difficult feat that requires extensive study (successful candidates report spending an average of 300 hours of study per level). Earning the CFA charter demonstrates mastery of many of the advanced skills needed for investment analysis and decision making in today's quickly evolving global financial industry. As a result, employers and clients are increasingly seeking CFA charterholders—often making the charter a prerequisite for employment.

Additionally, regulatory bodies in 22 countries and territories recognize the CFA charter as a proxy for meeting certain licensing requirements, and more than 125 colleges and universities around the world have incorporated a majority of the CFA Program curriculum into their own finance courses.

#### Comprehensive and Current Knowledge

The CFA Program curriculum provides a comprehensive framework of knowledge for investment decision making and is firmly grounded in the knowledge and skills used every day in the investment profession. The three levels of the CFA Program test a proficiency with a wide range of fundamental and advanced investment topics, including ethical and professional standards, fixed-income and equity analysis, alternative and derivative investments, economics, financial reporting standards, portfolio management, and wealth planning.

The CFA Program curriculum is updated every year by experts from around the world to ensure that candidates learn the most relevant and practical new tools, ideas, and investment and wealth management skills to reflect the dynamic and complex nature of the profession.

### **ITEM 3: DISCIPLINARY INFORMATION**

Lido is required to disclose all material facts regarding any legal or disciplinary event that would be material to your evaluation of each investment person providing advice to you. Mr. Jewitt has no disciplinary information to disclose under this Item.

### **ITEM 4: OTHER BUSINESS ACTIVITIES**

In addition to his activities at Lido, Mr. Jewitt is an owner of KJ5 Legacy, LLC where he spends less than 5% of his time performing his duties.

### **ITEM 5: ADDITIONAL COMPENSATION**

Mr. Jewitt's compensation for his outside business activity accounts for less than 5% of his total annual compensation.

## **ITEM 6: SUPERVISION**

Generally, all client investment decisions are overseen by Jeff Garden, Chief Investment Officer and head of Lido's Investment Committee. The Investment Committee meets periodically to discuss overall portfolio management decisions and strategies. In addition, Jason Ozur, Chief Executive Officer of Lido, is responsible for the general oversight of all investment advice given by its supervised persons.

Mr. Jewitt's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at (310) 278-8232 or [jozur@lidoadvisors.com](mailto:jozur@lidoadvisors.com).

**BROCHURE SUPPLEMENT**  
**(Part 2B of Form ADV)**

**January 2024**

**Jonathan Teran, CFP®**

**Lido Advisors, LLC**

*Business Address*

2101 Cedar Springs Road, Suite 650  
Dallas, TX 75201  
Phone: (310) 651-3335  
jteran@lidoadvisors.com

*Principal Office Address*

1875 Century Park East, Suite 950  
Los Angeles, California 90067  
Phone: (310) 278-8232  
Fax: (310) 278-8267  
www.lidoadvisors.com

This brochure supplement provides information about Jonathan Teran that supplements the Lido Advisors, LLC's ("Lido") Disclosure Brochure (Form ADV Part 2A). You should have received a copy of that Disclosure Brochure. Please contact our Chief Compliance Officer at (310) 278-8232 if you did not receive Lido Advisors, LLC's Disclosure Brochure or if you have any questions about the contents of this supplement.

Additional information about Jonathan Teran is available on the SEC's website at [adviserinfo.sec.gov](http://adviserinfo.sec.gov).

## **ITEM 1: COVER PAGE**

Please see previous page.

## **ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE**

Jonathan Teran, CFP®

Year of Birth: 1973

### **Education Background**

Biola University – Bachelor of Arts in Humanities, 1996

Fuller Theological Seminary – Master of Arts in Biblical Studies, 2000

California State Polytechnic University, Pomona – Master of Arts in English, 2006

### **Business Background**

Lido Advisors, LLC, Investment Adviser Representative (7/2018 – Present)

Capstone Pacific Investment Strategies, Inc, Investment Advisor Representative (11/2011 – 06/2018)

American Portfolios, Investment Advisor Associate (01/2008 – 12/2010)

Centaurus Financial, Inc., Registered Representative (07/2000 – 12/2007)

### **Explanation of Designation**

*Certified Financial Planner™*

The CERTIFIED FINANCIAL PLANNER™, CFP® and federally registered CFP (with flame design) marks (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. It 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. Currently, more than 71,000 individuals have obtained CFP® certification in the United States.

To attain the right to use the CFP® marks, an individual must satisfactorily fulfill the following requirements:

- Education – Complete an advanced college-level course of study addressing the financial planning subject areas that CFP Board’s studies have determined as necessary for the competent and professional delivery of financial planning services, and attain a Bachelor’s Degree from a regionally accredited United States college or university (or its equivalent from a foreign university). CFP Board’s financial planning

subject areas include insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning;

- Examination – Pass the comprehensive CFP® Certification Examination. The examination includes case studies and client scenarios designed to test one’s ability to correctly diagnose financial planning issues and apply one’s knowledge of financial planning to real world circumstances;
- Experience – Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year); and
- Ethics – Agree to be bound by CFP Board’s Standards of Professional Conduct, a set of documents outlining the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements in order to maintain the right to continue to use the CFP® marks:

- Continuing Education – Complete 30 hours of continuing education hours every two years, including two hours on the Code of Ethics and other parts of the Standards of Professional Conduct, to maintain competence and keep up with developments in the financial planning field; and
- Ethics – Renew an agreement to be bound by the Standards of Professional Conduct. The Standards prominently require that CFP® professionals provide financial planning services at a fiduciary standard of care. This means CFP® professionals must provide financial planning services in the best interests of their clients.

CFP® professionals who fail to comply with the above standards and requirements may be subject to CFP Board’s enforcement process, which could result in suspension or permanent revocation of their CFP® certification.

### **ITEM 3: DISCIPLINARY INFORMATION**

Lido is required to disclose all material facts regarding any legal or disciplinary event that would be material to your evaluation of each investment person providing advice to you. Mr. Teran has no disciplinary information to disclose under this Item.

### **ITEM 4: OTHER BUSINESS ACTIVITIES**

In addition to his activities at Lido, Mr. Teran is the President of the San Gabriel Valley Financial Planning Association where he runs monthly board meetings, delegates projects, responsibilities and activities of the chapter. Mr. Teran is also a board member of the San Gabriel Valley Estate Planning Council. Mr. Teran spends

approximately less than 5 hours a month during business hours engaging in these activities.

**ITEM 5: ADDITIONAL COMPENSATION**

Mr. Teran has no additional compensation to disclose.

**ITEM 6: SUPERVISION**

Generally, all client investment decisions are overseen by Jeff Garden, Chief Investment Officer and head of Lido's Investment Committee. The Investment Committee meets periodically to discuss overall portfolio management decisions and strategies. In addition, Jason Ozur, Chief Executive Officer of Lido, is responsible for the general oversight of all investment advice given by its supervised persons.

Mr. Teran's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at (310) 278-8232 or [jozur@lidoadvisors.com](mailto:jozur@lidoadvisors.com).



**BROCHURE SUPPLEMENT**  
**(Part 2B of Form ADV)**

**December 2023**

**Jordan Kunz, CFP<sup>®</sup>, CFA<sup>®</sup>**

**Lido Advisors, LLC**

*Business Address*

4840 Pearl East Circle, Suite 300E  
Boulder, CO 80301  
Phone: (720) 726-3552  
jkunz@lidoadvisors.com

*Principal Office Address*

1875 Century Park East, Suite 950  
Los Angeles, California 90067  
Phone: (310) 278-8232  
Fax: (310) 278-8267  
www.lidoadvisors.com

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Additional information about Jordan Kunz is available on the SEC's website at [adviserinfo.sec.gov](http://adviserinfo.sec.gov).

## **ITEM 1: COVER PAGE**

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## **ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE**

Jordan Kunz, CFP®, CFA®

Year of Birth: 1984

### **Education Background**

Pomona College in Claremont, California - Bachelor of Arts in Economics, 2007

### **Business Background**

Lido Advisors, LLC, Investment Adviser Representative (2/2023 – Present)

Sargent BickhamLagudis, LLC, Financial Advisor (10/2012 – 2/2023)

Harbor Financial Group, Inc., Wealth Manager (9/2007 – 9/2012)

### **Explanation of Designation**

#### *Certified Financial Planner™*

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The CFP® certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP® certification. It 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. Currently, more than 71,000 individuals have obtained CFP® certification in the United States.

To attain the right to use the CFP® marks, an individual must satisfactorily fulfill the following requirements:

- Education – Complete an advanced college-level course of study addressing the financial planning subject areas that CFP Board’s studies have determined as necessary for the competent and professional delivery of financial planning services, and attain a Bachelor’s Degree from a regionally accredited United States college or university (or its equivalent from a foreign university). CFP Board’s financial planning subject areas include insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning;
- Examination – Pass the comprehensive CFP® Certification Examination. The examination includes case studies and client scenarios designed to test one’s ability



to correctly diagnose financial planning issues and apply one's knowledge of financial planning to real world circumstances;

- Experience – Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year); and
- Ethics – Agree to be bound by CFP Board's Standards of Professional Conduct, a set of documents outlining the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements in order to maintain the right to continue to use the CFP® marks:

- Continuing Education – Complete 30 hours of continuing education hours every two years, including two hours on the Code of Ethics and other parts of the Standards of Professional Conduct, to maintain competence and keep up with developments in the financial planning field; and
- Ethics – Renew an agreement to be bound by the Standards of Professional Conduct. The Standards prominently require that CFP® professionals provide financial planning services at a fiduciary standard of care. This means CFP® professionals must provide financial planning services in the best interests of their clients.

CFP® professionals who fail to comply with the above standards and requirements may be subject to CFP Board's enforcement process, which could result in suspension or permanent revocation of their CFP® certification.

### *Certified Financial Analyst™*

The Chartered Financial Analyst® (CFA) charter is a globally respected, graduate-level investment credential established in 1962 and awarded by CFA Institute — the largest global association of investment professionals.

There are currently more than 90,000 CFA charterholders working in 134 countries. To earn the CFA charter, candidates must: 1) pass three sequential, six-hour examinations; 2) have at least four years of qualified professional investment experience; 3) join CFA Institute as members; and 4) commit to abide by, and annually reaffirm, their adherence to the CFA Institute Code of Ethics and Standards of Professional Conduct.

### High Ethical Standards

The CFA Institute Code of Ethics and Standards of Professional Conduct, enforced through an active professional conduct program, require CFA charterholders to:

- Place their clients' interests ahead of their own
- Maintain independence and objectivity

- Act with integrity
- Maintain and improve their professional competence
- Disclose conflicts of interest and legal matters

### Global Recognition

Passing the three CFA exams is a difficult feat that requires extensive study (successful candidates report spending an average of 300 hours of study per level). Earning the CFA charter demonstrates mastery of many of the advanced skills needed for investment analysis and decision making in today's quickly evolving global financial industry. As a result, employers and clients are increasingly seeking CFA charterholders—often making the charter a prerequisite for employment.

Additionally, regulatory bodies in 22 countries and territories recognize the CFA charter as a proxy for meeting certain licensing requirements, and more than 125 colleges and universities around the world have incorporated a majority of the CFA Program curriculum into their own finance courses.

### Comprehensive and Current Knowledge

The CFA Program curriculum provides a comprehensive framework of knowledge for investment decision making and is firmly grounded in the knowledge and skills used every day in the investment profession. The three levels of the CFA Program test a proficiency with a wide range of fundamental and advanced investment topics, including ethical and professional standards, fixed-income and equity analysis, alternative and derivative investments, economics, financial reporting standards, portfolio management, and wealth planning.

The CFA Program curriculum is updated every year by experts from around the world to ensure that candidates learn the most relevant and practical new tools, ideas, and investment and wealth management skills to reflect the dynamic and complex nature of the profession.

## **ITEM 3: DISCIPLINARY INFORMATION**

Lido is required to disclose all material facts regarding any legal or disciplinary event that would be material to your evaluation of each investment person providing advice to you. Mr. Kunz has no disciplinary information to disclose under this Item.

## **ITEM 4: OTHER BUSINESS ACTIVITIES**

Mr. Kunz does not engage in other business activities outside of Lido.

## **ITEM 5: ADDITIONAL COMPENSATION**

Mr. Kunz has no additional compensation to disclose.

## **ITEM 6: SUPERVISION**

Generally, all client investment decisions are overseen by Jeff Garden, Chief Investment Officer and head of Lido's Investment Committee. The Investment Committee meets periodically to discuss overall portfolio management decisions and strategies. In addition, Jason Ozur, Chief Executive Officer of Lido, is responsible for the general oversight of all investment advice given by its supervised persons.

Mr. Kunz's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at (310) 278-8232 or [jozur@lidoadvisors.com](mailto:jozur@lidoadvisors.com).

**BROCHURE SUPPLEMENT**  
**(Part 2B of Form ADV)**

**May 2024**

**Joseph Kuepper**

**Lido Advisors, LLC**

*Business Address*

4840 Pearl East Circle, Suite 300E  
Boulder, CO 80301  
Phone: (720) 726-3558  
jkuepper@lidoadvisors.com

*Principal Office Address*

1875 Century Park East, Suite 950  
Los Angeles, California 90067  
Phone: (310) 278-8232  
Fax: (310) 278-8267  
www.lidoadvisors.com

This brochure supplement provides information about Joseph Kuepper that supplements the Lido Advisors, LLC's ("Lido") Disclosure Brochure (Form ADV Part 2A). You should have received a copy of that Disclosure Brochure. Please contact our Chief Compliance Officer at (310) 278-8232 if you did not receive Lido Advisors, LLC's Disclosure Brochure or if you have any questions about the contents of this supplement.

Additional information about Joseph Kuepper is available on the SEC's website at [adviserinfo.sec.gov](http://adviserinfo.sec.gov).

### **ITEM 1: COVER PAGE**

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### **ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE**

Joseph Kuepper  
Year of Birth: 1986

#### **Education Background**

Colorado State University – Bachelor of Science in Natural Resources Recreation and Tourism, 2016

#### **Business Background**

Lido Advisors, LLC, Investment Adviser Representative (2/2023 - Present)  
Colorado Financial Management, Senior Client Service Manager (7/2017 - 2/2023)  
US Geological Survey, Administrative Operations (6/2016 - 7/2017)  
Denver Health Paramedic Training, Instructor/Consultant (6/2013 - 6/2016)  
Odin Tactical LLC, President (6/2013 - 6/2016)

### **ITEM 3: DISCIPLINARY INFORMATION**

Lido is required to disclose all material facts regarding any legal or disciplinary event that would be material to your evaluation of each investment person providing advice to you. Mr. Kuepper has no disciplinary information to disclose under this Item.

### **ITEM 4: OTHER BUSINESS ACTIVITIES**

In addition to his duties at Lido, Mr. Kuepper owns a rental property and acts as a landlord. He spends less than 5 hours per month outside of business hours.

### **ITEM 5: ADDITIONAL COMPENSATION**

In addition to his compensation for Lido duties, Mr. Kuepper receives monthly rent on his rental property.

### **ITEM 6: SUPERVISION**

Generally, all client investment decisions are overseen by Jeff Garden, Chief Investment Officer and head of Lido's Investment Committee. The Investment Committee meets periodically to discuss overall portfolio management decisions and strategies. In addition, Jason Ozur, Chief Executive Officer of Lido, is responsible for the general oversight of all investment advice given by its supervised persons.

Mr. Kuepper's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at (310) 278-8232 or [jozur@lidoadvisors.com](mailto:jozur@lidoadvisors.com).

**BROCHURE SUPPLEMENT**  
**(Part 2B of Form ADV)**

**May 2024**

**Joseph Letrich**

**Lido Advisors, LLC**

*Business Address*

20 N. Clark Street, Suite 1250  
Chicago, IL 60602  
Phone: (872) 298-1673  
jletrich@lidoadvisors.com

*Principal Office Address*

1875 Century Park East, Suite 950  
Los Angeles, California 90067  
Phone: (310) 278-8232  
Fax: (310) 278-8267  
www.lidoadvisors.com

This brochure supplement provides information about Joseph Letrich that supplements the Lido Advisors, LLC's ("Lido") Disclosure Brochure (Form ADV Part 2A). You should have received a copy of that Disclosure Brochure. Please contact our Chief Compliance Officer at (310) 278-8232 if you did not receive Lido Advisors, LLC's Disclosure Brochure or if you have any questions about the contents of this supplement.

Additional information about Joseph Letrich is available on the SEC's website at [adviserinfo.sec.gov](http://adviserinfo.sec.gov).

### **ITEM 1: COVER PAGE**

Please see previous page.

### **ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE**

Joseph Letrich  
Year of Birth: 2000

#### **Education Background**

DePaul University – Bachelor of Science in Finance, 2022

#### **Business Background**

Lido Advisors, LLC, Investment Adviser Representative (12/2023 – Present)  
DePaul University, CFP Student (4/2023 – 12/2023)  
The Mather Group, LLC, Client Associate (6/2022 – 5/2023)  
DePaul University, Student (9/2018 – 6/2022)

### **ITEM 3: DISCIPLINARY INFORMATION**

Lido is required to disclose all material facts regarding any legal or disciplinary event that would be material to your evaluation of each investment person providing advice to you. Mr. Letrich has no disciplinary information to disclose under this Item.

### **ITEM 4: OTHER BUSINESS ACTIVITIES**

Mr. Letrich does not engage in other business activities outside of Lido.

### **ITEM 5: ADDITIONAL COMPENSATION**

Mr. Letrich has no additional compensation to disclose.

### **ITEM 6: SUPERVISION**

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Mr. Letrich's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at (310) 278-8232 or [jozur@lidoadvisors.com](mailto:jozur@lidoadvisors.com).

**BROCHURE SUPPLEMENT**  
**(Part 2B of Form ADV)**

**December 2023**

**Joseph Romeo, CFP®**

**Lido Advisors, LLC**

*Business Address*

477 Madison Avenue, 6th Floor  
Manhattan, NY 10022  
Phone: (332) 238-0041  
jromeo@lidoadvisors.com

*Principal Office Address*

1875 Century Park East, Suite 950  
Los Angeles, California 90067  
Phone: (310) 278-8232  
Fax: (310) 278-8267  
www.lidoadvisors.com

This brochure supplement provides information about Joseph Romeo that supplements the Lido Advisors, LLC's ("Lido") Disclosure Brochure (Form ADV Part 2A). You should have received a copy of that Disclosure Brochure. Please contact our Chief Compliance Officer at (310) 278-8232 if you did not receive Lido Advisors, LLC's Disclosure Brochure or if you have any questions about the contents of this supplement.

Additional information about Joseph Romeo is available on the SEC's website at [adviserinfo.sec.gov](http://adviserinfo.sec.gov).



## **ITEM 1: COVER PAGE**

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## **ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE**

Joseph Romeo, CFP®

Year of Birth: 1991

### **Education Background**

SUNY Old Westbury – Bachelor of Science in Education, Mathematics 2014

### **Business Background**

Lido Advisors, LLC, Investment Adviser Representative (6/2022 – Present)

UBS Financial Services, Registered Client Associate (9/2018 – 6/2022)

RNR Securities, LLC, Registered Representative (10/2016 – 9/2018)

JP Morgan Securities, LLC, Private Client Investment Associate (9/2014 – 9/2016)

RNR Securities, Registered Representative (7/2014 – 8/2014)

### **Explanation of Designation**

*Certified Financial Planner™*

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To attain the right to use the CFP® marks, an individual must satisfactorily fulfill the following requirements:

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- Examination – Pass the comprehensive CFP® Certification Examination. The examination includes case studies and client scenarios designed to test one’s ability to correctly diagnose financial planning issues and apply one’s knowledge of financial planning to real world circumstances;
- Experience – Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year); and
- Ethics – Agree to be bound by CFP Board’s Standards of Professional Conduct, a set of documents outlining the ethical and practice standards for CFP® professionals.

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- Continuing Education – Complete 30 hours of continuing education hours every two years, including two hours on the Code of Ethics and other parts of the Standards of Professional Conduct, to maintain competence and keep up with developments in the financial planning field; and
- Ethics – Renew an agreement to be bound by the Standards of Professional Conduct. The Standards prominently require that CFP® professionals provide financial planning services at a fiduciary standard of care. This means CFP® professionals must provide financial planning services in the best interests of their clients.

CFP® professionals who fail to comply with the above standards and requirements may be subject to CFP Board’s enforcement process, which could result in suspension or permanent revocation of their CFP® certification.

### **ITEM 3: DISCIPLINARY INFORMATION**

Lido is required to disclose all material facts regarding any legal or disciplinary event that would be material to your evaluation of each investment person providing advice to you. Mr. Romeo has no disciplinary information to disclose under this Item.

### **ITEM 4: OTHER BUSINESS ACTIVITIES**

Mr. Romeo does not engage in other business activities outside of Lido.

### **ITEM 5: ADDITIONAL COMPENSATION**

Mr. Romeo has no additional compensation to disclose.

### **ITEM 6: SUPERVISION**

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Committee meets periodically to discuss overall portfolio management decisions and strategies. In addition, Jason Ozur, Chief Executive Officer of Lido, is responsible for the general oversight of all investment advice given by its supervised persons.

Mr. Romeo's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at (310) 278-8232 or [jozur@lidoadvisors.com](mailto:jozur@lidoadvisors.com).

**BROCHURE SUPPLEMENT**  
**(Part 2B of Form ADV)**

**March 2024**

**Joshua Miller, CFP®**

**Lido Advisors, LLC**

*Business Address*

4848 Thompson Parkway, Suite 320  
Johnstown, CO 80534  
Phone: (310)278-8267  
jmill@lidoadvisors.com

*Principal Office Address*

1875 Century Park East, Suite 950  
Los Angeles, California 90067  
Phone: (310) 278-8232  
Fax: (310) 278-8267  
www.lidoadvisors.com

This brochure supplement provides information about Joshua Miller that supplements the Lido Advisors, LLC's ("Lido") Disclosure Brochure (Form ADV Part 2A). You should have received a copy of that Disclosure Brochure. Please contact our Chief Compliance Officer at (310) 278-8232 if you did not receive Lido Advisors, LLC's Disclosure Brochure or if you have any questions about the contents of this supplement.

Additional information about Joshua Miller is available on the SEC's website at [adviserinfo.sec.gov](http://adviserinfo.sec.gov).

## **ITEM 1: COVER PAGE**

Please see previous page.

## **ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE**

Joshua Miller, CFP®

Year of Birth: 1965

### **Education Background**

Nebraska Wesleyan University – Bachelor of Science in Business Administration, 1988

University of Denver – Master of Business Administration, 1990

### **Business Background**

Lido Advisors, LLC, Investment Adviser Representative (3/ 2024 – Present)

Colorado Financial Management, LLC, CCO & Sr. Advisor (1/2016 – 3/2024)

Colorado Financial Management, Inc., President (8/2002 – 12/2015)

### **Explanation of Designation**

#### *Certified Financial Planner™*

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- Examination – Pass the comprehensive CFP® Certification Examination. The examination includes case studies and client scenarios designed to test one’s ability to correctly diagnose financial planning issues and apply one’s knowledge of financial planning to real world circumstances;
- Experience – Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year); and
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- Ethics – Renew an agreement to be bound by the Standards of Professional Conduct. The Standards prominently require that CFP® professionals provide financial planning services at a fiduciary standard of care. This means CFP® professionals must provide financial planning services in the best interests of their clients.

CFP® professionals who fail to comply with the above standards and requirements may be subject to CFP Board’s enforcement process, which could result in suspension or permanent revocation of their CFP® certification.

### **ITEM 3: DISCIPLINARY INFORMATION**

Lido is required to disclose all material facts regarding any legal or disciplinary event that would be material to your evaluation of each investment person providing advice to you. Mr. Miller has no disciplinary information to disclose under this Item.

### **ITEM 4: OTHER BUSINESS ACTIVITIES**

Mr. Miller does not engage in other business activities outside of Lido.

### **ITEM 5: ADDITIONAL COMPENSATION**

Mr. Miller has no additional compensation to disclose.

### **ITEM 6: SUPERVISION**

Generally, all client investment decisions are overseen by Jeff Garden, Chief Investment Officer and head of Lido’s Investment Committee. The Investment

Committee meets periodically to discuss overall portfolio management decisions and strategies. In addition, Jason Ozur, Chief Executive Officer of Lido, is responsible for the general oversight of all investment advice given by its supervised persons.

Mr. Miller's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at (310) 278-8232 or [jozur@lidoadvisors.com](mailto:jozur@lidoadvisors.com).

**BROCHURE SUPPLEMENT**  
**(Part 2B of Form ADV)**

**December 2023**

**Justin Cho**

**Lido Advisors, LLC**

*Business Address*

1875 Century Park East, Suite 950  
Los Angeles, CA 90067  
Phone: (415) 799-1301  
jcho@lidoadvisors.com

*Principal Office Address*

1875 Century Park East, Suite 950  
Los Angeles, California 90067  
Phone: (310) 278-8232  
Fax: (310) 278-8267  
www.lidoadvisors.com

This brochure supplement provides information about Justin Cho that supplements the Lido Advisors, LLC's ("Lido") Disclosure Brochure (Form ADV Part 2A). You should have received a copy of that Disclosure Brochure. Please contact our Chief Compliance Officer at (310) 278-8232 if you did not receive Lido Advisors, LLC's Disclosure Brochure or if you have any questions about the contents of this supplement.

Additional information about Justin Cho is available on the SEC's website at [adviserinfo.sec.gov](http://adviserinfo.sec.gov).



### **ITEM 1: COVER PAGE**

Please see previous page.

### **ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE**

Justin Cho

Year of Birth: 1996

#### **Education Background**

Boston College at Bryant University – Certified Financial Planner, 2020

San Diego State University – Bachelor of Science in Finance, 2018

Universidad de Carlos III Madrid – International Economics, Spring 2017

#### **Business Background**

Lido Advisors, LLC, Investment Adviser Representative (9/2021 – Present)

LPL Financial, Associate Business Consultant IAS Executive (11/2018 - 8/2021)

CFG Wealth Management, Intern (6/2018 - 8/2018)

### **ITEM 3: DISCIPLINARY INFORMATION**

Lido is required to disclose all material facts regarding any legal or disciplinary event that would be material to your evaluation of each investment person providing advice to you. Mr. Cho has no disciplinary information to disclose under this Item.

### **ITEM 4: OTHER BUSINESS ACTIVITIES**

In addition to his activities at Lido, Justin Cho is also the owner of The Original JMT Company, a vending machine business where he spends less than 5% of his time performing duties.

### **ITEM 5: ADDITIONAL COMPENSATION**

Justin Cho is not currently compensated for his duties as owner of The Original JMY Company and as such does not receive any additional compensation.

### **ITEM 6: SUPERVISION**

Generally, all client investment decisions are overseen by Jeff Garden, Chief Investment Officer and head of Lido's Investment Committee. The Investment Committee meets periodically to discuss overall portfolio management decisions and strategies. In addition, Jason Ozur, Chief Executive Officer of Lido, is responsible for the general oversight of all investment advice given by its supervised persons.

Mr. Cho's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at (310) 278-8232 or [jozur@lidoadvisors.com](mailto:jozur@lidoadvisors.com).

**BROCHURE SUPPLEMENT**  
**(Part 2B of Form ADV)**

**December 2023**

**Justin Moreci**

**Lido Advisors, LLC**

*Business Address*

2101 Cedar Springs Road, Suite 650  
Dallas, TX 75201  
Phone: (626) 247-4546  
jmoreci@lidoadvisors.com

*Principal Office Address*

1875 Century Park East, Suite 950  
Los Angeles, California 90067  
Phone: (310) 278-8232  
Fax: (310) 278-8267  
www.lidoadvisors.com

This brochure supplement provides information about Justin Moreci that supplements the Lido Advisors, LLC's ("Lido") Disclosure Brochure (Form ADV Part 2A). You should have received a copy of that Disclosure Brochure. Please contact our Chief Compliance Officer at (310) 278-8232 if you did not receive Lido Advisors, LLC's Disclosure Brochure or if you have any questions about the contents of this supplement.

Additional information about Justin Moreci is available on the SEC's website at [adviserinfo.sec.gov](http://adviserinfo.sec.gov).

### **ITEM 1: COVER PAGE**

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### **ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE**

Justin Moreci

Year of Birth: 1992

#### **Education Background**

California State University, Fullerton – Bachelor of Arts in Finance, 2018

#### **Business Background**

Lido Advisors, LLC, Investment Adviser Representative (7/2022 – Present)

Morgan Stanley Smith Barney LLC, PwMRegistered Associate (5/2020 – 7/2022)

Bank of America, Financial Advisor Trainee (12/2018 – 5/2020)

UBS Financial Services, Wealth Management Intern (4/2017 – 8/2017)

California State University – Fullerton, Student (8/2015 – 8/2018)

### **ITEM 3: DISCIPLINARY INFORMATION**

Lido is required to disclose all material facts regarding any legal or disciplinary event that would be material to your evaluation of each investment person providing advice to you. Mr. Moreci has no disciplinary information to disclose under this Item.

### **ITEM 4: OTHER BUSINESS ACTIVITIES**

Mr. Moreci does not engage in other business activities outside of Lido.

