

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

**January 2025**

**Adam Castillo**

**Lido Advisors, LLC**

*Business Address*

11988 El Camino Real, Suite 650  
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Phone: (424) 210-9378  
acastillo@lidoadvisors.com

*Principal Office Address*

1875 Century Park East, Suite 950  
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Phone: (310) 278-8232  
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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](http://adviserinfo.sec.gov).

**ITEM 1: COVER PAGE**

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

Adam Castillo

Year of Birth: 1995

**Education Background**

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

**Business Background**

Lido Advisors, LLC, Investment Adviser Representative (1/2022 - Present)

LPL Financial, Home Office Employee (2/2020 – 12/2021)

Mondelez International, Sales Service Representative (3/2015 – 1/2020)

**ITEM 3: DISCIPLINARY INFORMATION**

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

**ITEM 4: OTHER BUSINESS ACTIVITIES**

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

**ITEM 5: ADDITIONAL COMPENSATION**

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

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

**October 2024**

**Adam Osterling, CFP®**

**Lido Advisors, LLC**

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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](http://adviserinfo.sec.gov).

## **ITEM 1: COVER PAGE**

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

Adam Osterling, CFP®  
Year of Birth: 1993

### **Education Background**

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

### **Business Background**

Lido Advisors, LLC, Investment Adviser Representative (10/2024 – Present)  
Shore Morgan Young Wealth Strategies, Director of Financial Planning (5/2023 – 10/2024)  
Shore Morgan Young Wealth Strategies, Chief Compliance Officer (1/2018 – 10/2024)

### **Explanation of Designation**

*Certified Financial Planner™*

The CERTIFIED FINANCIAL PLANNER™, CFP® and federally registered CFP (with flame design) marks (collectively, the “CFP® marks”) are professional certification marks granted in the United States by Certified Financial Planner Board of Standards, Inc. (“CFP Board”).

The CFP® certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP® certification. It is recognized in the United States and a number of other countries for its (1) high standard of professional education; (2) stringent code of conduct and standards of practice; and (3) ethical requirements that govern professional engagements with clients. Currently, more than 71,000 individuals have obtained CFP® certification in the United States.

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

- Education – Complete an advanced college-level course of study addressing the financial planning subject areas that CFP Board’s studies have determined as necessary for the competent and professional delivery of financial planning services, and attain a Bachelor’s Degree from a regionally accredited United States college or university (or its equivalent from a foreign university). CFP Board’s financial planning subject areas include insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning;
- Examination – Pass the comprehensive CFP® Certification Examination. The examination includes case studies and client scenarios designed to test one’s ability to correctly diagnose financial planning issues and apply one’s knowledge of financial planning to real world circumstances;
- Experience – Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year); and

- Ethics – Agree to be bound by CFP Board’s Standards of Professional Conduct, a set of documents outlining the ethical and practice standards for CFP® professionals.

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

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

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

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

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

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

Mr. Osterling 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](mailto:jozur@lidoadvisors.com).

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

**January 2025**

**Adrienne Erickson**

**Lido Advisors, LLC**

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www.lidoadvisors.com

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

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

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

Adrianne Erickson  
Year of Birth: 1979

**Education Background**

No formal education after high school

**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](mailto:jozur@lidoadvisors.com).

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

**February 2025**

**Akiva Glazerson**

**Lido Advisors, LLC**

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Los Angeles, California 90067  
Phone: (213) 262-1837  
aglazerson@lidoadvisors.com

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www.lidoadvisors.com

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

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



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

Akiva Glazerson

Year of Birth: 1992

**Education Background**

Yeshiva University – Bachelor of Science in Accounting, 2016

**Business Background**

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

PIMCO Investments LLC, Registered Representative (4/2022 – 8/2024)

Pacific Investment Management Company LLC, Associate (4/2022 – 8/2024)

RBC Capital Markets, Sr. Investment Associate (2/2020 – 3/2022)

RBC Capital Markets, Registered Representative (12/2019 – 2/2020)

UBS Financial Services Inc, Analyst (7/2018 – 12/2019)

**ITEM 3: DISCIPLINARY INFORMATION**

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

**ITEM 4: OTHER BUSINESS ACTIVITIES**

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

**ITEM 5: ADDITIONAL COMPENSATION**

Mr. Glazerson has no additional compensation to disclose.

**ITEM 6: SUPERVISION**

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

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

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

**December 2024**

**Al Mathews**

**Lido Advisors, LLC**

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Mequon, WI 53092  
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amathews@lidoadvisors.com

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Los Angeles, California 90067  
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www.lidoadvisors.com

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

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

**ITEM 1: COVER PAGE**

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

Al Mathews

Year of Birth: 1987

**Education Background**

Williams College – Bachelor of Arts in Mathematics, 2010

Williams College – Bachelor of Arts in Economics, GRAD YEAR

**Business Background**

Lido Advisors, LLC, Investment Adviser Representative (12/2024 – Present)

Pegasus Partners Ltd, Wealth Advisor (7/2020 – 12/2024)

Trail Creek Capital Partners, Analyst (1/2019 – 3/2020)

Impala Asset Management, Analyst (7/2010 – 1/2019)

**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. Mathews has no disciplinary information to disclose under this Item.

**ITEM 4: OTHER BUSINESS ACTIVITIES**

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

**ITEM 5: ADDITIONAL COMPENSATION**

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

**BROCHURE SUPPLEMENT**  
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**January 2025**

**Alexander Kob**

**Lido Advisors, LLC**

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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](http://adviserinfo.sec.gov).

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

Alexander Kob

Year of Birth: 1992

**Education Background**

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

**Business Background**

Lido Advisors, LLC, Investment Adviser Representative (7/2017 – Present)

McAdamLLC, Investment Adviser Representative (10/2014 – 7/2017)

Purshe Kaplan Sterling Investments, Registered Representative (10/2014 – 7/2017)

ING Financial Partners Inc., Registered Representative (6/2014 – 10/2014)

**ITEM 3: DISCIPLINARY INFORMATION**

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

**ITEM 4: OTHER BUSINESS ACTIVITIES**

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

**ITEM 5: ADDITIONAL COMPENSATION**

Mr. Kob 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. 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)**

**January 2025**

**Alexandra Browne**

**Lido Advisors, LLC**

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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](http://adviserinfo.sec.gov).

**ITEM 1: COVER PAGE**

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

Alexandra Browne  
Year of Birth: 1983

**Education Background**

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

**Business Background**

Lido Advisors, LLC, Chief Development Officer (1/2021 – Present)  
IDB Lido Wealth, LLC, Investment Adviser Representative (1/2024 – 4/2024)  
Lido Advisors, LLC, Senior Managing Director (8/2016 – 12/2020)  
Lido Advisors, LLC, Regional Vice President (7/2015 – 8/2016)  
Lido Advisors, Inc., Regional Vice President (8/2014 – 7/2015)

**ITEM 3: DISCIPLINARY INFORMATION**

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

**ITEM 4: OTHER BUSINESS ACTIVITIES**

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

**ITEM 5: ADDITIONAL COMPENSATION**

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

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

**January 2025**

**Alexandra Papell**

**Lido Advisors, LLC**

*Business Address*

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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](http://adviserinfo.sec.gov).



**ITEM 1: COVER PAGE**

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

Alexandra Papell  
Year of Birth: 1995

**Education Background**

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

**Business Background**

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

**ITEM 3: DISCIPLINARY INFORMATION**

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

**ITEM 4: OTHER BUSINESS ACTIVITIES**

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

**ITEM 5: ADDITIONAL COMPENSATION**

Ms. Papell has no additional compensation to disclose.

**ITEM 6: SUPERVISION**

Generally, all client investment decisions are overseen by Jeff Garden, Chief Investment Officer and head of Lido's Investment Committee. The Investment Committee meets periodically to discuss overall portfolio management decisions and strategies. 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](mailto:jozur@lidoadvisors.com).

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

**January 2025**

**Allison Arvold**

**Lido Advisors, LLC**

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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](http://adviserinfo.sec.gov).

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

Allison Arvold

Year of Birth: 2001

**Education Background**

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

**Business Background**

Lido Advisors, LLC, Investment Adviser Representative (12/2023 – Present)

Portside Investment Advisors, Wealth Management Intern (8/2023 – 12/2023)

Neighborhood House Community Center, Building Supervisor (5/2021 – 8/2023)

Lincoln Financial Group, Financial Planner Intern (9/2022 – 5/2023)

Bank of America, Advisor Development Intern (6/2022 – 8/2022)

University of Wisconsin, Madison, Student (9/2019 – 5/2021)

**ITEM 3: DISCIPLINARY INFORMATION**

Lido is required to disclose 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](mailto:jozur@lidoadvisors.com).

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

**February 2025**

**Alyssa Weinberger, CFP<sup>®</sup>, CPA**

**Lido Advisors, LLC**

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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](http://adviserinfo.sec.gov).

## **ITEM 1: COVER PAGE**

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

Alyssa Weinberger, CFP®, CPA  
Year of Birth: 1978

### **Education Background**

University of Arizona – Bachelor of Science in Accounting, 2000

### **Business Background**

Lido Advisors, LLC, Founding Partner, Chief People Officer, President Family Office Advisory (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™*

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 Public Accountant*

#### Certified Public Accountant

CPAs are licensed and regulated by their state boards of accountancy. While state laws and regulations vary, the education, experience and testing requirements for licensure as a CPA generally include minimum college education (typically 150 credit hours with at least a baccalaureate degree and a concentration in accounting), minimum experience levels (most states require at least one year of experience providing services that involve the use of accounting, attest, compilation, management advisory, financial advisory, tax or consulting skills, all of which must be achieved under the supervision of or verification by a CPA), and successful passage of the Uniform CPA Examination.

In order to maintain a CPA license, states generally require the completion of 40 hours of continuing professional education (CPE) each year (or 80 hours over a two-year period or 120 hours over a three year period). Additionally, all American Institute of Certified Public Accountants (AICPA) members are required to follow a rigorous Code of Professional Conduct which requires that they act with integrity, objectivity, due care, competence, fully disclose any conflicts of interest (and obtain client consent if a conflict exists), maintain client confidentiality, disclose to the client any commission or referral fees, and serve the public interest when providing financial services.

In addition to the Code of Professional Conduct, AICPA members who provide personal financial planning services are required to follow the Statement on Standards in Personal Financial Planning Services (the Statement). Most state boards of accountancy define

financial planning as the practice of public accounting and therefore have jurisdiction over CPAs practicing in this discipline; state boards would likely look to the Statement as the authoritative guidance in this practice area regardless of specific or blanket adoption of AICPA standards.

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

Lido is required to disclose 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. Weinberger has no disciplinary information to disclose under this Item.

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

In addition to her activities at 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, a family office consulting firm affiliated with Lido, which provides compensation for the services she performs.

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 does not receive any compensation for her role as Member of Lido Flamingo, LLC, but she does have ownership interests, whether direct or indirect, and shares in the profits and losses of these entities. 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**

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

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

**January 2025**

**Amit Josef, CFP®**

**Lido Advisors, LLC**

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

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



## ITEM 1: COVER PAGE

Please see previous page.

## ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Amit Josef, CFP®

Year of Birth: 1991

### Education Background

Pepperdine University – Master of Business Administration, 2023

California State University, Northridge – Bachelor of Science in Finance, 2014

### Business Background

Lido Advisors, LLC, Investment Adviser Representative (1/2025 – Present)

Avitas Wealth Management, LLC, Wealth Organizer & Planner (8/2018 – 1/2025)

UBS Financial Services, Inc., WPA (7/2014 – 8/2018)

### 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. Josef has no disciplinary information to disclose under this Item.

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

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

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

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

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

**March 2025**

**Andrew Christensen, CFP®**

**Lido Advisors, LLC**

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San Diego, CA 92130  
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This brochure supplement provides information about Andrew Christensen that supplements the Lido Advisors, LLC's ("Lido") Disclosure Brochure (Form ADV Part 2A). You should have received a copy of that Disclosure Brochure. Please contact our Chief Compliance Officer at (310) 278-8232 if you 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 Christensen is available on the SEC's website at [adviserinfo.sec.gov](http://adviserinfo.sec.gov).

## **ITEM 1: COVER PAGE**

Please see previous page.

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

Andrew Christensen, CFP®

Year of Birth: 1999

### **Education Background**

San Diego State University – Bachelor of Science in Financial Services, 2023

### **Business Background**

Lido Advisors, LLC, Investment Adviser Representative (3/2024 – Present)

Pure Financial Advisors, LLC (6/2022 – 3/2024)

San Diego State University, Student (8/2018 – 5/2023)

Noble House Resorts, Valet (7/2020 – 6/2022)

Rosewood Hotels, Beach Attendant (11/2018 – 7/2020)

### **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. Christensen has no disciplinary information to disclose under this Item.

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

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

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

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

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

**January 2025**

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

**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](http://adviserinfo.sec.gov).

## **ITEM 1: COVER PAGE**

Please see previous page.

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

Andrew Hancock, CFP®, ChFC®

Year of Birth: 1992

### **Education Background**

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

Indiana University, Kelley School of Business – Bachelor of Science in Entrepreneurship & Corporate Innovation, 2014

### **Business Background**

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

SBC Wealth Management, Wealth Advisor (9/2021 – 2/2024)

Morgan Stanley, Consulting Group Analyst (9/2015 – 2/2021)

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

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

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

### **Explanation of Designation**

*Certified Financial Planner™*

The CERTIFIED FINANCIAL PLANNER™, CFP® and federally registered CFP (with flame design) marks (collectively, the “CFP® marks”) are professional certification marks granted in the United States by Certified Financial Planner Board of Standards, Inc. (“CFP Board”).

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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
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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.

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

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

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

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

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

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

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

Mr. Hancock has no additional compensation to disclose.



**ITEM 6: SUPERVISION**

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

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

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

**January 2025**

**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](http://adviserinfo.sec.gov).

**ITEM 1: COVER PAGE**

Please see previous page.

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

Andrew Ielmini

Year of Birth: 1996

**Education Background**

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

**Business Background**

Lido Advisors, LLC, Investment Adviser Representative (7/2024 – Present)

Neuberger Berman, Senior Client Associate (9/2023 – 7/2024)

City National Bank, Employee of an Affiliate (2/2022 – 9/2023)

RBC Capital Markets, LLC, Client Associate (2/2018 – 9/2023)

**ITEM 3: DISCIPLINARY INFORMATION**

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

**ITEM 4: OTHER BUSINESS ACTIVITIES**

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

**ITEM 5: ADDITIONAL COMPENSATION**

Mr. Ielmini has no additional compensation to disclose.

**ITEM 6: SUPERVISION**

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

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

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

**January 2025**

**Anthony Clay**

**Lido Advisors, LLC**

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www.lidoadvisors.com

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](http://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**

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

**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](mailto:jozur@lidoadvisors.com).

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

**January 2025**

**Ashley Papa**

**Lido Advisors, LLC**

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Fax: (310) 278-8267  
www.lidoadvisors.com

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

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

**ITEM 1: COVER PAGE**

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

Ashley Papa

Year of Birth: 1988

**Education Background**

University of Michigan – Bachelor of Arts in Economics, 2010

University of Michigan – Bachelor of Arts in Spanish, 2010

New York University, Stern School of Business – Master of Business Administration, 2017

**Business Background**

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

M3 Family Office, Director of Financial Planning and Operations (4/2024 – 8/2024)

Unemployed (7/2023 – 4/2024)

IWP Family Office, Client Manager/ VP (4/2023 – 7/2023)

Bessemer Investor Services, Inc., Client Advisor (6/2013 – 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. Ms. Papa has no disciplinary information to disclose under this Item.

**ITEM 4: OTHER BUSINESS ACTIVITIES**

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

**ITEM 5: ADDITIONAL COMPENSATION**

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

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

**December 2024**

**Austin Taylor**

**Lido Advisors, LLC**

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

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



**ITEM 1: COVER PAGE**

Please see previous page.

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

Austin Taylor

Year of Birth: 1997

**Education Background**

University of Florida – Master of Real Estate, 2019

University of Florida – Bachelor of Science in Business Administration in Finance, 2018

**Business Background**

Lido Advisors, LLC, Investment Adviser Representative (12/2024 – Present)

Equitable Advisors, LLC, Registered Representative (7/2024 – 9/2024)

Foundy Commercial, Senior Associate (6/2019 – 1/2024)

University of Florida Office of Real Estate Development, Rotational Analyst (5/2018 – 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. Taylor has no disciplinary information to disclose under this Item.

**ITEM 4: OTHER BUSINESS ACTIVITIES**

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

**ITEM 5: ADDITIONAL COMPENSATION**

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

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

**January 2025**

**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](http://adviserinfo.sec.gov).

## **ITEM 1: COVER PAGE**

Please see previous page.

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

Barbara Lommen, CFP®

Year of Birth: 1964

### **Education Background**

University of Antwerp – Licentiate in Translation, 1987

Free University of Brussels – Master in Business Administration, 1989

### **Business Background**

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

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

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

### **Explanation of Designation**

*Certified Financial Planner™*

The CERTIFIED FINANCIAL PLANNER™, CFP® and federally registered CFP (with flame design) marks (collectively, the “CFP® marks”) are professional certification marks granted in the United States by Certified Financial Planner Board of Standards, Inc. (“CFP Board”).

The CFP® certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP® certification. It is recognized in the United States and a number of other countries for its (1) high standard of professional education; (2) stringent code of conduct and standards of practice; and (3) ethical requirements that govern professional engagements with clients. Currently, more than 71,000 individuals have obtained CFP® certification in the United States.

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

- Education – Complete an advanced college-level course of study addressing the financial planning subject areas that CFP Board’s studies have determined as necessary for the competent and professional delivery of financial planning services, and attain a Bachelor’s Degree from a regionally accredited United States college or university (or its equivalent from a foreign university). CFP Board’s financial planning subject areas include insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning;
- Examination – Pass the comprehensive CFP® Certification Examination. The examination includes case studies and client scenarios designed to test one’s ability to correctly diagnose financial planning issues and apply one’s knowledge of financial planning to real world circumstances;
- Experience – Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year); and

- Ethics – Agree to be bound by CFP Board’s Standards of Professional Conduct, a set of documents outlining the ethical and practice standards for CFP® professionals.

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

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

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

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

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

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

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

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

Ms. Lommen has no additional compensation to disclose.

### **ITEM 6: SUPERVISION**

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

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

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

**February 2025**

**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](http://adviserinfo.sec.gov).

**ITEM 1: COVER PAGE**

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**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. Mr. Johnson has no disciplinary information to disclose under this Item.

**ITEM 4: OTHER BUSINESS ACTIVITIES**

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

**ITEM 5: ADDITIONAL COMPENSATION**

Mr. 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.

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

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

**January 2025**

**Ben Hamblen**

**Lido Advisors, LLC**

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Phone: (617) 214-0302  
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This brochure supplement provides information about Ben Hamblen that supplements the Lido Advisors, LLC's ("Lido") Disclosure Brochure (Form ADV Part 2A). You should have received a copy of that Disclosure Brochure. Please contact our Chief Compliance Officer at (310) 278-8232 if you did not receive Lido Advisors, LLC's Disclosure Brochure or if you have any questions about the contents of this supplement.

