BROCHURE SUPPLEMENT
(Part 2B of Form ADV)

December 2023

Adam Castillo

Lido Advisors, LLC

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Phone: (424) 210-9378
acastillo@lidoadvisors.com

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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.

Item 1: Cover Page

Please see previous page.

Item 2: Educational Background and Business Experience

Adam Castillo
Year of Birth: 1995

Education Background

Cal State University of San Marcos – Bachelor of Sciencein 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 fromhis employment at Lido, Mr. Castillo earns less than 10% of his annual income fromhis 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.

BROCHURE SUPPLEMENT
(Part 2B of Form ADV)

October 2024

Adam Osterling, CFP®

Lido Advisors, LLC

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29 South High Street, Suite A
New Albany, OH 43054
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aosterling@lidoadvisors.com

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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.

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 does not engage in other activities outside of Lido.

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.

BROCHURE SUPPLEMENT
(Part 2B of Form ADV)

May 2024

Adrianne Erickson

Lido Advisors, LLC

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aerickson@lidoadvisors.com

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www.lidoadvisors.com

This brochure supplement provides information about Adrianne 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 Adrianne Erickson is available on the SEC's website at adviserinfo.sec.gov.

Item 1: Cover Page

Please see previous page.

Item 2: Educational Background and Business Experience

Adrianne 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 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.

BROCHURE SUPPLEMENT
(Part 2B of Form ADV)

December 2023

Alexander Kob

Lido Advisors, LLC

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20 N. Clark Street, Suite 1250
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Phone: (847) 318-3475
akob@lidoadvisors.com

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1875 Century Park East, Suite 950
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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.

Item 1: Cover Page

Please see previous page.

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 fromhis employment at Lido, Mr. Kob receives an economic benefit fromnew 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.

BROCHURE SUPPLEMENT
(Part 2B of Form ADV)

June 2024

Alexandra Browne

Lido Advisors, LLC

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abrowne@lidoadvisors.com

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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.

Item 1: Cover Page

Please see previous page.

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.

BROCHURE SUPPLEMENT
(Part 2B of Form ADV)

March 2024

Alexandra Papell

Lido Advisors, LLC

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apapell@lidoadvisors.com

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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.

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

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. Papell'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)

April 2024

Allison Arvold

Lido Advisors, LLC

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aarvold@lidoadvisors.com

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This brochure supplement provides information about Allison Arvold 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 Allison Arvold is available on the SEC's website at adviserinfo.sec.gov.

Item 1: Cover Page

Please see previous page.

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

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. Arvold has no disciplinary information to disclose under this Item.

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

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. Arvold'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

Alyssa Weinberger, CFP®

Lido Advisors, LLC

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aweinberger@lidoadvisors.com

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This brochure supplement provides information about Alyssa Weinberger 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 Alyssa Weinberger is available on the SEC's website at adviserinfo.sec.gov.

ITEM 1: COVER PAGE

Please see previous page.

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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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.

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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. 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 firmaffiliated 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 fromLido, 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

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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.

BROCHURE SUPPLEMENT
(Part 2B of Form ADV)

February 2024

Andrew Hancock, CFP®, ChFC®

Lido Advisors, LLC

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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.

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™
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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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- 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.

BROCHURE SUPPLEMENT
(Part 2B of Form ADV)

July 2024

Andrew Ielmini

Lido Advisors, LLC

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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.

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.

BROCHURE SUPPLEMENT
(Part 2B of Form ADV)

October 2024

Anthony Clay

Lido Advisors, LLC

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This brochure supplement provides information about Anthony Clay 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 Anthony Clay is available on the SEC's website at adviserinfo.sec.gov.

Item 1: Cover Page

Please see previous page.

Item 2: Educational Background and Business Experience

Anthony Clay
Year of Birth: 1992

Education Background

University of Washington – Bachelor of Arts in Economics, 2023

Business Background

Lido Advisors, LLC, Investment Adviser Representative (8/2024 – Present)
Freestone Capital Management, Associate Client Services (9/2023 – 6/2024)
Whittier Trust Company, Intern (6/2023 – 8/2023)
University of Washington, Full-Time Student (8/2019 – 6/2023)
Merrieman Wealth Management, Intern (6/2022 – 9/2022)
T12, Line Cook (1/2020 – 3/2020)
Cold Pressed, Line Cook (8/2019 – 12/2019)
United States Navy, Aviation Electronics Technician, Petty Officer 2nd Class (1/2013 – 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. Clay has no disciplinary information to disclose under this Item.

Item 4: Other Business Activities

In addition to his activities at Lido, Mr. Clay is a board member of Seattle Finance Collective – a non-profit networking organization for finance professionals in the Seattle area.

Item 5: Additional Compensation

Mr. Clay 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. Clay'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

Barbara Lommen, CFP®

Lido Advisors, LLC

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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.

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

In addition to her activities at Lido, Ms. Lommen tutors Dutch natives for the IB literature exam at Armand Hammer United World College Of The American West. She also is CEO of Research Logistics Company, LLC, which is a non-investment research contract consulting company.

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.

BROCHURE SUPPLEMENT
(Part 2B of Form ADV)

May 2024

Beck Johnson

Lido Advisors, LLC

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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.

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

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. Johnson'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

Benjamin Lloyd, CFP®, CFA®

Lido Advisors, LLC

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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.

Item 1: Cover Page

Please see previous page.

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™
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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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.