### **ITEM 5: ADDITIONAL COMPENSATION**

Mr. Moreci has no additional compensation to disclose.

### **ITEM 6: SUPERVISION**

Generally, all client investment decisions are overseen by Jeff Garden, Chief Investment Officer and head of Lido's Investment Committee. The Investment Committee meets periodically to discuss overall portfolio management decisions and strategies. In addition, Jason Ozur, Chief Executive Officer of Lido, is responsible for the general oversight of all investment advice given by its supervised persons.

Mr. Moreci's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at (310) 278-8232 or [jozur@lidoadvisors.com](mailto:jozur@lidoadvisors.com).

**BROCHURE SUPPLEMENT**  
**(Part 2B of Form ADV)**

**December 2023**

**Kayla Cross, CFP®**

**Lido Advisors, LLC**

*Business Address*

1875 Century Park East, Suite 950  
Los Angeles, California 90067  
Phone: (424) 213-8072  
kacross@lidoadvisors.com

*Principal Office Address*

1875 Century Park East, Suite 950  
Los Angeles, California 90067  
Phone: (310) 278-8232  
Fax: (310) 278-8267  
www.lidoadvisors.com

This brochure supplement provides information about Kayla Cross that supplements the Lido Advisors, LLC's ("Lido") Disclosure Brochure (Form ADV Part 2A). You should have received a copy of that Disclosure Brochure. Please contact our Chief Compliance Officer at (310) 278-8232 if you did not receive Lido Advisors, LLC's Disclosure Brochure or if you have any questions about the contents of this supplement.

Additional information about Kayla Cross is available on the SEC's website at [adviserinfo.sec.gov](http://adviserinfo.sec.gov).

## **ITEM 1: COVER PAGE**

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## **ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE**

Kayla Cross, CFP®

Year of Birth: 1996

### **Education Background**

University of California, Irvine – Bachelor of Arts in Business Economics, 2018

### **Business Background**

Lido Advisors, LLC, Investment Adviser Representative (9/2020 – Present)

LPL Financial, Licensed Administrative Assistant (9/2017 – 7/2020)

Madrid Retirement Advisors, Client Services Manager (7/2018 – 4/2019)

UC Irvine Housing, Resident Advisor (8/2016 – 6/2018)

UC Irvine, Student (9/2014 – 6/2018)

National Security Agency, Work Study (9/2013 – 5/2014)

### **Explanation of Designation**

#### *Certified Financial Planner™*

The CERTIFIED FINANCIAL PLANNER™, CFP® and federally registered CFP (with flame design) marks (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. It 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. Currently, more than 71,000 individuals have obtained CFP® certification in the United States.

To attain the right to use the CFP® marks, an individual must satisfactorily fulfill the following requirements:

- Education – Complete an advanced college-level course of study addressing the financial planning subject areas that CFP Board’s studies have determined as necessary for the competent and professional delivery of financial planning services, and attain a Bachelor’s Degree from a regionally accredited United States college or university (or its equivalent from a foreign university). CFP Board’s financial planning subject areas include insurance planning and risk management, employee benefits

planning, investment planning, income tax planning, retirement planning, and estate planning;

- Examination – Pass the comprehensive CFP® Certification Examination. The examination includes case studies and client scenarios designed to test one’s ability to correctly diagnose financial planning issues and apply one’s knowledge of financial planning to real world circumstances;
- Experience – Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year); and
- Ethics – Agree to be bound by CFP Board’s Standards of Professional Conduct, a set of documents outlining the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements in order to maintain the right to continue to use the CFP® marks:

- Continuing Education – Complete 30 hours of continuing education hours every two years, including two hours on the Code of Ethics and other parts of the Standards of Professional Conduct, to maintain competence and keep up with developments in the financial planning field; and
- Ethics – Renew an agreement to be bound by the Standards of Professional Conduct. The Standards prominently require that CFP® professionals provide financial planning services at a fiduciary standard of care. This means CFP® professionals must provide financial planning services in the best interests of their clients.

CFP® professionals who fail to comply with the above standards and requirements may be subject to CFP Board’s enforcement process, which could result in suspension or permanent revocation of their CFP® certification.

### **ITEM 3: DISCIPLINARY INFORMATION**

Lido is required to disclose all material facts regarding any legal or disciplinary event that would be material to your evaluation of each investment person providing advice to you. Ms. Cross has no disciplinary information to disclose under this Item.

### **ITEM 4: OTHER BUSINESS ACTIVITIES**

Ms. Cross does not engage in other business activities outside of Lido.

### **ITEM 5: ADDITIONAL COMPENSATION**

Ms. Kaltenecker receives compensation for services rendered as Data Entry Assistant for Kaltenecker Inc. Current compensation received from this outside business activities equates to less than 15% of her annual income.

## **ITEM 6: SUPERVISION**

Generally, all client investment decisions are overseen by Jeff Garden, Chief Investment Officer and head of Lido's Investment Committee. The Investment Committee meets periodically to discuss overall portfolio management decisions and strategies. In addition, Jason Ozur, Chief Executive Officer of Lido, is responsible for the general oversight of all investment advice given by its supervised persons.

Ms. Cross's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at (310) 278-8232 or [jozur@lidoadvisors.com](mailto:jozur@lidoadvisors.com).

**BROCHURE SUPPLEMENT**  
**(Part 2B of Form ADV)**

**December 2023**

**Kayla Kaltenecker**

**Lido Advisors, LLC**

*Business Address*

1875 Century Park East, Suite 950  
Los Angeles, California 90067  
Phone: (424) 600-2001  
kkaltenecker@lidoadvisors.com

*Principal Office Address*

1875 Century Park East, Suite 950  
Los Angeles, California 90067  
Phone: (310) 278-8232  
Fax: (310) 278-8267  
www.lidoadvisors.com

This brochure supplement provides information about Kayla Kaltenecker that supplements the Lido Advisors, LLC's ("Lido") Disclosure Brochure (Form ADV Part 2A). You should have received a copy of that Disclosure Brochure. Please contact our Chief Compliance Officer at (310) 278-8232 if you did not receive Lido Advisors, LLC's Disclosure Brochure or if you have any questions about the contents of this supplement.

Additional information about Kayla Kaltenecker is available on the SEC's website at [adviserinfo.sec.gov](http://adviserinfo.sec.gov).



### **ITEM 1: COVER PAGE**

Please see previous page.

### **ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE**

Kayla Kaltenecker  
Year of Birth: 1994

#### **Education Background**

Miami University, Oxford, OH – Bachelor of Arts in Economics, 2016  
Miami University, Oxford, OH – Bachelor of Arts in Political Science, 2016

#### **Business Background**

Lido Advisors, LLC, Investment Adviser Representative (10/2023 – Present)  
Lido Advisors, LLC, Investment Adviser Representative (1/2017 – 10/2023)  
Kaltenecker Inc., Data Entry Assistant (1/2013 – Present)  
J&Y Business Group, Operations Associate (5/2016 – 1/2017)  
Bang Zoom! Entertainment, Executive Assistant (9/2015 – 1/2016)

### **ITEM 3: DISCIPLINARY INFORMATION**

Lido is required to disclose all material facts regarding any legal or disciplinary event that would be material to your evaluation of each investment person providing advice to you. Ms. Kaltenecker has no disciplinary information to disclose under this Item.

### **ITEM 4: OTHER BUSINESS ACTIVITIES**

Ms. Kaltenecker currently participates in outside business activities through her role as a Data Entry Assistant for Kaltenecker Inc.

### **ITEM 5: ADDITIONAL COMPENSATION**

Ms. Kaltenecker has no additional compensation to disclose.

### **ITEM 6: SUPERVISION**

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Ms. Kaltenecker's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at (310) 278-8232 or [jozur@lidoadvisors.com](mailto:jozur@lidoadvisors.com).

**BROCHURE SUPPLEMENT**  
**(Part 2B of Form ADV)**

**January 2024**

**Kelly Oliver, CFP®**

**Lido Advisors, LLC**

*Business Address*

4800 Hampden Lane Suite 271  
Bethesda, MD 20814  
Phone: (202) 978-1082  
koliver@lidoadvisors.com

*Principal Office Address*

1875 Century Park East, Suite 950  
Los Angeles, California 90067  
Phone: (310) 278-8232  
Fax: (310) 278-8267  
www.lidoadvisors.com

This brochure supplement provides information about Kelly Oliver that supplements the Lido Advisors, LLC's ("Lido") Disclosure Brochure (Form ADV Part 2A). You should have received a copy of that Disclosure Brochure. Please contact our Chief Compliance Officer at (310) 278-8232 if you did not receive Lido Advisors, LLC's Disclosure Brochure or if you have any questions about the contents of this supplement.

Additional information about Kelly Oliver is available on the SEC's website at [adviserinfo.sec.gov](http://adviserinfo.sec.gov).

## **ITEM 1: COVER PAGE**

Please see previous page.

## **ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE**

Kelly Oliver, CFP®

Year of Birth: 1993

### **Education Background**

Florida State University – Bachelor of Science in Business Management, 2017

### **Business Background**

Lido Advisors, LLC, Investment Adviser Representative (1/2023 – Present)

XPS Capital LLC, Investment Adviser Representative (1/2022 – 12/2022)

Purshe Kaplan Sterling Investments, Registered Rep. (5/2020 – 12/2022)

Cope Corrales, Client Relationship Manager (2/2020 – 12/2022)

Northwestern Mutual, Financial Advisor (10/2018 – 9/2021)

Jarred Bunch Consulting LLC, Senior Paraplanner (2/2020 – 3/2021)

Chevy Chase Trust, Client Service Associate (1/2019 – 1/2020)

Northwestern Mutual Investment Services LLC, Registered Rep. (1/2018 – 10/2018)

Northwestern Mutual Life Insurance Company, Agent (8/2016 – 10/2018)

### **Explanation of Designation**

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university (or its equivalent from a foreign university). CFP Board's financial planning subject areas include insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning;

- Examination – Pass the comprehensive CFP® Certification Examination. The examination includes case studies and client scenarios designed to test one's ability to correctly diagnose financial planning issues and apply one's knowledge of financial planning to real world circumstances;
- Experience – Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year); and
- Ethics – Agree to be bound by CFP Board's Standards of Professional Conduct, a set of documents outlining the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements in order to maintain the right to continue to use the CFP® marks:

- Continuing Education – Complete 30 hours of continuing education hours every two years, including two hours on the Code of Ethics and other parts of the Standards of Professional Conduct, to maintain competence and keep up with developments in the financial planning field; and
- Ethics – Renew an agreement to be bound by the Standards of Professional Conduct. The Standards prominently require that CFP® professionals provide financial planning services at a fiduciary standard of care. This means CFP® professionals must provide financial planning services in the best interests of their clients.

CFP® professionals who fail to comply with the above standards and requirements may be subject to CFP Board's enforcement process, which could result in suspension or permanent revocation of their CFP® certification.

### **ITEM 3: DISCIPLINARY INFORMATION**

Lido is required to disclose all material facts regarding any legal or disciplinary event that would be material to your evaluation of each investment person providing advice to you. Ms. Oliver has no disciplinary information to disclose under this Item.

### **ITEM 4: OTHER BUSINESS ACTIVITIES**

Ms. Oliver does not engage in other business activities outside of Lido.

**ITEM 5: ADDITIONAL COMPENSATION**

In addition to Mr. Stern's compensation for his duties at Lido, Mr. Stern, as Member and part owner of LAH, shares in the profits and losses of the firm. Mr. Stern is compensated for being a rental property owner. Less than 5% of his annual compensation i

**ITEM 6: SUPERVISION**

Generally, all client investment decisions are overseen by Jeff Garden, Chief Investment Officer and head of Lido's Investment Committee. The Investment Committee meets periodically to discuss overall portfolio management decisions and strategies. In addition, Jason Ozur, Chief Executive Officer of Lido, is responsible for the general oversight of all investment advice given by its supervised persons.

Ms. Oliver's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at (310) 278-8232 or [jozur@lidoadvisors.com](mailto:jozur@lidoadvisors.com).

**BROCHURE SUPPLEMENT**  
**(Part 2B of Form ADV)**

**May 2024**

**Kenneth Stern**

**Lido Advisors, LLC**

*Business Address*

1875 Century Park East, Suite 950  
Los Angeles, California 90067  
Phone: (619) 314-5917  
kstern@lidoadvisors.com

*Principal Office Address*

1875 Century Park East, Suite 950  
Los Angeles, California 90067  
Phone: (310) 278-8232  
Fax: (310) 278-8267  
www.lidoadvisors.com

This brochure supplement provides information about Kenneth Stern that supplements the Lido Advisors, LLC's ("Lido") Disclosure Brochure (Form ADV Part 2A). You should have received a copy of that Disclosure Brochure. Please contact our Chief Compliance Officer at (310) 278-8232 if you did not receive Lido Advisors, LLC's Disclosure Brochure or if you have any questions about the contents of this supplement.

Additional information about Kenneth Stern is available on the SEC's website at [adviserinfo.sec.gov](http://adviserinfo.sec.gov).

### **ITEM 1: COVER PAGE**

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### **ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE**

Kenneth Stern  
Year of Birth: 1969

#### **Education Background**

Harvard Business School Alumnus– Executive Education in Management Excellence, 2022  
Harvard Business School Alumnus– Program for Leadership Development, 2022  
College of Financial Planning™ – Certified Financial Planner Designation, 1994

#### **Business Background**

Lido Advisors, LLC, President, Senior Managing Director (5/2021 – Present)  
Oakhurst Advisors, LLC, Senior Managing Director (4/2016 – 12/2022)  
Lido Advisors, LLC, Senior Managing Director (7/2015 – 5/2021)  
APS Holdings, Inc., President (1/2001 – 12/2021)  
Asset Planning Solutions, Inc., President (4/1995 – 12/2021)  
Investment Securities Corporation, Registered Representative (12/2016 – 12/2018)  
Ken Stern & Associates, Inc., Managing Director (12/1998 – 12/2018)  
Lido Advisors, Inc., Managing Director (1/2015 – 7/2015)  
Lido Advisors, Inc., Investment Adviser Representative (1/2014 – 1/2015)  
First Allied Securities, Inc., Registered Representative (1/2002 – 12/2014)

### **ITEM 3: DISCIPLINARY INFORMATION**

Lido is required to disclose all material facts regarding any legal or disciplinary event that would be material to your evaluation of each investment person providing advice to you. Mr. Stern has no disciplinary information to disclose under this Item.

### **ITEM 4: OTHER BUSINESS ACTIVITIES**

In addition to his duties at Lido, Mr. Stern is a member and part owner of Lido Advisor Holdings, LLC (“LAH”). Mr. Stern is a board member of IDB Lido Wealth, LLC and Enterprise Trust & Investment Company, which are both affiliate companies of Lido. Mr. Stern is also a rental property owner in which he spends less than 5% of his time collecting rent and keeping records for the property. Time spent on this outside business activity is outside of trading hours.

### **ITEM 5: ADDITIONAL COMPENSATION**

Mr. Stern has no additional compensation to disclose.

## **ITEM 6: SUPERVISION**

Generally, all client investment decisions are overseen by Jeff Garden, Chief Investment Officer and head of Lido's Investment Committee. The Investment Committee meets periodically to discuss overall portfolio management decisions and strategies. In addition, Jason Ozur, Chief Executive Officer of Lido, is responsible for the general oversight of all investment advice given by its supervised persons.

Mr. Stern's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at (310) 278-8232 or [jozur@lidoadvisors.com](mailto:jozur@lidoadvisors.com).



**BROCHURE SUPPLEMENT**  
**(Part 2B of Form ADV)**

**December 2023**

**Kevin Maldonado**

**Lido Advisors, LLC**

*Business Address*

20 N. Clark Street Suite 1250  
Chicago, IL 60602  
Phone: (312) 463-4661  
[kmaldonado@lidoadvisors.com](mailto:kmaldonado@lidoadvisors.com)

*Principal Office Address*

1875 Century Park East, Suite 950  
Los Angeles, California 90067  
Phone: (310) 278-8232  
Fax: (310) 278-8267  
[www.lidoadvisors.com](http://www.lidoadvisors.com)

This brochure supplement provides information about Kevin Maldonado that supplements the Lido Advisors, LLC's ("Lido") Disclosure Brochure (Form ADV Part 2A). You should have received a copy of that Disclosure Brochure. Please contact our Chief Compliance Officer at (310) 278-8232 if you did not receive Lido Advisors, LLC's Disclosure Brochure or if you have any questions about the contents of this supplement.

Additional information about Kevin Maldonado is available on the SEC's website at [adviserinfo.sec.gov](http://adviserinfo.sec.gov).

### **ITEM 1: COVER PAGE**

Please see previous page.

### **ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE**

Kevin Maldonado  
Year of Birth: 1993

#### **Education Background**

University of Illinois, Urbana-Champaign – Bachelor of Science in English, 2017

#### **Business Background**

Lido Advisors, LLC, Investment Adviser Representative (6/2021 – Present)  
The Northern Trust Company, Associate Wealth Management (4/2018 – 6/2021)  
Chicago Tribune, Marketing (11/2017 – 4/2018)

### **ITEM 3: DISCIPLINARY INFORMATION**

Lido is required to disclose all material facts regarding any legal or disciplinary event that would be material to your evaluation of each investment person providing advice to you. Mr. Maldonado has no disciplinary information to disclose under this Item.

### **ITEM 4: OTHER BUSINESS ACTIVITIES**

Mr. Maldonado does not engage in other business activities outside of Lido.

### **ITEM 5: ADDITIONAL COMPENSATION**

Mr. Maldonado has no additional compensation to disclose.

### **ITEM 6: SUPERVISION**

Generally, all client investment decisions are overseen by Jeff Garden, Chief Investment Officer and head of Lido's Investment Committee. The Investment Committee meets periodically to discuss overall portfolio management decisions and strategies. In addition, Jason Ozur, Chief Executive Officer of Lido, is responsible for the general oversight of all investment advice given by its supervised persons.

Mr. Maldonado's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at (310) 278-8232 or [jozur@lidoadvisors.com](mailto:jozur@lidoadvisors.com).

**BROCHURE SUPPLEMENT**  
**(Part 2B of Form ADV)**

**December 2023**

**Kyle Cross**

**Lido Advisors, LLC**

*Business Address*

1875 Century Park East, Suite 950  
Los Angeles, California 90067  
Phone: (424) 421-3969  
kcross@lidoadvisors.com

*Principal Office Address*

1875 Century Park East, Suite 950  
Los Angeles, California 90067  
Phone: (310) 278-8232  
Fax: (310) 278-8267  
www.lidoadvisors.com

This brochure supplement provides information about Kyle Cross that supplements the Lido Advisors, LLC's ("Lido") Disclosure Brochure (Form ADV Part 2A). You should have received a copy of that Disclosure Brochure. Please contact our Chief Compliance Officer at (310) 278-8232 if you did not receive Lido Advisors, LLC's Disclosure Brochure or if you have any questions about the contents of this supplement.

Additional information about Kyle Cross is available on the SEC's website at [adviserinfo.sec.gov](http://adviserinfo.sec.gov).

### **ITEM 1: COVER PAGE**

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### **ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE**

Kyle Cross

Year of Birth: 1991

#### **Education Background**

University of California, Los Angeles – MPH in Healthcare Management, 2020

University of California, Los Angeles – Masters of Business Administration, 2020

Vanderbilt University – Bachelor of Science in Economic History, 2013

#### **Business Background**

Lido Advisors, LLC, Investment Adviser Representative (8/2020 – Present)

Pricewaterhouse Coopers, Advisory Consultant (6/2019 – 08/2019)

Genentech, MA&S Associate (6/2018 – 8/2018)

Avanade, Change Enablement Consultant (8/2013 – 9/2017)

### **ITEM 3: DISCIPLINARY INFORMATION**

Lido is required to disclose all material facts regarding any legal or disciplinary event that would be material to your evaluation of each investment person providing advice to you. Mr. Cross has no disciplinary information to disclose under this Item.

### **ITEM 4: OTHER BUSINESS ACTIVITIES**

Mr. Cross does not engage in other business activities outside of Lido.

### **ITEM 5: ADDITIONAL COMPENSATION**

Mr. Cross has no additional compensation to disclose.

### **ITEM 6: SUPERVISION**

Generally, all client investment decisions are overseen by Jeff Garden, Chief Investment Officer and head of Lido's Investment Committee. The Investment Committee meets periodically to discuss overall portfolio management decisions and strategies. In addition, Jason Ozur, Chief Executive Officer of Lido, is responsible for the general oversight of all investment advice given by its supervised persons.

Mr. Cross's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at (310) 278-8232 or jozur@lidoadvisors.com.

**BROCHURE SUPPLEMENT**  
**(Part 2B of Form ADV)**

**October 2024**

**Lewis Shore**

**Lido Advisors, LLC**

*Business Address*

29 South High Street, Suite A  
New Albany, OH 43054  
Phone: (614) 729-8055  
lshore@lidoadvisors.com

*Principal Office Address*

1875 Century Park East, Suite 950  
Los Angeles, California 90067  
Phone: (310) 278-8232  
Fax: (310) 278-8267  
www.lidoadvisors.com

This brochure supplement provides information about Lewis Shore that supplements the Lido Advisors, LLC's ("Lido") Disclosure Brochure (Form ADV Part 2A). You should have received a copy of that Disclosure Brochure. Please contact our Chief Compliance Officer at (310) 278-8232 if you did not receive Lido Advisors, LLC's Disclosure Brochure or if you have any questions about the contents of this supplement.

Additional information about Lewis Shore is available on the SEC's website at [adviserinfo.sec.gov](http://adviserinfo.sec.gov).

### **ITEM 1: COVER PAGE**

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### **ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE**

Lewis Shore  
Year of Birth: 1948

#### **Education Background**

Ohio University – Bachelor of Business Administration in SUBJECT, 1970

#### **Business Background**

Lido Advisors, LLC, Investment Adviser Representative (10/2024 – Present)  
Private Wealth Strategies, LLC, Investment Adviser Representative (9/2018 – 10/2024)  
Capital Analysts, Investment Adviser Representative (6/2012 – 10/2024)  
Lincoln Investment, Financial Advisor (6/2012 – 10/2024)  
Shore Morgan Young Wealth Strategies, Principal (11/2005 – 10/2024)

### **ITEM 3: DISCIPLINARY INFORMATION**

Lido is required to disclose all material facts regarding any legal or disciplinary event that would be material to your evaluation of each investment person providing advice to you. Mr. Shore has no disciplinary information to disclose under this Item.

### **ITEM 4: OTHER BUSINESS ACTIVITIES**

In addition to his activities at Lido, Mr. Shore is an independent insurance agent appointed with various insurance companies. As a licensed insurance agent, Mr. Shore may recommend to clients' certain insurance products sold through unaffiliated insurance companies. If a Lido client elects to purchase an insurance product, Mr. Shore would receive the usual and customary commission for doing so. Mr. Shore spends approximately 15 hours a month performing services as an insurance agent.

To the extent that Mr. Shore recommends the purchase of insurance products where he may receive commissions for doing so, a conflict of interest exists because he will receive additional compensation should the clients elect to follow his recommendations, even if such recommendation is based on the best interest of the clients and their needs. Lido has adopted certain procedures designed to mitigate the effects of these conflicts.

Importantly, as part of Lido's fiduciary duty to clients, the Firm and its employees will endeavor at all times to put the interests of the clients first and will only make recommendations that they reasonably believe are suitable and in the best interests of the client. Additionally, material conflicts presented by these practices are disclosed to clients at the time of entering into an advisory agreement with Lido, mainly through the delivery of FormADV Part 2A and Part 2B disclosure documents. Mr. Shore in a voluntary position for OSU Vascular and Heart Fund Raising Board. In this role, Mr. Shore solicits donations for the Ross Heart Hospital.

#### **ITEM 5: ADDITIONAL COMPENSATION**

Mr. Shore has no additional compensation to disclose.

#### **ITEM 6: SUPERVISION**

Generally, all client investment decisions are overseen by Jeff Garden, Chief Investment Officer and head of Lido's Investment Committee. The Investment Committee meets periodically to discuss overall portfolio management decisions and strategies. In addition, Jason Ozur, Chief Executive Officer of Lido, is responsible for the general oversight of all investment advice given by its supervised persons.

Mr. Shore's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at (310) 278-8232 or [jozur@lidoadvisors.com](mailto:jozur@lidoadvisors.com).

**BROCHURE SUPPLEMENT**  
**(Part 2B of Form ADV)**

**April 2024**

**Louis Flamino, CFP®**

**Lido Advisors, LLC**

*Business Address*

7047 E. Greenway Parkway, Suite 250  
Scottsdale, AZ 85255  
Phone: (480) 447-9968  
lflamino@lidoadvisors.com

*Principal Office Address*

1875 Century Park East, Suite 950  
Los Angeles, California 90067  
Phone: (310) 278-8232  
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www.lidoadvisors.com

This brochure supplement provides information about Louis Flamino that supplements the Lido Advisors, LLC's ("Lido") Disclosure Brochure (Form ADV Part 2A). You should have received a copy of that Disclosure Brochure. Please contact our Chief Compliance Officer at (310) 278-8232 if you did not receive Lido Advisors, LLC's Disclosure Brochure or if you have any questions about the contents of this supplement.

Additional information about Louis Flamino is available on the SEC's website at [adviserinfo.sec.gov](http://adviserinfo.sec.gov).



## **ITEM 1: COVER PAGE**

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## **ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE**

Louis Flamino, CFP®

Year of Birth: 1975

### **Education Background**

Vanderbilt University – Bachelor of Arts in Political Science, 1997

### **Business Background**

Lido Advisors, LLC, Investment Adviser Representative (1/2016 – Present)

IDB Lido Wealth, LLC, Investment Adviser Representative (1/2024 – 4/2024)

Forside Fund Services, LLC, Registered Representative (7/2013 – 12/2015)

Rafferty Asset Management, LLC, SVP, Regional Director (1/1999 – 7/2013)

### **Explanation of Designation**

*Certified Financial Planner™*

The CERTIFIED FINANCIAL PLANNER™, CFP® and federally registered CFP (with flame design) marks (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. It 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. Currently, more than 71,000 individuals have obtained CFP® certification in the United States.

To attain the right to use the CFP® marks, an individual must satisfactorily fulfill the following requirements:

- Education – Complete an advanced college-level course of study addressing the financial planning subject areas that CFP Board’s studies have determined as necessary for the competent and professional delivery of financial planning services, and attain a Bachelor’s Degree from a regionally accredited United States college or university (or its equivalent from a foreign university). CFP Board’s financial planning subject areas include insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning;

- Examination – Pass the comprehensive CFP® Certification Examination. The examination includes case studies and client scenarios designed to test one’s ability to correctly diagnose financial planning issues and apply one’s knowledge of financial planning to real world circumstances;
- Experience – Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year); and
- Ethics – Agree to be bound by CFP Board’s Standards of Professional Conduct, a set of documents outlining the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements in order to maintain the right to continue to use the CFP® marks:

- Continuing Education – Complete 30 hours of continuing education hours every two years, including two hours on the Code of Ethics and other parts of the Standards of Professional Conduct, to maintain competence and keep up with developments in the financial planning field; and
- Ethics – Renew an agreement to be bound by the Standards of Professional Conduct. The Standards prominently require that CFP® professionals provide financial planning services at a fiduciary standard of care. This means CFP® professionals must provide financial planning services in the best interests of their clients.

CFP® professionals who fail to comply with the above standards and requirements may be subject to CFP Board’s enforcement process, which could result in suspension or permanent revocation of their CFP® certification.

### **ITEM 3: DISCIPLINARY INFORMATION**

Lido is required to disclose all material facts regarding any legal or disciplinary event that would be material to your evaluation of each investment person providing advice to you. Mr. Flamino has no disciplinary information to disclose under this Item.

### **ITEM 4: OTHER BUSINESS ACTIVITIES**

Mr. Flamino does not engage in other business activities outside of Lido.

### **ITEM 5: ADDITIONAL COMPENSATION**

Mr. Flamino has no additional compensation to disclose.

### **ITEM 6: SUPERVISION**

Generally, all client investment decisions are overseen by Jeff Garden, Chief Investment Officer and head of Lido’s Investment Committee. The Investment

Committee meets periodically to discuss overall portfolio management decisions and strategies. In addition, Jason Ozur, Chief Executive Officer of Lido, is responsible for the general oversight of all investment advice given by its supervised persons.

Mr. Flamino's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at (310) 278-8232 or [jozur@lidoadvisors.com](mailto:jozur@lidoadvisors.com).

**BROCHURE SUPPLEMENT**  
**(Part 2B of Form ADV)**

**May 2024**

**Luke Daniel, CFP®**

**Lido Advisors, LLC**

*Business Address*

4840 Pearl East Circle, Suite 300E  
Boulder, CO 80301  
Phone: (720) 726-3560  
ldaniel@lidoadvisors.com

*Principal Office Address*

1875 Century Park East, Suite 950  
Los Angeles, California 90067  
Phone: (310) 278-8232  
Fax: (310) 278-8267  
www.lidoadvisors.com

This brochure supplement provides information about Luke Daniel that supplements the Lido Advisors, LLC's ("Lido") Disclosure Brochure (Form ADV Part 2A). You should have received a copy of that Disclosure Brochure. Please contact our Chief Compliance Officer at (310) 278-8232 if you did not receive Lido Advisors, LLC's Disclosure Brochure or if you have any questions about the contents of this supplement.