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

**ITEM 1: COVER PAGE**

Please see previous page.

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

Ben Hamblen

Year of Birth: 1987

**Education Background**

Suffolk University – Bachelor of Arts in Finance, 2011

**Business Background**

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

Hornor Townsend & Kent, LLC, Registered Representative (6/2023 – 7/2024)

The Penn Mutual Life Insurance Co., Agent (6/2023 – 7/2024)

Mass Mutual Life Insurance Co., Agent (10/2014 – 6/2023)

MML Investors Services, LLC, Registered Representative (3/2013 – 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. Hamblen has no disciplinary information to disclose under this Item.

**ITEM 4: OTHER BUSINESS ACTIVITIES**

In addition to his activities at Lido, Mr. Hamblen is an independent insurance agent appointed with various insurance companies. As a licensed insurance agent, Mr. Hamblen may recommend to clients' certain insurance products sold through unaffiliated insurance companies. If a Lido client elects to purchase an insurance product, Mr. Hamblen would receive the usual and customary commission for doing so. Mr. Hamblen spends less than 5 hours a month performing services as an insurance agent.

To the extent that Mr. Hamblen 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**

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

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

**January 2025**

**Benjamin Lloyd, 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](http://adviserinfo.sec.gov).

## **ITEM 1: COVER PAGE**

Please see previous page.

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

Benjamin Lloyd, 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**

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

#### **High Ethical Standards**

The CFA Institute Code of Ethics and Standards of Professional Conduct, enforced through an active professional conduct program, require CFA charter holders 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 charter holders—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](mailto:jozur@lidoadvisors.com).

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

**February 2025**

**Benjamin Markman, CFA**

**Lido Advisors, LLC**

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

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Fax: (310) 278-8267  
www.lidoadvisors.com

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

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

## **ITEM 1: COVER PAGE**

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## **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**

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

### **High Ethical Standards**

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- Maintain independence and objectivity
- Act with integrity
- Maintain and improve their professional competence
- Disclose conflicts of interest and legal matters

### **Global Recognition**

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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

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

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

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

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

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

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

Mr. Markman has no additional compensation to disclose.

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

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

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

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

**January 2025**

**Blair Buick, CFA**

**Lido Advisors, LLC**

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Phone: (424) 281-6013  
bbuick@lidoadvisors.com

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Fax: (310) 278-8267  
www.lidoadvisors.com

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

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



## **ITEM 1: COVER PAGE**

Please see previous page.

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

Blair Buick, CFA  
Year of Birth: 1981

### **Education Background**

Boston University – Bachelor of Science in Business, 2002  
Earned Chartered Financial Analyst Designation, 2006

### **Business Background**

Lido Advisors, LLC, Chief Strategy Officer (7/2021 – Present)  
Lido Advisors, LLC, Vice President, Investment & Analytics (11/2020 – 6/2021)  
Infinovate LLC, Senior Vice President (9/2018 – 10/2020)  
The Renaissance Companies, Senior Vice President (4/2013 – 10/2020)  
Metis Financial Network, Senior Vice President (4/2013 – 4/2016)  
Altegris Investments, Marketing Manager (6/2010 – 4/2013)  
Allianz Global Investors Capital, Product Manager (4/2009 – 6/2010)

### **Explanation of Designation**

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

#### **High Ethical Standards**

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

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- 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 charter holders—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**

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

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

Ms. Buick has no additional compensation to disclose.

### **ITEM 6: SUPERVISION**

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

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

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

**March 2025**

**Bradley Kaufman**

**Lido Advisors, LLC**

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

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

**ITEM 1: COVER PAGE**

Please see previous page.

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

Bradley Kaufman  
Year of Birth: 1995

**Education Background**

Pennsylvania State University – Bachelor of Arts in Telecommunications, 2017

**Business Background**

Lido Advisors, LLC, Investment Adviser Representative (1/2025 – Present)  
TradeStation Securities, Inc., Inside Sales Representative I (5/2023 – 12/2024)  
TradeStation Securities, Inc., Relationship Manager (4/2022 – 4/2023)  
Integrated Financial Concepts, Financial Representative (5/2019 – 4/2022)

**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. Kaufman has no disciplinary information to disclose under this Item.

**ITEM 4: OTHER BUSINESS ACTIVITIES**

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

**ITEM 5: ADDITIONAL COMPENSATION**

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

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

**January 2025**

**Brandon Agneberg, CFP®**

**Lido Advisors, LLC**

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www.lidoadvisors.com

This brochure supplement provides information about Brandon Agneberg that supplements the Lido Advisors, LLC's ("Lido") Disclosure Brochure (Form ADV Part 2A). You should have received a copy of that Disclosure Brochure. Please contact our Chief Compliance Officer at (310) 278-8232 if you 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 Agneberg is available on the SEC's website at [adviserinfo.sec.gov](http://adviserinfo.sec.gov).

## **ITEM 1: COVER PAGE**

Please see previous page.

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

Brandon Agneberg, CFP®

Year of Birth: 1988

### **Education Background**

St. Olaf College– Bachelor of Arts in Economics, 2011

### **Business Background**

Lido Advisors, LLC, Investment Adviser Representative (1/2025 – Present)

Mercer Global Advisors Inc, Financial Planner (11/2024 – 12/2024)

Waypoint Capital Advisors, Investment Adviser Representative (1/2023 – 11/2024)

Bank of America NA, Financial Advisor (11/2021 – 1/2023)

JP Morgan Securities, Client Advisor (10/2019 – 10/2021)

Goldman Sachs, Regional Consultant (10/2014 – 10/2019)

### **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. Agneberg has no disciplinary information to disclose under this Item.

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

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

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

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

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

**January 2025**

**Brandon Denihan**

**Lido Advisors, LLC**

*Business Address*

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

*Principal Office Address*

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Los Angeles, California 90067  
Phone: (310) 278-8232  
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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](http://adviserinfo.sec.gov).



**ITEM 1: COVER PAGE**

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

Brandon Denihan

Year of Birth: 1978

**Education Background**

Wake Forest University – Bachelor of Science in Mathematics, 2000

**Business Background**

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

Crawford Investment Counsel, Private Client Development (8/2004 – 1/2024)

**ITEM 3: DISCIPLINARY INFORMATION**

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

**ITEM 4: OTHER BUSINESS ACTIVITIES**

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

**ITEM 5: ADDITIONAL COMPENSATION**

Mr. Denihan has no additional compensation to disclose.

**ITEM 6: SUPERVISION**

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

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

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

**February 2025**

**Brandon Heicklen**

**Lido Advisors, LLC**

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Phone: (424) 457-0795  
bheicklen@lidoadvisors.com

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Phone: (310) 278-8232  
Fax: (310) 278-8267  
www.lidoadvisors.com

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

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

**ITEM 1: COVER PAGE**

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

Brandon Hecklen

Year of Birth: 1997

**Education Background**

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

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

**Business Background**

Lido Advisors, LLC, Investment Adviser Representative (3/2024 – Present)

PWR Punting, Chief Executive Officer (8/2020 – Present)

Steel Peak Wealth Management, LLC, Wealth Advisor (9/2021 – 3/2024)

San Diego State University, Student (8/2017 – 8/2020)

**ITEM 3: DISCIPLINARY INFORMATION**

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

**ITEM 4: OTHER BUSINESS ACTIVITIES**

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

**ITEM 5: ADDITIONAL COMPENSATION**

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

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

**February 2025**

**Brandon Nie**

**Lido Advisors, LLC**

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Phone: (818) 208-4094  
bnie@lidoadvisors.com

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Fax: (310) 278-8267  
www.lidoadvisors.com

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

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

**ITEM 1: COVER PAGE**

Please see previous page.

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

Brandon Nie

Year of Birth: 1996

**Education Background**

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

**Business Background**

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

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

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

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

**ITEM 3: DISCIPLINARY INFORMATION**

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

**ITEM 4: OTHER BUSINESS ACTIVITIES**

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

**ITEM 5: ADDITIONAL COMPENSATION**

Mr. Nie has no additional compensation to disclose.

**ITEM 6: SUPERVISION**

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

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

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

**January 2025**

**Brendan Van Cleve**

**Lido Advisors, LLC**

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11988 El Camino Real, Suite 650  
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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](http://adviserinfo.sec.gov).

**ITEM 1: COVER PAGE**

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

Brendan Van Cleve  
Year of Birth: 1982

**Education Background**

Butler University – Bachelor of Science in Finance, 2004

**Business Background**

Lido Advisors, LLC, Investment Adviser Representative (7/2015 – Present)  
Ken Stern & Associates, Inc., Director of Wealth Management (4/2005 – 12/2018)  
Lido Advisors, Inc., Investment Adviser Representative (2/2014 – 7/2015)  
Asset Planning Solutions, Inc., Insurance Agent (1/2006 – Present)  
First Allied Securities, Inc., Registered Representative (4/2005 – 12/2014)

**ITEM 3: DISCIPLINARY INFORMATION**

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

**ITEM 4: OTHER BUSINESS ACTIVITIES**

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

**ITEM 5: ADDITIONAL COMPENSATION**

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

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

**January 2025**

**Brennan Fontana**

**Lido Advisors, LLC**

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San Diego, CA 92130  
Phone: (619) 914-1071  
bfontana@lidoadvisors.com

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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](http://adviserinfo.sec.gov).



**ITEM 1: COVER PAGE**

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

Brennan Fontana

Year of Birth: 1988

**Education Background**

Southern Methodist University – Bachelor of Science in Economics, 2010

**Business Background**

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

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

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

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

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

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

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

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

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

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

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

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

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

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

**ITEM 3: DISCIPLINARY INFORMATION**

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

**ITEM 4: OTHER BUSINESS ACTIVITIES**

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

**ITEM 5: ADDITIONAL COMPENSATION**

Mr. Fontana has no additional compensation to disclose.

**ITEM 6: SUPERVISION**

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

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

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

**January 2025**

**Brian Appel**

**Lido Advisors, LLC**

*Business Address*

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

*Principal Office Address*

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

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

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

**ITEM 1: COVER PAGE**

Please see previous page.

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

Brian Appel

Year of Birth: 1971

**Education Background**

Kean University – Bachelor of Science in Management Science, 1994

**Business Background**

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

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

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

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

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

**ITEM 3: DISCIPLINARY INFORMATION**

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

**ITEM 4: OTHER BUSINESS ACTIVITIES**

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

**ITEM 5: ADDITIONAL COMPENSATION**

Mr. Appel has no additional compensation to disclose.

**ITEM 6: SUPERVISION**

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

**January 2025**

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

**Lido Advisors, LLC**

*Business Address*

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

*Principal Office Address*

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

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

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

## **ITEM 1: COVER PAGE**

Please see previous page.

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

Brian Blackwell, CFP®, ChFC®

Year of Birth: 1983

### **Education Background**

University of Georgia – Bachelor of Business Administration in Banking and Finance, 2007  
Georgia State University – Master of Business Administration, 2013

### **Business Background**

Lido Advisors, LLC, Investment Adviser Representative (1/2023 – Present)  
Spotlight Asset Group, Dir. of Financial Planning/Wealth Advisor (1/2021 – 1/2023)  
Delta Community Credit Union, Registered Representative (5/2017 – 12/2020)  
LPL Financial, LLC, Registered Representative (5/2017 – 12/2020)  
Fidelity Investments, Financial Representative (5/2007 – 8/2016)

### **Explanation of Designation**

*Certified Financial Planner™*

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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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- Examination – Pass the comprehensive CFP® Certification Examination. The examination includes case studies and client scenarios designed to test one’s ability to correctly diagnose financial planning issues and apply one’s knowledge of financial planning to real world circumstances;

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

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

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

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

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

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

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

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

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

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

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

Mr. Blackwell has no additional compensation to disclose.

### **ITEM 6: SUPERVISION**

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

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

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



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

**December 2024**

**Brian Leadley, CFA, CPA**

**Lido Advisors, LLC**

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Mequon, WI 53092  
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bleadley@lidoadvisors.com

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Phone: (310) 278-8232  
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www.lidoadvisors.com

This brochure supplement provides information about Brian Leadley that supplements the Lido Advisors, LLC's ("Lido") Disclosure Brochure (Form ADV Part 2A). You should have received a copy of that Disclosure Brochure. Please contact our Chief Compliance Officer at (310) 278-8232 if you 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 Leadley is available on the SEC's website at [adviserinfo.sec.gov](http://adviserinfo.sec.gov).

## **ITEM 1: COVER PAGE**

Please see previous page.

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

Brian Leadley, CFA, CPA  
Year of Birth: 1984

### **Education Background**

Winona State University – Bachelor of Science in Accounting and Business Administration, 2006

### **Business Background**

Lido Advisors, LLC, Investment Adviser Representative (12/2024 – Present)  
Pegasus Partners Ltd, Wealth Advisor (1/2017 – 12/2024)  
Ernst & Young, LLP, Manager (3/2016 – 1/2017)  
Gary Corner, Inc, Senior Accountant, Investment and Tax (7/2011 – 3/2016)

### **Explanation of Designation**

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

#### **High Ethical Standards**

The CFA Institute Code of Ethics and Standards of Professional Conduct, enforced through an active professional conduct program, require CFA charter holders 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 charter holders—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 Public Accountant*

##### Certified Public Accountant

CPAs are licensed and regulated by their state boards of accountancy. While state laws and regulations vary, the education, experience and testing requirements for licensure as a CPA generally include minimum college education (typically 150 credit hours with at least a baccalaureate degree and a concentration in accounting), minimum experience levels (most states require at least one year of experience providing services that involve the use of accounting, attest, compilation, management advisory, financial advisory, tax or consulting skills, all of which must be achieved under the supervision of or verification by a CPA), and successful passage of the Uniform CPA Examination.

In order to maintain a CPA license, states generally require the completion of 40 hours of continuing professional education (CPE) each year (or 80 hours over a two-year period or 120 hours over a three year period). Additionally, all American Institute of Certified Public Accountants (AICPA) members are required to follow a rigorous Code of Professional Conduct which requires that they act with integrity, objectivity, due care, competence, fully disclose any conflicts of interest (and obtain client consent if a conflict exists), maintain client confidentiality, disclose to the client any commission or referral fees, and serve the public interest when providing financial services.

In addition to the Code of Professional Conduct, AICPA members who provide personal financial planning services are required to follow the Statement on Standards in Personal Financial Planning Services (the Statement). Most state boards of accountancy define financial planning as the practice of public accounting and therefore have jurisdiction over CPAs practicing in this discipline; state boards would likely look to the Statement as the authoritative guidance in this practice area regardless of specific or blanket adoption of AICPA standards.

**ITEM 3: DISCIPLINARY INFORMATION**

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

**ITEM 4: OTHER BUSINESS ACTIVITIES**

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

**ITEM 5: ADDITIONAL COMPENSATION**

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

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

**February 2025**

**Brian Reisner**

**Lido Advisors, LLC**

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Los Angeles, California 90067  
Phone: (424) 421-5414  
breisner@lidoadvisors.com

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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](http://adviserinfo.sec.gov).

**ITEM 1: COVER PAGE**

Please see previous page.

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

Brian Reisner

Year of Birth: 1972

**Education Background**

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

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

California State University, Northridge – Bachelor of S

**Business Background**

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

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

**ITEM 3: DISCIPLINARY INFORMATION**

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

**ITEM 4: OTHER BUSINESS ACTIVITIES**

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

**ITEM 5: ADDITIONAL COMPENSATION**

Mr. Reisner has no additional compensation to disclose.

**ITEM 6: SUPERVISION**

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

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

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

**December 2024**

**Brooke Napiwocki, CFP®**

**Lido Advisors, LLC**

*Business Address*

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Mequon, WI 53092  
Phone: (262) 302-4893  
bnapiwocki@lidoadvisors.com

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www.lidoadvisors.com

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

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

## **ITEM 1: COVER PAGE**

Please see previous page.

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

Brooke Napiwocki, CFP®

Year of Birth: 1981

### **Education Background**

St. Norbert College – Bachelor of Business Administration in Business Administration and Economics, 2003

Marquette University – Master of Business Administration, 2010

### **Business Background**

Lido Advisors, LLC, Investment Adviser Representative (12/2024 – Present)

Pegasus Partners Ltd, Wealth Advisor (1/2022 – 12/2024)

Crescendo Wealth Management, LLC, Director of Financial Planning (2/2016 – 12/2021)

Bronfman E.L. Rothschild, Wealth Advisor (3/2014 – 2/2016)

### **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. Ms. Napiwocki has no disciplinary information to disclose under this Item.

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

In addition to her activities at Lido, Ms. Napiwocki is the Founder and Chief Financial Wellness Officer at Be Financially Well, LLC in Milwaukee, WI. This is a Financial Education company where she creates and presents workshops and writes financial education content.  
TIME & COMP??

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

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

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

**January 2025**

**Brooklyn Griffin, CFP®**

**Lido Advisors, LLC**

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Bethesda, MD 20814  
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www.lidoadvisors.com

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

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

## **ITEM 1: COVER PAGE**

Please see previous page.

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

Brooklyn Griffin, CFP®  
Year of Birth: 1993

### **Education Background**

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

### **Business Background**

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

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

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

Clark Financial Advisors, Marketing Director (7/2017 – 4/2018)

### **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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- 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. 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**

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

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

**February 2025**

**Candice Richardson, CFA**

**Lido Advisors, LLC**

*Business Address*

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

*Principal Office Address*

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

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

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

## **ITEM 1: COVER PAGE**

Please see previous page.

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

Candice Richardson, CFA  
Year of Birth: 1992

### **Education Background**

University of California, Los Angeles – Master of Public Policy, 2020  
Pace University – Bachelor of Science in Business Economics, 2014

### **Business Background**

Lido Advisors, LLC, Investment Adviser Representative (12/2020 – Present)  
Witt O'Brien's, Management Consultant (8/2020 – 12/2020)  
University of California, Los Angeles, Student (9/2018 – 5/2020)

### **Explanation of Designation**

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

### **High Ethical Standards**

The CFA Institute Code of Ethics and Standards of Professional Conduct, enforced through an active professional conduct program, require CFA charter holders 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 charter holders—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.

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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**

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

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

**February 2025**

**Carlos Arroyo Govea**

**Lido Advisors, LLC**

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Los Angeles, California 90067  
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carroyo@lidoadvisors.com

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Los Angeles, California 90067  
Phone: (310) 278-8232  
Fax: (310) 278-8267  
www.lidoadvisors.com

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

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



**ITEM 1: COVER PAGE**

Please see previous page.