<u>High Ethical Standards</u>

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

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. Lloyd'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)

December 2023

Benjamin Markman, CFA®

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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.

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.

<u>High Ethical Standards</u>

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- 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

<u>Global Recognition</u>

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.

BROCHURE SUPPLEMENT
(Part 2B of Form ADV)

December 2023

Blair Buick, CFA®

Lido Advisors, LLC

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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.

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.

<u>High Ethical Standards</u>
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

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.

BROCHURE SUPPLEMENT
(Part 2B of Form ADV)

January 2024

Brandon Denihan

Lido Advisors, LLC

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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.

Item 1: Cover Page

Please see previous page.

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.

BROCHURE SUPPLEMENT
(Part 2B of Form ADV)

March 2024

Brandon Heicklen

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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.

Item 1: Cover Page

Please see previous page.

Item 2: Educational Background and Business Experience

Brandon Heicklen
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. Heicklen has no disciplinary information to disclose under this Item.

Item 4: Other Business Activities

In addition to his duties at Lido, Mr. Heicklen 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. Heicklen 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. Heicklen'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)

December 2023

Brandon Nie

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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.

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.

BROCHURE SUPPLEMENT
(Part 2B of Form ADV)

December 2023

Brendan Van Cleve

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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.

Item 1: Cover Page

Please see previous page.

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.

BROCHURE SUPPLEMENT
(Part 2B of Form ADV)

December 2023

Brennan Fontana

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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.

Item 1: Cover Page

Please see previous page.

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.

BROCHURE SUPPLEMENT
(Part 2B of Form ADV)

March 2024

Brian Appel

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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.

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.

BROCHURE SUPPLEMENT
(Part 2B of Form ADV)

January 2024

Brian Blackwell, CFP®, ChFC®

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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.

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.

BROCHURE SUPPLEMENT
(Part 2B of Form ADV)

March 2024

Brian Reisner

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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.

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.

BROCHURE SUPPLEMENT
(Part 2B of Form ADV)

August 2024

Brooklyn Griffin, CFP®

Lido Advisors, LLC

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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.

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.

BROCHURE SUPPLEMENT
(Part 2B of Form ADV)

June 2024

Candice Richardson, CFA®

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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.

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.

<u>High Ethical Standards</u>
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

<u>Global Recognition</u>
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.

BROCHURE SUPPLEMENT
(Part 2B of Form ADV)

March 2024

Carlos Arroyo Govea

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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.

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 fromhis employment at Lido, Mr. Arroyo earns less than 1% of his annual income fromhis 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. Arroyo'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

Charles Faulhaber, CFP®, ChFC®

Lido Advisors, LLC

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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.

ITEM 1: COVER PAGE

Please see previous page.

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.

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. 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

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. Faulhaber'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)

September 2024

Christian Martinez, CFP®

Lido Advisors, LLC

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cmartinez@lidoadvisors.com

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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.

ITEM 1: COVER PAGE

Please see previous page.

ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Christian Martinez, CFP®
Year of Birth: 1999

Education Background

Ottowa University – Bachelor of Arts in Accounting, 2021
Ottowa 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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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. 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.

BROCHURE SUPPLEMENT
(Part 2B of Form ADV)

December 2023

Christopher DeSalvo

Lido Advisors, LLC

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cdesalvo@lidoadvisors.com

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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.

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.

BROCHURE SUPPLEMENT
(Part 2B of Form ADV)

December 2023

Christopher Lagudis

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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.

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.

BROCHURE SUPPLEMENT
(Part 2B of Form ADV)

March 2024

Christopher Nolan

Lido Advisors, LLC

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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.

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

In addition to his activities 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 fromBeverly 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.

BROCHURE SUPPLEMENT
(Part 2B of Form ADV)

December 2023

Christopher Peterson

Lido Advisors, LLC

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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.

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.

BROCHURE SUPPLEMENT
(Part 2B of Form ADV)

February 2024

Clayton Westover, CFP®

Lido Advisors, LLC

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cwestover@lidoadvisors.com

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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.

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 Panner, 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.

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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.

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.

BROCHURE SUPPLEMENT
(Part 2B of Form ADV)

December 2023

Cody Ambrogi

Lido Advisors, LLC

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www.lidoadvisors.com

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Additional information about Cody Ambrogi is available on the SEC's website at 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.

BROCHURE SUPPLEMENT
(Part 2B of Form ADV)

January 2024

Colin Grover, CFP®

Lido Advisors, LLC

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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.

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.

BROCHURE SUPPLEMENT
(Part 2B of Form ADV)

January 2024

Colleen Kelly

Lido Advisors, LLC

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Dallas, TX 75201
Phone: (972) 301-7950
ckelly@lidoadvisors.com

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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.

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.

BROCHURE SUPPLEMENT
(Part 2B of Form ADV)

June 2024

Conner Dabish

Lido Advisors, LLC

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Phone: (619) 269-6834
cdabish@lidoadvisors.com

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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.

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.

BROCHURE SUPPLEMENT
(Part 2B of Form ADV)

May 2024

Courtney Blum

Lido Advisors, LLC

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cblum@lidoadvisors.com

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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.

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.

BROCHURE SUPPLEMENT
(Part 2B of Form ADV)

October 2024

Cynthia Knowlton, CFA®

Lido Advisors, LLC

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4840 Pearl East Circle, Suite 300E
Boulder, CO 80301
Phone: (303) 256-2771
cknowlton@lidoadvisors.com

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www.lidoadvisors.com

This brochure supplement provides information about Cynthia Knowlton 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 Cynthia Knowlton is available on the SEC's website at adviserinfo.sec.gov.