Additional information about Luke Daniel is available on the SEC's website at [adviserinfo.sec.gov](http://adviserinfo.sec.gov).

## **ITEM 1: COVER PAGE**

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## **ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE**

Luke Daniel, CFP®

Year of Birth: 1978

### **Education Background**

The Colorado State University, Fort Collins – Business Administration, 2000

### **Business Background**

Lido Advisors, LLC, Investment Adviser Representative (2/2023 – Present)

Sargent BickhamLagudis, LLC, Portfolio Manager/Advisor (10/2007 – 2/2023)

Charles Schwab Bank N.A., Bank Products, Dual Employee (2/2005 – 10/2007)

Charles Schwab & Co. Inc., Portfolio Consultant (9/2000 – 10/2007)

### **Explanation of Designation**

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- Experience – Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year); and
- Ethics – Agree to be bound by CFP Board’s Standards of Professional Conduct, a set of documents outlining the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements in order to maintain the right to continue to use the CFP® marks:

- Continuing Education – Complete 30 hours of continuing education hours every two years, including two hours on the Code of Ethics and other parts of the Standards of Professional Conduct, to maintain competence and keep up with developments in the financial planning field; and
- Ethics – Renew an agreement to be bound by the Standards of Professional Conduct. The Standards prominently require that CFP® professionals provide financial planning services at a fiduciary standard of care. This means CFP® professionals must provide financial planning services in the best interests of their clients.

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### **ITEM 3: DISCIPLINARY INFORMATION**

Lido is required to disclose all material facts regarding any legal or disciplinary event that would be material to your evaluation of each investment person providing advice to you. Mr. Daniel has no disciplinary information to disclose under this Item.

### **ITEM 4: OTHER BUSINESS ACTIVITIES**

Outside of his position at Lido, Mr. Daniel is actively engaged as volunteer Chair of the Colorado State University Foundation Investment Committee as well as their Board of Directors. Mr. Daniel also operates LD Flips, LLC, a real estate entity based in Denver, Colorado where he works approximately 2 hours per week outside of trading hours.

### **ITEM 5: ADDITIONAL COMPENSATION**

Mr. Daniel has no additional compensation to disclose.

## **ITEM 6: SUPERVISION**

Generally, all client investment decisions are overseen by Jeff Garden, Chief Investment Officer and head of Lido's Investment Committee. The Investment Committee meets periodically to discuss overall portfolio management decisions and strategies. In addition, Jason Ozur, Chief Executive Officer of Lido, is responsible for the general oversight of all investment advice given by its supervised persons.

Mr. Daniel's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at (310) 278-8232 or [jozur@lidoadvisors.com](mailto:jozur@lidoadvisors.com).

**BROCHURE SUPPLEMENT**  
**(Part 2B of Form ADV)**

**June 2024**

**Martin Aspin, CFP®**

**Lido Advisors, LLC**

*Business Address*

3500 Lenox Road, Suite 1500  
Atlanta, GA 30326  
Phone: (678) 716-9140  
maspin@lidoadvisors.com

*Principal Office Address*

1875 Century Park East, Suite 950  
Los Angeles, California 90067  
Phone: (310) 278-8232  
Fax: (310) 278-8267  
www.lidoadvisors.com

This brochure supplement provides information about Martin Aspin that supplements the Lido Advisors, LLC's ("Lido") Disclosure Brochure (Form ADV Part 2A). You should have received a copy of that Disclosure Brochure. Please contact our Chief Compliance Officer at (310) 278-8232 if you did not receive Lido Advisors, LLC's Disclosure Brochure or if you have any questions about the contents of this supplement.

Additional information about Martin Aspin is available on the SEC's website at [adviserinfo.sec.gov](http://adviserinfo.sec.gov).



## **ITEM 1: COVER PAGE**

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## **ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE**

Martin Aspin, CFP®

Year of Birth: 1985

### **Education Background**

University of Georgia – Bachelor of Business Administration in Sales & Marketing, 2009

### **Business Background**

Lido Advisors, LLC, Investment Adviser Representative (6/2024 – Present)

### **Business Background**

Lido Advisors, LLC, Investment Adviser Representative (2/2024 – Present)

Morgan Stanley, Mass Transfer (9/2023 – 12/2023)

Morgan Stanley, Financial Consultant (1/2023 – 12/2023)

E\*Trade Capital Management, LLC, Financial Consultant (11/2020 – 12/2023)

E\*Trade Securities LLC, Financial Consultant (11/2020 – 12/2023)

Fidelity Brokerage Services, LLC, Financial Representative (3/2019 – 11/2020)

Royal Alliance Associates Inc, Registered Representative (11/2018 – 1/2019)

SII, Registered Representative (1/2018 – 11/2018)

### **Explanation of Designation**

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necessary for the competent and professional delivery of financial planning services, and attain a Bachelor's Degree from a regionally accredited United States college or university (or its equivalent from a foreign university). CFP Board's financial planning subject areas include insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning;

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- Experience – Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year); and
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- Ethics – Renew an agreement to be bound by the Standards of Professional Conduct. The Standards prominently require that CFP® professionals provide financial planning services at a fiduciary standard of care. This means CFP® professionals must provide financial planning services in the best interests of their clients.

CFP® professionals who fail to comply with the above standards and requirements may be subject to CFP Board's enforcement process, which could result in suspension or permanent revocation of their CFP® certification.

### **ITEM 3: DISCIPLINARY INFORMATION**

Lido is required to disclose all material facts regarding any legal or disciplinary event that would be material to your evaluation of each investment person providing advice to you. Mr. Aspin has no disciplinary information to disclose under this Item.

### **ITEM 4: OTHER BUSINESS ACTIVITIES**

Mr. Aspin does not engage in other business activities outside of Lido.

**ITEM 5: ADDITIONAL COMPENSATION**

Mr. Aspin has no additional compensation to disclose.

**ITEM 6: SUPERVISION**

Generally, all client investment decisions are overseen by Jeff Garden, Chief Investment Officer and head of Lido's Investment Committee. The Investment Committee meets periodically to discuss overall portfolio management decisions and strategies. In addition, Jason Ozur, Chief Executive Officer of Lido, is responsible for the general oversight of all investment advice given by its supervised persons.

Mr. Aspin's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at (310) 278-8232 or [jozur@lidoadvisors.com](mailto:jozur@lidoadvisors.com).

**BROCHURE SUPPLEMENT**  
**(Part 2B of Form ADV)**

**October 2024**

**Marya Young**

**Lido Advisors, LLC**

*Business Address*

29 South High Street, Suite A  
New Albany, OH 43054  
Phone: (614) 739-1724  
myoung@lidoadvisors.com

*Principal Office Address*

1875 Century Park East, Suite 950  
Los Angeles, California 90067  
Phone: (310) 278-8232  
Fax: (310) 278-8267  
www.lidoadvisors.com

This brochure supplement provides information about Marya Young that supplements the Lido Advisors, LLC's ("Lido") Disclosure Brochure (Form ADV Part 2A). You should have received a copy of that Disclosure Brochure. Please contact our Chief Compliance Officer at (310) 278-8232 if you did not receive Lido Advisors, LLC's Disclosure Brochure or if you have any questions about the contents of this supplement.

Additional information about Marya Young is available on the SEC's website at [adviserinfo.sec.gov](http://adviserinfo.sec.gov).

### **ITEM 1: COVER PAGE**

Please see previous page.

### **ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE**

Marya Young  
Year of Birth: 1964

#### **Education Background**

High School Diploma, 1982  
Some coursework completed at The Ohio State University 1982-1986

#### **Business Background**

Lido Advisors, LLC, Investment Adviser Representative (10/2024 – Present)  
Lincoln Investment, Financial Advisor (6/2011 – Present)  
Private Wealth Strategies, LLC, Investment Adviser Representative (9/2018 – 10/2024)  
Shore Morgan Young Wealth Strategies, Principal (11/2005 – 10/2024)  
Capital Analysts, Investment Adviser Representative (5/2011 – 6/2012)  
FSC Securities, Financial Advisor (11/2005 – 4/2011)  
FSC Agency, Agent (11/2005 – 11/2011)  
FSC Securities Corporation, Investment Adviser Representative (11/2005 – 4/2011)  
Lincoln Financial Advisors, Agent (5/2002 – 11/2005)  
Lincoln National Life, Agent (5/2002 – 11/2005)  
Key Bank, VP & Sr Relationship Manager (3/1998 – 5/2002)  
Premier Bank and Trust, VP Regional Manager (11/1996 – 3/1998)  
Household Bank/Star Bank, Branch Manager (2/1987 – 11/1996)

### **ITEM 3: DISCIPLINARY INFORMATION**

Lido is required to disclose all material facts regarding any legal or disciplinary event that would be material to your evaluation of each investment person providing advice to you. Ms. Young has no disciplinary information to disclose under this Item.

### **ITEM 4: OTHER BUSINESS ACTIVITIES**

In addition to her activities at Lido, Ms. Young is an independent insurance agent appointed with various insurance companies. As a licensed insurance agent, Ms. Young may recommend to clients' certain insurance products sold through unaffiliated insurance companies. If a Lido client elects to purchase an insurance product, Ms. Young would receive the usual and customary commission for doing so. Ms. Young spends approximately 15 hours a month performing services as an insurance agent.

To the extent that Ms. Young recommends the purchase of insurance products where she may receive commissions for doing so, a conflict of interest exists because she will receive additional compensation should the clients elect to follow her recommendations, even if such recommendation is based on the best interest of the clients and their needs. Lido has adopted certain procedures designed to mitigate the effects of these conflicts.

Importantly, as part of Lido's fiduciary duty to clients, the Firm and its employees will endeavor at all times to put the interests of the clients first and will only make recommendations that they reasonably believe are suitable and in the best interests of the client. Additionally, material conflicts presented by these practices are disclosed to clients at the time of entering into an advisory agreement with Lido, mainly through the delivery of FormADV Part 2A and Part 2B disclosure documents. Ms. Young is an employee of Equitable Mortgage Solutions as a W2 employee since 2007. In her position at the company, she is a mortgage originator dealing in residential mortgages. She spends 10 hours per month on this outside activity and spends 5 of those hours during trading hours.

Ms. Young is the owner of SMY Mortgage Solutions, LLC since 2007. The entity is involved with her position as a mortgage originator. She spends 10 hours per month on this outside activity and spends 5 of those hours during trading hours.

Ms. Young is the owner of Design for Elegance, LLC. This entity is involved in interior design. She spends approximately 10 hours per month on this activity, 0 during trading hours. This entity was formed in 2016.

#### **ITEM 5: ADDITIONAL COMPENSATION**

In addition to the typical and ordinary compensation earned from her employment at Lido, Ms. Young receives usual and customary commissions on any insurance policy sold and usual compensation for her work with the other companies listed in Item 4, which r

#### **ITEM 6: SUPERVISION**

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Ms. Young's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at (310) 278-8232 or [jozur@lidoadvisors.com](mailto:jozur@lidoadvisors.com).

**BROCHURE SUPPLEMENT**  
**(Part 2B of Form ADV)**

**February 2024**

**Matthew Kulka**

**Lido Advisors, LLC**

*Business Address*

20 N. Clark Street, Suite 1250  
Chicago, IL 60602  
Phone: (708) 882-0682  
mkulka@lidoadvisors.com

*Principal Office Address*

1875 Century Park East, Suite 950  
Los Angeles, California 90067  
Phone: (310) 278-8232  
Fax: (310) 278-8267  
www.lidoadvisors.com

This brochure supplement provides information about Matthew Kulka that supplements the Lido Advisors, LLC's ("Lido") Disclosure Brochure (Form ADV Part 2A). You should have received a copy of that Disclosure Brochure. Please contact our Chief Compliance Officer at (310) 278-8232 if you did not receive Lido Advisors, LLC's Disclosure Brochure or if you have any questions about the contents of this supplement.

Additional information about Matthew Kulka is available on the SEC's website at [adviserinfo.sec.gov](http://adviserinfo.sec.gov).

### **ITEM 1: COVER PAGE**

Please see previous page.

### **ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE**

Matthew Kulka

Year of Birth: 1993

#### **Education Background**

Michigan State University – Bachelor of Arts in Economics, 2017

#### **Business Background**

Lido Advisors, LLC, Investment Adviser Representative (6/2024 – Present)

Delta Community Credit Union, Associate Advisor (2/2020 – 5/2024)

LPL Financial, LLC, Registered Representative (2/2020 – 5/2024)

The El Felix, Server (7/2016 – 3/2020)

Delta Community Credit Union, Admin Associate (6/2018 – 2/2020)

LPL Financial, LLC, Registered Admin Assistant (6/2018 – 2/2020)

Fidelity Brokerage Services, LLC, Relationship Manager (8/2015 – 7/2016)

Kalos Financial. Investment Associate (12/2013 – 07/2015)

### **ITEM 3: DISCIPLINARY INFORMATION**

Lido is required to disclose all material facts regarding any legal or disciplinary event that would be material to your evaluation of each investment person providing advice to you. Mr. Kulka has no disciplinary information to disclose under this Item.

### **ITEM 4: OTHER BUSINESS ACTIVITIES**

Mr. Kulka does not engage in other business activities outside of Lido.

### **ITEM 5: ADDITIONAL COMPENSATION**

Mr. Kulka has no additional compensation to disclose.

### **ITEM 6: SUPERVISION**

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**BROCHURE SUPPLEMENT**  
**(Part 2B of Form ADV)**

**December 2023**

**Matthew Sealy, CFP®**

**Lido Advisors, LLC**

*Business Address*

3655 Nobel Drive, Suite 630  
San Diego, California 92122  
Phone: (424) 210-9010  
msealy@lidoadvisors.com

*Principal Office Address*

1875 Century Park East, Suite 950  
Los Angeles, California 90067  
Phone: (310) 278-8232  
Fax: (310) 278-8267  
www.lidoadvisors.com

This brochure supplement provides information about Matthew Sealy that supplements the Lido Advisors, LLC's ("Lido") Disclosure Brochure (Form ADV Part 2A). You should have received a copy of that Disclosure Brochure. Please contact our Chief Compliance Officer at (310) 278-8232 if you did not receive Lido Advisors, LLC's Disclosure Brochure or if you have any questions about the contents of this supplement.

Additional information about Matthew Sealy is available on the SEC's website at [adviserinfo.sec.gov](http://adviserinfo.sec.gov).

## **ITEM 1: COVER PAGE**

Please see previous page.

## **ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE**

Matthew Sealy, CFP®

Year of Birth: 2000

### **Education Background**

San Diego State University – Bachelor of Science in Business Administration, Finance, 2022

### **Business Background**

Lido Advisors, LLC, Investment Adviser Representative (6/2022 – Present)

BlastMotion Inc., Product Support Intern (7/2020 – 6/2022)

San Diego State University, Full Time Student (8/2018 – 5/2022)

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### **ITEM 3: DISCIPLINARY INFORMATION**

Lido is required to disclose all material facts regarding any legal or disciplinary event that would be material to your evaluation of each investment person providing advice to you. Mr. Sealy has no disciplinary information to disclose under this Item.

### **ITEM 4: OTHER BUSINESS ACTIVITIES**

Mr. Sealy does not engage in other business activities outside of Lido.

### **ITEM 5: ADDITIONAL COMPENSATION**

Mr. Sealy has no additional compensation to disclose.

### **ITEM 6: SUPERVISION**

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Committee meets periodically to discuss overall portfolio management decisions and strategies. In addition, Jason Ozur, Chief Executive Officer of Lido, is responsible for the general oversight of all investment advice given by its supervised persons.

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**BROCHURE SUPPLEMENT**  
**(Part 2B of Form ADV)**

**August 2024**

**Maxwell Westheimer, CFP®**

**Lido Advisors, LLC**

*Business Address*

4840 Pearl East Circle, Suite 300E  
Boulder, CO 80301  
Phone: (303) 418-4360  
mwestheimer@lidoadvisors.com

*Principal Office Address*

1875 Century Park East, Suite 950  
Los Angeles, California 90067  
Phone: (310) 278-8232  
Fax: (310) 278-8267  
www.lidoadvisors.com

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Additional information about Maxwell Westheimer is available on the SEC's website at [adviserinfo.sec.gov](http://adviserinfo.sec.gov).

## **ITEM 1: COVER PAGE**

Please see previous page.

## **ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE**

Maxwell Westheimer, CFP®

Year of Birth: 1997

### **Education Background**

Texas Tech University – Bachelor of Science in Natural Resources Management, 2019

### **Business Background**

Lido Advisors, LLC, Investment Adviser Representative (1/2023– Present)

AgriWebb, Enterprise Account Executive (11/2020 – 1/2023)

Fishpond, Account Manager (9/2019 – 10/2020)

A Bar A Ranch, Seasonal Expedition Guide (5/2019 – 8/2019)

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*Certified Financial Planner™*

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The CFP® certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP® certification. It 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. Currently, more than 71,000 individuals have obtained CFP® certification in the United States.

To attain the right to use the CFP® marks, an individual must satisfactorily fulfill the following requirements:

- Education – Complete an advanced college-level course of study addressing the financial planning subject areas that CFP Board’s studies have determined as necessary for the competent and professional delivery of financial planning services, and attain a Bachelor’s Degree from a regionally accredited United States college or university (or its equivalent from a foreign university). CFP Board’s financial planning subject areas include insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning;

- Examination – Pass the comprehensive CFP® Certification Examination. The examination includes case studies and client scenarios designed to test one’s ability to correctly diagnose financial planning issues and apply one’s knowledge of financial planning to real world circumstances;
- Experience – Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year); and
- Ethics – Agree to be bound by CFP Board’s Standards of Professional Conduct, a set of documents outlining the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements in order to maintain the right to continue to use the CFP® marks:

- Continuing Education – Complete 30 hours of continuing education hours every two years, including two hours on the Code of Ethics and other parts of the Standards of Professional Conduct, to maintain competence and keep up with developments in the financial planning field; and
- Ethics – Renew an agreement to be bound by the Standards of Professional Conduct. The Standards prominently require that CFP® professionals provide financial planning services at a fiduciary standard of care. This means CFP® professionals must provide financial planning services in the best interests of their clients.

CFP® professionals who fail to comply with the above standards and requirements may be subject to CFP Board’s enforcement process, which could result in suspension or permanent revocation of their CFP® certification.

### **ITEM 3: DISCIPLINARY INFORMATION**

Lido is required to disclose all material facts regarding any legal or disciplinary event that would be material to your evaluation of each investment person providing advice to you. Mr. Westheimer has no disciplinary information to disclose under this Item.

### **ITEM 4: OTHER BUSINESS ACTIVITIES**

Mr. Westheimer does not engage in other business activities outside of Lido.

### **ITEM 5: ADDITIONAL COMPENSATION**

Mr. Westheimer has no additional compensation to disclose.

### **ITEM 6: SUPERVISION**

Generally, all client investment decisions are overseen by Jeff Garden, Chief Investment Officer and head of Lido’s Investment Committee. The Investment

Committee meets periodically to discuss overall portfolio management decisions and strategies. In addition, Jason Ozur, Chief Executive Officer of Lido, is responsible for the general oversight of all investment advice given by its supervised persons.

Mr. Westheimer's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at (310) 278-8232 or [jozur@lidoadvisors.com](mailto:jozur@lidoadvisors.com).



**BROCHURE SUPPLEMENT**  
**(Part 2B of Form ADV)**

**September 2024**

**McKenzie Keetch, CFP®**

**Lido Advisors, LLC**

*Business Address*

2101 Cedar Springs Road, Suite 650  
Dallas, TX 75201  
Phone: (469) 817-9937  
mkeetch@lidoadvisors.com

*Principal Office Address*

1875 Century Park East, Suite 950  
Los Angeles, California 90067  
Phone: (310) 278-8232  
Fax: (310) 278-8267  
www.lidoadvisors.com

This brochure supplement provides information about McKenzie Keetch that supplements the Lido Advisors, LLC's ("Lido") Disclosure Brochure (Form ADV Part 2A). You should have received a copy of that Disclosure Brochure. Please contact our Chief Compliance Officer at (310) 278-8232 if you did not receive Lido Advisors, LLC's Disclosure Brochure or if you have any questions about the contents of this supplement.

Additional information about McKenzie Keetch is available on the SEC's website at [adviserinfo.sec.gov](http://adviserinfo.sec.gov).

## **ITEM 1: COVER PAGE**

Please see previous page.

## **ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE**

McKenzie Keetch, CFP®

Year of Birth: 1998

### **Education Background**

Texas Christian University – Bachelor of Business Administration in Finance and Entrepreneurial Management, 2020

### **Business Background**

Lido Advisors, LLC, Investment Adviser Representative (9/2024 – Present)

LPL Financial, Registered Representative (4/2024 – 9/2024)

Sagemark Consulting, a Lincoln Financial Advisors Affiliate, Associate Planner (10/2020 – 4/2024)

Fidelity Brokerage Services, LLC (6/2020 – 10/2020)

Texas Christian University, Student (8/2016 – 5/2020)

### **Explanation of Designation**

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planning, investment planning, income tax planning, retirement planning, and estate planning;

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- Experience – Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year); and
- Ethics – Agree to be bound by CFP Board’s Standards of Professional Conduct, a set of documents outlining the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements in order to maintain the right to continue to use the CFP® marks:

- Continuing Education – Complete 30 hours of continuing education hours every two years, including two hours on the Code of Ethics and other parts of the Standards of Professional Conduct, to maintain competence and keep up with developments in the financial planning field; and
- Ethics – Renew an agreement to be bound by the Standards of Professional Conduct. The Standards prominently require that CFP® professionals provide financial planning services at a fiduciary standard of care. This means CFP® professionals must provide financial planning services in the best interests of their clients.

CFP® professionals who fail to comply with the above standards and requirements may be subject to CFP Board’s enforcement process, which could result in suspension or permanent revocation of their CFP® certification.

### **ITEM 3: DISCIPLINARY INFORMATION**

Lido is required to disclose all material facts regarding any legal or disciplinary event that would be material to your evaluation of each investment person providing advice to you. Ms. Keetch has no disciplinary information to disclose under this Item.

### **ITEM 4: OTHER BUSINESS ACTIVITIES**

In addition to her activities at Lido, Ms. Keetch is a Texas Insurance Agent. She is not actively doing business, but maintains a valid license.

### **ITEM 5: ADDITIONAL COMPENSATION**

Ms. Keetch has no additional compensation to disclose.

## **ITEM 6: SUPERVISION**

Generally, all client investment decisions are overseen by Jeff Garden, Chief Investment Officer and head of Lido's Investment Committee. The Investment Committee meets periodically to discuss overall portfolio management decisions and strategies. In addition, Jason Ozur, Chief Executive Officer of Lido, is responsible for the general oversight of all investment advice given by its supervised persons.

Ms. Keetch's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at (310) 278-8232 or [jozur@lidoadvisors.com](mailto:jozur@lidoadvisors.com).

**BROCHURE SUPPLEMENT**  
**(Part 2B of Form ADV)**

**January 2024**

**Meagan D'Angelo, CFP®**

**Lido Advisors, LLC**

*Business Address*

4840 Pearl East Circle, Suite 300E  
Boulder, CO 80301  
Phone: (720) 726-3554  
mdangelo@lidoadvisors.com

*Principal Office Address*

1875 Century Park East, Suite 950  
Los Angeles, California 90067  
Phone: (310) 278-8232  
Fax: (310) 278-8267  
www.lidoadvisors.com

This brochure supplement provides information about Meagan D'Angelo that supplements the Lido Advisors, LLC's ("Lido") Disclosure Brochure (Form ADV Part 2A). You should have received a copy of that Disclosure Brochure. Please contact our Chief Compliance Officer at (310) 278-8232 if you did not receive Lido Advisors, LLC's Disclosure Brochure or if you have any questions about the contents of this supplement.

Additional information about Meagan D'Angelo is available on the SEC's website at [adviserinfo.sec.gov](http://adviserinfo.sec.gov).

## **ITEM 1: COVER PAGE**

Please see previous page.

## **ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE**

Meagan D'Angelo, CFP®

Year of Birth: 1978

### **Education Background**

College for Financial Planning – Master of Science in Personal Financial Planning, 2016

University of Colorado, Boulder – Bachelor of Science in Business Administration, 2002

### **Business Background**

Lido Advisors, LLC, Investment Advisor Representative (2/2023 – Present)

Sargent BickhamLagudis LLC, Certified Financial Planner (6/2003 – 2/2023)

Quest Diagnostics, Human Resource Representative (6/2002 – 6/2003)

### **Explanation of Designation**

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planning, investment planning, income tax planning, retirement planning, and estate planning;

- Examination – Pass the comprehensive CFP® Certification Examination. The examination includes case studies and client scenarios designed to test one's ability to correctly diagnose financial planning issues and apply one's knowledge of financial planning to real world circumstances;
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- Ethics – Renew an agreement to be bound by the Standards of Professional Conduct. The Standards prominently require that CFP® professionals provide financial planning services at a fiduciary standard of care. This means CFP® professionals must provide financial planning services in the best interests of their clients.

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### **ITEM 3: DISCIPLINARY INFORMATION**

Lido is required to disclose all material facts regarding any legal or disciplinary event that would be material to your evaluation of each investment person providing advice to you. Ms. D'Angelo has no disciplinary information to disclose under this Item.

### **ITEM 4: OTHER BUSINESS ACTIVITIES**

Ms. D'Angelo does not engage in other business activities outside of Lido.

### **ITEM 5: ADDITIONAL COMPENSATION**

Ms. D'Angelo has no additional compensation to disclose.

## **ITEM 6: SUPERVISION**

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Ms. D'Angelo's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at (310) 278-8232 or [jozur@lidoadvisors.com](mailto:jozur@lidoadvisors.com).



**BROCHURE SUPPLEMENT**  
**(Part 2B of Form ADV)**

**December 2023**

**Melinda McHugh, CFP®**

**Lido Advisors, LLC**

*Business Address*

1875 NW Corporate Blvd, Suite 110  
Boca Raton, FL 33431  
Phone: (561) 560-7459  
mmchugh@lidoadvisors.com

*Principal Office Address*

1875 Century Park East, Suite 950  
Los Angeles, California 90067  
Phone: (310) 278-8232  
Fax: (310) 278-8267  
www.lidoadvisors.com

This brochure supplement provides information about Melinda McHugh that supplements the Lido Advisors, LLC's ("Lido") Disclosure Brochure (Form ADV Part 2A). You should have received a copy of that Disclosure Brochure. Please contact our Chief Compliance Officer at (310) 278-8232 if you did not receive Lido Advisors, LLC's Disclosure Brochure or if you have any questions about the contents of this supplement.

Additional information about Melinda McHugh is available on the SEC's website at [adviserinfo.sec.gov](http://adviserinfo.sec.gov).

## **ITEM 1: COVER PAGE**

Please see previous page.

## **ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE**

Melinda McHugh, CFP®

Year of Birth: 1980

### **Education Background**

Florida Atlantic University – Master of Business Administration in Financial Planning, 2007

University of Louisville – Bachelor of Science in Business Administration and Management, 2002

### **Business Background**

Lido Advisors, LLC, Investment Adviser Representative (10/2019 – Present)

Merrill Lynch, Pierce, Fenner, & Smith Inc., Senior Registered Client Associate (11/2008 – 10/2019)

### **Explanation of Designation**

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### **ITEM 3: DISCIPLINARY INFORMATION**

Lido is required to disclose all material facts regarding any legal or disciplinary event that would be material to your evaluation of each investment person providing advice to you. Ms. McHugh has no disciplinary information to disclose under this Item.

### **ITEM 4: OTHER BUSINESS ACTIVITIES**

Ms. McHugh does not engage in other business activities outside of Lido.

### **ITEM 5: ADDITIONAL COMPENSATION**

Ms. McHugh has no additional compensation to disclose.

## **ITEM 6: SUPERVISION**

Generally, all client investment decisions are overseen by Jeff Garden, Chief Investment Officer and head of Lido's Investment Committee. The Investment Committee meets periodically to discuss overall portfolio management decisions and strategies. In addition, Jason Ozur, Chief Executive Officer of Lido, is responsible for the general oversight of all investment advice given by its supervised persons.

Ms. McHugh's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at (310) 278-8232 or [jozur@lidoadvisors.com](mailto:jozur@lidoadvisors.com).

**BROCHURE SUPPLEMENT**  
**(Part 2B of Form ADV)**

**May 2024**

**Michael Davis**

**Lido Advisors, LLC**

*Business Address*

20 N. Clark St. Suite 1250  
Chicago, IL 60602  
Phone: (773) 683-2265  
mdavis@lidoadvisors.com

*Principal Office Address*

1875 Century Park East, Suite 950  
Los Angeles, California 90067  
Phone: (310) 278-8232  
Fax: (310) 278-8267  
www.lidoadvisors.com

This brochure supplement provides information about Michael Davis that supplements the Lido Advisors, LLC's ("Lido") Disclosure Brochure (Form ADV Part 2A). You should have received a copy of that Disclosure Brochure. Please contact our Chief Compliance Officer at (310) 278-8232 if you did not receive Lido Advisors, LLC's Disclosure Brochure or if you have any questions about the contents of this supplement.