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

Carlos Arroyo Govea  
Year of Birth: 1999

**Education Background**

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

**Business Background**

Lido Advisors, LLC, Investment Adviser Representative (2/2024 – Present)  
Morgan Stanley, SRU Associate (P) (10/2022 – 12/2023)  
Upstart, Credit Analyst (7/2021 – 9/2022)  
Ohio Wesleyan University, Research Assistant to Prof. Rob Gitter (1/2021 – 7/2021)  
Ohio Wesleyan University, Student (8/2017 – 6/2021)  
ID Tech Camp, Summer Camp Instructor (6/2019 – 8/2019)

**ITEM 3: DISCIPLINARY INFORMATION**

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

**ITEM 4: OTHER BUSINESS ACTIVITIES**

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

**ITEM 5: ADDITIONAL COMPENSATION**

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

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

**January 2025**

**Catherine Gerst**

**Lido Advisors, LLC**

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

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

**ITEM 1: COVER PAGE**

Please see previous page.

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

Catherine Gerst

Year of Birth: 1962

**Education Background**

California State University, Fullerton – Bachelor of Arts in Business, 1986

**Business Background**

Lido Advisors, LLC, Investment Adviser Representative (1/2025 – Present)

Avitas Wealth Management, LLC, Independent Adviser Representative (12/2017 – 1/2025)

PKS Advisory Services, LLC, Independent Adviser Representative (11/2017 – 12/2017)

UBS Financial Services, Inc., Financial Advisor (2/2009 – 11/2017)

**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. Mrs. Gerst has no disciplinary information to disclose under this Item.

**ITEM 4: OTHER BUSINESS ACTIVITIES**

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

**ITEM 5: ADDITIONAL COMPENSATION**

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

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

**January 2025**

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

**Lido Advisors, LLC**

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www.lidoadvisors.com

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

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

## **ITEM 1: COVER PAGE**

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™*

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

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

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

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

#### *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](mailto:jozur@lidoadvisors.com).

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

**January 2025**

**Christian Martinez, CFP®**

**Lido Advisors, LLC**

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www.lidoadvisors.com

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

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



## **ITEM 1: COVER PAGE**

Please see previous page.

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

Christian Martinez, CFP®

Year of Birth: 1999

### **Education Background**

Ottawa University – Bachelor of Arts in Accounting, 2021

Ottawa University – Bachelor of Arts in Finance, 2021

### **Business Background**

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

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

Brent Forrest & Assoc, 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™*

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

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

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

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

Mr. Martinez has no additional compensation to disclose.

### **ITEM 6: SUPERVISION**

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

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

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

**January 2025**

**Christopher DeSalvo**

**Lido Advisors, LLC**

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cdesalvo@lidoadvisors.com

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www.lidoadvisors.com

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

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

**ITEM 1: COVER PAGE**

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

Christopher DeSalvo  
Year of Birth: 1997

**Education Background**

Elmhurst University – Bachelor of Science in Finance, 2020

**Business Background**

Lido Advisors, LLC, Investment Adviser Representative, (8/2022 – Present)  
Battelle, Financial Associate (3/2021 – 7/2022)  
Music Solutions, Installation Technician (6/2016 – 12/2020)

**ITEM 3: DISCIPLINARY INFORMATION**

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

**ITEM 4: OTHER BUSINESS ACTIVITIES**

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

**ITEM 5: ADDITIONAL COMPENSATION**

Mr. DeSalvo has no additional compensation to disclose.

**ITEM 6: SUPERVISION**

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

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

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

**January 2025**

**Christopher Lagudis**

**Lido Advisors, LLC**

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clagudis@lidoadvisors.com

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

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

**ITEM 1: COVER PAGE**

Please see previous page.

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

Christopher Lagudis  
Year of Birth: 1957

**Education Background**

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

**Business Background**

Lido Advisors, LLC, Investment Adviser Representative (2/2023 – Present)  
Sargent-Bickham, Vice President, Account Executive (12/1998 – 2/2023)

**ITEM 3: DISCIPLINARY INFORMATION**

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

**ITEM 4: OTHER BUSINESS ACTIVITIES**

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

**ITEM 5: ADDITIONAL COMPENSATION**

Mr. Lagudis has no additional compensation to disclose.

**ITEM 6: SUPERVISION**

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

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

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

**January 2025**

**Christopher Nolan**

**Lido Advisors, LLC**

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Phone: (872) 895-0816  
cnolan@lidoadvisors.com

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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](http://adviserinfo.sec.gov).



**ITEM 1: COVER PAGE**

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**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. Mr. Nolan receives compensation from Beverly Capital, LLC which makes up approximately 10% of his total annual income.

**ITEM 5: ADDITIONAL COMPENSATION**

Mr. Nolan 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. 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)**

**February 2025**

**Christopher Peterson**

**Lido Advisors, LLC**

*Business Address*

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

*Principal Office Address*

1875 Century Park East, Suite 950  
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Phone: (310) 278-8232  
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www.lidoadvisors.com

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

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

**ITEM 1: COVER PAGE**

Please see previous page.

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

Christopher Peterson  
Year of Birth: 1988

**Education Background**

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

**Business Background**

Lido Advisors, LLC, Investment Adviser Representative (1/2016 – Present)  
Ken Stern & Associates, Regional Vice President (1/2016 – 12/2018)  
Northwestern Mutual Services, LLC, Registered Representative (7/2012 – 12/2015)  
Michael Torreano, Associate Agent (10/2011 – 12/2015)  
Michael Torreano, Agent Assistant (10/2010 – 10/2011)  
Kevin Francis Kaveny, Associate Agent (9/2010 – 12/2015)  
Kevin Francis Kaveny, Agent Assistant (9/2010 – 10/2011)

**ITEM 3: DISCIPLINARY INFORMATION**

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

**ITEM 4: OTHER BUSINESS ACTIVITIES**

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

**ITEM 5: ADDITIONAL COMPENSATION**

Mr. Peterson has no additional compensation to disclose.

**ITEM 6: SUPERVISION**

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

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

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

**January 2025**

**Clayton Westover, CFP®**

**Lido Advisors, LLC**

*Business Address*

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Phone: (480) 602-7427  
cwestover@lidoadvisors.com

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

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

## **ITEM 1: COVER PAGE**

Please see previous page.

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

Clayton Westover, CFP®

Year of Birth: 1991

### **Education Background**

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

College for Financial Planning – Certified Financial Planner, 2022

### **Business Background**

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

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

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

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

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

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

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

### **Explanation of Designation**

*Certified Financial Planner™*

The CERTIFIED FINANCIAL PLANNER™, CFP® and federally registered CFP (with flame design) marks (collectively, the “CFP® marks”) are professional certification marks granted in the United States by Certified Financial Planner Board of Standards, Inc. (“CFP Board”).

The CFP® certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP® certification. It is recognized in the United States and a number of other countries for its (1) high standard of professional education; (2) stringent code of conduct and standards of practice; and (3) ethical requirements that govern professional engagements with clients. Currently, more than 71,000 individuals have obtained CFP® certification in the United States.

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- Examination – Pass the comprehensive CFP® Certification Examination. The examination includes case studies and client scenarios designed to test one’s

- ability to correctly diagnose financial planning issues and apply one's knowledge of financial planning to real world circumstances;
- Experience – Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year); and
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- Ethics – Renew an agreement to be bound by the Standards of Professional Conduct. The Standards prominently require that CFP® professionals provide financial planning services at a fiduciary standard of care. This means CFP® professionals must provide financial planning services in the best interests of their clients.

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

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

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

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

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

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

Mr. Westover has no additional compensation to disclose.

### **ITEM 6: SUPERVISION**

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

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

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

**January 2025**

**Cody Ambrogi**

**Lido Advisors, LLC**

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

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

**ITEM 1: COVER PAGE**

Please see previous page.

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

Cody Ambrogi  
Year of Birth: 1996

**Education Background**

Penn State University – Bachelor of Science in Economics, 2020

**Business Background**

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

**ITEM 3: DISCIPLINARY INFORMATION**

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

**ITEM 4: OTHER BUSINESS ACTIVITIES**

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

**ITEM 5: ADDITIONAL COMPENSATION**

Mr. Ambrogi has no additional compensation to disclose.

**ITEM 6: SUPERVISION**

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

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



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

**January 2025**

**Colin Grover, CFP®**

**Lido Advisors, LLC**

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

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

## **ITEM 1: COVER PAGE**

Please see previous page.

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

Colin Grover, CFP®

Year of Birth: 1984

### **Education Background**

Fairfield University – Certificate in Financial Planning, 2014

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

### **Business Background**

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

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

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

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

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

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

### **Explanation of Designation**

*Certified Financial Planner™*

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

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

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

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

Mr. Grover has no additional compensation to disclose.

### **ITEM 6: SUPERVISION**

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

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

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

**January 2025**

**Colleen Kelly**

**Lido Advisors, LLC**

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Phone: (972) 301-7950  
ckelly@lidoadvisors.com

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Los Angeles, California 90067  
Phone: (310) 278-8232  
Fax: (310) 278-8267  
www.lidoadvisors.com

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

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

**ITEM 1: COVER PAGE**

Please see previous page.

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

Colleen Kelly

Year of Birth: 1983

**Education Background**

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

**Business Background**

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

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

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

**ITEM 3: DISCIPLINARY INFORMATION**

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

**ITEM 4: OTHER BUSINESS ACTIVITIES**

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

**ITEM 5: ADDITIONAL COMPENSATION**

Ms. Kelly has no additional compensation to disclose.

**ITEM 6: SUPERVISION**

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

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

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

**January 2025**

**Conner Dabish**

**Lido Advisors, LLC**

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

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www.lidoadvisors.com

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

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

**ITEM 1: COVER PAGE**

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

Conner Dabish

Year of Birth: 1998

**Education Background**

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

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

Wayne State University – Master of Business Administration, 2020

**Business Background**

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

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

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

Plante Moran, Staff (1/2019 – 9/2021)

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

**ITEM 3: DISCIPLINARY INFORMATION**

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

**ITEM 4: OTHER BUSINESS ACTIVITIES**

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

**ITEM 5: ADDITIONAL COMPENSATION**

Mr. Dabish has no additional compensation to disclose.

**ITEM 6: SUPERVISION**

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

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

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

**January 2025**

**Courtney Blum**

**Lido Advisors, LLC**

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Dallas, TX 75201  
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cblum@lidoadvisors.com

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www.lidoadvisors.com

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

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



**ITEM 1: COVER PAGE**

Please see previous page.

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

Courtney Blum

Year of Birth: 1983

**Education Background**

Southern Methodist University – Bachelor of Arts in Advertising, 2005

**Business Background**

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

Northern Lights Distribution, Registered Representative (6/2016 – 11/2023)

Centerstone Investors, LLC, Managing Director, National Accounts (5/2016 – 11/2023)

FEF Distributors, LLC, Associate National Accounts Manager (5/2012 – 4/2016)

First Eagle Investment Mgmt, LLC, Associate National Accounts Manager (5/2012 – 5/2016)

Baron Capital, Inc., Investment Specialist (9/2005 – 5/2012)

**ITEM 3: DISCIPLINARY INFORMATION**

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

**ITEM 4: OTHER BUSINESS ACTIVITIES**

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

**ITEM 5: ADDITIONAL COMPENSATION**

Ms. Blum has no additional compensation to disclose.

**ITEM 6: SUPERVISION**

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

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

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

**January 2025**

**Cynthia Knowlton, CFA**

**Lido Advisors, LLC**

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Boulder, CO 80301  
Phone: (303) 256-2771  
cknowlton@lidoadvisors.com

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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](http://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, 1988  
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**

##### *Chartered 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.

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

Lido is required to disclose 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 receives income from a rental property in Boulder, CO that accounts for less than 15% of her annual income.

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

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

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

**February 2025**

**Dalton Downer**

**Lido Advisors, LLC**

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Los Angeles, California 90067  
Phone: (415) 657-3656  
ddowner@lidoadvisors.com

*Principal Office Address*

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Phone: (310) 278-8232  
Fax: (310) 278-8267  
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](http://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 – Bachelor of Science in Finance, 2024

**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](mailto:jozur@lidoadvisors.com).

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

**January 2025**

**Dani Comart**

**Lido Advisors, LLC**

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Boca Raton, FL 33431  
Phone: (561) 289-8429  
dcomart@lidoadvisors.com

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Los Angeles, California 90067  
Phone: (310) 278-8232  
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www.lidoadvisors.com

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

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

**ITEM 1: COVER PAGE**

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**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)

**ITEM 3: DISCIPLINARY INFORMATION**

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

**ITEM 4: OTHER BUSINESS ACTIVITIES**

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

**ITEM 5: ADDITIONAL COMPENSATION**

Ms. Comart has no additional compensation to disclose.

**ITEM 6: SUPERVISION**

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

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



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

**February 2025**

**Daniel Leong**

**Lido Advisors, LLC**

*Business Address*

1875 Century Park East, Suite 950  
Los Angeles, California 90067  
Phone: (424) 421-3984  
dleong@lidoadvisors.com

*Principal Office Address*

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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](http://adviserinfo.sec.gov).

**ITEM 1: COVER PAGE**

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

Daniel Leong

Year of Birth: 1997

**Education Background**

University of Southern California, Bachelor of Science in Business Administration, 2019

**Business Background**

Lido Advisors, LLC, Investment Adviser Representative (8/2020 – Present)

IDB Lido Wealth, LLC, Investment Adviser Representative (4/2023 – 7/2024)

Oracle Corporation, Sales Representative (8/2019 – 8/2020)

University of Southern California, Full Time Student (8/2015 – 5/2019)

Morgan Stanley, Customer Service Representative (3/2018 – 4/2019)

**ITEM 3: DISCIPLINARY INFORMATION**

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

**ITEM 4: OTHER BUSINESS ACTIVITIES**

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

**ITEM 5: ADDITIONAL COMPENSATION**

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

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

**January 2025**

**Daniel Reardon**

**Lido Advisors, LLC**

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Dallas, TX 75201  
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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](http://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](mailto:jozur@lidoadvisors.com).

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

**January 2025**

**Daniel Weitzman, CFP®**

**Lido Advisors, LLC**

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Chicago, IL 60602  
Phone: (773) 221-7264  
dweitzman@lidoadvisors.com

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www.lidoadvisors.com

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

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

## **ITEM 1: COVER PAGE**

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](mailto:jozur@lidoadvisors.com).

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

**January 2025**

**David Haddad**

**Lido Advisors, LLC**

*Business Address*

477 Madison Avenue, 6th Floor  
Manhattan, NY 10022  
Phone: (424) 210-7974  
dhaddad@lidoadvisors.com

*Principal Office Address*

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www.lidoadvisors.com

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

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



**ITEM 1: COVER PAGE**

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, an SEC registered investment adviser that is a joint venture between Lido Advisors, LLC and IDB New York. Mr. Haddad is only employed and compensated by Lido Advisors, LLC, but performs similar services for IDB Lido Wealth, LLC by virtue of a services agreement between the two entities. He devotes the majority of his time performing services for IDB Lido Wealth.

**ITEM 5: ADDITIONAL COMPENSATION**

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

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

**January 2025**

**David Lundquist**

**Lido Advisors, LLC**

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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](http://adviserinfo.sec.gov).

**ITEM 1: COVER PAGE**

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

David Lundquist  
Year of Birth: 1979

**Education Background**

University of California, Davis – Bachelor of Science in Managerial Economics, 2001

**Business Background**

Lido Advisors, LLC, Investment Adviser Representative (1/2017 – Present)  
Ken Stern & Associates, Regional Financial Advisor (1/2017 – 1/2019)  
Churchill Management Group, Vice President (10/2016 – 1/2017)  
Beta Wealth Group, Inc., Financial Advisor (5/2016 – 6/2016)  
Fisher Investments, Inc., Investment Counselor (12/2001 – 1/2016)

**ITEM 3: DISCIPLINARY INFORMATION**

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

**ITEM 4: OTHER BUSINESS ACTIVITIES**

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

**ITEM 5: ADDITIONAL COMPENSATION**

Mr. Lundquist has no additional compensation to disclose.

**ITEM 6: SUPERVISION**

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

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

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

**January 2025**

**Davis Bell**

**Lido Advisors, LLC**

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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](http://adviserinfo.sec.gov).

**ITEM 1: COVER PAGE**

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

Davis Bell

Year of Birth: 1998

**Education Background**

Virginia Polytechnic Institute & State University – Bachelor of Science in Business  
Major in Finance, CFP® Certification Education Option, 2021

**Business Background**

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

Emissary Wealth, Financial Planning Associate (9/2021 – 5/2022)

Virginia Tech, Student (8/2017 – 5/2021)

**ITEM 3: DISCIPLINARY INFORMATION**

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

**ITEM 4: OTHER BUSINESS ACTIVITIES**

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

**ITEM 5: ADDITIONAL COMPENSATION**

Mr. Bell has no additional compensation to disclose.

**ITEM 6: SUPERVISION**

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

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

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

**February 2025**

**Derek Tam, CFP®**

**Lido Advisors, LLC**

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San Francisco, CA 94104  
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dtam@lidoadvisors.com

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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](http://adviserinfo.sec.gov).

## **ITEM 1: COVER PAGE**

Please see previous page.

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

Derek Tam, CFP®

Year of Birth: 1984

### **Education Background**

University of San Diego – Bachelor of Business Administration, Finance, 2006

### **Business Background**

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

SVB Financial Group, Managing Director, Business Development Officer (7/2021 – 2/2023)

Boston Private Wealth LLC, Managing Director (10/2014 – 7/2021)

Banyan Partners LLC, Client Advisor (8/2013 – 10/2014)

Silver Bridge Capital Management, LLC, Client Advisor (7/2010 – 8/2013)

### **Explanation of Designation**

*Certified Financial Planner™*

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

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

In addition to his activities at Lido, Mr. Tam is a Co-Owner of Hapa’s Brewing Company, where he spends less than 5% of his time performing activities on a monthly basis. Less than 10% of his annual compensation is from his duties as Co-Owner of Hapa’s Brewing Company.

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

Mr. Tam 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. 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)**

**January 2025**

**Dillon Gracey, CFP®**

**Lido Advisors, LLC**

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

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

## **ITEM 1: COVER PAGE**

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

Dillon Gracey, CFP®

Year of Birth: 1986

### **Education Background**

University of California, Berkeley – CFP® Certification, 2020

Shippensburg University – Bachelor of Arts in Economics, 2010

### **Business Background**

Lido Advisors, LLC, Investment Adviser Representative (9/2023 – Present)

Goldman Sachs, Analyst and Associate (7/2019 – 9/2023)

United Capital, Client Service Manager and Business Operations Manager (5/2013 – 7/2019)

United Capital, Client Service Manager (8/2014 – 5/2015)

### **Explanation of Designation**

*Certified Financial Planner™*

The CERTIFIED FINANCIAL PLANNER™, CFP® and federally registered CFP (with flame design) marks (collectively, the “CFP® marks”) are professional certification marks granted in the United States by Certified Financial Planner Board of Standards, Inc. (“CFP Board”).

The CFP® certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP® certification. It is recognized in the United States and a number of other countries for its (1) high standard of professional education; (2) stringent code of conduct and standards of practice; and (3) ethical requirements that govern professional engagements with clients. Currently, more than 71,000 individuals have obtained CFP® certification in the United States.