Item 1: Cover Page

Please see previous page.

Item 2: Educational Background and Business Experience

Cynthia Knowlton, CFA®
Year of Birth: 1966

Education Background

Bucknell University – Bachelor of Arts in Economics, 1998
Bucknell University – Bachelor of Arts in Spanish, 1988

Business Background

Lido Advisors, LLC, Investment Adviser Representative (10/2024 – Present)
Unemployed (6/2024 – 10/2024)
Segall Bryant & Hamill, Director of Marketing (5/2018 – 5/2024)
Denver Investments, Managing Partner/ Head of Marketing (5/2006 – 4/2018)

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.

<u>High Ethical Standards</u>
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

<u>Global Recognition</u>

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. Knowlton has no disciplinary information to disclose under this Item.

Item 4: Other Business Activities

In addition to her activities at Lido, Ms. Knowlton is the Secretary for the CFA Society of Colorado board. This role is volunteered based and she is not compensated for her activities.

Item 5: Additional Compensation

In addition to her ordinary compensation at Lido, Ms. Knowlton receives income from a rental property in Boulder, CO that accounts for 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. Knowlton'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

Dalton Downer

Lido Advisors, LLC

Business Address
1875 Century Park East, Suite 950
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ddowner@lidoadvisors.com

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www.lidoadvisors.com

This brochure supplement provides information about Dalton Downer 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 Dalton Downer is available on the SEC's website at adviserinfo.sec.gov.

Item 1: Cover Page

Please see previous page.

Item 2: Educational Background and Business Experience

Dalton Downer
Year of Birth: 2002

Education Background

California State University, Long Beach – Finance (Anticipated Graduation 2024)
Bartlett High School, 2021

Business Background

Lido Advisors, LLC, Investment Adviser Representative (2/2024 – Present)
California State University, Long Beach, Student (9/2021 – Present)
CS Tomasi Wealth Management, Wealth Management Associate (8/2022 – 2/2024)
Integrated Communications, Inc, Sales Internship (6/2021 – 8/2021)
Bartlett High School, Student (8/2019 – 6/2021)

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. Downer has no disciplinary information to disclose under this Item.

Item 4: Other Business Activities

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

Item 5: Additional Compensation

Mr. Downer 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. Downer'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)

March 2024

Dana Sikora, CFP®

Lido Advisors, LLC

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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.

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.

BROCHURE SUPPLEMENT
(Part 2B of Form ADV)

December 2023

Dani Comart

Lido Advisors, LLC

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Boca Raton, FL 33431
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dcomart@lidoadvisors.com

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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.

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.

BROCHURE SUPPLEMENT
(Part 2B of Form ADV)

August 2024

Daniel Leong

Lido Advisors, LLC

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dleong@lidoadvisors.com

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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.

Item 1: Cover Page

Please see previous page.

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 fromIDB 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. Leong'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)

December 2023

Daniel Reardon

Lido Advisors, LLC

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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.

Item 1: Cover Page

Please see previous page.

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.

BROCHURE SUPPLEMENT
(Part 2B of Form ADV)

January 2024

Daniel Weitzman, CFP®

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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.

Item 1: Cover Page

Please see previous page.

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™

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. 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.

BROCHURE SUPPLEMENT
(Part 2B of Form ADV)

January 2024

David Haddad

Lido Advisors, LLC

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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.

Item 1: Cover Page

Please see previous page.

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 fromIDB 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.

BROCHURE SUPPLEMENT
(Part 2B of Form ADV)

December 2023

David Lundquist

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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.

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.

BROCHURE SUPPLEMENT
(Part 2B of Form ADV)

December 2023

Davis Bell

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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.

Item 1: Cover Page

Please see previous page.

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.

BROCHURE SUPPLEMENT
(Part 2B of Form ADV)

December 2023

Derek Tam, CFP®

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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.

ITEM 1: COVER PAGE

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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™
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.

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. Tamis 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 fromhis 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.

BROCHURE SUPPLEMENT
(Part 2B of Form ADV)

December 2023

Dillon Gracey, CFP®

Lido Advisors, LLC

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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.

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™

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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.

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.

BROCHURE SUPPLEMENT
(Part 2B of Form ADV)

January 2024

Dominik Elmasian

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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.

Item 1: Cover Page

Please see previous page.

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.

BROCHURE SUPPLEMENT
(Part 2B of Form ADV)

January 2024

Elias Kaplan, CFP®

Lido Advisors, LLC

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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.

ITEM 1: COVER PAGE

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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)
Altfest 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™
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. 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.

BROCHURE SUPPLEMENT
(Part 2B of Form ADV)

December 2023

Emily Howard

Lido Advisors, LLC

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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.

Item 1: Cover Page

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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.

BROCHURE SUPPLEMENT
(Part 2B of Form ADV)

December 2023

Eric Sagadin

Lido Advisors, LLC

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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.

Item 1: Cover Page

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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)
AdamWaitzman, 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.

BROCHURE SUPPLEMENT
(Part 2B of Form ADV)

December 2023

Erica Ghotra

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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.

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

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. Ghotra'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)

December 2023

Evaggelia Hatzimanolis, CFP®

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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.