Additional information about Michael Davis is available on the SEC's website at [adviserinfo.sec.gov](http://adviserinfo.sec.gov).

### **ITEM 1: COVER PAGE**

Please see previous page.

### **ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE**

Michael Davis  
Year of Birth: 1999

#### **Education Background**

San Diego State University – Bachelor of Science in Finance, 2021

#### **Business Background**

Lido Advisors, LLC, Investment Adviser Representative (5/2024 – Present)  
Pure Financial Advisors, Financial Planning Strategist (6/2021 – 5/2024)  
San Diego State University, Student (8/2017 – 5/2021)  
GoSite, Sales Development Representative (5/2020 – 4/2021)

### **ITEM 3: DISCIPLINARY INFORMATION**

Lido is required to disclose all material facts regarding any legal or disciplinary event that would be material to your evaluation of each investment person providing advice to you. Mr. Davis has no disciplinary information to disclose under this Item.

### **ITEM 4: OTHER BUSINESS ACTIVITIES**

Mr. Davis does not engage in other business activities outside of Lido.

### **ITEM 5: ADDITIONAL COMPENSATION**

Mr. Davis has no additional compensation to disclose.

### **ITEM 6: SUPERVISION**

Generally, all client investment decisions are overseen by Jeff Garden, Chief Investment Officer and head of Lido's Investment Committee. The Investment Committee meets periodically to discuss overall portfolio management decisions and strategies. In addition, Jason Ozur, Chief Executive Officer of Lido, is responsible for the general oversight of all investment advice given by its supervised persons.

Mr. Davis's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at (310) 278-8232 or [jozur@lidoadvisors.com](mailto:jozur@lidoadvisors.com).

**BROCHURE SUPPLEMENT**  
**(Part 2B of Form ADV)**

**December 2023**

**Michael Karsa**

**Lido Advisors, LLC**

*Business Address*

20 N. Clark St. Suite 1250  
Chicago, IL 60602  
Phone: (312) 243-2627  
mkarsa@lidoadvisors.com

*Principal Office Address*

1875 Century Park East, Suite 950  
Los Angeles, California 90067  
Phone: (310) 278-8232  
Fax: (310) 278-8267  
www.lidoadvisors.com

This brochure supplement provides information about Michael Karsa that supplements the Lido Advisors, LLC's ("Lido") Disclosure Brochure (Form ADV Part 2A). You should have received a copy of that Disclosure Brochure. Please contact our Chief Compliance Officer at (310) 278-8232 if you did not receive Lido Advisors, LLC's Disclosure Brochure or if you have any questions about the contents of this supplement.

Additional information about Michael Karsa is available on the SEC's website at [adviserinfo.sec.gov](http://adviserinfo.sec.gov).

### **ITEM 1: COVER PAGE**

Please see previous page.

### **ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE**

Michael Karsa  
Year of Birth: 1990

#### **Education Background**

University of Iowa, Bachelor of Business Administration in Finance, 2012

#### **Business Background**

Lido Advisors, LLC, Investment Adviser Representative (9/2015 – Present)  
National Financial Partners, Insurance Agent (9/2015 – 12/2015)  
MCADAmLLC, Investment Adviser Representative (10/2014 – 9/2015)  
Purshe Kaplan Sterling Investments, Registered Representative (10/2015 – 9/2015)  
MCADAmFinancial Group, Associate (10/2012 – 10/2014)  
ING Financial Partners Inc., Registered Representative (6/2012 – 10/2014)

### **ITEM 3: DISCIPLINARY INFORMATION**

Lido is required to disclose all material facts regarding any legal or disciplinary event that would be material to your evaluation of each investment person providing advice to you. Mr. Karsa has no disciplinary information to disclose under this Item.

### **ITEM 4: OTHER BUSINESS ACTIVITIES**

Mr. Karsa does not engage in other business activities outside of Lido.

### **ITEM 5: ADDITIONAL COMPENSATION**

Mr. Karsa has no additional compensation to disclose.

### **ITEM 6: SUPERVISION**

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Mr. Karsa's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at (310) 278-8232 or [jozur@lidoadvisors.com](mailto:jozur@lidoadvisors.com).



**BROCHURE SUPPLEMENT**  
**(Part 2B of Form ADV)**

**January 2024**

**Nicholas Doddo, CFP®**

**Lido Advisors, LLC**

*Business Address*

477 Madison Avenue, 6th Floor  
New York, NY 10022  
Phone: (214) 884-3613  
ndoddo@lidoadvisors.com

*Principal Office Address*

1875 Century Park East, Suite 950  
Los Angeles, California 90067  
Phone: (310) 278-8232  
Fax: (310) 278-8267  
www.lidoadvisors.com

This brochure supplement provides information about Nicholas Doddo that supplements the Lido Advisors, LLC's ("Lido") Disclosure Brochure (Form ADV Part 2A). You should have received a copy of that Disclosure Brochure. Please contact our Chief Compliance Officer at (310) 278-8232 if you did not receive Lido Advisors, LLC's Disclosure Brochure or if you have any questions about the contents of this supplement.

Additional information about Nicholas Doddo is available on the SEC's website at [adviserinfo.sec.gov](http://adviserinfo.sec.gov).

## **ITEM 1: COVER PAGE**

Please see previous page.

## **ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE**

Nicholas Doddo, CFP®

Year of Birth: 1994

### **Education Background**

University of Hartford – Bachelor of Science in Business Administration, 2016

### **Business Background**

Lido Advisors, LLC, Investment Adviser Representative (5/2022 – Present)

Oakhurst Advisors, LLC, Investment Adviser Representative (11/2020 – Present)

Charles Schwab & Co., Inc, Regional Manager, Branch Solutions (8/2015 – 11/2019)

OptionsXpress, Regional Manager, Trading Solutions (11/2014 – 10/2017)

Great Point Capital, Prop Trader (2/2014 – 8/2014)

Bank of America, Financial Advisor (8/2012 – 12/2013)

### **Explanation of Designation**

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### **ITEM 3: DISCIPLINARY INFORMATION**

Lido is required to disclose all material facts regarding any legal or disciplinary event that would be material to your evaluation of each investment person providing advice to you. Mr. Doddo has no disciplinary information to disclose under this Item.

### **ITEM 4: OTHER BUSINESS ACTIVITIES**

In addition to his activities at Lido, Mr. Doddo serves as an administrator for a crypto news website. This work occurs outside of business hours and is currently not compensated.

### **ITEM 5: ADDITIONAL COMPENSATION**

Mr. Doddo has no additional compensation to disclose.

## **ITEM 6: SUPERVISION**

Generally, all client investment decisions are overseen by Jeff Garden, Chief Investment Officer and head of Lido's Investment Committee. The Investment Committee meets periodically to discuss overall portfolio management decisions and strategies. In addition, Jason Ozur, Chief Executive Officer of Lido, is responsible for the general oversight of all investment advice given by its supervised persons.

Mr. Doddo's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at (310) 278-8232 or [jozur@lidoadvisors.com](mailto:jozur@lidoadvisors.com).

**BROCHURE SUPPLEMENT**  
**(Part 2B of Form ADV)**

**October 2024**

**Nicholas Hixon, CFP®**

**Lido Advisors, LLC**

*Business Address*

29 South High Street, Suite A  
New Albany, OH 43054  
Phone: (614) 957-0302  
nhixon@lidoadvisors.com

*Principal Office Address*

1875 Century Park East, Suite 950  
Los Angeles, California 90067  
Phone: (310) 278-8232  
Fax: (310) 278-8267  
www.lidoadvisors.com

This brochure supplement provides information about Nicholas Hixon that supplements the Lido Advisors, LLC's ("Lido") Disclosure Brochure (Form ADV Part 2A). You should have received a copy of that Disclosure Brochure. Please contact our Chief Compliance Officer at (310) 278-8232 if you did not receive Lido Advisors, LLC's Disclosure Brochure or if you have any questions about the contents of this supplement.

Additional information about Nicholas Hixon is available on the SEC's website at [adviserinfo.sec.gov](http://adviserinfo.sec.gov).

## **ITEM 1: COVER PAGE**

Please see previous page.

## **ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE**

Nicholas Hixon, CFP®

Year of Birth: 1998

### **Education Background**

The Ohio State University – Bachelor of Science in Human Ecology, 2021

### **Business Background**

Lido Advisors, LLC, Investment Adviser Representative (10/2024 – Present)

Private Wealth Strategies, LLC, Client Services/ Operations Specialist (5/2021 – 10/2024)

Lincoln Investment, Registered Representative (5/2021 – 10/2024)

The Ohio State University, Dining Services Admin Assistant (9/2017 – 5/2021)

### **Explanation of Designation**

*Certified Financial Planner™*

The CERTIFIED FINANCIAL PLANNER™, CFP® and federally registered CFP (with flame design) marks (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. It 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. Currently, more than 71,000 individuals have obtained CFP® certification in the United States.

To attain the right to use the CFP® marks, an individual must satisfactorily fulfill the following requirements:

- Education – Complete an advanced college-level course of study addressing the financial planning subject areas that CFP Board’s studies have determined as necessary for the competent and professional delivery of financial planning services, and attain a Bachelor’s Degree from a regionally accredited United States college or university (or its equivalent from a foreign university). CFP Board’s financial planning subject areas include insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning;

- Examination – Pass the comprehensive CFP® Certification Examination. The examination includes case studies and client scenarios designed to test one’s ability to correctly diagnose financial planning issues and apply one’s knowledge of financial planning to real world circumstances;
- Experience – Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year); and
- Ethics – Agree to be bound by CFP Board’s Standards of Professional Conduct, a set of documents outlining the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements in order to maintain the right to continue to use the CFP® marks:

- Continuing Education – Complete 30 hours of continuing education hours every two years, including two hours on the Code of Ethics and other parts of the Standards of Professional Conduct, to maintain competence and keep up with developments in the financial planning field; and
- Ethics – Renew an agreement to be bound by the Standards of Professional Conduct. The Standards prominently require that CFP® professionals provide financial planning services at a fiduciary standard of care. This means CFP® professionals must provide financial planning services in the best interests of their clients.

CFP® professionals who fail to comply with the above standards and requirements may be subject to CFP Board’s enforcement process, which could result in suspension or permanent revocation of their CFP® certification.

### **ITEM 3: DISCIPLINARY INFORMATION**

Lido is required to disclose all material facts regarding any legal or disciplinary event that would be material to your evaluation of each investment person providing advice to you. Mr. Hixon has no disciplinary information to disclose under this Item.

### **ITEM 4: OTHER BUSINESS ACTIVITIES**

In addition to his activities at Lido, Mr. Hixon is an independent insurance agent appointed with various insurance companies. As a licensed insurance agent, Mr. Hixon may recommend to clients’ certain insurance products sold through unaffiliated insurance companies. If a Lido client elects to purchase an insurance product, Mr. Hixon would receive the usual and customary commission for doing so. To the extent that Mr. Hixon recommends the purchase of insurance products where he may receive commissions for doing so, a conflict of interest exists because he will receive additional compensation should the clients elect to follow his

recommendations, even if such recommendation is based on the best interest of the clients and their needs. Lido has adopted certain procedures designed to mitigate the effects of these conflicts.

Importantly, as part of Lido's fiduciary duty to clients, the Firm and its employees will endeavor at all times to put the interests of the clients first and will only make recommendations that they reasonable believe are suitable and in the best interests of the client. Additionally, material conflicts presented by these practices are disclosed to clients at the time of entering into an advisory agreement with Lido, mainly through the delivery of Form ADV Part 2A and Part 2B disclosure documents.

### **ITEM 5: ADDITIONAL COMPENSATION**

Mr. Hixon has no additional compensation to disclose.

### **ITEM 6: SUPERVISION**

Generally, all client investment decisions are overseen by Jeff Garden, Chief Investment Officer and head of Lido's Investment Committee. The Investment Committee meets periodically to discuss overall portfolio management decisions and strategies. In addition, Jason Ozur, Chief Executive Officer of Lido, is responsible for the general oversight of all investment advice given by its supervised persons.

Mr. Hixon's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at (310) 278-8232 or [jozur@lidoadvisors.com](mailto:jozur@lidoadvisors.com).





**BROCHURE SUPPLEMENT**  
**(Part 2B of Form ADV)**

**May 2024**

**Nicki Green, CFP®**

**Lido Advisors, LLC**

*Business Address*

4840 Pearl East Circle, Suite 300E  
Boulder, CO 80301  
Phone: (720) 726-3564  
ngreen@lidoadvisors.com

*Principal Office Address*

1875 Century Park East, Suite 950  
Los Angeles, California 90067  
Phone: (310) 278-8232  
Fax: (310) 278-8267  
www.lidoadvisors.com

This brochure supplement provides information about Nicki Green that supplements the Lido Advisors, LLC's ("Lido") Disclosure Brochure (Form ADV Part 2A). You should have received a copy of that Disclosure Brochure. Please contact our Chief Compliance Officer at (310) 278-8232 if you did not receive Lido Advisors, LLC's Disclosure Brochure or if you have any questions about the contents of this supplement.

Additional information about Nicki Green is available on the SEC's website at [adviserinfo.sec.gov](http://adviserinfo.sec.gov).

## **ITEM 1: COVER PAGE**

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## **ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE**

Nicki Green, CFP®

Year of Birth: 1986

### **Education Background**

University of San Diego – Bachelor of Business Administration in Finance, 2008

### **Business Background**

Lido Advisors, LLC, Investment Adviser Representative (2/2023 – Present)

Colorado Financial Management, Financial Planner (3/2020 – 2/2023)

Cascade Financial Management, Inc, Service Advisor (1/2017 – 2/2020)

Vail Resorts, Accounting Analyst (11/2015 – 12/2016)

Morgan Stanley, Performance Associate, AVP (4/2011 – 9/2015)

Brandes Investment Partners, Performance Associate (6/2008 – 3/2011)

### **Explanation of Designation**

#### *Certified Financial Planner™*

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The CFP® certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP® certification. It 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. Currently, more than 71,000 individuals have obtained CFP® certification in the United States.

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planning, investment planning, income tax planning, retirement planning, and estate planning;

- Examination – Pass the comprehensive CFP® Certification Examination. The examination includes case studies and client scenarios designed to test one’s ability to correctly diagnose financial planning issues and apply one’s knowledge of financial planning to real world circumstances;
- Experience – Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year); and
- Ethics – Agree to be bound by CFP Board’s Standards of Professional Conduct, a set of documents outlining the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements in order to maintain the right to continue to use the CFP® marks:

- Continuing Education – Complete 30 hours of continuing education hours every two years, including two hours on the Code of Ethics and other parts of the Standards of Professional Conduct, to maintain competence and keep up with developments in the financial planning field; and
- Ethics – Renew an agreement to be bound by the Standards of Professional Conduct. The Standards prominently require that CFP® professionals provide financial planning services at a fiduciary standard of care. This means CFP® professionals must provide financial planning services in the best interests of their clients.

CFP® professionals who fail to comply with the above standards and requirements may be subject to CFP Board’s enforcement process, which could result in suspension or permanent revocation of their CFP® certification.

### **ITEM 3: DISCIPLINARY INFORMATION**

Lido is required to disclose all material facts regarding any legal or disciplinary event that would be material to your evaluation of each investment person providing advice to you. Ms. Green has no disciplinary information to disclose under this Item.

### **ITEM 4: OTHER BUSINESS ACTIVITIES**

Ms. Green does not engage in other business activities outside of Lido.

### **ITEM 5: ADDITIONAL COMPENSATION**

Ms. Green has no additional compensation to disclose.

## **ITEM 6: SUPERVISION**

Generally, all client investment decisions are overseen by Jeff Garden, Chief Investment Officer and head of Lido's Investment Committee. The Investment Committee meets periodically to discuss overall portfolio management decisions and strategies. In addition, Jason Ozur, Chief Executive Officer of Lido, is responsible for the general oversight of all investment advice given by its supervised persons.

Ms. Green's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at (310) 278-8232 or [jozur@lidoadvisors.com](mailto:jozur@lidoadvisors.com).

**BROCHURE SUPPLEMENT**  
**(Part 2B of Form ADV)**

**February 2024**

**Olivia Zaiya**

**Lido Advisors, LLC**

*Business Address*

1751 Pinnacle Drive, Suite 600  
McLean, VA 22102  
Phone: (703) 559-6833  
ozaiya@lidoadvisors.com

*Principal Office Address*

1875 Century Park East, Suite 950  
Los Angeles, California 90067  
Phone: (310) 278-8232  
Fax: (310) 278-8267  
www.lidoadvisors.com

This brochure supplement provides information about Olivia Zaiya that supplements the Lido Advisors, LLC's ("Lido") Disclosure Brochure (Form ADV Part 2A). You should have received a copy of that Disclosure Brochure. Please contact our Chief Compliance Officer at (310) 278-8232 if you did not receive Lido Advisors, LLC's Disclosure Brochure or if you have any questions about the contents of this supplement.

Additional information about Olivia Zaiya is available on the SEC's website at [adviserinfo.sec.gov](http://adviserinfo.sec.gov).

### **ITEM 1: COVER PAGE**

Please see previous page.

### **ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE**

Olivia Zaiya

Year of Birth: 1988

#### **Education Background**

San Diego State University – Executive Financial Planner Advanced Certificate Program, 2016

Syracuse University – Juris Doctor, 2013

Syracuse University – Master of Business Administration, 2013

University of San Diego – Bachelor of Business Administration

#### **Business Background**

Lido Advisors, LLC, Investment Adviser Representative (8/2021 – Present)

Callan Capital, LLC, Managing Director, Financial Planning (6/2018 – 8/2021)

Commonwealth Financial Network, Advanced Planning Consultant (7/2014 – 6/2018)

Chad West Law, Attorney (1/2014 – 7/2014)

Empire Tax Group, Financial Officer (5/2011 – 5/2013)

Cal Tax Group, Economic Development Officer (2/2010 – 8/2010)

### **ITEM 3: DISCIPLINARY INFORMATION**

Lido is required to disclose all material facts regarding any legal or disciplinary event that would be material to your evaluation of each investment person providing advice to you. Ms. Zaiya has no disciplinary information to disclose under this Item.

### **ITEM 4: OTHER BUSINESS ACTIVITIES**

In addition to her activities at Lido, Ms. Zaiya serves as a volunteer attorney for a number of organizations. This volunteer work occurs outside of business hours. Ms. Zaiya is not compensated for her volunteer work.

### **ITEM 5: ADDITIONAL COMPENSATION**

Ms. Zaiya has no additional compensation to disclose.

### **ITEM 6: SUPERVISION**

Generally, all client investment decisions are overseen by Jeff Garden, Chief Investment Officer and head of Lido's Investment Committee. The Investment Committee meets periodically to discuss overall portfolio management decisions

and strategies. In addition, Jason Ozur, Chief Executive Officer of Lido, is responsible for the general oversight of all investment advice given by its supervised persons.

Ms. Zaiya's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at (310) 278-8232 or [jozur@lidoadvisors.com](mailto:jozur@lidoadvisors.com).

**BROCHURE SUPPLEMENT**  
**(Part 2B of Form ADV)**

**December 2023**

**Paris Rodriguez**

**Lido Advisors, LLC**

*Business Address*

477 Madison Avenue, 6th Floor  
New York, NY 10022  
Phone: (332) 400-2721  
prodriguez@lidoadvisors.com

*Principal Office Address*

1875 Century Park East, Suite 950  
Los Angeles, California 90067  
Phone: (310) 278-8232  
Fax: (310) 278-8267  
www.lidoadvisors.com

This brochure supplement provides information about Paris Rodriguez that supplements the Lido Advisors, LLC's ("Lido") Disclosure Brochure (Form ADV Part 2A). You should have received a copy of that Disclosure Brochure. Please contact our Chief Compliance Officer at (310) 278-8232 if you did not receive Lido Advisors, LLC's Disclosure Brochure or if you have any questions about the contents of this supplement.

Additional information about Paris Rodriguez is available on the SEC's website at [adviserinfo.sec.gov](http://adviserinfo.sec.gov).



### **ITEM 1: COVER PAGE**

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### **ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE**

Paris Rodriguez  
Year of Birth: 1985

#### **Education Background**

De Paul University, Bachelor of Science Business Management, 2006

#### **Business Background**

Lido Advisors, LLC, Investment Adviser Representative (11/2016 – Present)  
Fidelity Investments, Relationship Manager (10/2008 – 11/2016)  
Strategic Advisers, Inc., Administrative Assistant (6/2010 – 8/2015)

### **ITEM 3: DISCIPLINARY INFORMATION**

Lido is required to disclose all material facts regarding any legal or disciplinary event that would be material to your evaluation of each investment person providing advice to you. Ms. Rodriguez has no disciplinary information to disclose under this Item.

### **ITEM 4: OTHER BUSINESS ACTIVITIES**

Ms. Rodriguez does not engage in other business activities outside of Lido.

### **ITEM 5: ADDITIONAL COMPENSATION**

Ms. Rodriguez has no additional compensation to disclose.

### **ITEM 6: SUPERVISION**

Generally, all client investment decisions are overseen by Jeff Garden, Chief Investment Officer and head of Lido's Investment Committee. The Investment Committee meets periodically to discuss overall portfolio management decisions and strategies. In addition, Jason Ozur, Chief Executive Officer of Lido, is responsible for the general oversight of all investment advice given by its supervised persons.

Ms. Rodriguez's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at (310) 278-8232 or [jozur@lidoadvisors.com](mailto:jozur@lidoadvisors.com).

**BROCHURE SUPPLEMENT**  
**(Part 2B of Form ADV)**

**December 2023**

**Pat Wahler**

**Lido Advisors, LLC**

*Business Address*

15425 Los Gatos Blvd., Suite 150  
Los Gatos, CA 95032  
Phone: (408) 358-5806  
pwahler@lidoadvisors.com

*Principal Office Address*

1875 Century Park East, Suite 950  
Los Angeles, California 90067  
Phone: (310) 278-8232  
Fax: (310) 278-8267  
www.lidoadvisors.com

This brochure supplement provides information about Pat Wahler that supplements the Lido Advisors, LLC's ("Lido") Disclosure Brochure (Form ADV Part 2A). You should have received a copy of that Disclosure Brochure. Please contact our Chief Compliance Officer at (310) 278-8232 if you did not receive Lido Advisors, LLC's Disclosure Brochure or if you have any questions about the contents of this supplement.

Additional information about Pat Wahler is available on the SEC's website at [adviserinfo.sec.gov](http://adviserinfo.sec.gov).

### **ITEM 1: COVER PAGE**

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### **ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE**

Pat Wahler

Year of Birth: 1967

#### **Education Background**

Santa Clara University – Bachelor of Science in Psychology, 1991

#### **Business Background**

Lido Advisors, LLC, Investment Adviser Representative (8/2022 – Present)

Enterprise Trust & Investment Company, Vice President, Business Development (2/2013 – 8/2022)

### **ITEM 3: DISCIPLINARY INFORMATION**

Lido is required to disclose all material facts regarding any legal or disciplinary event that would be material to your evaluation of each investment person providing advice to you. Mr. Wahler has no disciplinary information to disclose under this Item.

### **ITEM 4: OTHER BUSINESS ACTIVITIES**

Mr. Wahler does not engage in other business activities outside of Lido.

### **ITEM 5: ADDITIONAL COMPENSATION**

Mr. Wahler has no additional compensation to disclose.

### **ITEM 6: SUPERVISION**

Generally, all client investment decisions are overseen by Jeff Garden, Chief Investment Officer and head of Lido's Investment Committee. The Investment Committee meets periodically to discuss overall portfolio management decisions and strategies. In addition, Jason Ozur, Chief Executive Officer of Lido, is responsible for the general oversight of all investment advice given by its supervised persons.

Mr. Wahler's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at (310) 278-8232 or [jozur@lidoadvisors.com](mailto:jozur@lidoadvisors.com).

**BROCHURE SUPPLEMENT**  
**(Part 2B of Form ADV)**

**December 2023**

**Paul Anello**

**Lido Advisors, LLC**

*Business Address*

20 N. Clark Street, Suite 1250  
Chicago, IL 60602  
Phone: (414) 260-5533  
panello@lidoadvisors.com

*Principal Office Address*

1875 Century Park East, Suite 950  
Los Angeles, California 90067  
Phone: (310) 278-8232  
Fax: (310) 278-8267  
www.lidoadvisors.com

This brochure supplement provides information about Paul Anello that supplements the Lido Advisors, LLC's ("Lido") Disclosure Brochure (Form ADV Part 2A). You should have received a copy of that Disclosure Brochure. Please contact our Chief Compliance Officer at (310) 278-8232 if you did not receive Lido Advisors, LLC's Disclosure Brochure or if you have any questions about the contents of this supplement.

Additional information about Paul Anello is available on the SEC's website at [adviserinfo.sec.gov](http://adviserinfo.sec.gov).

### **ITEM 1: COVER PAGE**

Please see previous page.

### **ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE**

Paul Anello

Year of Birth: 1977

#### **Education Background**

Northern Arizona University – Bachelor of Arts in Business, 2000

#### **Business Background**

Lido Advisors, LLC, Investment Adviser Representative (8/2022 – Present)

Fisher Investments, Vice President (4/2018 – 4/2022)

Fidelity Brokerage Services LLC, Investment Representative (12/2006 – 4/2018)

Wells Fargo Funds Distributor, Relationship Associate (4/2005 – 12/2006)

Strong Investments, Inc., Financial Sales Representatives (1/2005 – 4/2005)

### **ITEM 3: DISCIPLINARY INFORMATION**

Lido is required to disclose all material facts regarding any legal or disciplinary event that would be material to your evaluation of each investment person providing advice to you. Mr. Anello has no disciplinary information to disclose under this Item.

### **ITEM 4: OTHER BUSINESS ACTIVITIES**

Mr. Anello does not engage in other business activities outside of Lido.

### **ITEM 5: ADDITIONAL COMPENSATION**

Mr. Anello has no additional compensation to disclose.

### **ITEM 6: SUPERVISION**

Generally, all client investment decisions are overseen by Jeff Garden, Chief Investment Officer and head of Lido's Investment Committee. The Investment Committee meets periodically to discuss overall portfolio management decisions and strategies. In addition, Jason Ozur, Chief Executive Officer of Lido, is responsible for the general oversight of all investment advice given by its supervised persons.

Mr. Anello's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at (310) 278-8232 or [jozur@lidoadvisors.com](mailto:jozur@lidoadvisors.com).

**BROCHURE SUPPLEMENT**  
**(Part 2B of Form ADV)**

**January 2024**

**Paul Ryan**

**Lido Advisors, LLC**

*Business Address*

1875 Century Park East, Suite 950  
Los Angeles, California 90067  
Phone: (332) 456-5205  
pryan@lidoadvisors.com

*Principal Office Address*

1875 Century Park East, Suite 950  
Los Angeles, California 90067  
Phone: (310) 278-8232  
Fax: (310) 278-8267  
www.lidoadvisors.com

This brochure supplement provides information about Paul Ryan that supplements the Lido Advisors, LLC's ("Lido") Disclosure Brochure (Form ADV Part 2A). You should have received a copy of that Disclosure Brochure. Please contact our Chief Compliance Officer at (310) 278-8232 if you did not receive Lido Advisors, LLC's Disclosure Brochure or if you have any questions about the contents of this supplement.

Additional information about Paul Ryan is available on the SEC's website at [adviserinfo.sec.gov](http://adviserinfo.sec.gov).

### **ITEM 1: COVER PAGE**

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### **ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE**

Paul Ryan

Year of Birth: 1983

#### **Education Background**

Florida Southern University – Bachelor of Science in Kinesiology, 2006

#### **Business Background**

Lido Advisors, LLC, Investment Adviser Representative (7/2015 – Present)

Investment Security Corporation, Registered Representative (3/2015 – 1/2021)

Lido Advisors, Inc., Trader (4/2013 – 7/2015)

Morgan Stanley & Co., LLC, Associate/Director (6/2010 – 4/2013)

Morgan Stanley & Co., LLC, Supervisor/Associate (6/2007 – 6/2010)

### **ITEM 3: DISCIPLINARY INFORMATION**

Lido is required to disclose all material facts regarding any legal or disciplinary event that would be material to your evaluation of each investment person providing advice to you. Mr. Ryan has no disciplinary information to disclose under this Item.

### **ITEM 4: OTHER BUSINESS ACTIVITIES**

Mr. Ryan does not engage in other business activities outside of Lido.

### **ITEM 5: ADDITIONAL COMPENSATION**

Outside of the typical and ordinary compensation earned from his arrangement with Lido, Mr. Ryan does not receive any additional compensation.

### **ITEM 6: SUPERVISION**

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Mr. Ryan's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at (310) 278-8232 or [jozur@lidoadvisors.com](mailto:jozur@lidoadvisors.com).