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

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

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

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

- 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](mailto:jozur@lidoadvisors.com).

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

**January 2025**

**Dominik Elmasian**

**Lido Advisors, LLC**

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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](http://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](mailto:jozur@lidoadvisors.com).

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

**January 2025**

**Elbert Liu, CFA**

**Lido Advisors, LLC**

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

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

## **ITEM 1: COVER PAGE**

Please see previous page.

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

Elbert Liu, CFA

Year of Birth: 1995

### **Education Background**

University of California, San Diego – Bachelor of Science in Management Science, 2018

### **Business Background**

Lido Advisors, LLC, Investment Adviser Representative (1/2025 – Present)

Avitas Wealth Management, LLC, Investment Adviser Representative (2/2022 – 1/2025)

Norbida Limited USA, Analyst (1/2019 – 12/2020)

### **Explanation of Designation**

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

#### **High Ethical Standards**

The CFA Institute Code of Ethics and Standards of Professional Conduct, enforced through an active professional conduct program, require CFA charter holders 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 charter holders—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. Liu has no disciplinary information to disclose under this Item.

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

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

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

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



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

**January 2025**

**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](http://adviserinfo.sec.gov).

## **ITEM 1: COVER PAGE**

Please see previous page.

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

Elias Kaplan, CFP®

Year of Birth: 1992

### **Education Background**

Boston University – Bachelor of Science in Business Administration - Finance and Management Information Systems, 2016

### **Business Background**

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

Altvest Personal Wealth Mgmt, Financial Planning Specialist (2/2019 – 6/2022)

Ernst & Young, Risk Advisory Staff (7/2016 – 4/2018)

Boston University, Full Time Student (8/2012 – 7/2016)

### **Explanation of Designation**

*Certified Financial Planner™*

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**

In addition to his activities at Lido, Mr. Kaplan is a Director at Vista Hill Limited, which is a UK holding company that owns shares in a real estate business in Uruguay. He spends roughly 4 hours/month outside of normal trade hours to manage financials and is uncompensated for his role.

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

Mr. Kaplan has no additional compensation to disclose.

### **ITEM 6: SUPERVISION**

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

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

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

**January 2025**

**Emily Howard Kruthoff**

**Lido Advisors, LLC**

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This brochure supplement provides information about Emily Howard Kruthoff that supplements the Lido Advisors, LLC's ("Lido") Disclosure Brochure (Form ADV Part 2A). You should have received a copy of that Disclosure Brochure. Please contact our Chief Compliance Officer at (310) 278-8232 if you 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 Kruthoff is available on the SEC's website at [adviserinfo.sec.gov](http://adviserinfo.sec.gov).

**ITEM 1: COVER PAGE**

Please see previous page.

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

Emily Howard Kruthoff  
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. Mrs. Kruthoff has no disciplinary information to disclose under this Item.

**ITEM 4: OTHER BUSINESS ACTIVITIES**

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

**ITEM 5: ADDITIONAL COMPENSATION**

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

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

**January 2025**

**Eric Sagadin**

**Lido Advisors, LLC**

*Business Address*

20 N. Clark Street, Suite 1250  
Chicago, IL 60602  
Phone: (312) 897-5025  
esagadin@lidoadvisors.com

*Principal Office Address*

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Los Angeles, California 90067  
Phone: (310) 278-8232  
Fax: (310) 278-8267  
www.lidoadvisors.com

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

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

**ITEM 1: COVER PAGE**

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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)

Adam Waitzman, Lead Advisor (7/2018 – 1/2020)

Benjamin Voigt, Lead Advisor (7/2018 – 1/2020)

Michael D. Aquila, Lead Advisor (7/2018 – 1/2020)

Northwestern Mutual Investment Services, LLC., Associate Wealth Management Advisor (1/2016 – 1/2020)

Rajer Shah, Associate Financial Advisor (3/2017 – 7/2018)

Northwestern Mutual Wealth Management Company, Financial Advisor (10/2016 – 3/2017)

Northwestern Mutual Life Insurance Company, Financial Representative (1/2015 – 3/2017)

**ITEM 3: DISCIPLINARY INFORMATION**

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

**ITEM 4: OTHER BUSINESS ACTIVITIES**

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

**ITEM 5: ADDITIONAL COMPENSATION**

Mr. Sagadin has no additional compensation to disclose.

**ITEM 6: SUPERVISION**

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

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

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

**January 2025**

**Eric Taslitz**

**Lido Advisors, LLC**

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1901 Avenue of the Stars, Suite 1901  
Los Angeles, CA 90067  
Phone: (424) 371-9025  
etaslitz@lidoadvisors.com

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www.lidoadvisors.com

This brochure supplement provides information about Eric Taslitz that supplements the Lido Advisors, LLC's ("Lido") Disclosure Brochure (Form ADV Part 2A). You should have received a copy of that Disclosure Brochure. Please contact our Chief Compliance Officer at (310) 278-8232 if you 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 Taslitz is available on the SEC's website at [adviserinfo.sec.gov](http://adviserinfo.sec.gov).



**ITEM 1: COVER PAGE**

Please see previous page.

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

Eric Taslitz

Year of Birth: 1966

**Education Background**

University of California, Berkeley – Bachelor of Arts in History, 1998

University of California, Berkeley – Bachelor of Arts in Economics, 1998

**Business Background**

Lido Advisors, LLC, Investment Adviser Representative (1/2025 – Present)

Avitas Wealth Management, LLC, Independent Adviser Representative (12/2017 – 1/2025)

PKS Advisory Services, LLC, Independent Adviser Representative (11/2017 – 12/2017)

UBS Financial Services, Inc., Financial Advisor (2/2009 – 11/2017)

**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. Taslitz has no disciplinary information to disclose under this Item.

**ITEM 4: OTHER BUSINESS ACTIVITIES**

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

**ITEM 5: ADDITIONAL COMPENSATION**

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

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

**December 2023**

**Erica Ghotra**

**Lido Advisors, LLC**

*Business Address*

1875 Century Park East, Suite 950  
Los Angeles, California 90067  
Phone: (310) 409-0736  
eghotra@lidoadvisors.com

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Los Angeles, California 90067  
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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](http://adviserinfo.sec.gov).

**ITEM 1: COVER PAGE**

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**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](mailto:jozur@lidoadvisors.com).

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

**January 2025**

**Evaggelia Hatzimanolis, CFP®**

**Lido Advisors, LLC**

*Business Address*

1875 NW Corporate Blvd., Suite 110  
Boca Raton, FL 33431  
Phone: (561) 918-3812  
ehatzimanolis@lidoadvisors.com

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Los Angeles, California 90067  
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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](http://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](mailto:jozur@lidoadvisors.com).

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

**February 2025**

**Evan Levy**

**Lido Advisors, LLC**

*Business Address*

1875 Century Park East, Suite 950  
Los Angeles, California 90067  
Phone: (424) 600-7249  
elevy@lidoadvisors.com

*Principal Office Address*

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www.lidoadvisors.com

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

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



**ITEM 1: COVER PAGE**

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**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**

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

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

**October 2024**

**Garin Rydalch**

**Lido Advisors, LLC**

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29 South High Street, Suite A  
New Albany, OH 43054  
Phone: (614) 957-0431  
grydalch@lidoadvisors.com

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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](http://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)

Lincoln Investment, Registered Representative (5/2022 – Present)

Shore Morgan Young Wealth Strategies, Investment Service Analyst (5/2022 – 10/2024)

Switchback Global Capital, LLC, Operations Manager (1/2017 – 5/2022)

Lincoln Investment, Registered Representative (6/2014 – 1/2017)

Shore Morgan Young Wealth Strategies, Investment Service Analyst (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. While involvement varies month to month, he spends up to 20 hours per month in this endeavor and it amounts to roughly 15% of his annual income.

**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](mailto:jozur@lidoadvisors.com).

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

**January 2025**

**Garrett Gabriel**

**Lido Advisors, LLC**

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ggabriel@lidoadvisors.com

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www.lidoadvisors.com

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

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

**ITEM 1: COVER PAGE**

Please see previous page.

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

Garrett Gabriel

Year of Birth: 1999

**Education Background**

Baylor University, Bachelor of Arts in Communication, 2021

**Business Background**

Lido Advisors, LLC, Investment Adviser Representative (12/2021 – Present)

Spectrum Financial Group, Financial Services Specialist (7/2021 – 9/2021)

Baylor University, Full Time Student (8/2017 – 5/2021)

**ITEM 3: DISCIPLINARY INFORMATION**

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

**ITEM 4: OTHER BUSINESS ACTIVITIES**

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

**ITEM 5: ADDITIONAL COMPENSATION**

Mr. Gabriel has no additional compensation to disclose.

**ITEM 6: SUPERVISION**

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

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

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

**February 2025**

### **Grady Camps**

### **Lido Advisors, LLC**

#### *Business Address*

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Los Angeles, California 90067  
Phone: (424) 512-1233  
gcamps@lidoadvisors.com

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Fax: (310) 278-8267  
www.lidoadvisors.com

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

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

**ITEM 1: COVER PAGE**

Please see previous page.

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

Grady Camps

Year of Birth: 1997

**Education Background**

Cal Polytechnic State University, San Luis Obispo – Bachelor of Science in Business Administration – Financial Management, 2020

**Business Background**

Lido Advisors, LLC, Investment Adviser Representative (6/2024 – Present)

Sanford C. Bernstein & Co., Private Wealth Associate (4/2021 – 5/2024)

PlanMember Securities Corp., Service Center Representative (7/2020 – 3/2021)

Target Corporation, Fulfillment (3/2020 – 5/2020)

Cal Polytechnic State University, Student (9/2016 – 3/2020)

**ITEM 3: DISCIPLINARY INFORMATION**

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

**ITEM 4: OTHER BUSINESS ACTIVITIES**

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

**ITEM 5: ADDITIONAL COMPENSATION**

Mr. Camps has no additional compensation to disclose.

**ITEM 6: SUPERVISION**

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

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

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

**January 2025**

**Grant Vahalla, CFP®**

**Lido Advisors, LLC**

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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](http://adviserinfo.sec.gov).



## **ITEM 1: COVER PAGE**

Please see previous page.

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

Grant Vahalla, CFP®

Year of Birth: 1988

### **Education Background**

George Fox University – Bachelor of Arts in Economic and Business Administration, 2010

### **Business Background**

Lido Advisors, LLC, Investment Adviser Representative (3/2023 – Present)

TIAA, Wealth Management Advisor (5/2017 – 3/2023)

TIAA-CREF Individual & Institutional Services, LLC, Registered Representative (5/2017 – 3/2023)

Fidelity Brokerage Services, LLC, Financial Representative (3/2012 – 4/2017)

Advanced Practice Advisors, LLC, Administrative (7/2010 – 1/2012)

### **Explanation of Designation**

*Certified Financial Planner™*

The CERTIFIED FINANCIAL PLANNER™, CFP® and federally registered CFP (with flame design) marks (collectively, the “CFP® marks”) are professional certification marks granted in the United States by Certified Financial Planner Board of Standards, Inc. (“CFP Board”).

The CFP® certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP® certification. It is recognized in the United States and a number of other countries for its (1) high standard of professional education; (2) stringent code of conduct and standards of practice; and (3) ethical requirements that govern professional engagements with clients. Currently, more than 71,000 individuals have obtained CFP® certification in the United States.

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

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

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

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

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

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

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

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

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

In addition to his activities at Lido, Mr. Vahalla is co-owner of Launderland Laundromat where he spends less than 5% of his total time completing duties and amounts to less than 20% of his annual income.

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

Mr. Vahalla 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. 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)**

**January 2025**

**Greg Satz**

**Lido Advisors, LLC**

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gsatz@lidoadvisors.com

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

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

**ITEM 1: COVER PAGE**

Please see previous page.

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

Greg Satz

Year of Birth: 1962

**Education Background**

University of Cape Town – Bachelor of Social Science, 1983

**Business Background**

Lido Advisors, LLC, Investment Adviser Representative (1/2025 – Present)

Avitas Wealth Management, LLC, Independent Adviser Representative (12/2017 – 1/2025)

PKS Advisory Services, LLC, Independent Adviser Representative (11/2017 – 12/2017)

UBS Financial Services, Inc., Financial Advisor (2/2009 – 11/2017)

**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. Satz has no disciplinary information to disclose under this Item.

**ITEM 4: OTHER BUSINESS ACTIVITIES**

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

**ITEM 5: ADDITIONAL COMPENSATION**

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

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

**February 2025**

**Gregory Kushner**

**Lido Advisors, LLC**

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Los Angeles, California 90067  
Phone: (424) 230-8986  
gkushner@lidoadvisors.com

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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](http://adviserinfo.sec.gov).

**ITEM 1: COVER PAGE**

Please see previous page.

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

Gregory Kushner

Year of Birth: 1956

**Education Background**

University of Southern California – Bachelor of Science in Business Administration, 1978

Los Angeles Valley College – Associate of Arts in Business Administration, 1975

**Business Background**

IDB Lido Wealth, LLC, Investment Adviser Representative (6/2024 – Present)

Lido Advisors, LLC, Founder & Chairman, Sr. Managing Director (2/2022 – Present)

Lido Consulting Group, LLC, Founder & Chairman (9/2021 – Present)

Kushner Holdings, Inc., Chief Executive Officer (7/2015 – Present)

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

Lido Advisors, LLC, Founder & Chief Executive Officer, Senior Managing Director, Wealth Advisor (5/2021 – 02/2022)

Oakhurst Advisors, LLC, Senior Managing Director (4/2016 – 12/2022)

Lido Advisors, LLC, Chairman and Chief Executive Officer (7/2015 – 5/2021)

Lido Advisors, LLC, President and Chief Compliance Officer (6/2015 – 7/2015)

Investment Security Corp., Registered Representative (3/2001 – 1/2021)

Lido Advisors, Inc., President and Chief Compliance Officer (5/1999 – 6/2015)

Lido Consulting, Inc., President (11/1995 – 9/2021)

Mr. Kushner founded Lido Advisors, Inc. in 1999, which evolved into Lido Advisors, LLC in 2015. Mr. Kushner began Lido after 22 years of providing personal and financial consulting services to high-net-worth individuals and family investment offices. In 1995, he founded Lido Consulting Group, LLC, the successor to Lido Consulting Inc., which provides resources to and consulting services for family offices. These services are non-investment related and include producing educational events and webinars on topics of interest to the family office industry. Additionally, Lido Consulting provides other services including review of technology, executive compensation, or executive recruiting among others for ultra-high-net-worth individuals and families. Mr. Kushner has expertise in the areas of financial planning, money management and income tax and estate planning. He is a licensed Certified Public Accountant (inactive) and holds the Series 65 license.

**ITEM 3: DISCIPLINARY INFORMATION**

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

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

In addition to his activities at Lido, Mr. Kushner is an Investment Adviser Representative for IDB Lido Wealth, LLC, which is an SEC investment adviser owned by Lido. Mr. Kushner receives compensation from IDB Lido Wealth, LLC which make up less than 1% of his total annual income. He devotes less than 5% of his time performing services for IDB Lido Wealth.

Mr. Kushner is the founder and Chairman of Lido Consulting Group, LLC, the successor to Lido Consulting Inc., a personal services consulting firm specializing in providing consulting and other services to family offices and high net worth individuals. Lido Consulting Group, LLC is wholly owned by Lido Advisors, LLC. Notably, Lido Consulting Group, LLC generates revenues from seminar and conference planning, consulting, and executive recruiting activities. Mr. Kushner's workday is divided among his activities for Lido and Lido Consulting Group, LLC.

Mr. Kushner also serves as the Managing Member for the following limited liability companies ("LLCs") that invest in commercial and residential real estate:

- Wildwood Apartments, LLC
- Shangri-La Apartments, LLC
- 616 N. La Brea, LLC
- 1045 4th Avenue, LLC
- 1671 Fremont, LLC, a wholly-owned subsidiary of 1045 4th Avenue, LLC
- Lido Flamingo, LLC

The members of these limited liability companies are family members and close friends, and the main purpose of each LLC is to engage in passive real estate investing. Also, Lido Flamingo, LLC invests in certain private funds that are also invested in by Lido clients. The fact that Mr. Kushner is a Managing Member of LLCs that invest in certain private funds that are invested in by Lido clients creates a conflict of interest due to the private funds being limited offerings. Lido addresses the conflict through its written Code of Ethics that includes preapproval and reporting requirements of certain personal securities transactions, including private funds by Lido employees, and through disclosures to clients. In addition, clients are not obligated to implement recommended transactions in private funds or other private limited partnerships.

While Mr. Kushner serves as the Managing Member for the LLCs, he is not involved in the day-to-day management of the various properties and/or other investments made by the LLCs. Mr. Kushner also serves as trustee to two family-related trusts and as CFO to a family foundation, and all three entities are clients of Lido. Additionally, Mr. Kushner serves as CFO and is a shareholder of a California corporation, Kushdon Management Inc., that performs real estate management services. This company provides management services to some of the real estate invested in by the family LLCs.

Mr. Kushner 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**

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



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

**February 2025**

**Gregory Robitshek, CFA**

**Lido Advisors, LLC**

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Los Angeles, California 90067  
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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](http://adviserinfo.sec.gov).

## **ITEM 1: COVER PAGE**

Please see previous page.

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

Gregory Robitshek, CFA  
Year of Birth: 1976

### **Education Background**

The Anderson School at UCLA – Master of Business Administration, 2006  
Washington University in St. Louis – Bachelor of Arts in Economics, 1998

### **Business Background**

Lido Advisors, LLC, Investment Adviser Representative (8/2024 – Present)  
Nuveen Investments, Senior Director (9/2007 – 8/2024)

### **Explanation of Designation**

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

#### **High Ethical Standards**

The CFA Institute Code of Ethics and Standards of Professional Conduct, enforced through an active professional conduct program, require CFA charter holders 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 charter holders—often making the charter a prerequisite for employment.

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

#### Comprehensive and Current Knowledge

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

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

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

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

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

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

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

Mr. Robitshek has no additional compensation to disclose.

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

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

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

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

**January 2025**

**Gretchen Zierolf, CFP®**

**Lido Advisors, LLC**

*Business Address*

4800 Hampden Lane, Suite 200  
Bethesda, MD 20814  
Phone: (202) 217-0597  
gzierolf@lidoadvisors.com

*Principal Office Address*

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Los Angeles, California 90067  
Phone: (310) 278-8232  
Fax: (310) 278-8267  
www.lidoadvisors.com

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

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

**ITEM 1: COVER PAGE**

Please see previous page.

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

Gretchen Zierolf, CFP®

Year of Birth: 1977

**Education Background**

University of Wisconsin- Madison – Bachelor of Arts in Psychology, 1998

University of Wisconsin- Madison – Bachelor of Arts in Philosophy, 1998

**Business Background**

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

Hightower Advisors, SVP, CPM & Head of Business Development (9/2021 – 2/2024)

Farr Miller & Washington, LLC, Portfolio Manager (6/2015 – 9/2021)

Janney Montgomery Scott, LLC, Financial Consultant (4/2010 – 6/2015)

**Explanation of Designation**

*Certified Financial Planner™*

The CERTIFIED FINANCIAL PLANNER™, CFP® and federally registered CFP (with flame design) marks (collectively, the “CFP® marks”) are professional certification marks granted in the United States by Certified Financial Planner Board of Standards, Inc. (“CFP Board”).