ITEM 1: COVER PAGE

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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™

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. 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.

BROCHURE SUPPLEMENT
(Part 2B of Form ADV)

January 2024

Evan Levy

Lido Advisors, LLC

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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.

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 fromhis employment at Lido, Mr. Levy does receive an economic benefit fromnew 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.

BROCHURE SUPPLEMENT
(Part 2B of Form ADV)

October 2024

Garin Rydalch

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This brochure supplement provides information about Garin Rydalch 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 Garin Rydalch is available on the SEC's website at adviserinfo.sec.gov.

Item 1: Cover Page

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Item 2: Educational Background and Business Experience

Garin Rydalch
Year of Birth: 1986

Education Background

Brigham Young University- Idaho – Bachelor of Science in Financial Economics, 2013

Business Background

Lido Advisors, LLC, Investment Adviser Representative (10/2024 – Present)
Blockchain Global Capital, LLC, Managing Member (7/2021 – Present)
JOMO Holdings, LLC, Assistant (6/2021 – Present)
Shore Morgan Young Wealth Strategies, TITLE (5/2022 – 10/2024)
Lincoln Investment, TITLE (5/2022 – 10/2024)
Switchback Global Capital, LLC, TITLE (1/2017 – 4/2022)
Shore Morgan Young Wealth Strategies, TITLE (2/2014– 1/2017)
Lincoln Investment, TITLE (2/2014 – 1/2017)

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. Rydalch has no disciplinary information to disclose under this Item.

Item 4: Other Business Activities

In addition to his activities at Lido, Mr. Rydalch serves as a Managing Member of Blockchain Global Capital, LLC, a private fund in the digital asset space. He spends about 15 hours per month outside of normal business hours.
Additionally, Mr. Rydalch is an assistant for JOMO Holdings, Inc., which manages the personal business of Jon Morgan.

Item 5: Additional Compensation

Mr. Rydalch 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. Rydalch'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)

December 2023

Garrett Gabriel

Lido Advisors, LLC

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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.

Item 1: Cover Page

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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)
SpectrumFinancial 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.

BROCHURE SUPPLEMENT
(Part 2B of Form ADV)

May 2024

Giampaolo Sacco

Lido Advisors, LLC

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gsacco@lidoadvisors.com

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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.

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.

BROCHURE SUPPLEMENT
(Part 2B of Form ADV)

July 2024

Grady Camps

Lido Advisors, LLC

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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.

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. Berstein & 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.

BROCHURE SUPPLEMENT
(Part 2B of Form ADV)

December 2023

Grant Vahalla, CFP®

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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.

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.

BROCHURE SUPPLEMENT
(Part 2B of Form ADV)

June 2024

Gregory Kushner

Lido Advisors, LLC

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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.

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 Offier, 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 firmspecializing 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 fromseminar 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 fromLido, 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.

BROCHURE SUPPLEMENT
(Part 2B of Form ADV)

September 2024

Gregory Robitshek, CFA®

Lido Advisors, LLC

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grobitshek@lidoadvisors.com

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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.

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.

<u>High Ethical Standards</u>

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

<u>Global Recognition</u>

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.

BROCHURE SUPPLEMENT
(Part 2B of Form ADV)

April 2024

Gretchen Zierolf, CFP®

Lido Advisors, LLC

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gzierolf@lidoadvisors.com

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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.

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.

BROCHURE SUPPLEMENT
(Part 2B of Form ADV)

July 2024

Griffin Morgan

Lido Advisors, LLC

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gmorgan@lidoadvisors.com

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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.

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.

BROCHURE SUPPLEMENT
(Part 2B of Form ADV)

January 2024

Heather O'connor

Lido Advisors, LLC

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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.

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.

BROCHURE SUPPLEMENT
(Part 2B of Form ADV)

July 2024

Henry Hagenbuch

Lido Advisors, LLC

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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.

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

In addition to his activities at Lido, 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.

BROCHURE SUPPLEMENT
(Part 2B of Form ADV)

December 2023

Henry Herrill

Lido Advisors, LLC

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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.

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 Item4 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.

BROCHURE SUPPLEMENT
(Part 2B of Form ADV)

March 2024

Ioannis Haralambous, CFP®

Lido Advisors, LLC

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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.

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.

BROCHURE SUPPLEMENT
(Part 2B of Form ADV)

February 2024

Jack Bergon

Lido Advisors, LLC

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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.

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.

BROCHURE SUPPLEMENT
(Part 2B of Form ADV)

December 2023

Jack Kirby

Lido Advisors, LLC

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jkirby@lidoadvisors.com

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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.

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.

BROCHURE SUPPLEMENT
(Part 2B of Form ADV)

February 2024

Jack Weinstein

Lido Advisors, LLC

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jweinstein@lidoadvisors.com

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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.

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 fromIDB 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.

BROCHURE SUPPLEMENT
(Part 2B of Form ADV)

August 2024

Jacob Loosle, CFP®

Lido Advisors, LLC

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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.

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.

BROCHURE SUPPLEMENT
(Part 2B of Form ADV)

March 2024

James Anthony Chartrey

Lido Advisors, LLC

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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.

Item 1: Cover Page

Please see previous page.

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.

BROCHURE SUPPLEMENT
(Part 2B of Form ADV)

December 2023

James Parker Bryant

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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.

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.

BROCHURE SUPPLEMENT
(Part 2B of Form ADV)

December 2023

James Savage

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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.