**BROCHURE SUPPLEMENT**  
**(Part 2B of Form ADV)**

**December 2023**

**Peter Morimoto, CFP®**

**Lido Advisors, LLC**

*Business Address*

3655 Nobel Drive, Suite 630  
San Diego, CA 92122  
Phone: (858) 247-0717  
pmorimoto@lidoadvisors.com

*Principal Office Address*

1875 Century Park East, Suite 950  
Los Angeles, California 90067  
Phone: (310) 278-8232  
Fax: (310) 278-8267  
www.lidoadvisors.com

This brochure supplement provides information about Peter Morimoto that supplements the Lido Advisors, LLC's ("Lido") Disclosure Brochure (Form ADV Part 2A). You should have received a copy of that Disclosure Brochure. Please contact our Chief Compliance Officer at (310) 278-8232 if you did not receive Lido Advisors, LLC's Disclosure Brochure or if you have any questions about the contents of this supplement.

Additional information about Peter Morimoto is available on the SEC's website at [adviserinfo.sec.gov](http://adviserinfo.sec.gov).



## **ITEM 1: COVER PAGE**

Please see previous page.

## **ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE**

Peter Morimoto, CFP®

Year of Birth: 1974

### **Education Background**

University of California, San Diego – Bachelor of Arts in Economics, 1997

### **Business Background**

Lido Advisors, LLC, Investment Adviser Representative (5/2023 – Present)

First Republic Investment Mgmt, Inc MD, Wealth Manager (1/2019 – 5/2023)

First Republic Securities Company, LLC, MD, Wealth Manager (1/2019 – 5/2023)

Wells Fargo Clearing Services, LLC, Registered Representative (11/2016 – 1/2019)

### **Explanation of Designation**

*Certified Financial Planner™*

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- Examination – Pass the comprehensive CFP® Certification Examination. The examination includes case studies and client scenarios designed to test one’s ability to correctly diagnose financial planning issues and apply one’s knowledge of financial planning to real world circumstances;
- Experience – Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year); and
- Ethics – Agree to be bound by CFP Board’s Standards of Professional Conduct, a set of documents outlining the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements in order to maintain the right to continue to use the CFP® marks:

- Continuing Education – Complete 30 hours of continuing education hours every two years, including two hours on the Code of Ethics and other parts of the Standards of Professional Conduct, to maintain competence and keep up with developments in the financial planning field; and
- Ethics – Renew an agreement to be bound by the Standards of Professional Conduct. The Standards prominently require that CFP® professionals provide financial planning services at a fiduciary standard of care. This means CFP® professionals must provide financial planning services in the best interests of their clients.

CFP® professionals who fail to comply with the above standards and requirements may be subject to CFP Board’s enforcement process, which could result in suspension or permanent revocation of their CFP® certification.

### **ITEM 3: DISCIPLINARY INFORMATION**

Lido is required to disclose all material facts regarding any legal or disciplinary event that would be material to your evaluation of each investment person providing advice to you. Mr. Morimoto has no disciplinary information to disclose under this Item.

### **ITEM 4: OTHER BUSINESS ACTIVITIES**

In addition to his activities at Lido, Mr. Morimoto is also owner of Ridge Crest LLC. Ridge Crest LLC holds investment property in Whitefish Montana. Mr. Morimoto spends less than 5% of his time on activities as owner of this entity. Mr. Morimoto also sits on the advisory board for Namara Water Technologies, Inc., a smart home water leak detection and pressure control company.

**ITEM 5: ADDITIONAL COMPENSATION**

Mr. Morimoto's compensation for Ridge Crest LLC and Namara Water Technologies, Inc makes up for less than 10% of his total annual compensation.

**ITEM 6: SUPERVISION**

Generally, all client investment decisions are overseen by Jeff Garden, Chief Investment Officer and head of Lido's Investment Committee. The Investment Committee meets periodically to discuss overall portfolio management decisions and strategies. In addition, Jason Ozur, Chief Executive Officer of Lido, is responsible for the general oversight of all investment advice given by its supervised persons.

Mr. Morimoto's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at (310) 278-8232 or [jozur@lidoadvisors.com](mailto:jozur@lidoadvisors.com).

**BROCHURE SUPPLEMENT**  
**(Part 2B of Form ADV)**

**January 2024**

**Ramsey Andrijevich**

**Lido Advisors, LLC**

*Business Address*

1875 Century Park East, Suite 950  
Los Angeles, California 90067  
Phone: (424) 512-1245  
randrijevich@lidoadvisors.com

*Principal Office Address*

1875 Century Park East, Suite 950  
Los Angeles, California 90067  
Phone: (310) 278-8232  
Fax: (310) 278-8267  
www.lidoadvisors.com

This brochure supplement provides information about Ramsey Andrijevich that supplements the Lido Advisors, LLC's ("Lido") Disclosure Brochure (Form ADV Part 2A). You should have received a copy of that Disclosure Brochure. Please contact our Chief Compliance Officer at (310) 278-8232 if you did not receive Lido Advisors, LLC's Disclosure Brochure or if you have any questions about the contents of this supplement.

Additional information about Ramsey Andrijevich is available on the SEC's website at [adviserinfo.sec.gov](http://adviserinfo.sec.gov).

### **ITEM 1: COVER PAGE**

Please see previous page.

### **ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE**

Ramsey Andrijevich

Year of Birth: 1991

#### **Education Background**

University of Missouri, Kansas City – Bachelor of Arts in Economics, 2015

Certified Financial Planner Designation, 2021

#### **Business Background**

Lido Advisors, LLC, Investment Adviser Representative (6/2023 – Present)

First Foundation Advisors, Wealth Advisor (1/2020 – 6/2023)

First Foundation Advisors, Associate Wealth Advisor (4/2019 – 12/2019)

Purus Wealth Management, LLC, Relationship Manager (10/2018 – 4/2019)

Waddell & Reed, Advisor Training Specialist (10/2017 – 9/2018)

Waddell & Reed, Training Specialist (7/2016 – 9/2017)

Waddell & Reed, Operations Associate (6/2013 – 6/2016)

### **ITEM 3: DISCIPLINARY INFORMATION**

Lido is required to disclose all material facts regarding any legal or disciplinary event that would be material to your evaluation of each investment person providing advice to you. Mr. Andrijevich has no disciplinary information to disclose under this Item.

### **ITEM 4: OTHER BUSINESS ACTIVITIES**

In addition to his activities at Lido, Mr. Andrijevich serves as a Board Member of Arts Orange County, which advocates and advances artists and arts initiatives. This outside business activity is not investment related and occurs outside of business hours. Mr. Andrijevich is not compensated for these activities.

### **ITEM 5: ADDITIONAL COMPENSATION**

Mr. Andrijevich has no additional compensation to disclose.

### **ITEM 6: SUPERVISION**

Generally, all client investment decisions are overseen by Jeff Garden, Chief Investment Officer and head of Lido's Investment Committee. The Investment Committee meets periodically to discuss overall portfolio management decisions and strategies. In addition, Jason Ozur, Chief Executive Officer of Lido, is responsible for the general oversight of all investment advice given by its supervised persons.

Mr. Andrijevich's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at (310) 278-8232 or [jozur@lidoadvisors.com](mailto:jozur@lidoadvisors.com).

**BROCHURE SUPPLEMENT**  
**(Part 2B of Form ADV)**

**January 2024**

**Raul Acevedo, CFP®**

**Lido Advisors, LLC**

*Business Address*

477 Madison Ave., 6th Floor  
Manhattan, NY 10022  
Phone: (646) 786-7093  
racevedo@lidoadvisors.com

*Principal Office Address*

1875 Century Park East, Suite 950  
Los Angeles, California 90067  
Phone: (310) 278-8232  
Fax: (310) 278-8267  
www.lidoadvisors.com

This brochure supplement provides information about Raul Acevedo that supplements the Lido Advisors, LLC's ("Lido") Disclosure Brochure (Form ADV Part 2A). You should have received a copy of that Disclosure Brochure. Please contact our Chief Compliance Officer at (310) 278-8232 if you did not receive Lido Advisors, LLC's Disclosure Brochure or if you have any questions about the contents of this supplement.

Additional information about Raul Acevedo is available on the SEC's website at [adviserinfo.sec.gov](http://adviserinfo.sec.gov).

## **ITEM 1: COVER PAGE**

Please see previous page.

## **ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE**

Raul Acevedo, CFP®

Year of Birth: 1986

### **Education Background**

Babson College – Bachelor of Science in Business Administration, 2008

### **Business Background**

Lido Advisors, LLC, Investment Adviser Representative (7/2022 – Present)

Stifel, Nicolaus & Company, Inc, Mass Transfer (12/2015 – 7/2022)

Barclays Wealth, Operations Analyst (9/2008 – 12/2015)

Lehman Brothers, Operations Analyst (8/2008 – 9/2008)

### **Explanation of Designation**

*Certified Financial Planner™*

The CERTIFIED FINANCIAL PLANNER™, CFP® and federally registered CFP (with flame design) marks (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. It 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. Currently, more than 71,000 individuals have obtained CFP® certification in the United States.

To attain the right to use the CFP® marks, an individual must satisfactorily fulfill the following requirements:

- Education – Complete an advanced college-level course of study addressing the financial planning subject areas that CFP Board’s studies have determined as necessary for the competent and professional delivery of financial planning services, and attain a Bachelor’s Degree from a regionally accredited United States college or university (or its equivalent from a foreign university). CFP Board’s financial planning subject areas include insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning;



- Examination – Pass the comprehensive CFP® Certification Examination. The examination includes case studies and client scenarios designed to test one’s ability to correctly diagnose financial planning issues and apply one’s knowledge of financial planning to real world circumstances;
- Experience – Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year); and
- Ethics – Agree to be bound by CFP Board’s Standards of Professional Conduct, a set of documents outlining the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements in order to maintain the right to continue to use the CFP® marks:

- Continuing Education – Complete 30 hours of continuing education hours every two years, including two hours on the Code of Ethics and other parts of the Standards of Professional Conduct, to maintain competence and keep up with developments in the financial planning field; and
- Ethics – Renew an agreement to be bound by the Standards of Professional Conduct. The Standards prominently require that CFP® professionals provide financial planning services at a fiduciary standard of care. This means CFP® professionals must provide financial planning services in the best interests of their clients.

CFP® professionals who fail to comply with the above standards and requirements may be subject to CFP Board’s enforcement process, which could result in suspension or permanent revocation of their CFP® certification.

### **ITEM 3: DISCIPLINARY INFORMATION**

Lido is required to disclose all material facts regarding any legal or disciplinary event that would be material to your evaluation of each investment person providing advice to you. Mr. Acevedo has no disciplinary information to disclose under this Item.

### **ITEM 4: OTHER BUSINESS ACTIVITIES**

Mr. Acevedo does not engage in other business activities outside of Lido.

### **ITEM 5: ADDITIONAL COMPENSATION**

Mr. Acevedo has no additional compensation to disclose.

### **ITEM 6: SUPERVISION**

Generally, all client investment decisions are overseen by Jeff Garden, Chief Investment Officer and head of Lido’s Investment Committee. The Investment

Committee meets periodically to discuss overall portfolio management decisions and strategies. In addition, Jason Ozur, Chief Executive Officer of Lido, is responsible for the general oversight of all investment advice given by its supervised persons.

Mr. Acevedo's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at (310) 278-8232 or [jozur@lidoadvisors.com](mailto:jozur@lidoadvisors.com).

**BROCHURE SUPPLEMENT**  
**(Part 2B of Form ADV)**

**August 2024**

**Richard Rosenthal**

**Lido Advisors, LLC**

*Business Address*

20 N. Clark Street, Suite 1250  
Chicago, IL 60602  
Phone: (312) 210-9599  
rrosenthal@lidoadvisors.com

*Principal Office Address*

1875 Century Park East, Suite 950  
Los Angeles, California 90067  
Phone: (310) 278-8232  
Fax: (310) 278-8267  
www.lidoadvisors.com

This brochure supplement provides information about Richard Rosenthal that supplements the Lido Advisors, LLC's ("Lido") Disclosure Brochure (Form ADV Part 2A). You should have received a copy of that Disclosure Brochure. Please contact our Chief Compliance Officer at (310) 278-8232 if you did not receive Lido Advisors, LLC's Disclosure Brochure or if you have any questions about the contents of this supplement.

Additional information about Richard Rosenthal is available on the SEC's website at [adviserinfo.sec.gov](http://adviserinfo.sec.gov).

### **ITEM 1: COVER PAGE**

Please see previous page.

### **ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE**

Richard Rosenthal

Year of Birth: 1973

#### **Education Background**

Loyola Marymount University – Master of Business Administration in Finance, 2007

University of Arizona – Bachelor of Arts in Economics, 1995

#### **Business Background**

Lido Advisors, LLC, Investment Adviser Representative (5/2024 – Present)

PFM Asset MGMT, LLC, Senior Client Portfolio Manager (7/2023 – 5/2024)

US Bank, Senior Portfolio Manager (8/2022 – 6/2013)

US Bank, Senior Portfolio Manager (1/2012 – 8/2022)

### **ITEM 3: DISCIPLINARY INFORMATION**

Lido is required to disclose all material facts regarding any legal or disciplinary event that would be material to your evaluation of each investment person providing advice to you. Mr. Rosenthal has no disciplinary information to disclose under this Item.

### **ITEM 4: OTHER BUSINESS ACTIVITIES**

Mr. Rosenthal does not engage in other business activities outside of Lido.

### **ITEM 5: ADDITIONAL COMPENSATION**

Mr. Rosenthal has no additional compensation to disclose.

### **ITEM 6: SUPERVISION**

Generally, all client investment decisions are overseen by Jeff Garden, Chief Investment Officer and head of Lido's Investment Committee. The Investment Committee meets periodically to discuss overall portfolio management decisions and strategies. In addition, Jason Ozur, Chief Executive Officer of Lido, is responsible for the general oversight of all investment advice given by its supervised persons.

Mr. Rosenthal's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at (310) 278-8232 or [jozur@lidoadvisors.com](mailto:jozur@lidoadvisors.com).

**BROCHURE SUPPLEMENT**  
**(Part 2B of Form ADV)**

**September 2024**

**Robert Barnes, CFA<sup>®</sup>, CFP<sup>®</sup>**

**Lido Advisors, LLC**

*Business Address*

255 South King Street, Suite 800  
Seattle, WA 98104  
Phone: (424) 441-6353  
rbarnes@lidoadvisors.com

*Principal Office Address*

1875 Century Park East, Suite 950  
Los Angeles, California 90067  
Phone: (310) 278-8232  
Fax: (310) 278-8267  
www.lidoadvisors.com

This brochure supplement provides information about Robert Barnes that supplements the Lido Advisors, LLC's ("Lido") Disclosure Brochure (Form ADV Part 2A). You should have received a copy of that Disclosure Brochure. Please contact our Chief Compliance Officer at (310) 278-8232 if you did not receive Lido Advisors, LLC's Disclosure Brochure or if you have any questions about the contents of this supplement.

Additional information about Robert Barnes is available on the SEC's website at [adviserinfo.sec.gov](http://adviserinfo.sec.gov).

## **ITEM 1: COVER PAGE**

Please see previous page.

## **ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE**

Robert Barnes, CFA®, CFP®

Year of Birth: 1985

### **Education Background**

Washington State University – Bachelor of Arts in Business Administration, 2008

### **Business Background**

Lido Advisors, LLC, Investment Adviser Representative (9/2024 – Present)

Mariner Wealth Advisors, Investment Adviser Representative (1/2022 – 9/2024)

PFG Advisors, LLC, Investment Adviser Representative (3/2021 – 1/2022)

Securities America Advisors, Inc, Investment Adviser Representative (11/2020 – 1/2022)

Securities America, Inc, Registered Representative (11/2020 – 1/2022)

Klevens Capital Management, Administrative Assistant (5/2009 – 1/2022)

### **Explanation of Designation**

*Certified Financial Analyst™*

The Chartered Financial Analyst® (CFA) charter is a globally respected, graduate-level investment credential established in 1962 and awarded by CFA Institute — the largest global association of investment professionals.

There are currently more than 90,000 CFA charterholders working in 134 countries. To earn the CFA charter, candidates must: 1) pass three sequential, six-hour examinations; 2) have at least four years of qualified professional investment experience; 3) join CFA Institute as members; and 4) commit to abide by, and annually reaffirm, their adherence to the CFA Institute Code of Ethics and Standards of Professional Conduct.

### **High Ethical Standards**

The CFA Institute Code of Ethics and Standards of Professional Conduct, enforced through an active professional conduct program, require CFA charterholders to:

- Place their clients' interests ahead of their own
- Maintain independence and objectivity
- Act with integrity
- Maintain and improve their professional competence
- Disclose conflicts of interest and legal matters

### Global Recognition

Passing the three CFA exams is a difficult feat that requires extensive study (successful candidates report spending an average of 300 hours of study per level). Earning the CFA charter demonstrates mastery of many of the advanced skills needed for investment analysis and decision making in today's quickly evolving global financial industry. As a result, employers and clients are increasingly seeking CFA charterholders—often making the charter a prerequisite for employment.

Additionally, regulatory bodies in 22 countries and territories recognize the CFA charter as a proxy for meeting certain licensing requirements, and more than 125 colleges and universities around the world have incorporated a majority of the CFA Program curriculum into their own finance courses.

### Comprehensive and Current Knowledge

The CFA Program curriculum provides a comprehensive framework of knowledge for investment decision making and is firmly grounded in the knowledge and skills used every day in the investment profession. The three levels of the CFA Program test a proficiency with a wide range of fundamental and advanced investment topics, including ethical and professional standards, fixed-income and equity analysis, alternative and derivative investments, economics, financial reporting standards, portfolio management, and wealth planning.

The CFA Program curriculum is updated every year by experts from around the world to ensure that candidates learn the most relevant and practical new tools, ideas, and investment and wealth management skills to reflect the dynamic and complex nature of the profession.

### *Certified Financial Planner™*

The CERTIFIED FINANCIAL PLANNER™, CFP® and federally registered CFP (with flame design) marks (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. It 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. Currently, more than 71,000 individuals have obtained CFP® certification in the United States.

To attain the right to use the CFP® marks, an individual must satisfactorily fulfill the following requirements:

- Education – Complete an advanced college-level course of study addressing the financial planning subject areas that CFP Board’s studies have determined as necessary for the competent and professional delivery of financial planning services, and attain a Bachelor’s Degree from a regionally accredited United States college or university (or its equivalent from a foreign university). CFP Board’s financial planning subject areas include insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning;
- Examination – Pass the comprehensive CFP® Certification Examination. The examination includes case studies and client scenarios designed to test one’s ability to correctly diagnose financial planning issues and apply one’s knowledge of financial planning to real world circumstances;
- Experience – Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year); and
- Ethics – Agree to be bound by CFP Board’s Standards of Professional Conduct, a set of documents outlining the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements in order to maintain the right to continue to use the CFP® marks:

- Continuing Education – Complete 30 hours of continuing education hours every two years, including two hours on the Code of Ethics and other parts of the Standards of Professional Conduct, to maintain competence and keep up with developments in the financial planning field; and
- Ethics – Renew an agreement to be bound by the Standards of Professional Conduct. The Standards prominently require that CFP® professionals provide financial planning services at a fiduciary standard of care. This means CFP® professionals must provide financial planning services in the best interests of their clients.

CFP® professionals who fail to comply with the above standards and requirements may be subject to CFP Board’s enforcement process, which could result in suspension or permanent revocation of their CFP® certification.

### **ITEM 3: DISCIPLINARY INFORMATION**

Lido is required to disclose all material facts regarding any legal or disciplinary event that would be material to your evaluation of each investment person providing advice to you. Mr. Barnes has no disciplinary information to disclose under this Item.



**ITEM 4: OTHER BUSINESS ACTIVITIES**

Mr. Barnes <PLEASE FILL IN HERE or in Word directly>

**ITEM 5: ADDITIONAL COMPENSATION**

Mr. Barnes <PLEASE FILL IN HERE or in Word directly>

**ITEM 6: SUPERVISION**

Generally, all client investment decisions are overseen by Jeff Garden, Chief Investment Officer and head of Lido's Investment Committee. The Investment Committee meets periodically to discuss overall portfolio management decisions and strategies. In addition, Jason Ozur, Chief Executive Officer of Lido, is responsible for the general oversight of all investment advice given by its supervised persons.

Mr. Barnes's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at (310) 278-8232 or [jozur@lidoadvisors.com](mailto:jozur@lidoadvisors.com).

**BROCHURE SUPPLEMENT**  
**(Part 2B of Form ADV)**

**February 2024**

**Robert Marton**

**Lido Advisors, LLC**

*Business Address*

1875 NW Corporate Blvd, Suite 110  
Boca Raton, Florida 33431  
Phone: (561) 453-1000  
rmarton@lidoadvisors.com

*Principal Office Address*

1875 Century Park East, Suite 950  
Los Angeles, California 90067  
Phone: (310) 278-8232  
Fax: (310) 278-8267  
www.lidoadvisors.com

This brochure supplement provides information about Robert Marton that supplements the Lido Advisors, LLC's ("Lido") Disclosure Brochure (Form ADV Part 2A). You should have received a copy of that Disclosure Brochure. Please contact our Chief Compliance Officer at (310) 278-8232 if you did not receive Lido Advisors, LLC's Disclosure Brochure or if you have any questions about the contents of this supplement.

Additional information about Robert Marton is available on the SEC's website at [adviserinfo.sec.gov](http://adviserinfo.sec.gov).

### **ITEM 1: COVER PAGE**

Please see previous page.

### **ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE**

Robert Marton

Year of Birth: 1964

#### **Education Background**

University of Maryland – Bachelor of Arts in General Studies, 1986

#### **Business Background**

IDB Lido Wealth, LLC, Investment Adviser Representative (4/2023 – Present)

Lido Advisors, LLC, Investment Adviser Representative (10/2019 – Present)

Bank of America, N.A., SVP Wealth Management (12/2009 – 09/2019)

Merrill Lynch, Pierce, Fenner & Smith Incorporated, SVP Wealth Management (11/2008-10/2019)

### **ITEM 3: DISCIPLINARY INFORMATION**

Lido is required to disclose all material facts regarding any legal or disciplinary event that would be material to your evaluation of each investment person providing advice to you. Mr. Marton has no disciplinary information to disclose under this Item.

### **ITEM 4: OTHER BUSINESS ACTIVITIES**

In addition to his activities at Lido, Mr. Marton is an Investment Adviser Representative for IDB Lido Wealth, LLC, which is an SEC investment adviser owned by Lido. He devotes approximately 5% of his time performing services for IDB Lido Wealth. Mr. Marton also serves as a committee member for a few charitable organizations including Jacobsen Jewish Community Foundation and Ruth & Norman Rales Jewish Family Services. Mr. Marton spends less than 10 hours a month engaging in these activities, with approximately one hour during trading hours.

### **ITEM 5: ADDITIONAL COMPENSATION**

In addition to his ordinary compensation at Lido, Mr. Marton receives compensation from IDB Lido Wealth, LLC which make up 5% of his total annual income.

### **ITEM 6: SUPERVISION**

Generally, all client investment decisions are overseen by Jeff Garden, Chief Investment Officer and head of Lido's Investment Committee. The Investment Committee meets periodically to discuss overall portfolio management decisions

and strategies. In addition, Jason Ozur, Chief Executive Officer of Lido, is responsible for the general oversight of all investment advice given by its supervised persons.

Mr. Marton's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at (310) 278-8232 or [jozur@lidoadvisors.com](mailto:jozur@lidoadvisors.com).

**BROCHURE SUPPLEMENT**  
**(Part 2B of Form ADV)**

**January 2024**

**Roberto Paredes**

**Lido Advisors, LLC**

*Business Address*

1875 Century Park East, Suite 950  
Los Angeles, California 90067  
Phone: (310) 409-2609  
rparedes@lidoadvisors.com

*Principal Office Address*

1875 Century Park East, Suite 950  
Los Angeles, California 90067  
Phone: (310) 278-8232  
Fax: (310) 278-8267  
www.lidoadvisors.com

This brochure supplement provides information about Roberto Paredes that supplements the Lido Advisors, LLC's ("Lido") Disclosure Brochure (Form ADV Part 2A). You should have received a copy of that Disclosure Brochure. Please contact our Chief Compliance Officer at (310) 278-8232 if you did not receive Lido Advisors, LLC's Disclosure Brochure or if you have any questions about the contents of this supplement.

Additional information about Roberto Paredes is available on the SEC's website at [adviserinfo.sec.gov](http://adviserinfo.sec.gov).

### **ITEM 1: COVER PAGE**

Please see previous page.

### **ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE**

Roberto Paredes  
Year of Birth: 1970

#### **Education Background**

University of California, Santa Barbara – Bachelor of Arts in Political Science, 1993

#### **Business Background**

Lido Advisors, LLC, Investment Adviser Representative (1/2021 – Present)  
Mariner Wealth Advisors, Wealth Advisor (1/2012 – 11/2020)  
Wells Fargo Advisors, LLC, Registered Representative (5/2009 – 1/2012)  
Wachovia Securities, LLC, Productivity Manager (9/2007 – 5/2009)

### **ITEM 3: DISCIPLINARY INFORMATION**

Lido is required to disclose all material facts regarding any legal or disciplinary event that would be material to your evaluation of each investment person providing advice to you. Mr. Paredes has no disciplinary information to disclose under this Item.

### **ITEM 4: OTHER BUSINESS ACTIVITIES**

Mr. Paredes does not engage in other business activities outside of Lido.

### **ITEM 5: ADDITIONAL COMPENSATION**

Mr. Paredes has no additional compensation to disclose.

### **ITEM 6: SUPERVISION**

Generally, all client investment decisions are overseen by Jeff Garden, Chief Investment Officer and head of Lido's Investment Committee. The Investment Committee meets periodically to discuss overall portfolio management decisions and strategies. In addition, Jason Ozur, Chief Executive Officer of Lido, is responsible for the general oversight of all investment advice given by its supervised persons.

Mr. Paredes's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at (310) 278-8232 or [jozur@lidoadvisors.com](mailto:jozur@lidoadvisors.com).

**BROCHURE SUPPLEMENT**  
**(Part 2B of Form ADV)**

**January 2024**

**Roy Elliott**

**Lido Advisors, LLC**

*Business Address*

3655 Nobel Drive, Suite 630  
San Diego, CA 92122  
Phone: (858) 247-0877  
relliot@lidoadvisors.com

*Principal Office Address*

1875 Century Park East, Suite 950  
Los Angeles, California 90067  
Phone: (310) 278-8232  
Fax: (310) 278-8267  
www.lidoadvisors.com

This brochure supplement provides information about Roy Elliott that supplements the Lido Advisors, LLC's ("Lido") Disclosure Brochure (Form ADV Part 2A). You should have received a copy of that Disclosure Brochure. Please contact our Chief Compliance Officer at (310) 278-8232 if you did not receive Lido Advisors, LLC's Disclosure Brochure or if you have any questions about the contents of this supplement.

Additional information about Roy Elliott is available on the SEC's website at [adviserinfo.sec.gov](http://adviserinfo.sec.gov).

### **ITEM 1: COVER PAGE**

Please see previous page.

### **ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE**

Roy Elliott

Year of Birth: 1974

#### **Education Background**

California Sate University, San Marcos – Bachelor of Arts in Economics, 2001

#### **Business Background**

Lido Advisors, LLC, Investment Adviser Representative (5/2023 – Present)

First Republic Investment Management, Inc., MD, Wealth Manager (1/2019 – 5/2023)

First Republic Securities Company, LLC, MD, Wealth Manager (1/2019 – 5/2023)

Wells Fargo Clearing Services, LLC, Registered Representative (11/2016 – 1/2019)

Wells Fargo Advisors, LLC, Registered Representative (1/2011 – 11/2016)

### **ITEM 3: DISCIPLINARY INFORMATION**

Lido is required to disclose all material facts regarding any legal or disciplinary event that would be material to your evaluation of each investment person providing advice to you. Mr. Elliott has no disciplinary information to disclose under this Item.

### **ITEM 4: OTHER BUSINESS ACTIVITIES**

In addition to his activities at Lido, Mr. Elliott Jr. is also a Board Member of Oncology and Kids, as well as a Managing Member of ImpacTherapeutics, a drug and alcohol rehabilitation center. Mr. Elliott Jr. is an investor of Barj LLC, an entity that invests in computers that mine for cryptocurrency. Mr. Elliott Jr. also has a real estate portfolio of rental units, including the business space that rents to ImpacTherapeutics. Mr. Elliott Jr. spends less than 10% of his time performing duties for this outside business activity.

### **ITEM 5: ADDITIONAL COMPENSATION**

Mr. Elliott Jr's compensation for his outside business activities accounts for less than 10% of his total annual compensation.

### **ITEM 6: SUPERVISION**

Generally, all client investment decisions are overseen by Jeff Garden, Chief Investment Officer and head of Lido's Investment Committee. The Investment Committee meets periodically to discuss overall portfolio management decisions



and strategies. In addition, Jason Ozur, Chief Executive Officer of Lido, is responsible for the general oversight of all investment advice given by its supervised persons.

Mr. Elliott's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at (310) 278-8232 or [jozur@lidoadvisors.com](mailto:jozur@lidoadvisors.com).