The CFP® certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP® certification. It is recognized in the United States and a number of other countries for its (1) high standard of professional education; (2) stringent code of conduct and standards of practice; and (3) ethical requirements that govern professional engagements with clients. Currently, more than 71,000 individuals have obtained CFP® certification in the United States.

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

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

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

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

Ms. Zierolf has no additional compensation to disclose.

### **ITEM 6: SUPERVISION**

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

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

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

**January 2025**

**Griffin Morgan**

**Lido Advisors, LLC**

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Manhattan, NY 10022  
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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](http://adviserinfo.sec.gov).

**ITEM 1: COVER PAGE**

Please see previous page.

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

Griffin Morgan

Year of Birth: 1997

**Education Background**

Union College – Bachelor of Arts in Economics, 2020

**Business Background**

Lido Advisors, LLC, Investment Adviser Representative (5/2024 – Present)

Unemployed (1/2024 – 5/2024)

Masterworks Advisers, LLC, Investment Advisor (6/2023 – 12/2023)

Arete Wealth Advisors, LLC, Investment Advisory Rep (6/2022 – 6/2023)

Arete Wealth MGMT, LLC, Registered Representative (6/2022 – 6/2023)

Masterworks, Sales (6/2022 – 6/2023)

John Hancock, Consolidation Coordinator (10/2020 – 5/2022)

John Hancock Distributors LLC, Registered Representative (10/2020 – 5/2022)

Wellesley Youth Lacrosse Club, Lacross Coach (9/2020 – 10/2021)

VDC Research, Intern (6/2019 – 8/2019)

Union College, Student (9/2016 – 6/2020)

**ITEM 3: DISCIPLINARY INFORMATION**

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

**ITEM 4: OTHER BUSINESS ACTIVITIES**

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

**ITEM 5: ADDITIONAL COMPENSATION**

Mr. Morgan has no additional compensation to disclose.

**ITEM 6: SUPERVISION**

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

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



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

**January 2025**

**Gunit Bedi**

**Lido Advisors, LLC**

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

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

**ITEM 1: COVER PAGE**

Please see previous page.

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

Gunit Bedi

Year of Birth: 1979

**Education Background**

University of California, Los Angeles – Bachelor of Arts in Economics, 2001

**Business Background**

Lido Advisors, LLC, Investment Adviser Representative (1/2025 – Present)

Avitas Wealth Management, LLC, Investment Adviser Representative (1/2018 – 1/2025)

UBS Financial Services, Inc., Registered CSA (2/2009 – 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. Ms. Bedi has no disciplinary information to disclose under this Item.

**ITEM 4: OTHER BUSINESS ACTIVITIES**

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

**ITEM 5: ADDITIONAL COMPENSATION**

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

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

**January 2025**

**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](http://adviserinfo.sec.gov).

**ITEM 1: COVER PAGE**

Please see previous page.

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

Heather O'Connor  
Year of Birth: 1969

**Education Background**

Valencia College – Associate Degree in Science, 1992

**Business Background**

Lido Advisors, LLC, Investment Adviser Representative (5/2023 – 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**

Mrs. O'Connor does not engage in other business activities outside of Lido.

**ITEM 5: ADDITIONAL COMPENSATION**

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

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

**February 2025**

**Henry Hagenbuch**

**Lido Advisors, LLC**

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Los Angeles, California 90067  
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Fax: (310) 278-8267  
www.lidoadvisors.com

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

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

**ITEM 1: COVER PAGE**

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**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. This currently amounts to less than 5% of his annual income.

**ITEM 5: ADDITIONAL COMPENSATION**

Mr. Hagenbuch has no additional compensation to disclose.

**ITEM 6: SUPERVISION**

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

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

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

**February 2025**

**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](http://adviserinfo.sec.gov).

**ITEM 1: COVER PAGE**

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**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**

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



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

**January 2025**

**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](http://adviserinfo.sec.gov).

## ITEM 1: COVER PAGE

Please see previous page.

## ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Ioannis Haralambous, CFP®

Year of Birth: 1990

### Education Background

University of North Carolina at Charlotte – Bachelor of Arts in Criminal Justice and Minor in Operations Management, 2012

Campbell University – Masters in Trust and Wealth Management, 2014

Campbell Law School – Juris Doctor, 2015

### Business Background

Lido Advisors, LLC, Investment Adviser Representative (10/2022 – Present)

Truist Financial, APG Strategist (3/2021 – 9/2022)

Truist Financial, APG Analyst (12/2017 – 2/2021)

US Trust, Specialized Fid Officer and Trust Officer (11/2015 – 12/2017)

### Explanation of Designation

*Certified Financial Planner™*

The CERTIFIED FINANCIAL PLANNER™, CFP® and federally registered CFP (with flame design) marks (collectively, the “CFP® marks”) are professional certification marks granted in the United States by Certified Financial Planner Board of Standards, Inc. (“CFP Board”).

The CFP® certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP® certification. It is recognized in the United States and a number of other countries for its (1) high standard of professional education; (2) stringent code of conduct and standards of practice; and (3) ethical requirements that govern professional engagements with clients. Currently, more than 71,000 individuals have obtained CFP® certification in the United States.

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

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

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

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

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

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

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

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

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

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

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

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

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

**February 2025**

**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](http://adviserinfo.sec.gov).

**ITEM 1: COVER PAGE**

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**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)

**ITEM 3: DISCIPLINARY INFORMATION**

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

**ITEM 4: OTHER BUSINESS ACTIVITIES**

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

**ITEM 5: ADDITIONAL COMPENSATION**

Mr. Bergon has no additional compensation to disclose.

**ITEM 6: SUPERVISION**

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

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

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

**January 2025**

**Jack Kirby**

**Lido Advisors, LLC**

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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](http://adviserinfo.sec.gov).

**ITEM 1: COVER PAGE**

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

Jack Kirby

Year of Birth: 1996

**Education Background**

California Lutheran University – Bachelor of Science in Accounting, 2019

California Lutheran University – Master of Business Administration in Financial Planning, 2023

**Business Background**

Lido Advisors, LLC, Investment Adviser Representative (8/2020 – Present)

Wells Fargo Advisors, Client Service Associate (5/2019 – 8/2020)

Wells Fargo Advisors, Finance Intern (7/2018 – 5/2019)

**ITEM 3: DISCIPLINARY INFORMATION**

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

**ITEM 4: OTHER BUSINESS ACTIVITIES**

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

**ITEM 5: ADDITIONAL COMPENSATION**

Mr. Kirby has no additional compensation to disclose.

**ITEM 6: SUPERVISION**

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

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

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

**February 2025**

**Jack Weinstein**

**Lido Advisors, LLC**

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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](http://adviserinfo.sec.gov).



**ITEM 1: COVER PAGE**

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**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, an SEC registered investment adviser that is a joint venture between Lido Advisors, LLC and IDB New York. Mr. Weinstein is only employed and compensated by Lido Advisors, LLC, but performs similar services for IDB Lido Wealth, LLC by virtue of a services agreement between the two entities. He devotes approximately 5% of his time performing services for IDB Lido Wealth.

**ITEM 5: ADDITIONAL COMPENSATION**

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

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

**January 2025**

**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](http://adviserinfo.sec.gov).

## **ITEM 1: COVER PAGE**

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

Jacob Loosle, CFP®  
Year of Birth: 1985

### **Education Background**

Utah State University – Bachelor of Science in Accounting, 2012

### **Business Background**

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

United Capital Financial Advisers, LLC, Investment Adviser Representative (12/2015 – 6/2022)

Bedrock Capital Management, Associate Wealth Planner (1/2013 – 12/2015)

Integra Financial Services, Account Manager (3/2010 – 12/2012)

### **Explanation of Designation**

*Certified Financial Planner™*

The CERTIFIED FINANCIAL PLANNER™, CFP® and federally registered CFP (with flame design) marks (collectively, the “CFP® marks”) are professional certification marks granted in the United States by Certified Financial Planner Board of Standards, Inc. (“CFP Board”).

The CFP® certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP® certification. It is recognized in the United States and a number of other countries for its (1) high standard of professional education; (2) stringent code of conduct and standards of practice; and (3) ethical requirements that govern professional engagements with clients. Currently, more than 71,000 individuals have obtained CFP® certification in the United States.

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

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

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

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

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

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

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

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

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

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

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

Mr. Loosle has no additional compensation to disclose.

### **ITEM 6: SUPERVISION**

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

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

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

**January 2025**

**James Anthony Chartrey**

**Lido Advisors, LLC**

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www.lidoadvisors.com

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

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

**ITEM 1: COVER PAGE**

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](mailto:jozur@lidoadvisors.com).

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

**January 2025**

**James Parker Bryant**

**Lido Advisors, LLC**

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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](http://adviserinfo.sec.gov).

**ITEM 1: COVER PAGE**

Please see previous page.

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

James Parker Bryant  
Year of Birth: 1997

**Education Background**

Southern Methodist University – Bachelor of Business Administration in Real Estate Finance, 2020

**Business Background**

Lido Advisors, LLC, Investment Adviser Representative (12/2021 – Present)  
McCorquodale Transfer, Team Manager (5/2020 – 5/2021)  
Southern Methodist University, Full Time Student (8/2016 – 5/2020)

**ITEM 3: DISCIPLINARY INFORMATION**

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

**ITEM 4: OTHER BUSINESS ACTIVITIES**

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

**ITEM 5: ADDITIONAL COMPENSATION**

Mr. Bryant has no additional compensation to disclose.

**ITEM 6: SUPERVISION**

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

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



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

**January 2025**

**James Savage**

**Lido Advisors, LLC**

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Chicago, IL 60602  
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jsavage@lidoadvisors.com

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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](http://adviserinfo.sec.gov).

**ITEM 1: COVER PAGE**

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

James Savage  
Year of Birth: 1993

**Education Background**

University of Iowa – Bachelor of Business Administration in Finance, 2015

**Business Background**

Lido Advisors, LLC, Investment Adviser Representative (9/2019 – Present)  
Merrill Lynch, Pierce, Fenner & Smith Inc, Investment Specialist (4/2016 – 9/2019)  
Jones Lang Lasalle, Accounts Receivable (2/2016 – 4/2016)  
Lasalle Network, Accounts Receivable (9/2015 – 2/2016)

**ITEM 3: DISCIPLINARY INFORMATION**

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

**ITEM 4: OTHER BUSINESS ACTIVITIES**

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

**ITEM 5: ADDITIONAL COMPENSATION**

Mr. Savage has no additional compensation to disclose.

**ITEM 6: SUPERVISION**

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

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

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

**January 2025**

**James Scott Duncanson**

**Lido Advisors, LLC**

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sduncanson@lidoadvisors.com

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This brochure supplement provides information about James Scott Duncanson that supplements the Lido Advisors, LLC's ("Lido") Disclosure Brochure (Form ADV Part 2A). You should have received a copy of that Disclosure Brochure. Please contact our Chief Compliance Officer at (310) 278-8232 if you 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 Scott Duncanson is available on the SEC's website at [adviserinfo.sec.gov](http://adviserinfo.sec.gov).

**ITEM 1: COVER PAGE**

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

James Scott Duncanson  
Year of Birth: 1963

**Education Background**

Pepperdine University – Bachelor of Science in Business Management, 1990

**Business Background**

Lido Advisors, LLC, Investment Adviser Representative (1/2025 – Present)  
Avitas Wealth Management, LLC, Investment Adviser Representative (12/2017 – 1/2025)  
PKS Advisory Services, LLC, Investment Adviser Representative (11/2017 – 12/2017)  
UBS Financial Services, Inc., Financial Advisor (2/2009 – 11/2017)

**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. Duncanson has no disciplinary information to disclose under this Item.

**ITEM 4: OTHER BUSINESS ACTIVITIES**

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

**ITEM 5: ADDITIONAL COMPENSATION**

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

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

**January 2025**

**Jarett Karp**

**Lido Advisors, LLC**

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jkarp@lidoadvisors.com

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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](http://adviserinfo.sec.gov).

**ITEM 1: COVER PAGE**

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

Jarett Karp

Year of Birth: 1998

**Education Background**

Ohio State University – Bachelor of Science in Economics, 2020

**Business Background**

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

NEPC, LLC, Performance Associate (7/2022 – 4/2024)

NYLife Securities LLC, Registered Representative (3/2021 – 7/2022)

New York Life Insurance Company, Agent (10/2020 – 7/2022)

Unemployed (5/2020 – 10/2020)

The Ohio State University, Student (8/2017 – 5/2020)

**ITEM 3: DISCIPLINARY INFORMATION**

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

**ITEM 4: OTHER BUSINESS ACTIVITIES**

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

**ITEM 5: ADDITIONAL COMPENSATION**

Mr. Karp has no additional compensation to disclose.

**ITEM 6: SUPERVISION**

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

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

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

**January 2025**

**Jaron Wagner, CFP®**

**Lido Advisors, LLC**

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jwagner@lidoadvisors.com

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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](http://adviserinfo.sec.gov).

## **ITEM 1: COVER PAGE**

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

Jaron Wagner, CFP®

Year of Birth: 1995

### **Education Background**

Texas Christian University – Bachelor of Science in Economics, 2017

### **Business Background**

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

Matter Family Office, Financial Consultant (11/2021 – 4/2024)

RMB Capital Management, LLC, Wealth Management Associate (3/2018 – 10/2021)

SEI Archway, Investment Accounting Analyst (6/2017 – 3/2018)

### **Explanation of Designation**

*Certified Financial Planner™*

The CERTIFIED FINANCIAL PLANNER™, CFP® and federally registered CFP (with flame design) marks (collectively, the “CFP® marks”) are professional certification marks granted in the United States by Certified Financial Planner Board of Standards, Inc. (“CFP Board”).

The CFP® certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP® certification. It is recognized in the United States and a number of other countries for its (1) high standard of professional education; (2) stringent code of conduct and standards of practice; and (3) ethical requirements that govern professional engagements with clients. Currently, more than 71,000 individuals have obtained CFP® certification in the United States.

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

- Education – Complete an advanced college-level course of study addressing the financial planning subject areas that CFP Board’s studies have determined as necessary for the competent and professional delivery of financial planning services, and attain a Bachelor’s Degree from a regionally accredited United States college or university (or its equivalent from a foreign university). CFP Board’s financial planning subject areas include insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning;
- Examination – Pass the comprehensive CFP® Certification Examination. The examination includes case studies and client scenarios designed to test one’s ability to correctly diagnose financial planning issues and apply one’s knowledge of financial planning to real world circumstances;
- Experience – Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year); and



- Ethics – Agree to be bound by CFP Board’s Standards of Professional Conduct, a set of documents outlining the ethical and practice standards for CFP® professionals.

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

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

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

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

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

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

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

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

Mr. Wagner has no additional compensation to disclose.

### **ITEM 6: SUPERVISION**

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

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

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

**February 2025**

**Jason Blumberg**

**Lido Advisors, LLC**

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jblumberg@lidoadvisors.com

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Fax: (310) 278-8267  
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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](http://adviserinfo.sec.gov).

**ITEM 1: COVER PAGE**

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

Jason Blumberg  
Year of Birth: 1991

**Education Background**

University of Maryland, College Park – Bachelor of Science in Finance, 2013  
University of Maryland, College Park – Bachelor of Science in Information Systems, 2013

**Business Background**

Lido Advisors, LLC, Investment Adviser Representative (7/2015 – Present)  
IDB Lido Wealth, LLC, Investment Adviser Representative (4/2023 – 4/2024)  
Lido Advisors, Inc., Private Client Associate (2/2015 – 7/2015)  
Morgan Stanley, Financial Analyst (6/2013 – 12/2014)  
Morgan Stanley, Intern (6/2012 – 8/2012)

**ITEM 3: DISCIPLINARY INFORMATION**

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

**ITEM 4: OTHER BUSINESS ACTIVITIES**

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

**ITEM 5: ADDITIONAL COMPENSATION**

Mr. Blumberg has no additional compensation to disclose.

**ITEM 6: SUPERVISION**

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

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

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

**August 2024**

**Jason Ozur**

**Lido Advisors, LLC**

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www.lidoadvisors.com

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

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

**ITEM 1: COVER PAGE**

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**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**

In addition to his activities at Lido, Mr. Ozur is a Member and part owner of Lido Advisor Holdings, LLC (“LAH”), which is the majority owner of Lido, and 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.

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. Mr. Ozur does not receive any compensation for his role as board member of Perfectomundo, CFO and Consultant of Hello Marketing, Managing Member of Lido Flamingo, LLC, for his role with Archway Capital nor Palladius Capital Management, or as Member of Oakhurst Advisors, LLC, but he does have ownership interest and shares in the profits and losses of the entities. Currently, this equates to less than 10% of his annual income. However, Mr. Ozur receives compensation for accounting services for Mapleton, Vestone, and Ocean Park which makes up for less than 1% of his total annual income.

Mr. Ozur is also a rental property owner which makes up less than 1% of his annual income.

**ITEM 5: ADDITIONAL COMPENSATION**

Mr. Ozur 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.

The Lido Board of Directors have oversight over Mr. Ozur. Greg Kushner, the Chairman of this Board can be contacted at (310) 278-8232 or [gkushner@lidoadvisors.com](mailto:gkushner@lidoadvisors.com).

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

**February 2025**

**Jason Ryer Baldridge**

**Lido Advisors, LLC**

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rbaldridge@lidoadvisors.com

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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](http://adviserinfo.sec.gov).

**ITEM 1: COVER PAGE**

Please see previous page.

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

Jason Ryer Baldrige  
Year of Birth: 1994

**Education Background**

Boston College, Carroll School of Management – Bachelor of Science in Leadership and Management, Concentration in Information Systems and Entrepreneurship, 2017

**Business Background**

Lido Advisors, LLC, Investment Adviser Representative (6/2021 – Present)  
OluKai, Marketing Coordinator (8/2017 – 9/2018)

**ITEM 3: DISCIPLINARY INFORMATION**

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

**ITEM 4: OTHER BUSINESS ACTIVITIES**

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

**ITEM 5: ADDITIONAL COMPENSATION**

Mr. Baldrige has no additional compensation to disclose.

**ITEM 6: SUPERVISION**

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

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



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

**February 2025**

**Jason Teich**

**Lido Advisors, LLC**

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This brochure supplement provides information about Jason Teich that supplements the Lido Advisors, LLC's ("Lido") Disclosure Brochure (Form ADV Part 2A). You should have received a copy of that Disclosure Brochure. Please contact our Chief Compliance Officer at (310) 278-8232 if you 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 Teich is available on the SEC's website at [adviserinfo.sec.gov](http://adviserinfo.sec.gov).