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.

BROCHURE SUPPLEMENT
(Part 2B of Form ADV)

July 2024

Jarett Karp

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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.

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.

BROCHURE SUPPLEMENT
(Part 2B of Form ADV)

April 2024

Jaron Wagner, CFP®

Lido Advisors, LLC

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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.

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.

BROCHURE SUPPLEMENT
(Part 2B of Form ADV)

April 2024

Jason Blumberg

Lido Advisors, LLC

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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.

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.

BROCHURE SUPPLEMENT
(Part 2B of Form ADV)

August 2024

Jason Ozur

Lido Advisors, LLC

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1875 Century Park East, Suite 950
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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.

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 fromthe private funds for Lido clients that invest in the funds.
In addition to his ordinary compensation at Lido, Mr. Ozur receives compensation fromIDB 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.

BROCHURE SUPPLEMENT
(Part 2B of Form ADV)

January 2024

Jason Ryer Baldridge

Lido Advisors, LLC

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www.lidoadvisors.com

This brochure supplement provides information about Jason Ryer Baldridge 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 Baldridge is available on the SEC's website at adviserinfo.sec.gov.

Item 1: Cover Page

Please see previous page.

Item 2: Educational Background and Business Experience

Jason Ryer Baldridge
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. Baldridge has no disciplinary information to disclose under this Item.

Item 4: Other Business Activities

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

Item 5: Additional Compensation

Mr. Baldridge 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. Baldridge'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

Jeffrey Christie, CFA®

Lido Advisors, LLC

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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.

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.

<u>High Ethical Standards</u>
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

<u>Global Recognition</u>

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.

BROCHURE SUPPLEMENT
(Part 2B of Form ADV)

December 2023

Jeffrey Garden

Lido Advisors, LLC

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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.

Item 1: Cover Page

Please see previous page.

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, 2

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 fromhis arrangement with Lido, Mr. Garden does not receive any income that represents a substantial source (i.e., more than 10%) of his annual income fromoutside 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.

BROCHURE SUPPLEMENT
(Part 2B of Form ADV)

January 2024

Jeffrey Kaufmann

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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.

Item 1: Cover Page

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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.

BROCHURE SUPPLEMENT
(Part 2B of Form ADV)

January 2024

Jeffrey Westheimer

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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.

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 it 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 activi

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.

BROCHURE SUPPLEMENT
(Part 2B of Form ADV)

December 2023

Jeremiah James

Lido Advisors, LLC

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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.

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.

BROCHURE SUPPLEMENT
(Part 2B of Form ADV)

September 2024

Jerrod Foster, CFA®, CFP®

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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.

Item 1: Cover Page

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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.

<u>High Ethical Standards</u>
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.

BROCHURE SUPPLEMENT
(Part 2B of Form ADV)

November 2024

Jerry Nigro

Lido Advisors, LLC

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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.

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.

BROCHURE SUPPLEMENT
(Part 2B of Form ADV)

July 2024

Jessica Fino

Lido Advisors, LLC

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1875 NW Corporate Blvd., Suite 110
Boca Raton, FL 33431
Phone: (561) 342-5706
jfino@lidoadvisors.com

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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.

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.

BROCHURE SUPPLEMENT
(Part 2B of Form ADV)

December 2023

John Bute

Lido Advisors, LLC

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jbute@lidoadvisors.com

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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.

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.

BROCHURE SUPPLEMENT
(Part 2B of Form ADV)

May 2024

John Derry, CFP®

Lido Advisors, LLC

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jderry@lidoadvisors.com

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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.

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.

BROCHURE SUPPLEMENT
(Part 2B of Form ADV)

January 2024

John McInerney, CFP®

Lido Advisors, LLC

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jmcinerney@lidoadvisors.com

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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.

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.

BROCHURE SUPPLEMENT
(Part 2B of Form ADV)

October 2024

Jon Morgan

Lido Advisors, LLC

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jmorgan@lidoadvisors.com

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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.

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.

BROCHURE SUPPLEMENT
(Part 2B of Form ADV)

December 2023

Jonathan Caprilli

Lido Advisors, LLC

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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.

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

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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.

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.

<u>High Ethical Standards</u>
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

<u>Global Recognition</u>

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.

BROCHURE SUPPLEMENT
(Part 2B of Form ADV)

January 2024

Jonathan Teran, CFP®

Lido Advisors, LLC

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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.

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™
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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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- 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.

BROCHURE SUPPLEMENT
(Part 2B of Form ADV)

December 2023

Jordan Kunz, CFP®, CFA®

Lido Advisors, LLC

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This brochure supplement provides information about Jordan Kunz 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 Jordan Kunz is available on the SEC's website at adviserinfo.sec.gov.

ITEM 1: COVER PAGE

Please see previous page.

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™

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.

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.

<u>High Ethical Standards</u>

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.

BROCHURE SUPPLEMENT
(Part 2B of Form ADV)

May 2024

Joseph Kuepper

Lido Advisors, LLC

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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.

Item 1: Cover Page

Please see previous page.

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.

BROCHURE SUPPLEMENT
(Part 2B of Form ADV)

May 2024

Joseph Letrich

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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.

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

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. Letrich'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)

December 2023

Joseph Romeo, CFP®

Lido Advisors, LLC

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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.

ITEM 1: COVER PAGE

Please see previous page.

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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- 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. 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

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. Romeo'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)

March 2024

Joshua Miller, CFP®

Lido Advisors, LLC

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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.