**BROCHURE SUPPLEMENT**  
**(Part 2B of Form ADV)**

**January 2024**

**Ryan Hosegood**

**Lido Advisors, LLC**

*Business Address*

1875 Century Park East, Suite 950  
Los Angeles, California 90067  
Phone: (424) 653-3400  
rhosegood@lidoadvisors.com

*Principal Office Address*

1875 Century Park East, Suite 950  
Los Angeles, California 90067  
Phone: (310) 278-8232  
Fax: (310) 278-8267  
www.lidoadvisors.com

This brochure supplement provides information about Ryan Hosegood that supplements the Lido Advisors, LLC's ("Lido") Disclosure Brochure (Form ADV Part 2A). You should have received a copy of that Disclosure Brochure. Please contact our Chief Compliance Officer at (310) 278-8232 if you did not receive Lido Advisors, LLC's Disclosure Brochure or if you have any questions about the contents of this supplement.

Additional information about Ryan Hosegood is available on the SEC's website at [adviserinfo.sec.gov](http://adviserinfo.sec.gov).

## **ITEM 1: COVER PAGE**

Please see previous page.

## **ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE**

Ryan Hosegood  
Year of Birth: 1995

### **Education Background**

St. Francis Xavier University – Bachelor of Arts in Finance, 2018

### **Business Background**

Lido Advisors, LLC, Investment Adviser Representative (11/2019 – Present)

Conquest Planning Inc., Business Analyst (9/2019 – 11/2019)

Ryan Hose Collection, Owner (3/2019 – 9/2019)

Wellington-Altus Private Wealth, Freelance Associate (1/2019 – 2/2019)

Wellington-Altus Private Wealth, Investment Associate (1/2018 – 4/2018)

St. Francis Xavier University, Student (8/2013 – 12/2017)

## **ITEM 3: DISCIPLINARY INFORMATION**

Lido is required to disclose all material facts regarding any legal or disciplinary event that would be material to your evaluation of each investment person providing advice to you. Mr. Hosegood has no disciplinary information to disclose under this Item.

## **ITEM 4: OTHER BUSINESS ACTIVITIES**

In addition to his activities at Lido, Mr. Hosegood owns and operates Paper Peaks, a consumer goods company specializing in ski resort map merchandise. He spends approximately 20-40 hours per month outside of trading hours.

## **ITEM 5: ADDITIONAL COMPENSATION**

Mr. Hosegood has no additional compensation to disclose.

## **ITEM 6: SUPERVISION**

Generally, all client investment decisions are overseen by Jeff Garden, Chief Investment Officer and head of Lido's Investment Committee. The Investment Committee meets periodically to discuss overall portfolio management decisions and strategies. In addition, Jason Ozur, Chief Executive Officer of Lido, is responsible for the general oversight of all investment advice given by its supervised persons.

Mr. Hosegood's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at (310) 278-8232 or [jozur@lidoadvisors.com](mailto:jozur@lidoadvisors.com).

**BROCHURE SUPPLEMENT**  
**(Part 2B of Form ADV)**

**February 2024**

**Sagar Sheth, CFA®**

**Lido Advisors, LLC**

*Business Address*

20 N. Clark Street, Suite 1250  
Chicago, IL 60602  
Phone: (872) 264-3544  
ssheth@lidoadvisors.com

*Principal Office Address*

1875 Century Park East, Suite 950  
Los Angeles, California 90067  
Phone: (310) 278-8232  
Fax: (310) 278-8267  
www.lidoadvisors.com

This brochure supplement provides information about Sagar Sheth that supplements the Lido Advisors, LLC's ("Lido") Disclosure Brochure (Form ADV Part 2A). You should have received a copy of that Disclosure Brochure. Please contact our Chief Compliance Officer at (310) 278-8232 if you did not receive Lido Advisors, LLC's Disclosure Brochure or if you have any questions about the contents of this supplement.

Additional information about Sagar Sheth is available on the SEC's website at [adviserinfo.sec.gov](http://adviserinfo.sec.gov).

## **ITEM 1: COVER PAGE**

Please see previous page.

## **ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE**

Sagar Sheth, CFA®

Year of Birth: 1995

### **Education Background**

University of Illinois, Urbana-Champaign – Bachelor of Science in Economics, 2017

### **Business Background**

Lido Advisors, LLC, Investment Adviser Representative (2/2024 – Present)

TD Ameritrade Investment Management, LLC, Registered Rep (8/2022 – 1/2024)

TD Ameritrade Inc, Registered Representative (8/2022 – 1/2024)

Charles Schwab & Co., Inc., Investment Consultant (7/2021 – 1/2024)

Charles Schwab Bank SSB, Shared Employee (7/2021 – 1/2024)

Fidelity Brokerage Services LLC, Financial Representative (7/2019 – 6/2021)

Morgan Stanley Private Bank NA, Financial Advisor (11/2018 – 7/2019)

Morgan Stanley, Financial Advisor (9/2018 – 7/2019)

CVS Health, Healthcare Consultant (6/2017 – 9/2018)

University of Illinois at Urbana-Champaign, Student (8/2013 – 5/2017)

### **Explanation of Designation**

*Certified Financial Analyst™*

The Chartered Financial Analyst® (CFA) charter is a globally respected, graduate-level investment credential established in 1962 and awarded by CFA Institute — the largest global association of investment professionals.

There are currently more than 90,000 CFA charterholders working in 134 countries. To earn the CFA charter, candidates must: 1) pass three sequential, six-hour examinations; 2) have at least four years of qualified professional investment experience; 3) join CFA Institute as members; and 4) commit to abide by, and annually reaffirm, their adherence to the CFA Institute Code of Ethics and Standards of Professional Conduct.

### **High Ethical Standards**

The CFA Institute Code of Ethics and Standards of Professional Conduct, enforced through an active professional conduct program, require CFA charterholders to:

- Place their clients' interests ahead of their own
- Maintain independence and objectivity
- Act with integrity

- Maintain and improve their professional competence
- Disclose conflicts of interest and legal matters

### Global Recognition

Passing the three CFA exams is a difficult feat that requires extensive study (successful candidates report spending an average of 300 hours of study per level). Earning the CFA charter demonstrates mastery of many of the advanced skills needed for investment analysis and decision making in today's quickly evolving global financial industry. As a result, employers and clients are increasingly seeking CFA charterholders—often making the charter a prerequisite for employment.

Additionally, regulatory bodies in 22 countries and territories recognize the CFA charter as a proxy for meeting certain licensing requirements, and more than 125 colleges and universities around the world have incorporated a majority of the CFA Program curriculum into their own finance courses.

### Comprehensive and Current Knowledge

The CFA Program curriculum provides a comprehensive framework of knowledge for investment decision making and is firmly grounded in the knowledge and skills used every day in the investment profession. The three levels of the CFA Program test a proficiency with a wide range of fundamental and advanced investment topics, including ethical and professional standards, fixed-income and equity analysis, alternative and derivative investments, economics, financial reporting standards, portfolio management, and wealth planning.

The CFA Program curriculum is updated every year by experts from around the world to ensure that candidates learn the most relevant and practical new tools, ideas, and investment and wealth management skills to reflect the dynamic and complex nature of the profession.

## **ITEM 3: DISCIPLINARY INFORMATION**

Lido is required to disclose all material facts regarding any legal or disciplinary event that would be material to your evaluation of each investment person providing advice to you. Mr. Sheth has no disciplinary information to disclose under this Item.

## **ITEM 4: OTHER BUSINESS ACTIVITIES**

In addition to his duties at Lido, Mr. Sheth is an investor in PBRH Lindenhurst LLC, an entity that owns a restaurant, where he spends less than 1% of his time performing activities on a monthly basis. Mr. Sheth maintains a residential rental unit.

**ITEM 5: ADDITIONAL COMPENSATION**

In addition to his compensation for Lido duties, Mr. Sheth, as part owner of the restaurant held in PBRH Lindenhurst LLC, shares in the profits and losses of the business. Mr. Sheth receives monthly rent from a tenant. Less than 10% of his compensation com

**ITEM 6: SUPERVISION**

Generally, all client investment decisions are overseen by Jeff Garden, Chief Investment Officer and head of Lido's Investment Committee. The Investment Committee meets periodically to discuss overall portfolio management decisions and strategies. In addition, Jason Ozur, Chief Executive Officer of Lido, is responsible for the general oversight of all investment advice given by its supervised persons.

Mr. Sheth's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at (310) 278-8232 or [jozur@lidoadvisors.com](mailto:jozur@lidoadvisors.com).

**BROCHURE SUPPLEMENT**  
**(Part 2B of Form ADV)**

**January 2024**

**Samuel Hoeck, CFP<sup>®</sup>, ChFC<sup>®</sup>**

**Lido Advisors, LLC**

*Business Address*

3655 Nobel Drive, Suite 630  
San Diego, CA 92122  
Phone: (858) 247-0940  
shoek@lidoadvisors.com

*Principal Office Address*

1875 Century Park East, Suite 950  
Los Angeles, California 90067  
Phone: (310) 278-8232  
Fax: (310) 278-8267  
www.lidoadvisors.com

This brochure supplement provides information about Samuel Hoeck that supplements the Lido Advisors, LLC's ("Lido") Disclosure Brochure (Form ADV Part 2A). You should have received a copy of that Disclosure Brochure. Please contact our Chief Compliance Officer at (310) 278-8232 if you did not receive Lido Advisors, LLC's Disclosure Brochure or if you have any questions about the contents of this supplement.

Additional information about Samuel Hoeck is available on the SEC's website at [adviserinfo.sec.gov](http://adviserinfo.sec.gov).



## **ITEM 1: COVER PAGE**

Please see previous page.

## **ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE**

Samuel Hoeck, CFP®, ChFC®

Year of Birth: 1993

### **Education Background**

University of California, Davis – Bachelor of Science in Managerial Economics, 2015

### **Business Background**

Lido Advisors, LLC, Investment Adviser Representative (5/2023 – Present)

First Republic Investment Management Inc, Client Relationship Analyst (1/2019 – 5/2023)

First Republic Securities Company, LLC, Client Relationship Analyst (1/2019 – 5/2023)

Wells Fargo Clearing Services, LLC, Registered Representative (6/2018 – 1/2019)

San Diego Gas & Electric, Business Analyst (5/2017 – 6/2018)

Kestra Investment Services, LLC, Registered Representative (3/2015 – 5/2017)

### **Explanation of Designation**

*Certified Financial Planner™*

The CERTIFIED FINANCIAL PLANNER™, CFP® and federally registered CFP (with flame design) marks (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. It 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. Currently, more than 71,000 individuals have obtained CFP® certification in the United States.

To attain the right to use the CFP® marks, an individual must satisfactorily fulfill the following requirements:

- Education – Complete an advanced college-level course of study addressing the financial planning subject areas that CFP Board’s studies have determined as necessary for the competent and professional delivery of financial planning services, and attain a Bachelor’s Degree from a regionally accredited United States college or university (or its equivalent from a foreign university). CFP Board’s financial planning

subject areas include insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning;

- Examination – Pass the comprehensive CFP® Certification Examination. The examination includes case studies and client scenarios designed to test one’s ability to correctly diagnose financial planning issues and apply one’s knowledge of financial planning to real world circumstances;
- Experience – Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year); and
- Ethics – Agree to be bound by CFP Board’s Standards of Professional Conduct, a set of documents outlining the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements in order to maintain the right to continue to use the CFP® marks:

- Continuing Education – Complete 30 hours of continuing education hours every two years, including two hours on the Code of Ethics and other parts of the Standards of Professional Conduct, to maintain competence and keep up with developments in the financial planning field; and
- Ethics – Renew an agreement to be bound by the Standards of Professional Conduct. The Standards prominently require that CFP® professionals provide financial planning services at a fiduciary standard of care. This means CFP® professionals must provide financial planning services in the best interests of their clients.

CFP® professionals who fail to comply with the above standards and requirements may be subject to CFP Board’s enforcement process, which could result in suspension or permanent revocation of their CFP® certification.

#### *Huebner School Chartered Financial Consultant™*

To receive the Huebner School ChFC® designation, a candidate must complete all courses in the program, meet experience requirements and ethics standards, and agree to comply with “The American College Code of Ethics and Procedures”. Experience requirements include, but are not limited to, three years of full-time business experience, which must be within the five years preceding the date of the designation. An undergraduate or graduate degree from an accredited educational institution qualifies as one year of business experience.

**ITEM 3: DISCIPLINARY INFORMATION**

Lido is required to disclose all material facts regarding any legal or disciplinary event that would be material to your evaluation of each investment person providing advice to you. Mr. Hoeck has no disciplinary information to disclose under this Item.

**ITEM 4: OTHER BUSINESS ACTIVITIES**

Mr. Hoeck does not engage in other business activities outside of Lido.

**ITEM 5: ADDITIONAL COMPENSATION**

Mr. Hoeck has no additional compensation to disclose.

**ITEM 6: SUPERVISION**

Generally, all client investment decisions are overseen by Jeff Garden, Chief Investment Officer and head of Lido's Investment Committee. The Investment Committee meets periodically to discuss overall portfolio management decisions and strategies. In addition, Jason Ozur, Chief Executive Officer of Lido, is responsible for the general oversight of all investment advice given by its supervised persons.

Mr. Hoeck's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at (310) 278-8232 or [jozur@lidoadvisors.com](mailto:jozur@lidoadvisors.com).

**BROCHURE SUPPLEMENT**  
**(Part 2B of Form ADV)**

**February 2024**

**Sarah Pham**

**Lido Advisors, LLC**

*Business Address*

4840 Pearl East Circle, Suite 300E  
Boulder, CO 80301  
Phone: (720) 726-3543  
spham@lidoadvisors.com

*Principal Office Address*

1875 Century Park East, Suite 950  
Los Angeles, California 90067  
Phone: (310) 278-8232  
Fax: (310) 278-8267  
www.lidoadvisors.com

This brochure supplement provides information about Sarah Pham that supplements the Lido Advisors, LLC's ("Lido") Disclosure Brochure (Form ADV Part 2A). You should have received a copy of that Disclosure Brochure. Please contact our Chief Compliance Officer at (310) 278-8232 if you did not receive Lido Advisors, LLC's Disclosure Brochure or if you have any questions about the contents of this supplement.

Additional information about Sarah Pham is available on the SEC's website at [adviserinfo.sec.gov](http://adviserinfo.sec.gov).

### **ITEM 1: COVER PAGE**

Please see previous page.

### **ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE**

Sarah Pham

Year of Birth: 1987

#### **Education Background**

University of Colorado, Boulder – Bachelor of Science in Finance, 2009

University of Colorado, Boulder – Bachelor of Arts in Economics, 2009

Syracuse University – Master of Business Administration, 2017

#### **Business Background**

Lido Advisors, LLC, Investment Adviser Representative (2/2024 – Present)

Unemployed (8/2023 – 2/2024)

US Bancorp Investments, Inc., Private Wealth Management (1/2023 – 8/2023)

US Bank, Private Wealth Advisor (11/2022 – 8/2023)

Charles Schwab & Co, Inc., Registered Representative (12/2020 – 11/2022)

Schwab Private Client Investment Advisers, Investment Adviser (12/2020 – 11/2022)

TIAA, Wealth Management Advisor (12/2013 – 11/2020)

TIAA-CREF Individual & Institutional Services, LLC, Registered Representative (12/2013 – 11/2020)

First Investors Advisory Services LLC, Investment Adviser Representative (5/2013 – 12/2013)

First Investors Corp., Registered Representative (10/2009 – 12/2013)

### **ITEM 3: DISCIPLINARY INFORMATION**

Lido is required to disclose all material facts regarding any legal or disciplinary event that would be material to your evaluation of each investment person providing advice to you. Ms. Pham has no disciplinary information to disclose under this Item.

### **ITEM 4: OTHER BUSINESS ACTIVITIES**

In addition to her duties at Lido, Mrs. Pham is an independent insurance agent; however she does not have any current appointments with insurance companies. She is also a registered notary in the state of Colorado.

### **ITEM 5: ADDITIONAL COMPENSATION**

In addition to the typical and ordinary compensation earned from her employment at Lido, as an insurance agent, Mrs. Pham receives usual and customary commissions

on any insurance policy sold and a customary notary fee, which represents approximately 5% of

### **ITEM 6: SUPERVISION**

Generally, all client investment decisions are overseen by Jeff Garden, Chief Investment Officer and head of Lido's Investment Committee. The Investment Committee meets periodically to discuss overall portfolio management decisions and strategies. In addition, Jason Ozur, Chief Executive Officer of Lido, is responsible for the general oversight of all investment advice given by its supervised persons.

Ms. Pham's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at (310) 278-8232 or [jozur@lidoadvisors.com](mailto:jozur@lidoadvisors.com).

**BROCHURE SUPPLEMENT**  
**(Part 2B of Form ADV)**

**December 2023**

**Scott Berman**

**Lido Advisors, LLC**

*Business Address*

4800 Hampden Lane, Suite 200  
Bethesda, Maryland 20814  
Phone: (301) 263-3419  
sberman@lidoadvisors.com

*Principal Office Address*

1875 Century Park East, Suite 950  
Los Angeles, California 90067  
Phone: (310) 278-8232  
Fax: (310) 278-8267  
www.lidoadvisors.com

This brochure supplement provides information about Scott Berman that supplements the Lido Advisors, LLC's ("Lido") Disclosure Brochure (Form ADV Part 2A). You should have received a copy of that Disclosure Brochure. Please contact our Chief Compliance Officer at (310) 278-8232 if you did not receive Lido Advisors, LLC's Disclosure Brochure or if you have any questions about the contents of this supplement.

Additional information about Scott Berman is available on the SEC's website at [adviserinfo.sec.gov](http://adviserinfo.sec.gov).

## **ITEM 1: COVER PAGE**

Please see previous page.

## **ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE**

Scott Berman

Year of Birth: 1976

### **Education Background**

George Mason University – Bachelor of Science in Finance, 1999

### **Business Background**

Lido Advisors, LLC, Investment Adviser Representative (6/2019 – Present)

ColiseumWealth Management, LLC, Managing Director (11/2012 – 3/2020)

Triad Advisors, LLC, Registered Representative (2/2013 – 7/2019)

Ameriprise Financial, Inc, Private Wealth Advisor/Managing Director (9/2004 – 2/2013)

American Express Financial Advisors, District Manager/Advanced Financial Advisor (3/2001 – 9/2004)

American Express Financial Advisors, Financial Advisor (9/1999 – 3/2001)

## **ITEM 3: DISCIPLINARY INFORMATION**

Lido is required to disclose all material facts regarding any legal or disciplinary event that would be material to your evaluation of each investment person providing advice to you. Mr. Berman has no disciplinary information to disclose under this Item.

## **ITEM 4: OTHER BUSINESS ACTIVITIES**

In addition to his activities at Lido, Mr. Berman is also the President and Owner of The Hedgehog Group which offers sales and business consulting services, and also has a rental property. Mr. Berman spends approximately 10 hours a month engaging in these activities, with none of that time during market hours.

## **ITEM 5: ADDITIONAL COMPENSATION**

The compensation Mr. Berman receives from being President and Owner of The Hedgehog Group, accounts for less than 5% of his annual income. Mr. Berman also has rental property in which he receives compensation.

## **ITEM 6: SUPERVISION**

Generally, all client investment decisions are overseen by Jeff Garden, Chief Investment Officer and head of Lido's Investment Committee. The Investment Committee meets periodically to discuss overall portfolio management decisions



and strategies. In addition, Jason Ozur, Chief Executive Officer of Lido, is responsible for the general oversight of all investment advice given by its supervised persons.

Mr. Berman's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at (310) 278-8232 or [jozur@lidoadvisors.com](mailto:jozur@lidoadvisors.com).

**BROCHURE SUPPLEMENT**  
**(Part 2B of Form ADV)**

**January 2024**

**Scott Brokaw**

**Lido Advisors, LLC**

*Business Address*

1875 Century Park East, Suite 950  
Los Angeles, California 90067  
Phone: (424) 600-7712  
sbrokaw@lidoadvisors.com

*Principal Office Address*

1875 Century Park East, Suite 950  
Los Angeles, California 90067  
Phone: (310) 278-8232  
Fax: (310) 278-8267  
www.lidoadvisors.com

This brochure supplement provides information about Scott Brokaw that supplements the Lido Advisors, LLC's ("Lido") Disclosure Brochure (Form ADV Part 2A). You should have received a copy of that Disclosure Brochure. Please contact our Chief Compliance Officer at (310) 278-8232 if you did not receive Lido Advisors, LLC's Disclosure Brochure or if you have any questions about the contents of this supplement.

Additional information about Scott Brokaw is available on the SEC's website at [adviserinfo.sec.gov](http://adviserinfo.sec.gov).

### **ITEM 1: COVER PAGE**

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### **ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE**

Scott Brokaw

Year of Birth: 1980

#### **Education Background**

University of California, Los Angeles – Bachelor of Arts in Economics, 2002

#### **Business Background**

Lido Advisors, LLC, Investment Adviser Representative (8/2015 – Present)

Scott Brokaw, Insurance Agent (10/2010 – Present)

Lido Advisors, Inc., Director of Operations and Analytics (06/2013 – 07/2015)

Lido Advisors, Inc., Analyst (09/2012 – 05/2013)

Leavitt Insurance Services, Manager (4/2009 – 9/2010)

CP Agents Insurance Services, Manager (11/2002 – 3/2009)

### **ITEM 3: DISCIPLINARY INFORMATION**

Lido is required to disclose all material facts regarding any legal or disciplinary event that would be material to your evaluation of each investment person providing advice to you. Mr. Brokaw has no disciplinary information to disclose under this Item.

### **ITEM 4: OTHER BUSINESS ACTIVITIES**

In addition to his duties at Lido, Mr. Brokaw is an independent insurance agent appointed with various insurance companies. These companies include, Blue Shield of California Life & Health Insurance Company, Brighthouse Life Insurance Company, West Coast Life Insurance Company, Cigna Health and Life Insurance Company, Genworth Life and Annuity Insurance Company, Lincoln National Life Insurance Company (the), Midland National Life Insurance Company, Principal Life Insurance Company, Protective Life Insurance Company, Pruco Life Insurance Company, AXA Equitable Life Insurance Company, Anthem Blue Cross Life and Health Insurance Company, and American General Life Insurance Company. As a licensed insurance agent, Mr. Brokaw may recommend to clients' certain insurance products sold through unaffiliated insurance companies. If a Lido client elects to purchase an insurance product, Mr. Brokaw would receive the usual and customary commission for doing so. Mr. Brokaw spends approximately 15 hours a month performing services as an insurance agent.

To the extent that Mr. Brokaw recommends the purchase of insurance products where he may receive commissions for doing so, a conflict of interest exists because he will receive additional compensation should the clients elect to follow his recommendations, even if such recommendation is based on the best interest of the clients and their needs. Lido has adopted certain procedures designed to mitigate the effects of these conflicts.

Importantly, as part of Lido's fiduciary duty to clients, the Firm and its employees will endeavor at all times to put the interests of the clients first and will only make recommendations that they reasonably believe are suitable and in the best interests of the client. Additionally, material conflicts presented by these practices are disclosed to clients at the time of entering into an advisory agreement with Lido, mainly through the delivery of FormADV Part 2A and Part 2B disclosure documents.

#### **ITEM 5: ADDITIONAL COMPENSATION**

In addition to the typical and ordinary compensation earned from his employment at Lido, Mr. Brokaw receives an economic benefit for any new clients that he may bring to the firm. Additionally, as an insurance agent, Mr. Brokaw receives usual and customar

#### **ITEM 6: SUPERVISION**

Generally, all client investment decisions are overseen by Jeff Garden, Chief Investment Officer and head of Lido's Investment Committee. The Investment Committee meets periodically to discuss overall portfolio management decisions and strategies. In addition, Jason Ozur, Chief Executive Officer of Lido, is responsible for the general oversight of all investment advice given by its supervised persons.

Mr. Brokaw's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at (310) 278-8232 or [jozur@lidoadvisors.com](mailto:jozur@lidoadvisors.com).

**BROCHURE SUPPLEMENT**  
**(Part 2B of Form ADV)**

**December 2024**

**Shane Sawyer Jones**

**Lido Advisors, LLC**

*Business Address*

2101 Cedar Springs Road, Suite 650  
Dallas, TX 75201  
Phone: (214) 269-5745  
ssawyerjones@lidoadvisors.com

*Principal Office Address*

1875 Century Park East, Suite 950  
Los Angeles, California 90067  
Phone: (310) 278-8232  
Fax: (310) 278-8267  
www.lidoadvisors.com

This brochure supplement provides information about Shane Sawyer Jones that supplements the Lido Advisors, LLC's ("Lido") Disclosure Brochure (Form ADV Part 2A). You should have received a copy of that Disclosure Brochure. Please contact our Chief Compliance Officer at (310) 278-8232 if you did not receive Lido Advisors, LLC's Disclosure Brochure or if you have any questions about the contents of this supplement.

Additional information about Shane Sawyer Jones is available on the SEC's website at [adviserinfo.sec.gov](http://adviserinfo.sec.gov).

### **ITEM 1: COVER PAGE**

Please see previous page.

### **ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE**

Shane Sawyer Jones

Year of Birth: 1995

#### **Education Background**

University of Tulsa, Oklahoma – Bachelor of Music Education, 2018

#### **Business Background**

Lido Advisors, LLC, Investment Adviser Representative (6/2022 – Present)

Mounds Public School, Music Teacher (6/2019 – 6/2022)

Union Public Schools, Substitute Teacher (12/2018 – 6/2019)

### **ITEM 3: DISCIPLINARY INFORMATION**

Lido is required to disclose all material facts regarding any legal or disciplinary event that would be material to your evaluation of each investment person providing advice to you. Mr. Sawyer has no disciplinary information to disclose under this Item.

### **ITEM 4: OTHER BUSINESS ACTIVITIES**

Mr. Sawyer does not engage in other business activities outside of Lido.

### **ITEM 5: ADDITIONAL COMPENSATION**

Mr. Sawyer has no additional compensation to disclose.

### **ITEM 6: SUPERVISION**

Generally, all client investment decisions are overseen by Jeff Garden, Chief Investment Officer and head of Lido's Investment Committee. The Investment Committee meets periodically to discuss overall portfolio management decisions and strategies. In addition, Jason Ozur, Chief Executive Officer of Lido, is responsible for the general oversight of all investment advice given by its supervised persons.

Mr. Sawyer's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at (310) 278-8232 or [jozur@lidoadvisors.com](mailto:jozur@lidoadvisors.com).

**BROCHURE SUPPLEMENT**  
**(Part 2B of Form ADV)**

**January 2024**

**Shannon Sahli**

**Lido Advisors, LLC**

*Business Address*

2101 Cedar Springs Road, Suite 650  
Dallas, TX 75201  
Phone: (214) 365-2502  
ssahli@lidoadvisors.com

*Principal Office Address*

1875 Century Park East, Suite 950  
Los Angeles, California 90067  
Phone: (310) 278-8232  
Fax: (310) 278-8267  
www.lidoadvisors.com

This brochure supplement provides information about Shannon Sahli that supplements the Lido Advisors, LLC's ("Lido") Disclosure Brochure (Form ADV Part 2A). You should have received a copy of that Disclosure Brochure. Please contact our Chief Compliance Officer at (310) 278-8232 if you did not receive Lido Advisors, LLC's Disclosure Brochure or if you have any questions about the contents of this supplement.

Additional information about Shannon Sahli is available on the SEC's website at [adviserinfo.sec.gov](http://adviserinfo.sec.gov).

**ITEM 1: COVER PAGE**

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**ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE**

Shannon Sahli  
Year of Birth: 1997

**Education Background**

Long Island University – Bachelor of Science in Business Administration, 2019

**Business Background**

Lido Advisors, LLC, Investment Adviser Representative (05/2023 – Present)  
JetBlue Airways, Analyst/ Project Manager (06/2018 – 05/2023)

**ITEM 3: DISCIPLINARY INFORMATION**

Lido is required to disclose all material facts regarding any legal or disciplinary event that would be material to your evaluation of each investment person providing advice to you. Ms. Sahli has no disciplinary information to disclose under this Item.

**ITEM 4: OTHER BUSINESS ACTIVITIES**

Ms. Sahli does not engage in other business activities outside of Lido.

**ITEM 5: ADDITIONAL COMPENSATION**

Ms. Sahli has no additional compensation to disclose.

**ITEM 6: SUPERVISION**

Generally, all client investment decisions are overseen by Jeff Garden, Chief Investment Officer and head of Lido's Investment Committee. The Investment Committee meets periodically to discuss overall portfolio management decisions and strategies. In addition, Jason Ozur, Chief Executive Officer of Lido, is responsible for the general oversight of all investment advice given by its supervised persons.

Ms. Sahli's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at (310) 278-8232 or [jozur@lidoadvisors.com](mailto:jozur@lidoadvisors.com).



**BROCHURE SUPPLEMENT**  
**(Part 2B of Form ADV)**

**January 2024**

**Shawn Moran**

**Lido Advisors, LLC**

*Business Address*

3500 Lenox Road NE, Suite 1500  
Atlanta, GA 30326  
Phone: (404) 368-7009  
smoran@lidoadvisors.com

*Principal Office Address*

1875 Century Park East, Suite 950  
Los Angeles, California 90067  
Phone: (310) 278-8232  
Fax: (310) 278-8267  
www.lidoadvisors.com

This brochure supplement provides information about Shawn Moran that supplements the Lido Advisors, LLC's ("Lido") Disclosure Brochure (Form ADV Part 2A). You should have received a copy of that Disclosure Brochure. Please contact our Chief Compliance Officer at (310) 278-8232 if you did not receive Lido Advisors, LLC's Disclosure Brochure or if you have any questions about the contents of this supplement.