**ITEM 1: COVER PAGE**

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

Jason Teich  
Year of Birth: 1994

**Education Background**

Indiana University – Bachelor of Science in Business, 2016

**Business Background**

Lido Advisors, LLC, Investment Adviser Representative (2/2025 – Present)  
Sanford C. Bernstein, Private Client Associate 6/2016 – 1/2025)

**ITEM 3: DISCIPLINARY INFORMATION**

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

**ITEM 4: OTHER BUSINESS ACTIVITIES**

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

**ITEM 5: ADDITIONAL COMPENSATION**

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

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

**January 2025**

**Jeffrey Christie**

**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](http://adviserinfo.sec.gov).

**ITEM 1: COVER PAGE**

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

Jeffrey Christie

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)

**ITEM 3: DISCIPLINARY INFORMATION**

Lido is required to disclose all 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**

In addition to his activities at Lido, Mr. Christie is a California Insurance Agent. He is not actively doing business, but maintains a valid license.

**ITEM 5: ADDITIONAL COMPENSATION**

Mr. Christie has no additional compensation to disclose.

**ITEM 6: SUPERVISION**

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

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

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

**February 2025**

**Jeffrey Garden, CFA**

**Lido Advisors, LLC**

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Phone: (424) 421-1198  
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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](http://adviserinfo.sec.gov).

## **ITEM 1: COVER PAGE**

Please see previous page.

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

Jeffrey Garden, CFA  
Year of Birth: 1979

### **Education Background**

University of Michigan – Master of Applied Data Science, 2021  
The Open University of Israel – Master of Business Administration, 2012  
San Jose State University – Bachelor of Arts in Political Science, 2002

### **Business Background**

Lido Advisors, LLC, Chief Investment Officer (1/2019 - Present)  
Oakhurst Advisors, LLC, Portfolio Manager (5/2016 – Present)  
Lido Advisors, LLC, Sr. Analyst (7/2015 – 1/2019)  
Lido Advisors, Inc., Sr. Analyst (3/2014 – 7/2015)  
Union Bank of Israel, Investment Advisor (4/2011 – 12/2013)  
Infinity Investments, Institutional Wholesaler (8/2010 – 4/2011)

### **Explanation of Designation**

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

#### **High Ethical Standards**

The CFA Institute Code of Ethics and Standards of Professional Conduct, enforced through an active professional conduct program, require CFA charter holders 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 charter holders—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. Garden has no disciplinary information to disclose under this Item.

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

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

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

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

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

**January 2025**

**Jeffrey Kaufmann**

**Lido Advisors, LLC**

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Phone: (561) 560-7210  
jkaufmann@lidoadvisors.com

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www.lidoadvisors.com

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

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



**ITEM 1: COVER PAGE**

Please see previous page.

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

Jeffrey Kaufmann

Year of Birth: 1967

**Education Background**

Williams College – Bachelor of Arts in Political Science, 1989

**Business Background**

Lido Advisors, LLC, Investment Adviser Representative (2/2021 – Present)

Boston Private Wealth, LLC, Sr. Business Development Officer (2/2015 – 2/2021)

Boston Private Wealth Management, Senior Client Advisor (10/2014 – 2/2015)

Banyan Partners, LLC, Senior Client Advisor (1/2011 – 10/2014)

Weiss Capital Management, Inc., Financial Advisor (6/2008 – 1/2011)

**ITEM 3: DISCIPLINARY INFORMATION**

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

**ITEM 4: OTHER BUSINESS ACTIVITIES**

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

**ITEM 5: ADDITIONAL COMPENSATION**

Mr. Kaufmann has no additional compensation to disclose.

**ITEM 6: SUPERVISION**

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

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

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

**January 2024**

**Jeffrey Westheimer**

**Lido Advisors, LLC**

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Los Angeles, California 90067  
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jwestheimer@lidoadvisors.com

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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](http://adviserinfo.sec.gov).

**ITEM 1: COVER PAGE**

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**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 activities at Lido, Mr. Westheimer is a Member and part owner of Lido Advisor Holdings, LLC ("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. Currently, the income from these activities equates to less than 5% of his annual income.

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.

The fact that Mr. Westheimer is a Member of LLCs that invest in certain private funds that are invested in by Lido clients creates a conflict of interest due to the fact that the private funds are limited offerings. Lido addresses the conflict through its written Code of Ethics that includes preapproval and reporting requirements of certain personal securities transactions

by Lido employees, including private funds, and through disclosures to clients. In addition, clients are not obligated to implement recommended transactions in private funds or other private limited partnerships.

**ITEM 5: ADDITIONAL COMPENSATION**

Mr. Westheimer has no additional compensation to disclose.

**ITEM 6: SUPERVISION**

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

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

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

**January 2025**

**Jennifer Betbadal**

**Lido Advisors, LLC**

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Dallas, TX 75201  
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jbetbadal@lidoadvisors.com

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Los Angeles, California 90067  
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This brochure supplement provides information about Jennifer Betbadal that supplements the Lido Advisors, LLC's ("Lido") Disclosure Brochure (Form ADV Part 2A). You should have received a copy of that Disclosure Brochure. Please contact our Chief Compliance Officer at (310) 278-8232 if you did not receive Lido Advisors, LLC's Disclosure Brochure or if you have any questions about the contents of this supplement.

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

**ITEM 1: COVER PAGE**

Please see previous page.

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

Jennifer Betbadal

Year of Birth: 1977

**Education Background**

University of Colorado, Boulder – Bachelor of Arts in Organizational Communications, 1999

**Business Background**

Lido Advisors, LLC, Investment Adviser Representative (1/2025 – Present)

J Belmont Industries LLC, General Manager (7/2017 – 12/2024)

J Belmont Showroom, Southwest Sales - Independent Sales Representative (12/2010 – 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. Mrs. Betbadal has no disciplinary information to disclose under this Item.

**ITEM 4: OTHER BUSINESS ACTIVITIES**

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

**ITEM 5: ADDITIONAL COMPENSATION**

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

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

**December 2024**

**Jenny Marie Dudrey**

**Lido Advisors, LLC**

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Louisville, CO 80027  
Phone: (720) 738-9013  
mdudrey@lidoadvisors.com

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www.lidoadvisors.com

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

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

**ITEM 1: COVER PAGE**

Please see previous page.

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

Jenny Marie Dudrey  
Year of Birth: 1973

**Education Background**

High School Diploma  
Some coursework completed at Trident Technical College, 1991-1993

**Business Background**

Lido Advisors, LLC, Investment Adviser Representative (12/2024 – Present)  
Platte River Wealth Advisors, Investment Adviser Representative (7/2019 – 12/2024)  
Wells Fargo Clearing Services, LLC, Registered Representative (11/2016 – 7/2019)  
Wells Fargo Advisors LLC, Registered Representative (6/2014 – 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. Dudrey has no disciplinary information to disclose under this Item.

**ITEM 4: OTHER BUSINESS ACTIVITIES**

In addition to her activities at Lido, Ms. Dudrey is a Notary Public in Colorado. This accounts for an insignificant amount of her time and income.

**ITEM 5: ADDITIONAL COMPENSATION**

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



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

**January 2025**

**Jeremiah James**

**Lido Advisors, LLC**

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Dallas, TX 75201  
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jjames@lidoadvisors.com

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Phone: (310) 278-8232  
Fax: (310) 278-8267  
www.lidoadvisors.com

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

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

**ITEM 1: COVER PAGE**

Please see previous page.

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

Jeremiah James

Year of Birth: 1999

**Education Background**

University of Oklahoma, Bachelor of Arts in Law and Commerce (2022)

**Business Background**

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

GDS Wealth Management, Financial Advisor (2/2023 – 9/2023)

Adaptation Financial, Financial Associate (6/2022 – 2/2023)

University of Oklahoma, Student (8/2018 – 5/2022)

Armstrong Bank, Banker (6/2020 – 06/2022)

**ITEM 3: DISCIPLINARY INFORMATION**

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

**ITEM 4: OTHER BUSINESS ACTIVITIES**

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

**ITEM 5: ADDITIONAL COMPENSATION**

Mr. James has no additional compensation to disclose.

**ITEM 6: SUPERVISION**

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

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

**February 2025**

**Jerrod Foster, CFA, CFP®**

**Lido Advisors, LLC**

*Business Address*

315 Montgomery Street, Suite 905  
San Francisco, CA 94104  
Phone: (415) 501-0391  
jfooster@lidoadvisors.com

*Principal Office Address*

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

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

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

## **ITEM 1: COVER PAGE**

Please see previous page.

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

Jerrod Foster, CFA, CFP®

Year of Birth: 1984

### **Education Background**

Santa Clara University – Master of Business Administration, Concentration in Finance, 2013

Santa Clara University – Bachelor of Science in Political Science, 2006

### **Business Background**

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

West Valley-Mission Community College, Associate Faculty Member (5/2018 – Present)

Parkside Advisors, LLC, Lead Advisor (11/2023 – 7/2024)

Morgan Stanley, Financial Planning Director (9/2020 – 10/2022)

Bank of NY Mellon, Associate Wealth Manager (12/2019 – 9/2020)

Charles Schwab & Co, Sr. Manager IS Strategy (5/2019 – 12/2019)

### **Explanation of Designation**

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

#### **High Ethical Standards**

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

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- Act with integrity
- Maintain and improve their professional competence
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#### **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 charter holders—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.

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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. He spends roughly 20 hours per month on this outside business, which makes up approximately 20% of his income.

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

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

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

**January 2025**

**Jerry Nigro**

**Lido Advisors, LLC**

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Wellesley, MA 02481  
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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](http://adviserinfo.sec.gov).



**ITEM 1: COVER PAGE**

Please see previous page.

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

Jerry Nigro

Year of Birth: 1970

**Education Background**

The Ohio State University – Bachelor of Science in Family Financial Management, 1992

**Business Background**

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

Claybrook Capital, LLC, Founding Partner & Sr. Wealth Advisor (01/2017 – 11/2023)

Robertson Stephens Advisors LLC, Managing Director & Financial Advisor (6/2015 – 1/2017)

Robertson Stephens Securities LLC, Registered Representative (6/2015 – 1/2017)

UBS Financial Services Inc, Financial Advisor (11/2013 – 6/2015)

UBS Financial Services Inc, Financial Advisor (5/2008 – 11/2013)

**ITEM 3: DISCIPLINARY INFORMATION**

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

**ITEM 4: OTHER BUSINESS ACTIVITIES**

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

**ITEM 5: ADDITIONAL COMPENSATION**

Mr. Nigro has no additional compensation to disclose.

**ITEM 6: SUPERVISION**

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

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

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

**January 2025**

**Jessica Fino**

**Lido Advisors, LLC**

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1875 NW Corporate Blvd., Suite 110  
Boca Raton, FL 33431  
Phone: (561) 342-5706  
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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](http://adviserinfo.sec.gov).

**ITEM 1: COVER PAGE**

Please see previous page.

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

Jessica Fino

Year of Birth: 1988

**Education Background**

Elon University – Bachelor of Arts in Economics, 2011

**Business Background**

Lido Advisors, LLC, Investment Adviser Representative (7/2024 – Present)

Merrill Lynch, Pierce, Fenner & Smith, Inc, Registered Client Associate (3/2014 – 5/2024)

**ITEM 3: DISCIPLINARY INFORMATION**

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

**ITEM 4: OTHER BUSINESS ACTIVITIES**

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

**ITEM 5: ADDITIONAL COMPENSATION**

Ms. Fino has no additional compensation to disclose.

**ITEM 6: SUPERVISION**

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

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

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

**January 2025**

**John Bute**

**Lido Advisors, LLC**

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Boca Raton, FL 33431  
Phone: (561) 453-1000  
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](http://adviserinfo.sec.gov).

**ITEM 1: COVER PAGE**

Please see previous page.

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

John Bute

Year of Birth: 1962

**Education Background**

State University of New York at New Paltz – Bachelor of Science in Business Administration, 1986

**Business Background**

Lido Tax, LLC, Director (4/2021 – Present)

Lido Advisors, LLC, Investment Adviser Representative (10/2019 – Present)

Bank of America, Financial Advisor (11/2009 – 10/2019)

Merrill Lynch, Pierce, Fenner & Smith Incorporated, Financial Advisor (11/2008-10/2019)

Wachovia Securities, LLC, Financial Advisor (3/2006 – 11/2008)

Dean Witter Reynolds, Financial Advisor (8/2001 – 3/2006)

Dean Witter Reynolds, Financial Advisor Trainee (8/1999 – 8/2001)

Gobel and Bute CPA, Partner (5/1995 – 8/1999)

WilliamGobel CPA, Senior Accountant (5/1990 – 5/1995)

Steinberg Steckler & Picciurro CPAs, Accountant/Auditor (6/1988 – 5/1990)

Congress Financial Corporation, Financial Analyst (6/1986 – 5/1988)

**ITEM 3: DISCIPLINARY INFORMATION**

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

**ITEM 4: OTHER BUSINESS ACTIVITIES**

In addition to his activities at Lido, Mr. Bute is also a Director for Lido Tax, LLC where he spends approximately 15 hours a month performing his duties. Mr. Bute receives compensation for his duties at Lido Tax, LLC that make up 15% of his total annual income.

**ITEM 5: ADDITIONAL COMPENSATION**

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

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

**January 2025**

**John Derry, CFP®**

**Lido Advisors, LLC**

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Chicago, IL 60602  
Phone: (847) 233-0892  
jderry@lidoadvisors.com

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Fax: (310) 278-8267  
www.lidoadvisors.com

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

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

## **ITEM 1: COVER PAGE**

Please see previous page.

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

John Derry, CFP®

Year of Birth: 1996

### **Education Background**

Indiana University, School of Public Health and Arts – Bachelor of Science in Public Affairs, 2019

### **Business Background**

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

Edelman Financial Engines, Client Service Associate (9/2019 – 3/2024)

Indiana University, Student (8/2015 – 7/2019)

Edelman Financial Engines, Client Service Associate Intern (5/2018 – 8/2018)

Financial Engines Advisors, LLC, Client Service Associate Intern (5/2017 – 8/2017)

### **Explanation of Designation**

*Certified Financial Planner™*

The CERTIFIED FINANCIAL PLANNER™, CFP® and federally registered CFP (with flame design) marks (collectively, the “CFP® marks”) are professional certification marks granted in the United States by Certified Financial Planner Board of Standards, Inc. (“CFP Board”).

The CFP® certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP® certification. It is recognized in the United States and a number of other countries for its (1) high standard of professional education; (2) stringent code of conduct and standards of practice; and (3) ethical requirements that govern professional engagements with clients. Currently, more than 71,000 individuals have obtained CFP® certification in the United States.

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

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



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

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

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

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

### **ITEM 3: DISCIPLINARY INFORMATION**

Lido is required to disclose all material facts regarding any legal or disciplinary event that would be material to your evaluation of each investment person providing advice to you. Mr. Derry has no disciplinary information to disclose under this Item.

### **ITEM 4: OTHER BUSINESS ACTIVITIES**

Mr. Derry does not engage in other business activities outside of Lido.

### **ITEM 5: ADDITIONAL COMPENSATION**

Mr. Derry has no additional compensation to disclose.

### **ITEM 6: SUPERVISION**

Generally, all client investment decisions are overseen by Jeff Garden, Chief Investment Officer and head of Lido’s Investment Committee. The Investment Committee meets periodically to discuss overall portfolio management decisions and strategies. In addition, Jason Ozur, Chief Executive Officer of Lido, is responsible for the general oversight of all investment advice given by its supervised persons.

Mr. Derry’s investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at (310) 278-8232 or [jozur@lidoadvisors.com](mailto:jozur@lidoadvisors.com).

**BROCHURE SUPPLEMENT**  
**(Part 2B of Form ADV)**

**December 2024**

**John Kennedy**

**Lido Advisors, LLC**

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1333 West Towne Square Road  
Mequon, WI 53092  
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jkennedy@lidoadvisors.com

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This brochure supplement provides information about John Kennedy that supplements the Lido Advisors, LLC's ("Lido") Disclosure Brochure (Form ADV Part 2A). You should have received a copy of that Disclosure Brochure. Please contact our Chief Compliance Officer at (310) 278-8232 if you 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 Kennedy is available on the SEC's website at [adviserinfo.sec.gov](http://adviserinfo.sec.gov).

**ITEM 1: COVER PAGE**

Please see previous page.

**ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE**

John Kennedy  
Year of Birth: 1965

**Education Background**

University of Notre Dame – Bachelor of Arts in Finance, 1987  
Kellogg School of Management – Master of Business Administration in Finance and Marketing, 1997

**Business Background**

Lido Advisors, LLC, Investment Adviser Representative (12/2024 – Present)  
Pegasus Partners Ltd, Wealth Advisor (11/2019 – 12/2024)  
Pegasus Partners Ltd, Chief Compliance Officer/ Wealth Advisor (11/2016 – 11/2019)  
Robert W. Baird, Inc, Institutional Equity Services (8/2001 – 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. Kennedy has no disciplinary information to disclose under this Item.

**ITEM 4: OTHER BUSINESS ACTIVITIES**

In addition to his activities at Lido, Mr. Kennedy is actively engaged as Board Member and Head of Investment Committee for the Franciscan Foundation. This role is less than 5 hours per month and is uncompensated.

**ITEM 5: ADDITIONAL COMPENSATION**

Mr. Kennedy 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. Kennedy's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at (310) 278-8232 or [jozur@lidoadvisors.com](mailto:jozur@lidoadvisors.com).

**BROCHURE SUPPLEMENT**  
**(Part 2B of Form ADV)**

**January 2025**

**John McInerney, CFP®**

**Lido Advisors, LLC**

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Manhattan, NY 10022  
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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](http://adviserinfo.sec.gov).

## **ITEM 1: COVER PAGE**

Please see previous page.

## **ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE**

John McInerney, CFP®

Year of Birth: 1978

### **Education Background**

Pace University, Lubin School of Business – Bachelor of Arts in Finance, 2000

### **Business Background**

Lido Advisors, LLC, Investment Adviser Representative (1/2023 – Present)

Old Bridge Black Belt, President & Instructor (9/2002 – 12/2018)

Morgan Stanley Private Bank, National Assc., Financial Advisor (1/2015 – 1/2023)

Morgan Stanley Smith Barney, FAA (12/2009 – 1/2023)

### **Explanation of Designation**

*Certified Financial Planner™*

The CERTIFIED FINANCIAL PLANNER™, CFP® and federally registered CFP (with flame design) marks (collectively, the “CFP® marks”) are professional certification marks granted in the United States by Certified Financial Planner Board of Standards, Inc. (“CFP Board”).

The CFP® certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP® certification. It is recognized in the United States and a number of other countries for its (1) high standard of professional education; (2) stringent code of conduct and standards of practice; and (3) ethical requirements that govern professional engagements with clients. Currently, more than 71,000 individuals have obtained CFP® certification in the United States.