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
- 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.

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.

BROCHURE SUPPLEMENT
(Part 2B of Form ADV)

December 2023

Justin Cho

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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.

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.

BROCHURE SUPPLEMENT
(Part 2B of Form ADV)

December 2023

Justin Moreci

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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.

Item 1: Cover Page

Please see previous page.

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.

BROCHURE SUPPLEMENT
(Part 2B of Form ADV)

December 2023

Kayla Cross, CFP®

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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.

ITEM 1: COVER PAGE

Please see previous page.

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™

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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.

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 fromthis 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.

BROCHURE SUPPLEMENT
(Part 2B of Form ADV)

December 2023

Kayla Kaltenecker

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kkaltenecker@lidoadvisors.com

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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.

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

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. Kaltenecker'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

Kelly Oliver, CFP®

Lido Advisors, LLC

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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.

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

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. 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.

BROCHURE SUPPLEMENT
(Part 2B of Form ADV)

May 2024

Kenneth Stern

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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.

Item 1: Cover Page

Please see previous page.

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– Programfor 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.

BROCHURE SUPPLEMENT
(Part 2B of Form ADV)

December 2023

Kevin Maldonado

Lido Advisors, LLC

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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.

Item 1: Cover Page

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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.

BROCHURE SUPPLEMENT
(Part 2B of Form ADV)

October 2024

Kiran Kambhampati, CFA®

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This brochure supplement provides information about Kiran Kambhampati 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 Kiran Kambhampati is available on the SEC's website at adviserinfo.sec.gov.

Item 1: Cover Page

Please see previous page.

Item 2: Educational Background and Business Experience

Kiran Kambhampati, CFA®
Year of Birth: 1980

Education Background

University of Michigan – Bachelor of Business Administration in Finance and Accounting, 2002

Business Background

Lido Advisors, LLC, Investment Adviser Representative (10/2024 – Present)
Bricktown Capital LLC, Investment Strategist (5/2022 – 9/2024)
Blue Cross Blue Shield of Michigan, Performance Analyst (12/2017 – 5/2022)
Budo Holdings, Commodities Trader (4/2016 – 12/2017)

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.

<u>High Ethical Standards</u>

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

<u>Global Recognition</u>

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. Kambhampati has no disciplinary information to disclose under this Item.

Item 4: Other Business Activities

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

Item 5: Additional Compensation

Mr. Kambhampati 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. Kambhampati'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)

December 2023

Kyle Cross

Lido Advisors, LLC

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kcross@lidoadvisors.com

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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.

Item 1: Cover Page

Please see previous page.

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

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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.

Item 1: Cover Page

Please see previous page.

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.

BROCHURE SUPPLEMENT
(Part 2B of Form ADV)

April 2024

Louis Flamino, CFP®

Lido Advisors, LLC

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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.

ITEM 1: COVER PAGE

Please see previous page.

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)
Foreside 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.

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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. 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.

BROCHURE SUPPLEMENT
(Part 2B of Form ADV)

May 2024

Luke Daniel, CFP®

Lido Advisors, LLC

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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.

ITEM 1: COVER PAGE

Please see previous page.

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

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. Daniel has no disciplinary information to disclose under this Item.

Item 4: Other Business Activities

In addition to 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.

BROCHURE SUPPLEMENT
(Part 2B of Form ADV)

June 2024

Martin Aspin, CFP®

Lido Advisors, LLC

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3500 Lenox Road NE, Suite 1500
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maspin@lidoadvisors.com

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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.

ITEM 1: COVER PAGE

Please see previous page.

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

Certified Financial Planner™
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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;

- 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. 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.

BROCHURE SUPPLEMENT
(Part 2B of Form ADV)

October 2024

Marya Young

Lido Advisors, LLC

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29 South High Street, Suite A
New Albany, OH 43054
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myoung@lidoadvisors.com

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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.

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

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. Young'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)

February 2024

Matthew Kulka

Lido Advisors, LLC

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mkulka@lidoadvisors.com

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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.

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

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. Kulka'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)

December 2023

Matthew Sealy, CFP®

Lido Advisors, LLC

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3655 Nobel Drive, Suite 630
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msealy@lidoadvisors.com

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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.

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)

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:

- 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. 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

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. Sealy'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)

August 2024

Maxwell Westheimer, CFP®

Lido Advisors, LLC

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mwestheimer@lidoadvisors.com

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www.lidoadvisors.com

This brochure supplement provides information about Maxwell 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 Maxwell Westheimer is available on the SEC's website at 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)

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. 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.

BROCHURE SUPPLEMENT
(Part 2B of Form ADV)

September 2024

McKenzie Keetch, CFP®

Lido Advisors, LLC

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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.

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

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.

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.

BROCHURE SUPPLEMENT
(Part 2B of Form ADV)

January 2024

Meagan D'Angelo, CFP®

Lido Advisors, LLC

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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.

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

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. 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

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. 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.

BROCHURE SUPPLEMENT
(Part 2B of Form ADV)

December 2023

Melinda McHugh, CFP®

Lido Advisors, LLC

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mmchugh@lidoadvisors.com

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Additional information about Melinda McHugh is available on the SEC's website at 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

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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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.

BROCHURE SUPPLEMENT
(Part 2B of Form ADV)

May 2024

Michael Davis

Lido Advisors, LLC

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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.

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.