Additional information about Shawn Moran is available on the SEC's website at [adviserinfo.sec.gov](http://adviserinfo.sec.gov).

### **ITEM 1: COVER PAGE**

Please see previous page.

### **ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE**

Shawn Moran  
Year of Birth: 1990

#### **Education Background**

The University of Georgia, Terry College of Business, Bachelor of Business Administration in Finance, 2013

#### **Business Background**

Lido Advisors, LLC, Investment Adviser Representative (5/2020 – 10/2021)  
Crawford Investment Counsel, Inc, Business Development Assc. (7/2013 – 5/2020)  
The University of Georgia, Full-Time Student (6/2009 – 5/2013)

### **ITEM 3: DISCIPLINARY INFORMATION**

Lido is required to disclose all material facts regarding any legal or disciplinary event that would be material to your evaluation of each investment person providing advice to you. Mr. Moran has no disciplinary information to disclose under this Item.

### **ITEM 4: OTHER BUSINESS ACTIVITIES**

Mr. Moran does not engage in other business activities outside of Lido.

### **ITEM 5: ADDITIONAL COMPENSATION**

Mr. Moran has no additional compensation to disclose.

### **ITEM 6: SUPERVISION**

Generally, all client investment decisions are overseen by Jeff Garden, Chief Investment Officer and head of Lido's Investment Committee. The Investment Committee meets periodically to discuss overall portfolio management decisions and strategies. In addition, Jason Ozur, Chief Executive Officer of Lido, is responsible for the general oversight of all investment advice given by its supervised persons.

Mr. Moran's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at (310) 278-8232 or [jozur@lidoadvisors.com](mailto:jozur@lidoadvisors.com).

**BROCHURE SUPPLEMENT**  
**(Part 2B of Form ADV)**

**June 2024**

**Shelby Seivert**

**Lido Advisors, LLC**

*Business Address*

3655 Nobel Drive, Suite 630  
San Diego, CA 92122  
Phone: (619) 345-4231  
sseivert@lidoadvisors.com

*Principal Office Address*

1875 Century Park East, Suite 950  
Los Angeles, California 90067  
Phone: (310) 278-8232  
Fax: (310) 278-8267  
www.lidoadvisors.com

This brochure supplement provides information about Shelby Seivert that supplements the Lido Advisors, LLC's ("Lido") Disclosure Brochure (Form ADV Part 2A). You should have received a copy of that Disclosure Brochure. Please contact our Chief Compliance Officer at (310) 278-8232 if you did not receive Lido Advisors, LLC's Disclosure Brochure or if you have any questions about the contents of this supplement.

Additional information about Shelby Seivert is available on the SEC's website at [adviserinfo.sec.gov](http://adviserinfo.sec.gov).

### **ITEM 1: COVER PAGE**

Please see previous page.

### **ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE**

Shelby Seivert

Year of Birth: 2000

#### **Education Background**

University of San Diego – Bachelor of Business Administration in Finance, 2022

University of San Diego – Bachelor of Business Administration in Marketing, 2022

#### **Business Background**

Lido Advisors, LLC, Investment Adviser Representative (1/2024 – Present)

Echelon Partners LLC, Analyst & Marketing Specialist (5/2023 – 12/2023)

Extended Travel (12/2022 – 4/2023)

Owen James, Marketing Intern (9/2022 – 11/2022)

MRKTSpace, Barista (6/2022 – 8/2022)

Echelon Partners LLC, Event Planner/ Marketing (6/2022 – 8/2022)

University of San Diego, Student (1/2020 – 5/2022)

FiComm Partners, Intern (5/2020 – 8/2020)

University of Colorado, Boulder, Student (8/2018 – 12/2019)

### **ITEM 3: DISCIPLINARY INFORMATION**

Lido is required to disclose all material facts regarding any legal or disciplinary event that would be material to your evaluation of each investment person providing advice to you. Ms. Seivert has no disciplinary information to disclose under this Item.

### **ITEM 4: OTHER BUSINESS ACTIVITIES**

Ms. Seivert does not engage in other business activities outside of Lido.

### **ITEM 5: ADDITIONAL COMPENSATION**

Ms. Seivert has no additional compensation to disclose.

### **ITEM 6: SUPERVISION**

Generally, all client investment decisions are overseen by Jeff Garden, Chief Investment Officer and head of Lido's Investment Committee. The Investment Committee meets periodically to discuss overall portfolio management decisions and strategies. In addition, Jason Ozur, Chief Executive Officer of Lido, is responsible for the general oversight of all investment advice given by its supervised persons.

Ms. Seivert's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at (310) 278-8232 or [jozur@lidoadvisors.com](mailto:jozur@lidoadvisors.com).

**BROCHURE SUPPLEMENT**  
**(Part 2B of Form ADV)**

**January 2024**

**Sierra Argyle**

**Lido Advisors, LLC**

*Business Address*

20 N. Clark St. Suite 1250  
Chicago, IL 60602  
Phone: (312) 897-5027  
sargyle@lidoadvisors.com

*Principal Office Address*

1875 Century Park East, Suite 950  
Los Angeles, California 90067  
Phone: (310) 278-8232  
Fax: (310) 278-8267  
www.lidoadvisors.com

This brochure supplement provides information about Sierra Argyle that supplements the Lido Advisors, LLC's ("Lido") Disclosure Brochure (Form ADV Part 2A). You should have received a copy of that Disclosure Brochure. Please contact our Chief Compliance Officer at (310) 278-8232 if you did not receive Lido Advisors, LLC's Disclosure Brochure or if you have any questions about the contents of this supplement.

Additional information about Sierra Argyle is available on the SEC's website at [adviserinfo.sec.gov](http://adviserinfo.sec.gov).

### **ITEM 1: COVER PAGE**

Please see previous page.

### **ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE**

Sierra Argyle

Year of Birth: 1991

#### **Education Background**

University of Oregon – Bachelor of Arts in English, 2011

#### **Business Background**

Lido Advisors, LLC, Investment Adviser Representative (11/2019 – Present)

Signature FD, LLC, Client Care Associate (6/2018 – 11/2019)

Bessemer Trust, Asst Vice President, Associate Client Advisor (6/2014 – 5/2018)

Limos.com, Compliance Specialist (6/2013 – 6/2014)

Atlantic Aviation, Customer Service Representative (11/2012 – 3/2013)

University of Oregon Accessible Education Center, Transcriber (11/2009 – 9/2012)

### **ITEM 3: DISCIPLINARY INFORMATION**

Lido is required to disclose all material facts regarding any legal or disciplinary event that would be material to your evaluation of each investment person providing advice to you. Ms. Argyle has no disciplinary information to disclose under this Item.

### **ITEM 4: OTHER BUSINESS ACTIVITIES**

Ms. Argyle does not engage in other business activities outside of Lido.

### **ITEM 5: ADDITIONAL COMPENSATION**

Ms. Argyle has no additional compensation to disclose.

### **ITEM 6: SUPERVISION**

Generally, all client investment decisions are overseen by Jeff Garden, Chief Investment Officer and head of Lido's Investment Committee. The Investment Committee meets periodically to discuss overall portfolio management decisions and strategies. In addition, Jason Ozur, Chief Executive Officer of Lido, is responsible for the general oversight of all investment advice given by its supervised persons.

Ms. Argyle's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at (310) 278-8232 or [jozur@lidoadvisors.com](mailto:jozur@lidoadvisors.com).

**BROCHURE SUPPLEMENT**  
**(Part 2B of Form ADV)**

**December 2023**

**Stacy Beattie**

**Lido Advisors, LLC**

*Business Address*

1875 Century Park East, Suite 950  
Los Angeles, California 90067  
Phone: (424) 512-4424  
sbeattie@lidoadvisors.com

*Principal Office Address*

1875 Century Park East, Suite 950  
Los Angeles, California 90067  
Phone: (310) 278-8232  
Fax: (310) 278-8267  
www.lidoadvisors.com

This brochure supplement provides information about Stacy Beattie that supplements the Lido Advisors, LLC's ("Lido") Disclosure Brochure (Form ADV Part 2A). You should have received a copy of that Disclosure Brochure. Please contact our Chief Compliance Officer at (310) 278-8232 if you did not receive Lido Advisors, LLC's Disclosure Brochure or if you have any questions about the contents of this supplement.

Additional information about Stacy Beattie is available on the SEC's website at [adviserinfo.sec.gov](http://adviserinfo.sec.gov).



### **ITEM 1: COVER PAGE**

Please see previous page.

### **ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE**

Stacy Beattie

Year of Birth: 1979

#### **Education Background**

Iowa State University – Bachelor of Arts in Political Science, 2002

DePaul University – Masters of Science in Public Service Management, 2007

#### **Business Background**

Lido Advisors, LLC, Chief Operating Officer (10/2021 – Present)

Stifel Nicolaus & Co Inc., Alternative Investments (5/2016 – 9/2021)

Ziegler Capital Management LLC, Managing Director (12/2015 – 5/2016)

Barclays Capital Inc., Mass Transfer (9/2008 – 12/2015)

### **ITEM 3: DISCIPLINARY INFORMATION**

Lido is required to disclose all material facts regarding any legal or disciplinary event that would be material to your evaluation of each investment person providing advice to you. Ms. Beattie has no disciplinary information to disclose under this Item.

### **ITEM 4: OTHER BUSINESS ACTIVITIES**

Ms. Beattie does not engage in other business activities outside of Lido.

### **ITEM 5: ADDITIONAL COMPENSATION**

Ms. Beattie has no additional compensation to disclose.

### **ITEM 6: SUPERVISION**

Generally, all client investment decisions are overseen by Jeff Garden, Chief Investment Officer and head of Lido's Investment Committee. The Investment Committee meets periodically to discuss overall portfolio management decisions and strategies. In addition, Jason Ozur, Chief Executive Officer of Lido, is responsible for the general oversight of all investment advice given by its supervised persons.

Ms. Beattie's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at (310) 278-8232 or [jozur@lidoadvisors.com](mailto:jozur@lidoadvisors.com).

**BROCHURE SUPPLEMENT**  
**(Part 2B of Form ADV)**

**January 2024**

**Stasia Washington**

**Lido Advisors, LLC**

*Business Address*

1875 Century Park East, Suite 950  
Los Angeles, California 90067  
Phone: (424) 421-3530  
swashington@lidoadvisors.com

*Principal Office Address*

1875 Century Park East, Suite 950  
Los Angeles, California 90067  
Phone: (310) 278-8232  
Fax: (310) 278-8267  
www.lidoadvisors.com

This brochure supplement provides information about Stasia Washington that supplements the Lido Advisors, LLC's ("Lido") Disclosure Brochure (Form ADV Part 2A). You should have received a copy of that Disclosure Brochure. Please contact our Chief Compliance Officer at (310) 278-8232 if you did not receive Lido Advisors, LLC's Disclosure Brochure or if you have any questions about the contents of this supplement.

Additional information about Stasia Washington is available on the SEC's website at [adviserinfo.sec.gov](http://adviserinfo.sec.gov).

### **ITEM 1: COVER PAGE**

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### **ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE**

Stasia Washington

Year of Birth: 1961

#### **Education Background**

Pepperdine University – Master of Business Administrations in Business Administration and Management, 2013

#### **Business Background**

Lido Advisors, LLC, Investment Adviser Representative (6/2023 – Present)

First Foundation Advisors, Managing Director (1/2013 – 6/2023)

UnionBanc Investment Services, LLC, Markets Manager (12/2004 – 2/2012)

### **ITEM 3: DISCIPLINARY INFORMATION**

Lido is required to disclose all material facts regarding any legal or disciplinary event that would be material to your evaluation of each investment person providing advice to you. Ms. Washington has no disciplinary information to disclose under this Item.

### **ITEM 4: OTHER BUSINESS ACTIVITIES**

In addition to her activities at Lido, Ms. Washington is a Board member of LA84 Foundation and non-fiduciary Chair of the Independent Audit Committee for MusiCares Foundation. Ms. Washington spends less than 5% of her time completing duties and responsibilities as a board member of these organizations.

Ms. Washington is a co-owner of Palazzo Concessions and Cato Hospitality Group where she spends less than 5% of her time completing duties for these entities.

### **ITEM 5: ADDITIONAL COMPENSATION**

Outside of the typical and ordinary compensation earned from her employment at Lido, Ms. Washington receives an economic benefit as co-owner of Palazzo Concessions and Cato Hospitality Group, which makes up for less than 5% of her total annual income.

### **ITEM 6: SUPERVISION**

Generally, all client investment decisions are overseen by Jeff Garden, Chief Investment Officer and head of Lido's Investment Committee. The Investment Committee meets periodically to discuss overall portfolio management decisions

and strategies. In addition, Jason Ozur, Chief Executive Officer of Lido, is responsible for the general oversight of all investment advice given by its supervised persons.

Ms. Washington's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at (310) 278-8232 or [jozur@lidoadvisors.com](mailto:jozur@lidoadvisors.com).

**BROCHURE SUPPLEMENT**  
**(Part 2B of Form ADV)**

**February 2024**

**Stuart Katz**

**Lido Advisors, LLC**

*Business Address*

1875 Century Park East, Suite 950  
Los Angeles, California 90067  
Phone: (424) 284-6991  
skatz@lidoadvisors.com

*Principal Office Address*

1875 Century Park East, Suite 950  
Los Angeles, California 90067  
Phone: (310) 278-8232  
Fax: (310) 278-8267  
www.lidoadvisors.com

This brochure supplement provides information about Stuart Katz that supplements the Lido Advisors, LLC's ("Lido") Disclosure Brochure (Form ADV Part 2A). You should have received a copy of that Disclosure Brochure. Please contact our Chief Compliance Officer at (310) 278-8232 if you did not receive Lido Advisors, LLC's Disclosure Brochure or if you have any questions about the contents of this supplement.

Additional information about Stuart Katz is available on the SEC's website at [adviserinfo.sec.gov](http://adviserinfo.sec.gov).

### **ITEM 1: COVER PAGE**

Please see previous page.

### **ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE**

Stuart Katz

Year of Birth: 1977

#### **Education Background**

Cornell University – Bachelor of Science in Industrial and Labor Relations, 1999

Northwestern University School of Law – Juris Doctor, 2003

#### **Business Background**

IDB Lido Wealth, LLC, Investment Adviser Representative (4/2023 – Present)

Lido Advisors, LLC, Investment Adviser Representative (7/2021 – Present)

Sanford C. Bernstein & Co. LLC, Vice President (5/2011 – 7/2021)

Manatt, Phelps & Phillips LLC, Attorney (10/2009 – 12/2010)

### **ITEM 3: DISCIPLINARY INFORMATION**

Lido is required to disclose all material facts regarding any legal or disciplinary event that would be material to your evaluation of each investment person providing advice to you. Mr. Katz has no disciplinary information to disclose under this Item.

### **ITEM 4: OTHER BUSINESS ACTIVITIES**

In addition to his activities at Lido, Mr. Katz is an Investment Adviser Representative for IDB Lido Wealth, LLC, which is an SEC investment adviser owned by Lido. He devotes approximately 5% of his time performing services for IDB Lido Wealth.

### **ITEM 5: ADDITIONAL COMPENSATION**

In addition to his ordinary compensation at Lido, Mr. Katz receives compensation from IDB Lido Wealth, LLC which makes up 5% of his total annual income.

### **ITEM 6: SUPERVISION**

Generally, all client investment decisions are overseen by Jeff Garden, Chief Investment Officer and head of Lido's Investment Committee. The Investment Committee meets periodically to discuss overall portfolio management decisions and strategies. In addition, Jason Ozur, Chief Executive Officer of Lido, is responsible for the general oversight of all investment advice given by its supervised persons.

Mr. Katz's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at (310) 278-8232 or [jozur@lidoadvisors.com](mailto:jozur@lidoadvisors.com).

**BROCHURE SUPPLEMENT**  
**(Part 2B of Form ADV)**

**December 2023**

**Thomas Bartling, CFP®**

**Lido Advisors, LLC**

*Business Address*

1875 NW Corporate Blvd, Suite 110  
Boca Raton, FL 33431  
Phone: (858) 250-0405  
tbartling@lidoadvisors.com

*Principal Office Address*

1875 Century Park East, Suite 950  
Los Angeles, California 90067  
Phone: (310) 278-8232  
Fax: (310) 278-8267  
www.lidoadvisors.com

This brochure supplement provides information about Thomas Bartling that supplements the Lido Advisors, LLC's ("Lido") Disclosure Brochure (Form ADV Part 2A). You should have received a copy of that Disclosure Brochure. Please contact our Chief Compliance Officer at (310) 278-8232 if you did not receive Lido Advisors, LLC's Disclosure Brochure or if you have any questions about the contents of this supplement.

Additional information about Thomas Bartling is available on the SEC's website at [adviserinfo.sec.gov](http://adviserinfo.sec.gov).

## **ITEM 1: COVER PAGE**

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## **ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE**

Thomas Bartling, CFP®

Year of Birth: 1992

### **Education Background**

San Diego State University – CFP® Certification, 2023

San Diego State University – Bachelor of Science in Business Administration in Financial Services, 2020

Miramar/Mesa Community College – Associate Degree in Financial Services, 2018

Miramar/Mesa Commun

### **Business Background**

Lido Advisors, LLC, Investment Adviser Representative (10/2023 – Present)

Aspiriant, Associate – Wealth Management (8/2021 – 8/2023)

Platt Wealth Management, Financial Planning Associate (5/2020 – 8/2021)

San Diego County Credit Union, Financial Services Representative (8/2017 – 5/2020)

Union Bank, Branch Service Specialist (10/2015 – 8/2017)

### **Explanation of Designation**

#### *Certified Financial Planner™*

The CERTIFIED FINANCIAL PLANNER™, CFP® and federally registered CFP (with flame design) marks (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. It 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. Currently, more than 71,000 individuals have obtained CFP® certification in the United States.

To attain the right to use the CFP® marks, an individual must satisfactorily fulfill the following requirements:

- Education – Complete an advanced college-level course of study addressing the financial planning subject areas that CFP Board’s studies have determined as necessary for the competent and professional delivery of financial planning services,



and attain a Bachelor's Degree from a regionally accredited United States college or university (or its equivalent from a foreign university). CFP Board's financial planning subject areas include insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning;

- Examination – Pass the comprehensive CFP® Certification Examination. The examination includes case studies and client scenarios designed to test one's ability to correctly diagnose financial planning issues and apply one's knowledge of financial planning to real world circumstances;
- Experience – Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year); and
- Ethics – Agree to be bound by CFP Board's Standards of Professional Conduct, a set of documents outlining the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements in order to maintain the right to continue to use the CFP® marks:

- Continuing Education – Complete 30 hours of continuing education hours every two years, including two hours on the Code of Ethics and other parts of the Standards of Professional Conduct, to maintain competence and keep up with developments in the financial planning field; and
- Ethics – Renew an agreement to be bound by the Standards of Professional Conduct. The Standards prominently require that CFP® professionals provide financial planning services at a fiduciary standard of care. This means CFP® professionals must provide financial planning services in the best interests of their clients.

CFP® professionals who fail to comply with the above standards and requirements may be subject to CFP Board's enforcement process, which could result in suspension or permanent revocation of their CFP® certification.

### **ITEM 3: DISCIPLINARY INFORMATION**

Lido is required to disclose all material facts regarding any legal or disciplinary event that would be material to your evaluation of each investment person providing advice to you. Mr. Bartling has no disciplinary information to disclose under this Item.

### **ITEM 4: OTHER BUSINESS ACTIVITIES**

In addition to his activities at Lido, Mr. Bartling spends time outside of business hours as a server at Eden Abbey Brewing Community. He also serves on the Board of

Directors for the Financial Planning Association of Central Florida, for which he receives no compensation.

**ITEM 5: ADDITIONAL COMPENSATION**

Outside of the typical and ordinary compensation from his employment at Lido, Mr. Bartling earns less than 5% of his annual income from his activities as a server.

**ITEM 6: SUPERVISION**

Generally, all client investment decisions are overseen by Jeff Garden, Chief Investment Officer and head of Lido's Investment Committee. The Investment Committee meets periodically to discuss overall portfolio management decisions and strategies. In addition, Jason Ozur, Chief Executive Officer of Lido, is responsible for the general oversight of all investment advice given by its supervised persons.

Mr. Bartling's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at (310) 278-8232 or [jozur@lidoadvisors.com](mailto:jozur@lidoadvisors.com).

**BROCHURE SUPPLEMENT**  
**(Part 2B of Form ADV)**

**February 2024**

**Thomas McDonnell, CFP®**

**Lido Advisors, LLC**

*Business Address*

255 South King Street, Suite 800  
Seattle, WA 98104  
Phone: (425) 441-0850  
tmcdonnell@lidoadvisors.com

*Principal Office Address*

1875 Century Park East, Suite 950  
Los Angeles, California 90067  
Phone: (310) 278-8232  
Fax: (310) 278-8267  
www.lidoadvisors.com

This brochure supplement provides information about Thomas McDonnell that supplements the Lido Advisors, LLC's ("Lido") Disclosure Brochure (Form ADV Part 2A). You should have received a copy of that Disclosure Brochure. Please contact our Chief Compliance Officer at (310) 278-8232 if you did not receive Lido Advisors, LLC's Disclosure Brochure or if you have any questions about the contents of this supplement.

Additional information about Thomas McDonnell is available on the SEC's website at [adviserinfo.sec.gov](http://adviserinfo.sec.gov).

## **ITEM 1: COVER PAGE**

Please see previous page.

## **ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE**

Thomas McDonnell, CFP®

Year of Birth: 1982

### **Education Background**

Washington State University – Bachelor of Science in Business Marketing, 2004

### **Business Background**

Lido Advisors, LLC, Investment Adviser Representative (1/2024 – Present)

Unemployed, (7/2023 – 1/2024)

Morgan Stanley, VP, Senior Retail Branch Manager (1/2023 – 7/2023)

E\*Trade Capital Mgmt LLC, VP, Senior Retail Branch Manager (1/2023 – 7/2023)

E\*Trade Securities LLC, VP, Senior Retail Branch Manager (1/2023 – 7/2023)

E\*Trade Capital Mgmt LLC, Retail Branch Manager (2/2020 – 1/2021)

E\*Trade Securities LLC, Retail Branch Manager (2/2020 – 1/2021)

E\*Trade Capital Mgmt LLC, VP, Branch Manager Retail Branch (7/2017 – 1/2020)

E\*Trade Securities LLC, VP, Branch Manager Retail Branch (7/2017 – 1/2020)

E\*Trade Capital Mgmt LLC, Corp. Services Financial Consultant (4/2013 – 7/2017)

E\*Trade Securities LLC, Corp. Services Financial Consultant (4/2013 – 7/2017)

### **Explanation of Designation**

*Certified Financial Planner™*

The CERTIFIED FINANCIAL PLANNER™, CFP® and federally registered CFP (with flame design) marks (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. It 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. Currently, more than 71,000 individuals have obtained CFP® certification in the United States.

To attain the right to use the CFP® marks, an individual must satisfactorily fulfill the following requirements:

- Education – Complete an advanced college-level course of study addressing the financial planning subject areas that CFP Board’s studies have determined as necessary for the competent and professional delivery of financial planning services, and attain a Bachelor’s Degree from a regionally accredited United States college or university (or its equivalent from a foreign university). CFP Board’s financial planning subject areas include insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning;
- Examination – Pass the comprehensive CFP® Certification Examination. The examination includes case studies and client scenarios designed to test one’s ability to correctly diagnose financial planning issues and apply one’s knowledge of financial planning to real world circumstances;
- Experience – Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year); and
- Ethics – Agree to be bound by CFP Board’s Standards of Professional Conduct, a set of documents outlining the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements in order to maintain the right to continue to use the CFP® marks:

- Continuing Education – Complete 30 hours of continuing education hours every two years, including two hours on the Code of Ethics and other parts of the Standards of Professional Conduct, to maintain competence and keep up with developments in the financial planning field; and
- Ethics – Renew an agreement to be bound by the Standards of Professional Conduct. The Standards prominently require that CFP® professionals provide financial planning services at a fiduciary standard of care. This means CFP® professionals must provide financial planning services in the best interests of their clients.

CFP® professionals who fail to comply with the above standards and requirements may be subject to CFP Board’s enforcement process, which could result in suspension or permanent revocation of their CFP® certification.

### **ITEM 3: DISCIPLINARY INFORMATION**

Lido is required to disclose all material facts regarding any legal or disciplinary event that would be material to your evaluation of each investment person providing advice to you. Mr. McDonnell has no disciplinary information to disclose under this Item.

**ITEM 4: OTHER BUSINESS ACTIVITIES**

In addition to his employment at Lido, Mr. McDonnell is the Chief Umpire at North Bothell Little League. He is not compensated for his role.

**ITEM 5: ADDITIONAL COMPENSATION**

Mr. McDonnell has no additional compensation to disclose.

**ITEM 6: SUPERVISION**

Generally, all client investment decisions are overseen by Jeff Garden, Chief Investment Officer and head of Lido's Investment Committee. The Investment Committee meets periodically to discuss overall portfolio management decisions and strategies. In addition, Jason Ozur, Chief Executive Officer of Lido, is responsible for the general oversight of all investment advice given by its supervised persons.

Mr. McDonnell's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at (310) 278-8232 or [jozur@lidoadvisors.com](mailto:jozur@lidoadvisors.com).

**BROCHURE SUPPLEMENT**  
**(Part 2B of Form ADV)**

**December 2023**

**Timothy Johnson**

**Lido Advisors, LLC**

*Business Address*

3500 Lenox Road, Suite 1500  
Atlanta, GA 30326  
Phone: (678) 437-1245  
tjohnson@lidoadvisors.com

*Principal Office Address*

1875 Century Park East, Suite 950  
Los Angeles, California 90067  
Phone: (310) 278-8232  
Fax: (310) 278-8267  
www.lidoadvisors.com

This brochure supplement provides information about Timothy Johnson that supplements the Lido Advisors, LLC's ("Lido") Disclosure Brochure (Form ADV Part 2A). You should have received a copy of that Disclosure Brochure. Please contact our Chief Compliance Officer at (310) 278-8232 if you did not receive Lido Advisors, LLC's Disclosure Brochure or if you have any questions about the contents of this supplement.

Additional information about Timothy Johnson is available on the SEC's website at [adviserinfo.sec.gov](http://adviserinfo.sec.gov).

### **ITEM 1: COVER PAGE**

Please see previous page.

### **ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE**

Timothy Johnson  
Year of Birth: 1998

#### **Education Background**

University of Central Florida – Bachelor of Science in Business Administration in Finance, 2019

#### **Business Background**

Lido Advisors, LLC, Investment Adviser Representative (12/2022 - Present)  
Uber, Delivery Driver (12/2017 - Present)  
Capco, Associate, (7/2020 - 11/2022)  
Hawkers Asian Street Fare, Finance Assistant (8/2019 - 12/2019)  
University of Central Florida, Full-Time Student (8/2016 - 12/2019)

### **ITEM 3: DISCIPLINARY INFORMATION**

Lido is required to disclose all material facts regarding any legal or disciplinary event that would be material to your evaluation of each investment person providing advice to you. Mr. Johnson has no disciplinary information to disclose under this Item.

### **ITEM 4: OTHER BUSINESS ACTIVITIES**

In addition to his activities at Lido, Mr. Johnson spends time outside of business hours as a driver for Uber.

### **ITEM 5: ADDITIONAL COMPENSATION**

Outside of the typical and ordinary compensation from his employment at Lido, Mr. Johnson earns less than 1% of his annual income from his activities as a rideshare driver.

### **ITEM 6: SUPERVISION**

Generally, all client investment decisions are overseen by Jeff Garden, Chief Investment Officer and head of Lido's Investment Committee. The Investment Committee meets periodically to discuss overall portfolio management decisions and strategies. In addition, Jason Ozur, Chief Executive Officer of Lido, is responsible for the general oversight of all investment advice given by its supervised persons.



Mr. Johnson's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at (310) 278-8232 or [jozur@lidoadvisors.com](mailto:jozur@lidoadvisors.com).

**BROCHURE SUPPLEMENT**  
**(Part 2B of Form ADV)**

**July 2024**

**Tristan Bishop, CFP®**

**Lido Advisors, LLC**

*Business Address*

2101 Cedar Springs Road, Suite 650  
Dallas, TX 75201  
Phone: (971) 465-2180  
tbishop@lidoadvisors.com

*Principal Office Address*

1875 Century Park East, Suite 950  
Los Angeles, California 90067  
Phone: (310) 278-8232  
Fax: (310) 278-8267  
www.lidoadvisors.com

This brochure supplement provides information about Tristan Bishop that supplements the Lido Advisors, LLC's ("Lido") Disclosure Brochure (Form ADV Part 2A). You should have received a copy of that Disclosure Brochure. Please contact our Chief Compliance Officer at (310) 278-8232 if you did not receive Lido Advisors, LLC's Disclosure Brochure or if you have any questions about the contents of this supplement.

Additional information about Tristan Bishop is available on the SEC's website at [adviserinfo.sec.gov](http://adviserinfo.sec.gov).

## **ITEM 1: COVER PAGE**

Please see previous page.