To attain the right to use the CFP® marks, an individual must satisfactorily fulfill the following requirements:

- Education – Complete an advanced college-level course of study addressing the financial planning subject areas that CFP Board’s studies have determined as necessary for the competent and professional delivery of financial planning services, and attain a Bachelor’s Degree from a regionally accredited United States college or university (or its equivalent from a foreign university). CFP Board’s financial planning subject areas include insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning;
- Examination – Pass the comprehensive CFP® Certification Examination. The examination includes case studies and client scenarios designed to test one’s ability to correctly diagnose financial planning issues and apply one’s knowledge of financial planning to real world circumstances;
- Experience – Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year); and

- Ethics – Agree to be bound by CFP Board’s Standards of Professional Conduct, a set of documents outlining the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements in order to maintain the right to continue to use the CFP® marks:

- Continuing Education – Complete 30 hours of continuing education hours every two years, including two hours on the Code of Ethics and other parts of the Standards of Professional Conduct, to maintain competence and keep up with developments in the financial planning field; and
- Ethics – Renew an agreement to be bound by the Standards of Professional Conduct. The Standards prominently require that CFP® professionals provide financial planning services at a fiduciary standard of care. This means CFP® professionals must provide financial planning services in the best interests of their clients.

CFP® professionals who fail to comply with the above standards and requirements may be subject to CFP Board’s enforcement process, which could result in suspension or permanent revocation of their CFP® certification.

### **ITEM 3: DISCIPLINARY INFORMATION**

Lido is required to disclose all material facts regarding any legal or disciplinary event that would be material to your evaluation of each investment person providing advice to you. Mr. McInerney has no disciplinary information to disclose under this Item.

### **ITEM 4: OTHER BUSINESS ACTIVITIES**

Mr. McInerney does not engage in other business activities outside of Lido.

### **ITEM 5: ADDITIONAL COMPENSATION**

Mr. McInerney 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. McInerney’s investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at (310) 278-8232 or [jozur@lidoadvisors.com](mailto:jozur@lidoadvisors.com).

**BROCHURE SUPPLEMENT**  
**(Part 2B of Form ADV)**

**October 2024**

**Jon Morgan**

**Lido Advisors, LLC**

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29 South High Street, Suite A  
New Albany, OH 43054  
Phone: (614) 626-9010  
jmorgan@lidoadvisors.com

*Principal Office Address*

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www.lidoadvisors.com

This brochure supplement provides information about Jon Morgan that supplements the Lido Advisors, LLC's ("Lido") Disclosure Brochure (Form ADV Part 2A). You should have received a copy of that Disclosure Brochure. Please contact our Chief Compliance Officer at (310) 278-8232 if you did not receive Lido Advisors, LLC's Disclosure Brochure or if you have any questions about the contents of this supplement.

Additional information about Jon Morgan is available on the SEC's website at [adviserinfo.sec.gov](http://adviserinfo.sec.gov).

**ITEM 1: COVER PAGE**

Please see previous page.

**ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE**

Jon Morgan

Year of Birth: 1967

**Education Background**

The Ohio State University – Bachelor of Science in Business Administration, 1989

**Business Background**

Lido Advisors, LLC, Investment Adviser Representative (10/2024 – Present)

Private Wealth Strategies, LLC, Investment Adviser Representative (9/2018 – 10/2024)

Lincoln Investment, Financial Advisor (6/2012 – 10/2024)

Shore Morgan Young Wealth Strategies, Principal (10/1998 – 10/2024)

**ITEM 3: DISCIPLINARY INFORMATION**

Lido is required to disclose all material facts regarding any legal or disciplinary event that would be material to your evaluation of each investment person providing advice to you. Mr. Morgan has no disciplinary information to disclose under this Item.

**ITEM 4: OTHER BUSINESS ACTIVITIES**

In addition to his activities at Lido, Mr. Morgan is an independent insurance agent appointed with various insurance companies. As a licensed insurance agent, Mr. Morgan may recommend to clients' certain insurance products sold through unaffiliated insurance companies. If a Lido client elects to purchase an insurance product, Mr. Morgan would receive the usual and customary commission for doing so. Mr. Morgan spends approximately 15 hours a month performing services as an insurance agent.

To the extent that Mr. Morgan recommends the purchase of insurance products where he may receive commissions for doing so, a conflict of interest exists because he will receive additional compensation should the clients elect to follow his recommendations, even if such recommendation is based on the best interest of the clients and their needs. Lido has adopted certain procedures designed to mitigate the effects of these conflicts.

Importantly, as part of Lido's fiduciary duty to clients, the Firm and its employees will endeavor at all times to put the interests of the clients first and will only make recommendations that they reasonably believe are suitable and in the best interests of the client. Additionally, material conflicts presented by these practices are disclosed to clients at the time of entering into an advisory agreement with Lido, mainly through the delivery of FormADV Part 2A and Part 2B disclosure documents.

Mr. Morgan owns Captain Carwash I and Captain Carwash II. This entity provides car wash services since January 2003. He spends approximately two hours each month on this



outside activity. Mr. Morgan owns JKM Investments. This entity is used to own the real estate and buildings for Captain Carwash since January 2003. This entity is not investment related. Mr. Morgan is the Owner/General Manager of Sun Fun, L.L.C. a real estate development and management company.

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 this section, which represents approximately 15% of his annual income.

**ITEM 5: ADDITIONAL COMPENSATION**

Mr. Morgan has no additional compensation to disclose.

**ITEM 6: SUPERVISION**

Generally, all client investment decisions are overseen by Jeff Garden, Chief Investment Officer and head of Lido's Investment Committee. The Investment Committee meets periodically to discuss overall portfolio management decisions and strategies. In addition, Jason Ozur, Chief Executive Officer of Lido, is responsible for the general oversight of all investment advice given by its supervised persons.

Mr. Morgan's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at (310) 278-8232 or [jozur@lidoadvisors.com](mailto:jozur@lidoadvisors.com).

**BROCHURE SUPPLEMENT**  
**(Part 2B of Form ADV)**

**February 2025**

**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](http://adviserinfo.sec.gov).

**ITEM 1: COVER PAGE**

Please see previous page.

**ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE**

Jonathan Caprilli  
Year of Birth: 1988

**Education Background**

University of California, Santa Barbara – Bachelor of Arts in Psychology, 2012  
Mount San Antonio College, Walnut – Associates of Arts in Mathematics, 2010  
Mount San Antonio College, Walnut – Associates of Arts in Natural Science, 2010

**Business Background**

Lido Advisors, LLC, Investment Adviser Representative (4/2022 – Present)  
Service Master Camarillo, President, CEO (11/2021 – 4/2022)  
EP Wealth Advisors, Client Relationship Associate (9/2020 – 12/2021)  
Manchester Capital Management, LLC, Operations Associate (8/2017 – 7/2020)  
Mercer Global Advisors Inc., Operations Specialist (6/2015 – 8/2017)

**ITEM 3: DISCIPLINARY INFORMATION**

Lido is required to disclose all material facts regarding any legal or disciplinary event that would be material to your evaluation of each investment person providing advice to you. Mr. Caprilli has no disciplinary information to disclose under this Item.

**ITEM 4: OTHER BUSINESS ACTIVITIES**

Mr. Caprilli does not engage in other business activities outside of Lido.

**ITEM 5: ADDITIONAL COMPENSATION**

Mr. Caprilli has no additional compensation to disclose.

**ITEM 6: SUPERVISION**

Generally, all client investment decisions are overseen by Jeff Garden, Chief Investment Officer and head of Lido's Investment Committee. The Investment Committee meets periodically to discuss overall portfolio management decisions and strategies. In addition, Jason Ozur, Chief Executive Officer of Lido, is responsible for the general oversight of all investment advice given by its supervised persons.

Mr. Caprilli's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at (310) 278-8232 or [jozur@lidoadvisors.com](mailto:jozur@lidoadvisors.com).

**BROCHURE SUPPLEMENT**  
**(Part 2B of Form ADV)**

**January 2025**

**Jonathan Jewitt, CFA**

**Lido Advisors, LLC**

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www.lidoadvisors.com

This brochure supplement provides information about Jonathan Jewitt that supplements the Lido Advisors, LLC's ("Lido") Disclosure Brochure (Form ADV Part 2A). You should have received a copy of that Disclosure Brochure. Please contact our Chief Compliance Officer at (310) 278-8232 if you did not receive Lido Advisors, LLC's Disclosure Brochure or if you have any questions about the contents of this supplement.

Additional information about Jonathan Jewitt is available on the SEC's website at [adviserinfo.sec.gov](http://adviserinfo.sec.gov).

## **ITEM 1: COVER PAGE**

Please see previous page.

## **ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE**

Jonathan Jewitt, CFA  
Year of Birth: 1977

### **Education Background**

University of California, San Diego – Bachelor of Science in Management Science, 2000

### **Business Background**

Lido Advisors, LLC, Investment Adviser Representative (5/2023 – Present)  
First Republic Investment Management, Inc., MD, Wealth Manager (1/2019 – 5/2023)  
First Republic Securities Company, LLC, MD, Wealth Manager (1/2019 – 5/2023)  
Wells Fargo Bank, MD, Sr. Investment Strategist (9/2005 – 1/2019)

### **Explanation of Designation**

#### *Chartered 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 charter holders working in 134 countries. To earn the CFA charter, candidates must: 1) pass three sequential, six-hour examinations; 2) have at least four years of qualified professional investment experience; 3) join CFA Institute as members; and 4) commit to abide by, and annually reaffirm, their adherence to the CFA Institute Code of Ethics and Standards of Professional Conduct.

### **High Ethical Standards**

The CFA Institute Code of Ethics and Standards of Professional Conduct, enforced through an active professional conduct program, require CFA charter holders 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 charter holders—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 which is an entity designed to hold rental real estate. Currently he spends less than 5% of his time performing his duties and it makes less than 2% of his annual income.

#### **ITEM 5: ADDITIONAL COMPENSATION**

Mr. Jewitt 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. Jewitt's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at (310) 278-8232 or [jozur@lidoadvisors.com](mailto:jozur@lidoadvisors.com).

**BROCHURE SUPPLEMENT**  
**(Part 2B of Form ADV)**

**January 2025**

**Jonathan Teran, CFP®**

**Lido Advisors, LLC**

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www.lidoadvisors.com

This brochure supplement provides information about Jonathan Teran that supplements the Lido Advisors, LLC's ("Lido") Disclosure Brochure (Form ADV Part 2A). You should have received a copy of that Disclosure Brochure. Please contact our Chief Compliance Officer at (310) 278-8232 if you did not receive Lido Advisors, LLC's Disclosure Brochure or if you have any questions about the contents of this supplement.

Additional information about Jonathan Teran is available on the SEC's website at [adviserinfo.sec.gov](http://adviserinfo.sec.gov).

## **ITEM 1: COVER PAGE**

Please see previous page.

## **ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE**

Jonathan Teran, CFP®

Year of Birth: 1973

### **Education Background**

Biola University – Bachelor of Arts in Humanities, 1996

Fuller Theological Seminary – Master of Arts in Biblical Studies, 2000

California State Polytechnic University, Pomona – Master of Arts in English, 2006

### **Business Background**

Lido Advisors, LLC, Investment Adviser Representative (7/2018 – Present)

Capstone Pacific Investment Strategies, Inc, Investment Advisor Representative (11/2011 – 06/2018)

American Portfolios, Investment Advisor Associate (01/2008 – 12/2010)

Centaurus Financial, Inc., Registered Representative (07/2000 – 12/2007)

### **Explanation of Designation**

*Certified Financial Planner™*

The CERTIFIED FINANCIAL PLANNER™, CFP® and federally registered CFP (with flame design) marks (collectively, the “CFP® marks”) are professional certification marks granted in the United States by Certified Financial Planner Board of Standards, Inc. (“CFP Board”).

The CFP® certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP® certification. It is recognized in the United States and a number of other countries for its (1) high standard of professional education; (2) stringent code of conduct and standards of practice; and (3) ethical requirements that govern professional engagements with clients. Currently, more than 71,000 individuals have obtained CFP® certification in the United States.

To attain the right to use the CFP® marks, an individual must satisfactorily fulfill the following requirements:

- Education – Complete an advanced college-level course of study addressing the financial planning subject areas that CFP Board’s studies have determined as necessary for the competent and professional delivery of financial planning services, and attain a Bachelor’s Degree from a regionally accredited United States college or university (or its equivalent from a foreign university). CFP Board’s financial planning subject areas include insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning;
- Examination – Pass the comprehensive CFP® Certification Examination. The examination includes case studies and client scenarios designed to test one’s



- ability to correctly diagnose financial planning issues and apply one's knowledge of financial planning to real world circumstances;
- Experience – Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year); and
- Ethics – Agree to be bound by CFP Board's Standards of Professional Conduct, a set of documents outlining the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements in order to maintain the right to continue to use the CFP® marks:

- Continuing Education – Complete 30 hours of continuing education hours every two years, including two hours on the Code of Ethics and other parts of the Standards of Professional Conduct, to maintain competence and keep up with developments in the financial planning field; and
- Ethics – Renew an agreement to be bound by the Standards of Professional Conduct. The Standards prominently require that CFP® professionals provide financial planning services at a fiduciary standard of care. This means CFP® professionals must provide financial planning services in the best interests of their clients.

CFP® professionals who fail to comply with the above standards and requirements may be subject to CFP Board's enforcement process, which could result in suspension or permanent revocation of their CFP® certification.

### **ITEM 3: DISCIPLINARY INFORMATION**

Lido is required to disclose all material facts regarding any legal or disciplinary event that would be material to your evaluation of each investment person providing advice to you. Mr. Teran has no disciplinary information to disclose under this Item.

### **ITEM 4: OTHER BUSINESS ACTIVITIES**

Mr. Teran does not engage in other business activities outside of Lido.

### **ITEM 5: ADDITIONAL COMPENSATION**

Mr. Teran has no additional compensation to disclose.

### **ITEM 6: SUPERVISION**

Generally, all client investment decisions are overseen by Jeff Garden, Chief Investment Officer and head of Lido's Investment Committee. The Investment Committee meets periodically to discuss overall portfolio management decisions and strategies. In addition, Jason Ozur, Chief Executive Officer of Lido, is responsible for the general oversight of all investment advice given by its supervised persons.

Mr. Teran's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at (310) 278-8232 or [jozur@lidoadvisors.com](mailto:jozur@lidoadvisors.com).

**BROCHURE SUPPLEMENT**  
**(Part 2B of Form ADV)**

**January 2025**

**Jordan Kunz, CFP<sup>®</sup>, CFA**

**Lido Advisors, LLC**

*Business Address*

4840 Pearl East Circle, Suite 300E  
Boulder, CO 80301  
Phone: (720) 726-3552  
jkunz@lidoadvisors.com

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1875 Century Park East, Suite 950  
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www.lidoadvisors.com

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](http://adviserinfo.sec.gov).

## **ITEM 1: COVER PAGE**

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## **ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE**

Jordan Kunz, CFP®, CFA  
Year of Birth: 1984

### **Education Background**

Pomona College in Claremont, California - Bachelor of Arts in Economics, 2007

### **Business Background**

Lido Advisors, LLC, Investment Adviser Representative (2/2023 – Present)  
Sargent BickhamLagudis, LLC, Financial Advisor (10/2012 – 2/2023)  
Harbor Financial Group, Inc., Wealth Manager (9/2007 – 9/2012)

### **Explanation of Designation**

*Certified Financial Planner™*

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To attain the right to use the CFP® marks, an individual must satisfactorily fulfill the following requirements:

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- Examination – Pass the comprehensive CFP® Certification Examination. The examination includes case studies and client scenarios designed to test one’s ability to correctly diagnose financial planning issues and apply one’s knowledge of financial planning to real world circumstances;
- Experience – Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year); and

- Ethics – Agree to be bound by CFP Board’s Standards of Professional Conduct, a set of documents outlining the ethical and practice standards for CFP® professionals.

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- 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.

#### *Chartered 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 charter holders working in 134 countries. To earn the CFA charter, candidates must: 1) pass three sequential, six-hour examinations; 2) have at least four years of qualified professional investment experience; 3) join CFA Institute as members; and 4) commit to abide by, and annually reaffirm, their adherence to the CFA Institute Code of Ethics and Standards of Professional Conduct.

#### High Ethical Standards

The CFA Institute Code of Ethics and Standards of Professional Conduct, enforced through an active professional conduct program, require CFA charter holders 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 charter holders—often making the charter a prerequisite for employment.

Additionally, regulatory bodies in 22 countries and territories recognize the CFA charter as a proxy for meeting certain licensing requirements, and more than 125 colleges and universities around the world have incorporated a majority of the CFA Program curriculum into their own finance courses.

#### Comprehensive and Current Knowledge

The CFA Program curriculum provides a comprehensive framework of knowledge for investment decision making and is firmly grounded in the knowledge and skills used every day in the investment profession. The three levels of the CFA Program test a proficiency with a wide range of fundamental and advanced investment topics, including ethical and professional standards, fixed-income and equity analysis, alternative and derivative investments, economics, financial reporting standards, portfolio management, and wealth planning.

The CFA Program curriculum is updated every year by experts from around the world to ensure that candidates learn the most relevant and practical new tools, ideas, and investment and wealth management skills to reflect the dynamic and complex nature of the profession.

### **ITEM 3: DISCIPLINARY INFORMATION**

Lido is required to disclose all material facts regarding any legal or disciplinary event that would be material to your evaluation of each investment person providing advice to you. Mr. Kunz has no disciplinary information to disclose under this Item.

### **ITEM 4: OTHER BUSINESS ACTIVITIES**

Mr. Kunz does not engage in other business activities outside of Lido.

### **ITEM 5: ADDITIONAL COMPENSATION**

Mr. Kunz has no additional compensation to disclose.

### **ITEM 6: SUPERVISION**

Generally, all client investment decisions are overseen by Jeff Garden, Chief Investment Officer and head of Lido's Investment Committee. The Investment Committee meets periodically to discuss overall portfolio management decisions and strategies. In addition, Jason Ozur, Chief Executive Officer of Lido, is responsible for the general oversight of all investment advice given by its supervised persons.

Mr. Kunz's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at (310) 278-8232 or [jozur@lidoadvisors.com](mailto:jozur@lidoadvisors.com).

**BROCHURE SUPPLEMENT**  
**(Part 2B of Form ADV)**

**January 2025**

**Joseph Kuepper**

**Lido Advisors, LLC**

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jkuepper@lidoadvisors.com

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www.lidoadvisors.com

This brochure supplement provides information about Joseph Kuepper that supplements the Lido Advisors, LLC's ("Lido") Disclosure Brochure (Form ADV Part 2A). You should have received a copy of that Disclosure Brochure. Please contact our Chief Compliance Officer at (310) 278-8232 if you did not receive Lido Advisors, LLC's Disclosure Brochure or if you have any questions about the contents of this supplement.

Additional information about Joseph Kuepper is available on the SEC's website at [adviserinfo.sec.gov](http://adviserinfo.sec.gov).