BROCHURE SUPPLEMENT
(Part 2B of Form ADV)

December 2023

Michael Karsa

Lido Advisors, LLC

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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.

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

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. Karsa'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

Nicholas Doddo, CFP®

Lido Advisors, LLC

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ndoddo@lidoadvisors.com

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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.

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

Certified Financial Planner™

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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
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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. 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.

BROCHURE SUPPLEMENT
(Part 2B of Form ADV)

October 2024

Nicholas Hixon, CFP®

Lido Advisors, LLC

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nhixon@lidoadvisors.com

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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.

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™

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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.

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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. 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.

BROCHURE SUPPLEMENT
(Part 2B of Form ADV)

May 2024

Nicki Green, CFP®

Lido Advisors, LLC

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Boulder, CO 80301
Phone: (720) 726-3564
ngreen@lidoadvisors.com

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www.lidoadvisors.com

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Additional information about Nicki Green is available on the SEC's website at adviserinfo.sec.gov.

ITEM 1: COVER PAGE

Please see previous page.

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

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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. 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

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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.

BROCHURE SUPPLEMENT
(Part 2B of Form ADV)

February 2024

Olivia Zaiya

Lido Advisors, LLC

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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.

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 Administratio

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.

BROCHURE SUPPLEMENT
(Part 2B of Form ADV)

December 2023

Paris Rodriguez

Lido Advisors, LLC

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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.

Item 1: Cover Page

Please see previous page.

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.

BROCHURE SUPPLEMENT
(Part 2B of Form ADV)

December 2023

Pat Wahler

Lido Advisors, LLC

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pwahler@lidoadvisors.com

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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.

Item 1: Cover Page

Please see previous page.

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.

BROCHURE SUPPLEMENT
(Part 2B of Form ADV)

December 2023

Paul Anello

Lido Advisors, LLC

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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.

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.

BROCHURE SUPPLEMENT
(Part 2B of Form ADV)

January 2024

Paul Ryan

Lido Advisors, LLC

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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.

Item 1: Cover Page

Please see previous page.

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 fromhis arrangement with Lido, Mr. Ryan 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. Ryan'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)

December 2023

Peter Morimoto, CFP®

Lido Advisors, LLC

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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.

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™

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. 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.

BROCHURE SUPPLEMENT
(Part 2B of Form ADV)

January 2024

Ramsey Andrijevich

Lido Advisors, LLC

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1875 Century Park East, Suite 950
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Phone: (424) 512-1245
randrijevich@lidoadvisors.com

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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.

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.

BROCHURE SUPPLEMENT
(Part 2B of Form ADV)

January 2024

Raul Acevedo, CFP®

Lido Advisors, LLC

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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.

ITEM 1: COVER PAGE

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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.

BROCHURE SUPPLEMENT
(Part 2B of Form ADV)

August 2024

Richard Rosenthal

Lido Advisors, LLC

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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.

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.

BROCHURE SUPPLEMENT
(Part 2B of Form ADV)

October 2024

Robert Barnes, CFA®, CFP®

Lido Advisors, LLC

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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.

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.

<u>High Ethical Standards</u>
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™

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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. Barnes has no disciplinary information to disclose under this Item.

Item 4: Other Business Activities

In addition to his duties at Lido, Mr. Barnes owns multiple rental properties and acts as a landlord. He spends less than 5 hours per month outside of business hours.

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.

BROCHURE SUPPLEMENT
(Part 2B of Form ADV)

February 2024

Robert Marton

Lido Advisors, LLC

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rmarton@lidoadvisors.com

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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.

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 fromIDB 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.

BROCHURE SUPPLEMENT
(Part 2B of Form ADV)

January 2024

Roberto Paredes

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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.

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.

BROCHURE SUPPLEMENT
(Part 2B of Form ADV)

January 2024

Roy Elliott

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relliot@lidoadvisors.com

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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.

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.

BROCHURE SUPPLEMENT
(Part 2B of Form ADV)

January 2024

Ryan Hosegood

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rhosegood@lidoadvisors.com

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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.

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.

BROCHURE SUPPLEMENT
(Part 2B of Form ADV)

February 2024

Sagar Sheth, CFA®

Lido Advisors, LLC

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ssheth@lidoadvisors.com

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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.

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.

<u>High Ethical Standards</u>
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 froma tenant. Less than 10% of his compensation com

Item 6: Supervision

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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.

BROCHURE SUPPLEMENT
(Part 2B of Form ADV)

January 2024

Samuel Hoeck, CFP®, ChFC®

Lido Advisors, LLC

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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.

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.

BROCHURE SUPPLEMENT
(Part 2B of Form ADV)

February 2024

Sarah Pham

Lido Advisors, LLC

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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.

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 fromher employment at Lido, as an insurance agent, Mrs. Phamreceives 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.

BROCHURE SUPPLEMENT
(Part 2B of Form ADV)

December 2023

Scott Berman

Lido Advisors, LLC

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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.

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.

BROCHURE SUPPLEMENT
(Part 2B of Form ADV)

January 2024

Scott Brokaw

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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.

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.

BROCHURE SUPPLEMENT
(Part 2B of Form ADV)

October 2024

Sergio Duenas, CFA®

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This brochure supplement provides information about Sergio Duenas 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 Sergio Duenas is available on the SEC's website at adviserinfo.sec.gov.

ITEM 1: COVER PAGE

Please see previous page.

ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Sergio Duenas, CFA®
Year of Birth: 1990

Education Background

California Sate University, Long Beach – Bachelor of Science in Business Administration, 2017

Business Background

Lido Advisors, LLC, Investment Adviser Representative (6/2017 – Present)
Academy of Beauty, Administrative Assistant (6/2013 – 6/2017)

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.

<u>High Ethical Standards</u>

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

<u>Global Recognition</u>

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. Duenas has no disciplinary information to disclose under this Item.

Item 4: Other Business Activities

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

Item 5: Additional Compensation

Mr. Duenas 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. Duenas'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)

December 2024

Shane Sawyer Jones

Lido Advisors, LLC

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ssawyerjones@lidoadvisors.com

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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.

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.

BROCHURE SUPPLEMENT
(Part 2B of Form ADV)

January 2024

Shannon Sahli

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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.

Item 1: Cover Page

Please see previous page.

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.

BROCHURE SUPPLEMENT
(Part 2B of Form ADV)

January 2024

Shawn Moran

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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.

Item 1: Cover Page

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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.

BROCHURE SUPPLEMENT
(Part 2B of Form ADV)

June 2024

Shelby Seivert

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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.

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.

BROCHURE SUPPLEMENT
(Part 2B of Form ADV)

January 2024

Sierra Argyle

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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.

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.

BROCHURE SUPPLEMENT
(Part 2B of Form ADV)

December 2023

Stacy Beattie

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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.

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.

BROCHURE SUPPLEMENT
(Part 2B of Form ADV)

January 2024

Stasia Washington

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swashington@lidoadvisors.com

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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.

Item 1: Cover Page

Please see previous page.

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.

BROCHURE SUPPLEMENT
(Part 2B of Form ADV)

February 2024

Stuart Katz

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skatz@lidoadvisors.com

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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.

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 fromIDB 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.

BROCHURE SUPPLEMENT
(Part 2B of Form ADV)

December 2023

Thomas Bartling, CFP®

Lido Advisors, LLC

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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.

ITEM 1: COVER PAGE

Please see previous page.

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 fromhis 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.

BROCHURE SUPPLEMENT
(Part 2B of Form ADV)

February 2024

Thomas McDonnell, CFP®

Lido Advisors, LLC

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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.

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.

BROCHURE SUPPLEMENT
(Part 2B of Form ADV)

December 2023

Timothy Johnson

Lido Advisors, LLC

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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.

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.

BROCHURE SUPPLEMENT
(Part 2B of Form ADV)

July 2024

Tristan Bishop, CFP®

Lido Advisors, LLC

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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.

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™

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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. 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.

BROCHURE SUPPLEMENT
(Part 2B of Form ADV)

December 2023

Troy Jones, CFA®

Lido Advisors, LLC

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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.

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.

<u>High Ethical Standards</u>
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

<u>Global Recognition</u>

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.

BROCHURE SUPPLEMENT
(Part 2B of Form ADV)

January 2024

Tyler Tevich

Lido Advisors, LLC

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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.

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.

BROCHURE SUPPLEMENT
(Part 2B of Form ADV)

January 2024

Victor Campos

Lido Advisors, LLC

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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.

Item 1: Cover Page

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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.

BROCHURE SUPPLEMENT
(Part 2B of Form ADV)

January 2024

Viktoria Falus, CFP®

Lido Advisors, LLC

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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.

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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- 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. 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.

BROCHURE SUPPLEMENT
(Part 2B of Form ADV)

December 2023

Vincent Bonavia

Lido Advisors, LLC

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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.

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.

BROCHURE SUPPLEMENT
(Part 2B of Form ADV)

November 2024

Virginia Aaron

Lido Advisors, LLC

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Wellesley, MA 02481
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vaaron@lidoadvisors.com

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This brochure supplement provides information about Virginia Aaron 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 Virginia Aaron is available on the SEC's website at adviserinfo.sec.gov.

Item 1: Cover Page

Please see previous page.

Item 2: Educational Background and Business Experience

Virginia Aaron
Year of Birth: 1979

Education Background

University of Massachusetts – Bachelor of Arts in Psychology, 2004

Business Background

Lido Advisors, LLC, Investment Adviser Representative (11/2023 - Present)
Claybrook Capital, LLC, Vice President & Chief Compliance Officer (01/2017 - 11/2023)
Robertson Stephens Advisors LLC, Investment Adviser Representative (06/2015 - 01/2017)
Robertson Stephens Securities LLC, Client Relationship Manager (06/2015 - 01/2017)
UBS Financial Services Inc, Client Service Associate (06/2008 - 06/2015)

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. Aaron has no disciplinary information to disclose under this Item.

Item 4: Other Business Activities

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

Item 5: Additional Compensation

Ms. Aaron 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. Aaron'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)

December 2023

Walker Williams

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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.

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.

BROCHURE SUPPLEMENT
(Part 2B of Form ADV)

December 2023

William Dixon

Lido Advisors, LLC

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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.

Item 1: Cover Page

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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.

BROCHURE SUPPLEMENT
(Part 2B of Form ADV)

December 2023

William Nail

Lido Advisors, LLC

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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.

Item 1: Cover Page

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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.

BROCHURE SUPPLEMENT
(Part 2B of Form ADV)

January 2024

Zachary Schneider

Lido Advisors, LLC

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zschneider@lidoadvisors.com

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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.

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)
North Broward Prepatory School, 2019

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.