## **ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE**

Tristan Bishop, CFP®

Year of Birth: 1996

### **Education Background**

Texas Tech University – Bachelor of Science in Personal Financial Planning, 2019

### **Business Background**

Lido Advisors, LLC, Investment Adviser Representative (7/2024 – Present)

LPL Financial LLC, Registered Representative (3/2024 – 5/2024)

LPL Financial LLC, Non-licensed Advisor (2/2024 – 3/2024)

Lifeway Financial Corp, Associate Financial Planner (1/2020 – 2/2024)

Buffalo Springs Community Church, Youth Pastor (10/2018 – 12/2019)

### **Explanation of Designation**

*Certified Financial Planner™*

The CERTIFIED FINANCIAL PLANNER™, CFP® and federally registered CFP (with flame design) marks (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. It 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. Currently, more than 71,000 individuals have obtained CFP® certification in the United States.

To attain the right to use the CFP® marks, an individual must satisfactorily fulfill the following requirements:

- Education – Complete an advanced college-level course of study addressing the financial planning subject areas that CFP Board’s studies have determined as necessary for the competent and professional delivery of financial planning services, and attain a Bachelor’s Degree from a regionally accredited United States college or university (or its equivalent from a foreign university). CFP Board’s financial planning subject areas include insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning;

- Examination – Pass the comprehensive CFP® Certification Examination. The examination includes case studies and client scenarios designed to test one’s ability to correctly diagnose financial planning issues and apply one’s knowledge of financial planning to real world circumstances;
- Experience – Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year); and
- Ethics – Agree to be bound by CFP Board’s Standards of Professional Conduct, a set of documents outlining the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements in order to maintain the right to continue to use the CFP® marks:

- Continuing Education – Complete 30 hours of continuing education hours every two years, including two hours on the Code of Ethics and other parts of the Standards of Professional Conduct, to maintain competence and keep up with developments in the financial planning field; and
- Ethics – Renew an agreement to be bound by the Standards of Professional Conduct. The Standards prominently require that CFP® professionals provide financial planning services at a fiduciary standard of care. This means CFP® professionals must provide financial planning services in the best interests of their clients.

CFP® professionals who fail to comply with the above standards and requirements may be subject to CFP Board’s enforcement process, which could result in suspension or permanent revocation of their CFP® certification.

### **ITEM 3: DISCIPLINARY INFORMATION**

Lido is required to disclose all material facts regarding any legal or disciplinary event that would be material to your evaluation of each investment person providing advice to you. Mr. Bishop has no disciplinary information to disclose under this Item.

### **ITEM 4: OTHER BUSINESS ACTIVITIES**

Mr. Bishop does not engage in other business activities outside of Lido.

### **ITEM 5: ADDITIONAL COMPENSATION**

Mr. Bishop has no additional compensation to disclose.

### **ITEM 6: SUPERVISION**

Generally, all client investment decisions are overseen by Jeff Garden, Chief Investment Officer and head of Lido’s Investment Committee. The Investment

Committee meets periodically to discuss overall portfolio management decisions and strategies. In addition, Jason Ozur, Chief Executive Officer of Lido, is responsible for the general oversight of all investment advice given by its supervised persons.

Mr. Bishop's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at (310) 278-8232 or [jozur@lidoadvisors.com](mailto:jozur@lidoadvisors.com).

**BROCHURE SUPPLEMENT**  
**(Part 2B of Form ADV)**

**December 2023**

**Troy Jones, CFA®**

**Lido Advisors, LLC**

*Business Address*

15425 Los Gatos Blvd., Suite 150  
Los Gatos, California 95032  
Phone: (408) 358-5817  
tjones@lidoadvisors.com

*Principal Office Address*

1875 Century Park East, Suite 950  
Los Angeles, California 90067  
Phone: (310) 278-8232  
Fax: (310) 278-8267  
www.lidoadvisors.com

This brochure supplement provides information about Troy Jones that supplements the Lido Advisors, LLC's ("Lido") Disclosure Brochure (Form ADV Part 2A). You should have received a copy of that Disclosure Brochure. Please contact our Chief Compliance Officer at (310) 278-8232 if you did not receive Lido Advisors, LLC's Disclosure Brochure or if you have any questions about the contents of this supplement.

Additional information about Troy Jones is available on the SEC's website at [adviserinfo.sec.gov](http://adviserinfo.sec.gov).

## **ITEM 1: COVER PAGE**

Please see previous page.

## **ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE**

Troy Jones, CFA®

Year of Birth: 1963

### **Education Background**

University of Oregon – Bachelor of Business Administration with Majors in Finance and Marketing, 1986

Earned Chartered Financial Analyst Designation, 1998

### **Business Background**

Lido Advisors, LLC, Investment Adviser Representative (11/2022 – Present)

Enterprise Trust & Investment Company, Senior Portfolio Manager (9/1995 – Present)

### **Explanation of Designation**

*Certified Financial Analyst™*

The Chartered Financial Analyst® (CFA) charter is a globally respected, graduate-level investment credential established in 1962 and awarded by CFA Institute — the largest global association of investment professionals.

There are currently more than 90,000 CFA charterholders working in 134 countries. To earn the CFA charter, candidates must: 1) pass three sequential, six-hour examinations; 2) have at least four years of qualified professional investment experience; 3) join CFA Institute as members; and 4) commit to abide by, and annually reaffirm, their adherence to the CFA Institute Code of Ethics and Standards of Professional Conduct.

### High Ethical Standards

The CFA Institute Code of Ethics and Standards of Professional Conduct, enforced through an active professional conduct program, require CFA charterholders to:

- Place their clients' interests ahead of their own
- Maintain independence and objectivity
- Act with integrity
- Maintain and improve their professional competence
- Disclose conflicts of interest and legal matters

### Global Recognition

Passing the three CFA exams is a difficult feat that requires extensive study (successful candidates report spending an average of 300 hours of study per level). Earning the CFA charter demonstrates mastery of many of the advanced skills needed for investment analysis and decision making in today's quickly evolving global financial industry. As a result, employers and clients are increasingly seeking CFA charterholders—often making the charter a prerequisite for employment.

Additionally, regulatory bodies in 22 countries and territories recognize the CFA charter as a proxy for meeting certain licensing requirements, and more than 125 colleges and universities around the world have incorporated a majority of the CFA Program curriculum into their own finance courses.

#### Comprehensive and Current Knowledge

The CFA Program curriculum provides a comprehensive framework of knowledge for investment decision making and is firmly grounded in the knowledge and skills used every day in the investment profession. The three levels of the CFA Program test a proficiency with a wide range of fundamental and advanced investment topics, including ethical and professional standards, fixed-income and equity analysis, alternative and derivative investments, economics, financial reporting standards, portfolio management, and wealth planning.

The CFA Program curriculum is updated every year by experts from around the world to ensure that candidates learn the most relevant and practical new tools, ideas, and investment and wealth management skills to reflect the dynamic and complex nature of the profession.

### **ITEM 3: DISCIPLINARY INFORMATION**

Lido is required to disclose all material facts regarding any legal or disciplinary event that would be material to your evaluation of each investment person providing advice to you. Mr. Jones has no disciplinary information to disclose under this Item.

### **ITEM 4: OTHER BUSINESS ACTIVITIES**

Troy Jones is employed by Lido to serve as an Investment Adviser Representative for Enterprise Trust & Investment Company. All compensation for such duties is paid by Lido.

Mr. Jones sits on the board of NephCure, a 501©3 organization dedicated to researching and curing rare kidney diseases. He devotes around 5 hours per month providing business guidance. He is not compensated for his role.

### **ITEM 5: ADDITIONAL COMPENSATION**

Mr. Jones has no additional compensation to disclose.



**ITEM 6: SUPERVISION**

Generally, all client investment decisions are overseen by Jeff Garden, Chief Investment Officer and head of Lido's Investment Committee. The Investment Committee meets periodically to discuss overall portfolio management decisions and strategies. In addition, Jason Ozur, Chief Executive Officer of Lido, is responsible for the general oversight of all investment advice given by its supervised persons.

Mr. Jones's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at (310) 278-8232 or [jozur@lidoadvisors.com](mailto:jozur@lidoadvisors.com).

**BROCHURE SUPPLEMENT**  
**(Part 2B of Form ADV)**

**January 2024**

**Tyler Tevich**

**Lido Advisors, LLC**

*Business Address*

20 N. Clark Street, Suite 1250  
Chicago, IL 60602  
Phone: (224) 360-1621  
ttevich@lidoadvisors.com

*Principal Office Address*

1875 Century Park East, Suite 950  
Los Angeles, California 90067  
Phone: (310) 278-8232  
Fax: (310) 278-8267  
www.lidoadvisors.com

This brochure supplement provides information about Tyler Tevich that supplements the Lido Advisors, LLC's ("Lido") Disclosure Brochure (Form ADV Part 2A). You should have received a copy of that Disclosure Brochure. Please contact our Chief Compliance Officer at (310) 278-8232 if you did not receive Lido Advisors, LLC's Disclosure Brochure or if you have any questions about the contents of this supplement.

Additional information about Tyler Tevich is available on the SEC's website at [adviserinfo.sec.gov](http://adviserinfo.sec.gov).

### **ITEM 1: COVER PAGE**

Please see previous page.

### **ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE**

Tyler Tevich

Year of Birth: 1996

#### **Education Background**

University of Wisconsin, Madison – Bachelor of Arts in Economics, 2019

#### **Business Background**

Lido Advisors, LLC, Investment Adviser Representative (12/2021 – Present)

Northern Trust Bank, Registered Associate, PCS (7/2020 – 11/2021)

Northern Trust Securities, Inc., Registered Representative (7/2020 – 11/2021)

The Ayco Company, LP/Mercer Allied, Registered Representative (6/2019 – 7/2020)

### **ITEM 3: DISCIPLINARY INFORMATION**

Lido is required to disclose all material facts regarding any legal or disciplinary event that would be material to your evaluation of each investment person providing advice to you. Mr. Tevich has no disciplinary information to disclose under this Item.

### **ITEM 4: OTHER BUSINESS ACTIVITIES**

Mr. Tevich does not engage in other business activities outside of Lido.

### **ITEM 5: ADDITIONAL COMPENSATION**

Mr. Tevich has no additional compensation to disclose.

### **ITEM 6: SUPERVISION**

Generally, all client investment decisions are overseen by Jeff Garden, Chief Investment Officer and head of Lido's Investment Committee. The Investment Committee meets periodically to discuss overall portfolio management decisions and strategies. In addition, Jason Ozur, Chief Executive Officer of Lido, is responsible for the general oversight of all investment advice given by its supervised persons.

Mr. Tevich's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at (310) 278-8232 or [jozur@lidoadvisors.com](mailto:jozur@lidoadvisors.com).

**BROCHURE SUPPLEMENT**  
**(Part 2B of Form ADV)**

**January 2024**

**Victor Campos**

**Lido Advisors, LLC**

*Business Address*

3655 Nobel Drive, Suite 630  
San Diego, CA 92122  
Phone: (619) 828-5231  
vcampos@lidoadvisors.com

*Principal Office Address*

1875 Century Park East, Suite 950  
Los Angeles, California 90067  
Phone: (310) 278-8232  
Fax: (310) 278-8267  
www.lidoadvisors.com

This brochure supplement provides information about Victor Campos that supplements the Lido Advisors, LLC's ("Lido") Disclosure Brochure (Form ADV Part 2A). You should have received a copy of that Disclosure Brochure. Please contact our Chief Compliance Officer at (310) 278-8232 if you did not receive Lido Advisors, LLC's Disclosure Brochure or if you have any questions about the contents of this supplement.

Additional information about Victor Campos is available on the SEC's website at [adviserinfo.sec.gov](http://adviserinfo.sec.gov).

**ITEM 1: COVER PAGE**

Please see previous page.

**ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE**

Victor Campos  
Year of Birth: 1996

**Education Background**

San Diego State University – Master of Science in Accounting, 2020

**Business Background**

Lido Advisors, LLC, Investment Adviser Representative (11/2023 – Present)  
Bridgelight Advisors, Paraplanner (4/2022 – 11/2023)  
Grant Thornton LLP, Audit Associate (9/2020 – 4/2022)  
Chipotle, Service Manager (2/2016 – 8/2020)

**ITEM 3: DISCIPLINARY INFORMATION**

Lido is required to disclose all material facts regarding any legal or disciplinary event that would be material to your evaluation of each investment person providing advice to you. Mr. Campos has no disciplinary information to disclose under this Item.

**ITEM 4: OTHER BUSINESS ACTIVITIES**

Mr. Campos does not engage in other business activities outside of Lido.

**ITEM 5: ADDITIONAL COMPENSATION**

Mr. Campos has no additional compensation to disclose.

**ITEM 6: SUPERVISION**

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Mr. Campos's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at (310) 278-8232 or [jozur@lidoadvisors.com](mailto:jozur@lidoadvisors.com).

**BROCHURE SUPPLEMENT**  
**(Part 2B of Form ADV)**

**January 2024**

**Viktoria Falus, CFP®**

**Lido Advisors, LLC**

*Business Address*

4840 Pearl East Circle, Suite 300E  
Boulder, CO 80301  
Phone: (720) 726-3541  
vfallus@lidoadvisors.com

*Principal Office Address*

1875 Century Park East, Suite 950  
Los Angeles, California 90067  
Phone: (310) 278-8232  
Fax: (310) 278-8267  
www.lidoadvisors.com

This brochure supplement provides information about Viktoria Falus that supplements the Lido Advisors, LLC's ("Lido") Disclosure Brochure (Form ADV Part 2A). You should have received a copy of that Disclosure Brochure. Please contact our Chief Compliance Officer at (310) 278-8232 if you did not receive Lido Advisors, LLC's Disclosure Brochure or if you have any questions about the contents of this supplement.

Additional information about Viktoria Falus is available on the SEC's website at [adviserinfo.sec.gov](http://adviserinfo.sec.gov).

## **ITEM 1: COVER PAGE**

Please see previous page.

## **ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE**

Viktoria Falus, CFP®

Year of Birth: 1976

### **Education Background**

State University of New York, Purchase College – Bachelor of Arts in Economics, 2004

### **Business Background**

Lido Advisors, LLC, Investment Adviser Representative (2/2023 – Present)

Sargent BickhamLagudis, LLC, Executive Assistant/Financial Planner (3/2005 – 2/2023)

### **Explanation of Designation**

*Certified Financial Planner™*

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- Experience – Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year); and
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- Ethics – Renew an agreement to be bound by the Standards of Professional Conduct. The Standards prominently require that CFP® professionals provide financial planning services at a fiduciary standard of care. This means CFP® professionals must provide financial planning services in the best interests of their clients.

CFP® professionals who fail to comply with the above standards and requirements may be subject to CFP Board’s enforcement process, which could result in suspension or permanent revocation of their CFP® certification.

### **ITEM 3: DISCIPLINARY INFORMATION**

Lido is required to disclose all material facts regarding any legal or disciplinary event that would be material to your evaluation of each investment person providing advice to you. Ms. Falus has no disciplinary information to disclose under this Item.

### **ITEM 4: OTHER BUSINESS ACTIVITIES**

Ms. Falus does not engage in other business activities outside of Lido.

### **ITEM 5: ADDITIONAL COMPENSATION**

Ms. Falus has no additional compensation to disclose.

### **ITEM 6: SUPERVISION**

Generally, all client investment decisions are overseen by Jeff Garden, Chief Investment Officer and head of Lido’s Investment Committee. The Investment



Committee meets periodically to discuss overall portfolio management decisions and strategies. In addition, Jason Ozur, Chief Executive Officer of Lido, is responsible for the general oversight of all investment advice given by its supervised persons.

Ms. Falus's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at (310) 278-8232 or [jozur@lidoadvisors.com](mailto:jozur@lidoadvisors.com).

**BROCHURE SUPPLEMENT**  
**(Part 2B of Form ADV)**

**December 2023**

**Vincent Bonavia**

**Lido Advisors, LLC**

*Business Address*

1875 NW Corporate Blvd., Suite 110  
Boca Raton, FL 33431  
Phone: (561) 210-9209  
vbonavia@lidoadvisors.com

*Principal Office Address*

1875 Century Park East, Suite 950  
Los Angeles, California 90067  
Phone: (310) 278-8232  
Fax: (310) 278-8267  
www.lidoadvisors.com

This brochure supplement provides information about Vincent Bonavia that supplements the Lido Advisors, LLC's ("Lido") Disclosure Brochure (Form ADV Part 2A). You should have received a copy of that Disclosure Brochure. Please contact our Chief Compliance Officer at (310) 278-8232 if you did not receive Lido Advisors, LLC's Disclosure Brochure or if you have any questions about the contents of this supplement.

Additional information about Vincent Bonavia is available on the SEC's website at [adviserinfo.sec.gov](http://adviserinfo.sec.gov).

## **ITEM 1: COVER PAGE**

Please see previous page.

## **ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE**

Vincent Bonavia  
Year of Birth: 1990

### **Education Background**

Florida Atlantic University – Bachelor of Science in Economics, 2015

### **Business Background**

Lido Advisors, LLC, Investment Adviser Representative (5/2022 – Present)  
Cetera Investment Services LLC, Registered Representative (5/2021 – 5/2022)  
Regions Bank, Employee (12/2019 – 5/2022)  
PlatinumPeak Advisors, LLC, Client Services Associate (6/2019 – 8/2019)  
JP Morgan Chase Bank, Relationship Banker (1/2018 – 12/2018)  
JP Morgan Securities LLC, Licensed Banker (1/2018 – 12/2018)  
Variable Annuity Life Insurance Co., Enrollment Specialist (6/2016 – 1/2018)  
Valic Financial Advisors, Inc., Registered Representative (3/2016 – 1/2018)

## **ITEM 3: DISCIPLINARY INFORMATION**

Lido is required to disclose all material facts regarding any legal or disciplinary event that would be material to your evaluation of each investment person providing advice to you. Mr. Bonavia has no disciplinary information to disclose under this Item.

## **ITEM 4: OTHER BUSINESS ACTIVITIES**

Mr. Bonavia does not engage in other business activities outside of Lido.

## **ITEM 5: ADDITIONAL COMPENSATION**

Mr. Bonavia has no additional compensation to disclose.

## **ITEM 6: SUPERVISION**

Generally, all client investment decisions are overseen by Jeff Garden, Chief Investment Officer and head of Lido's Investment Committee. The Investment Committee meets periodically to discuss overall portfolio management decisions and strategies. In addition, Jason Ozur, Chief Executive Officer of Lido, is responsible for the general oversight of all investment advice given by its supervised persons.

Mr. Bonavia's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at (310) 278-8232 or [jozur@lidoadvisors.com](mailto:jozur@lidoadvisors.com).

**BROCHURE SUPPLEMENT**  
**(Part 2B of Form ADV)**

**December 2023**

**Walker Williams**

**Lido Advisors, LLC**

*Business Address*

26 Garden Center Suite 1F  
Broomfield, CO 80020  
Phone: (303) 256-9571  
wwilliams@lidoadvisors.com

*Principal Office Address*

1875 Century Park East, Suite 950  
Los Angeles, California 90067  
Phone: (310) 278-8232  
Fax: (310) 278-8267  
www.lidoadvisors.com

This brochure supplement provides information about Walker Williams that supplements the Lido Advisors, LLC's ("Lido") Disclosure Brochure (Form ADV Part 2A). You should have received a copy of that Disclosure Brochure. Please contact our Chief Compliance Officer at (310) 278-8232 if you did not receive Lido Advisors, LLC's Disclosure Brochure or if you have any questions about the contents of this supplement.

Additional information about Walker Williams is available on the SEC's website at [adviserinfo.sec.gov](http://adviserinfo.sec.gov).

### **ITEM 1: COVER PAGE**

Please see previous page.

### **ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE**

Walker Williams  
Year of Birth: 1981

#### **Education Background**

Emory University – Master of Business Administration, 2013

Cornell University – Bachelor of Science in Industry and Labor Relations, 2003

#### **Business Background**

Lido Advisors, LLC, Investment Adviser Representative (3/2022 – Present)

Alliance Bernstein Investments Inc., VP/Director, Alternative Business (7/2011 – 3/2022)

Neuberger Berman LLC, Vice President (8/2010 – 7/2011)

Maple Resources CO., Vice President (5/2009 – 7/2010)

### **ITEM 3: DISCIPLINARY INFORMATION**

Lido is required to disclose all material facts regarding any legal or disciplinary event that would be material to your evaluation of each investment person providing advice to you. Mr. Williams has no disciplinary information to disclose under this Item.

### **ITEM 4: OTHER BUSINESS ACTIVITIES**

In addition to his activities at Lido, Mr. Williams serves as a Board Member of the YPO Personal Investing Network and an Ambassador to the US Ski and Snowboard Association and Foundation. This outside business activity occurs outside of business hours. Mr. Williams is not compensated for these activities.

### **ITEM 5: ADDITIONAL COMPENSATION**

Mr. Williams has no additional compensation to disclose.

### **ITEM 6: SUPERVISION**

Generally, all client investment decisions are overseen by Jeff Garden, Chief Investment Officer and head of Lido's Investment Committee. The Investment Committee meets periodically to discuss overall portfolio management decisions and strategies. In addition, Jason Ozur, Chief Executive Officer of Lido, is responsible for the general oversight of all investment advice given by its supervised persons.

Mr. Williams's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at (310) 278-8232 or [jozur@lidoadvisors.com](mailto:jozur@lidoadvisors.com).

**BROCHURE SUPPLEMENT**  
**(Part 2B of Form ADV)**

**December 2023**

**William Dixon**

**Lido Advisors, LLC**

*Business Address*

2101 Cedar Springs Road, Suite 650  
Dallas, TX 75201  
Phone: (214) 267-9906  
wdixon@lidoadvisors.com

*Principal Office Address*

1875 Century Park East, Suite 950  
Los Angeles, California 90067  
Phone: (310) 278-8232  
Fax: (310) 278-8267  
www.lidoadvisors.com

This brochure supplement provides information about William Dixon that supplements the Lido Advisors, LLC's ("Lido") Disclosure Brochure (Form ADV Part 2A). You should have received a copy of that Disclosure Brochure. Please contact our Chief Compliance Officer at (310) 278-8232 if you did not receive Lido Advisors, LLC's Disclosure Brochure or if you have any questions about the contents of this supplement.

Additional information about William Dixon is available on the SEC's website at [adviserinfo.sec.gov](http://adviserinfo.sec.gov).

### **ITEM 1: COVER PAGE**

Please see previous page.

### **ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE**

William Dixon

Year of Birth: 2000

#### **Education Background**

Duke University, The Fuqua School of Business – Master of Management, 2023

Duke University – Bachelor of Science in Economics 2022

#### **Business Background**

Lido Advisors, LLC, Investment Adviser Representative (6/2023 - Present)

Duke University, The Fuqua School of Business, Student (7/2022 - 6/2023)

Duke University, Student (8/2018 - 5/2022)

Northwestern Mutual Investment Services, Registered Representative (10/2021 - 12/2021)

Northwestern Mutual Insurance Company, Agent (5/2021 - 12/2021)

### **ITEM 3: DISCIPLINARY INFORMATION**

Lido is required to disclose all material facts regarding any legal or disciplinary event that would be material to your evaluation of each investment person providing advice to you. Mr. Dixon has no disciplinary information to disclose under this Item.

### **ITEM 4: OTHER BUSINESS ACTIVITIES**

Mr. Dixon does not engage in other business activities outside of Lido.

### **ITEM 5: ADDITIONAL COMPENSATION**

Mr. Dixon has no additional compensation to disclose.

### **ITEM 6: SUPERVISION**

Generally, all client investment decisions are overseen by Jeff Garden, Chief Investment Officer and head of Lido's Investment Committee. The Investment Committee meets periodically to discuss overall portfolio management decisions and strategies. In addition, Jason Ozur, Chief Executive Officer of Lido, is responsible for the general oversight of all investment advice given by its supervised persons.

Mr. Dixon's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at (310) 278-8232 or [jozur@lidoadvisors.com](mailto:jozur@lidoadvisors.com).



**BROCHURE SUPPLEMENT**  
**(Part 2B of Form ADV)**

**December 2023**

**William Nail**

**Lido Advisors, LLC**

*Business Address*

3655 Nobel Drive, Suite 630  
San Diego, CA 92122  
Phone: (619) 344-9809  
bnail@lidoadvisors.com

*Principal Office Address*

1875 Century Park East, Suite 950  
Los Angeles, California 90067  
Phone: (310) 278-8232  
Fax: (310) 278-8267  
www.lidoadvisors.com

This brochure supplement provides information about William Nail that supplements the Lido Advisors, LLC's ("Lido") Disclosure Brochure (Form ADV Part 2A). You should have received a copy of that Disclosure Brochure. Please contact our Chief Compliance Officer at (310) 278-8232 if you did not receive Lido Advisors, LLC's Disclosure Brochure or if you have any questions about the contents of this supplement.

Additional information about William Nail is available on the SEC's website at [adviserinfo.sec.gov](http://adviserinfo.sec.gov).

### **ITEM 1: COVER PAGE**

Please see previous page.

### **ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE**

William Nail

Year of Birth: 2000

#### **Education Background**

Santa Clara University – Bachelor of Arts in Finance, 2023

#### **Business Background**

Lido Advisors, LLC, Investment Adviser Representative (8/2023 – Present)

The Finnish Long Drink, Marketing Representative (10/2021 – 6/2023)

First Republic Bank, Relationship Management Intern (6/2022 – 8/2022)

Santa Clara University, Full-Time Student (9/2019 – 6/2023)

### **ITEM 3: DISCIPLINARY INFORMATION**

Lido is required to disclose all material facts regarding any legal or disciplinary event that would be material to your evaluation of each investment person providing advice to you. Mr. Nail has no disciplinary information to disclose under this Item.

### **ITEM 4: OTHER BUSINESS ACTIVITIES**

Mr. Nail does not engage in other business activities outside of Lido.

### **ITEM 5: ADDITIONAL COMPENSATION**

Mr. Nail has no additional compensation to disclose.

### **ITEM 6: SUPERVISION**

Generally, all client investment decisions are overseen by Jeff Garden, Chief Investment Officer and head of Lido's Investment Committee. The Investment Committee meets periodically to discuss overall portfolio management decisions and strategies. In addition, Jason Ozur, Chief Executive Officer of Lido, is responsible for the general oversight of all investment advice given by its supervised persons.

Mr. Nail's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at (310) 278-8232 or [jozur@lidoadvisors.com](mailto:jozur@lidoadvisors.com).

**BROCHURE SUPPLEMENT**  
**(Part 2B of Form ADV)**

**January 2024**

**Zachary Schneider**

**Lido Advisors, LLC**

*Business Address*

1875 Century Park East, Suite 950  
Los Angeles, California 90067  
Phone: (561) 208-3947  
zschneider@lidoadvisors.com

*Principal Office Address*

1875 Century Park East, Suite 950  
Los Angeles, California 90067  
Phone: (310) 278-8232  
Fax: (310) 278-8267  
www.lidoadvisors.com

This brochure supplement provides information about Zachary Schneider that supplements the Lido Advisors, LLC's ("Lido") Disclosure Brochure (Form ADV Part 2A). You should have received a copy of that Disclosure Brochure. Please contact our Chief Compliance Officer at (310) 278-8232 if you did not receive Lido Advisors, LLC's Disclosure Brochure or if you have any questions about the contents of this supplement.

Additional information about Zachary Schneider is available on the SEC's website at [adviserinfo.sec.gov](http://adviserinfo.sec.gov).

### **ITEM 1: COVER PAGE**

Please see previous page.

### **ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE**

Zachary Schneider

Year of Birth: 2001

#### **Education Background**

Florida Atlantic University – Business Management (Anticipated Graduation 2024)

#### **Business Background**

IDB Lido Wealth, LLC, Investment Adviser Representative (4/2023 – Present)

Lido Advisors, LLC, Investment Adviser Representative (2/2022 – Present)

First Fidelity Loan Servicing, Associate (1/2012 – 1/2022)

### **ITEM 3: DISCIPLINARY INFORMATION**

Lido is required to disclose all material facts regarding any legal or disciplinary event that would be material to your evaluation of each investment person providing advice to you. Mr. Schneider has no disciplinary information to disclose under this Item.

### **ITEM 4: OTHER BUSINESS ACTIVITIES**

In addition to his activities at Lido, Mr. Schneider is an Investment Adviser Representative for IDB Lido Wealth, LLC, which is an SEC investment adviser owned by Lido. He devotes approximately 5% of his time performing services for IDB Lido Wealth.

### **ITEM 5: ADDITIONAL COMPENSATION**

In addition to his ordinary compensation at Lido, Mr. Schneider receives compensation from IDB Lido Wealth, LLC which make up 5% of his total annual income.

### **ITEM 6: SUPERVISION**

Generally, all client investment decisions are overseen by Jeff Garden, Chief Investment Officer and head of Lido's Investment Committee. The Investment Committee meets periodically to discuss overall portfolio management decisions and strategies. In addition, Jason Ozur, Chief Executive Officer of Lido, is responsible for the general oversight of all investment advice given by its supervised persons.

Mr. Schneider's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at (310) 278-8232 or [jozur@lidoadvisors.com](mailto:jozur@lidoadvisors.com).