**ITEM 1: COVER PAGE**

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**ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE**

Joseph Kuepper  
Year of Birth: 1986

**Education Background**

Colorado State University – Bachelor of Science in Natural Resources Recreation and Tourism, 2016

**Business Background**

Lido Advisors, LLC, Investment Adviser Representative (2/2023 - Present)  
Colorado Financial Management, Senior Client Service Manager (7/2017 - 2/2023)  
US Geological Survey, Administrative Operations (6/2016 - 7/2017)  
Denver Health Paramedic Training, Instructor/Consultant (6/2013 - 6/2016)  
Odin Tactical LLC, President (6/2013 - 6/2016)

**ITEM 3: DISCIPLINARY INFORMATION**

Lido is required to disclose all material facts regarding any legal or disciplinary event that would be material to your evaluation of each investment person providing advice to you. Mr. Kuepper has no disciplinary information to disclose under this Item.

**ITEM 4: OTHER BUSINESS ACTIVITIES**

In addition to his activities 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 and makes up less than 10% of his net salary.

**ITEM 5: ADDITIONAL COMPENSATION**

Mr. Kuepper 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. Kuepper's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at (310) 278-8232 or [jozur@lidoadvisors.com](mailto:jozur@lidoadvisors.com).

**BROCHURE SUPPLEMENT**  
**(Part 2B of Form ADV)**

**January 2025**

**Joseph Letrich**

**Lido Advisors, LLC**

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jletrich@lidoadvisors.com

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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](http://adviserinfo.sec.gov).



**ITEM 1: COVER PAGE**

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**ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE**

Joseph Letrich  
Year of Birth: 2000

**Education Background**

DePaul University – Bachelor of Science in Finance, 2022

**Business Background**

Lido Advisors, LLC, Investment Adviser Representative (12/2023 – Present)  
DePaul University, CFP Student (4/2023 – 12/2023)  
The Mather Group, LLC, Client Associate (6/2022 – 5/2023)  
DePaul University, Student (9/2018 – 6/2022)

**ITEM 3: DISCIPLINARY INFORMATION**

Lido is required to disclose all material facts regarding any legal or disciplinary event that would be material to your evaluation of each investment person providing advice to you. Mr. Letrich has no disciplinary information to disclose under this Item.

**ITEM 4: OTHER BUSINESS ACTIVITIES**

Mr. Letrich does not engage in other business activities outside of Lido.

**ITEM 5: ADDITIONAL COMPENSATION**

Mr. Letrich has no additional compensation to disclose.

**ITEM 6: SUPERVISION**

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Mr. Letrich's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at (310) 278-8232 or [jozur@lidoadvisors.com](mailto:jozur@lidoadvisors.com).

**BROCHURE SUPPLEMENT**  
**(Part 2B of Form ADV)**

**January 2025**

**Joseph Romeo, CFP®**

**Lido Advisors, LLC**

*Business Address*

477 Madison Avenue, 6th Floor  
Manhattan, NY 10022  
Phone: (332) 238-0041  
jromeo@lidoadvisors.com

*Principal Office Address*

1875 Century Park East, Suite 950  
Los Angeles, California 90067  
Phone: (310) 278-8232  
Fax: (310) 278-8267  
www.lidoadvisors.com

This brochure supplement provides information about Joseph Romeo that supplements the Lido Advisors, LLC's ("Lido") Disclosure Brochure (Form ADV Part 2A). You should have received a copy of that Disclosure Brochure. Please contact our Chief Compliance Officer at (310) 278-8232 if you did not receive Lido Advisors, LLC's Disclosure Brochure or if you have any questions about the contents of this supplement.

Additional information about Joseph Romeo is available on the SEC's website at [adviserinfo.sec.gov](http://adviserinfo.sec.gov).

## **ITEM 1: COVER PAGE**

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## **ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE**

Joseph Romeo, CFP®

Year of Birth: 1991

### **Education Background**

SUNY Old Westbury – Bachelor of Science in Education, Mathematics 2014

### **Business Background**

Lido Advisors, LLC, Investment Adviser Representative (6/2022 – Present)

UBS Financial Services, Registered Client Associate (9/2018 – 6/2022)

RNR Securities, LLC, Registered Representative (10/2016 – 9/2018)

JP Morgan Securities, LLC, Private Client Investment Associate (9/2014 – 9/2016)

RNR Securities, Registered Representative (7/2014 – 8/2014)

### **Explanation of Designation**

*Certified Financial Planner™*

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- Continuing Education – Complete 30 hours of continuing education hours every two years, including two hours on the Code of Ethics and other parts of the Standards of Professional Conduct, to maintain competence and keep up with developments in the financial planning field; and
- Ethics – Renew an agreement to be bound by the Standards of Professional Conduct. The Standards prominently require that CFP® professionals provide financial planning services at a fiduciary standard of care. This means CFP® professionals must provide financial planning services in the best interests of their clients.

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### **ITEM 3: DISCIPLINARY INFORMATION**

Lido is required to disclose all material facts regarding any legal or disciplinary event that would be material to your evaluation of each investment person providing advice to you. Mr. Romeo has no disciplinary information to disclose under this Item.

### **ITEM 4: OTHER BUSINESS ACTIVITIES**

Mr. Romeo does not engage in other business activities outside of Lido.

### **ITEM 5: ADDITIONAL COMPENSATION**

Mr. Romeo has no additional compensation to disclose.

### **ITEM 6: SUPERVISION**

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Mr. Romeo’s investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at (310) 278-8232 or [jozur@lidoadvisors.com](mailto:jozur@lidoadvisors.com).

**BROCHURE SUPPLEMENT**  
**(Part 2B of Form ADV)**

**January 2025**

**Joshua Miller, CFP®**

**Lido Advisors, LLC**

*Business Address*

4848 Thompson Parkway, Suite 320  
Johnstown, CO 80534  
Phone: (310)278-8267  
jmillers@lidoadvisors.com

*Principal Office Address*

1875 Century Park East, Suite 950  
Los Angeles, California 90067  
Phone: (310) 278-8232  
Fax: (310) 278-8267  
www.lidoadvisors.com

This brochure supplement provides information about Joshua Miller that supplements the Lido Advisors, LLC's ("Lido") Disclosure Brochure (Form ADV Part 2A). You should have received a copy of that Disclosure Brochure. Please contact our Chief Compliance Officer at (310) 278-8232 if you did not receive Lido Advisors, LLC's Disclosure Brochure or if you have any questions about the contents of this supplement.

Additional information about Joshua Miller is available on the SEC's website at [adviserinfo.sec.gov](http://adviserinfo.sec.gov).

## ITEM 1: COVER PAGE

Please see previous page.

## ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Joshua Miller, CFP®

Year of Birth: 1965

### Education Background

Nebraska Wesleyan University – Bachelor of Science in Business Administration, 1988

University of Denver – Master of Business Administration, 1990

### Business Background

Lido Advisors, LLC, Investment Adviser Representative (3/ 2024 – Present)

Colorado Financial Management, LLC, CCO & Sr. Advisor (1/2016 – 3/2024)

Colorado Financial Management, Inc., President (8/2002 – 12/2015)

### Explanation of Designation

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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. Miller has no disciplinary information to disclose under this Item.

### **ITEM 4: OTHER BUSINESS ACTIVITIES**

Mr. Miller does not engage in other business activities outside of Lido.

### **ITEM 5: ADDITIONAL COMPENSATION**

Mr. Miller has no additional compensation to disclose.

### **ITEM 6: SUPERVISION**

Generally, all client investment decisions are overseen by Jeff Garden, Chief Investment Officer and head of Lido’s Investment Committee. The Investment Committee meets periodically to discuss overall portfolio management decisions and strategies. In addition, Jason Ozur, Chief Executive Officer of Lido, is responsible for the general oversight of all investment advice given by its supervised persons.

Mr. Miller’s investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at (310) 278-8232 or [jozur@lidoadvisors.com](mailto:jozur@lidoadvisors.com).

**BROCHURE SUPPLEMENT**  
**(Part 2B of Form ADV)**

**January 2025**

**Justin Cho, CFP®**

**Lido Advisors, LLC**

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www.lidoadvisors.com

This brochure supplement provides information about Justin Cho that supplements the Lido Advisors, LLC's ("Lido") Disclosure Brochure (Form ADV Part 2A). You should have received a copy of that Disclosure Brochure. Please contact our Chief Compliance Officer at (310) 278-8232 if you did not receive Lido Advisors, LLC's Disclosure Brochure or if you have any questions about the contents of this supplement.

Additional information about Justin Cho is available on the SEC's website at [adviserinfo.sec.gov](http://adviserinfo.sec.gov).



## ITEM 1: COVER PAGE

Please see previous page.

## ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Justin Cho, CFP®

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)

### Explanation of Designation

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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. Cho has no disciplinary information to disclose under this Item.

### **ITEM 4: OTHER BUSINESS ACTIVITIES**

Mr. Cho does not engage in other business activities outside of Lido.

### **ITEM 5: ADDITIONAL COMPENSATION**

Mr. Cho 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. Cho’s investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at (310) 278-8232 or [jozur@lidoadvisors.com](mailto:jozur@lidoadvisors.com).

## **BROCHURE SUPPLEMENT** **(Part 2B of Form ADV)**

**December 2024**

**Katherine Wohlt**

**Lido Advisors, LLC**

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Mequon, WI 53092  
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kwohlt@lidoadvisors.com

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www.lidoadvisors.com

This brochure supplement provides information about Katherine Wohlt that supplements the Lido Advisors, LLC's ("Lido") Disclosure Brochure (Form ADV Part 2A). You should have received a copy of that Disclosure Brochure. Please contact our Chief Compliance Officer at (310) 278-8232 if you did not receive Lido Advisors, LLC's Disclosure Brochure or if you have any questions about the contents of this supplement.

Additional information about Katherine Wohlt is available on the SEC's website at [adviserinfo.sec.gov](http://adviserinfo.sec.gov).

**ITEM 1: COVER PAGE**

Please see previous page.

**ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE**

Katherine Wohlt

Year of Birth: 1975

**Education Background**

University of Minnesota – Bachelor of Science in Business, 1997

University of Wisconsin – Master of Business Administration in Finance, 2001

**Business Background**

Lido Advisors, LLC, Investment Adviser Representative (12/2024 – Present)

Pegasus Partners Ltd, Relationship Manager (4/2015 – 12/2024)

Reinhart Partners Inc., Relationship Manager (4/2003 – 3/2015)

**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. Wohlt has no disciplinary information to disclose under this Item.

**ITEM 4: OTHER BUSINESS ACTIVITIES**

Ms. Wohlt does not engage in other business activities outside of Lido.

**ITEM 5: ADDITIONAL COMPENSATION**

Ms. Wohlt 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. Wohlt's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at (310) 278-8232 or [jozur@lidoadvisors.com](mailto:jozur@lidoadvisors.com).

**BROCHURE SUPPLEMENT**  
**(Part 2B of Form ADV)**

**February 2025**

**Kayla Cross**

**Lido Advisors, LLC**

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Phone: (424) 213-8072  
kacross@lidoadvisors.com

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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](http://adviserinfo.sec.gov).

**ITEM 1: COVER PAGE**

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**ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE**

Kayla Cross

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)

**ITEM 3: DISCIPLINARY INFORMATION**

Lido is required to disclose 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. Cross receives compensation for services rendered as Data Entry Assistant for Kaltenecker Inc. Current compensation received from this outside business activities equates to less than 15% of her annual income.

**ITEM 6: SUPERVISION**

Generally, all client investment decisions are overseen by Jeff Garden, Chief Investment Officer and head of Lido's Investment Committee. The Investment Committee meets periodically to discuss overall portfolio management decisions and strategies. In addition, Jason Ozur, Chief Executive Officer of Lido, is responsible for the general oversight of all investment advice given by its supervised persons.

Ms. Cross's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at (310) 278-8232 or [jozur@lidoadvisors.com](mailto:jozur@lidoadvisors.com).

**BROCHURE SUPPLEMENT**  
**(Part 2B of Form ADV)**

**February 2025**

**Kayla Kaltenecker, CFP®**

**Lido Advisors, LLC**

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www.lidoadvisors.com

This brochure supplement provides information about Kayla Kaltenecker that supplements the Lido Advisors, LLC's ("Lido") Disclosure Brochure (Form ADV Part 2A). You should have received a copy of that Disclosure Brochure. Please contact our Chief Compliance Officer at (310) 278-8232 if you did not receive Lido Advisors, LLC's Disclosure Brochure or if you have any questions about the contents of this supplement.

Additional information about Kayla Kaltenecker is available on the SEC's website at [adviserinfo.sec.gov](http://adviserinfo.sec.gov).

## **ITEM 1: COVER PAGE**

Please see previous page.

## **ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE**

Kayla Kaltenecker, CFP®

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)

Kaltenecker Inc., Data Entry Assistant (1/2013 – Present)

Lido Advisors, LLC, Investment Adviser Representative (1/2017 – 10/2023)

J&Y Business Group, Operations Associate (5/2016 – 1/2017)

Bang Zoom! Entertainment, Executive Assistant (9/2015 – 1/2016)

### **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. Ms. Kaltenecker has no disciplinary information to disclose under this Item.

### **ITEM 4: OTHER BUSINESS ACTIVITIES**

In addition to her activities at Lido, Ms. Kaltenecker spends approximately 15 hours per month outside of standard business hours as a Data Entry Assistant for Kaltenecker Inc. This makes up less than 15% of her annual income.

### **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](mailto:jozur@lidoadvisors.com).

**BROCHURE SUPPLEMENT**  
**(Part 2B of Form ADV)**

**December 2024**

**Kayla Schneider, CFP<sup>®</sup>, CFA**

**Lido Advisors, LLC**

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Mequon, WI 53092  
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This brochure supplement provides information about Kayla 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 Kayla Schneider is available on the SEC's website at [adviserinfo.sec.gov](http://adviserinfo.sec.gov).

## ITEM 1: COVER PAGE

Please see previous page.

## ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Kayla Schneider, CFP®, CFA  
Year of Birth: 1992

### Education Background

University of Wisconsin- Madison – Bachelor of Science in Biology, GRAD YEAR

### Business Background

Lido Advisors, LLC, Investment Adviser Representative (12/2024 – Present)  
Pegasus Partners Ltd, Head Trader & Systems Analyst (4/2015 – 12/2024)  
Reinhart Partners Inc., Account Administrator (6/2014 – 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.

#### *Chartered 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 charter holders working in 134 countries. To earn the CFA charter, candidates must: 1) pass three sequential, six-hour examinations; 2) have at least four years of qualified professional investment experience; 3) join CFA Institute as members; and 4) commit to abide by, and annually reaffirm, their adherence to the CFA Institute Code of Ethics and Standards of Professional Conduct.

#### High Ethical Standards

The CFA Institute Code of Ethics and Standards of Professional Conduct, enforced through an active professional conduct program, require CFA charter holders 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 charter holders—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. Schneider has no disciplinary information to disclose under this Item.

### **ITEM 4: OTHER BUSINESS ACTIVITIES**

In addition to her activities at Lido, Ms. Schneider serves on the board of Redeeming Grace Church as Treasurer to oversee financial management and record keeping of church related activities. This role is less than 5 hours per month and is uncompensated.

### **ITEM 5: ADDITIONAL COMPENSATION**

Ms. Schneider 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. Schneider's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at (310) 278-8232 or [jozur@lidoadvisors.com](mailto:jozur@lidoadvisors.com).

**BROCHURE SUPPLEMENT**  
**(Part 2B of Form ADV)**

**January 2025**

**Kelly Oliver**

**Lido Advisors, LLC**

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4800 Hampden Lane, Suite 200  
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Phone: (202) 978-1082  
koliver@lidoadvisors.com

*Principal Office Address*

1875 Century Park East, Suite 950  
Los Angeles, California 90067  
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Fax: (310) 278-8267  
www.lidoadvisors.com

This brochure supplement provides information about Kelly Oliver that supplements the Lido Advisors, LLC's ("Lido") Disclosure Brochure (Form ADV Part 2A). You should have received a copy of that Disclosure Brochure. Please contact our Chief Compliance Officer at (310) 278-8232 if you did not receive Lido Advisors, LLC's Disclosure Brochure or if you have any questions about the contents of this supplement.

Additional information about Kelly Oliver is available on the SEC's website at [adviserinfo.sec.gov](http://adviserinfo.sec.gov).

**ITEM 1: COVER PAGE**

Please see previous page.

**ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE**

Kelly Oliver

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)

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)

**ITEM 3: DISCIPLINARY INFORMATION**

Lido is required to disclose 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**

Ms. Oliver 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. Oliver's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at (310) 278-8232 or [jozur@lidoadvisors.com](mailto:jozur@lidoadvisors.com).

**BROCHURE SUPPLEMENT**  
**(Part 2B of Form ADV)**

**May 2024**

**Kenneth Stern, CFP®**

**Lido Advisors, LLC**

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Los Angeles, California 90067  
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kstern@lidoadvisors.com

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www.lidoadvisors.com

This brochure supplement provides information about Kenneth Stern that supplements the Lido Advisors, LLC's ("Lido") Disclosure Brochure (Form ADV Part 2A). You should have received a copy of that Disclosure Brochure. Please contact our Chief Compliance Officer at (310) 278-8232 if you did not receive Lido Advisors, LLC's Disclosure Brochure or if you have any questions about the contents of this supplement.

Additional information about Kenneth Stern is available on the SEC's website at [adviserinfo.sec.gov](http://adviserinfo.sec.gov).



## ITEM 1: COVER PAGE

Please see previous page.

## ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Kenneth Stern, CFP®

Year of Birth: 1969

### Education Background

Harvard Business School Alumnus– Executive Education in Management Excellence, 2022

Harvard Business School Alumnus– Program for Leadership Development, 2022

College of Financial Planning™ – Certified Financial Planner Designation, 1994

### Business Background

Lido Advisors, LLC, President, Senior Managing Director (5/2021 – Present)

Oakhurst Advisors, LLC, Senior Managing Director (4/2016 – 12/2022)

Lido Advisors, LLC, Senior Managing Director (7/2015 – 5/2021)

APS Holdings, Inc., President (1/2001 – 12/2021)

Asset Planning Solutions, Inc., President (4/1995 – 12/2021)

Investment Securities Corporation, Registered Representative (12/2016 – 12/2018)

Ken Stern & Associates, Inc., Managing Director (12/1998 – 12/2018)

Lido Advisors, Inc., Managing Director (1/2015 – 7/2015)

Lido Advisors, Inc., Investment Adviser Representative (1/2014 – 1/2015)

First Allied Securities, Inc., Registered Representative (1/2002 – 12/2014)

### 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”).

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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. Stern has no disciplinary information to disclose under this Item.

### **ITEM 4: OTHER BUSINESS ACTIVITIES**

In addition to his activities at Lido, Mr. Stern is a member and part owner of Lido Advisor Holdings, LLC ("LAH"). Mr. Stern is a board member of IDB Lido Wealth, LLC and Enterprise Trust & Investment Company, which are both affiliate companies of Lido. Mr. Stern is also a rental property owner in which he spends less than 5% of his time collecting rent and keeping records for the property. Time spent on this outside business activity is outside of trading hours.

### **ITEM 5: ADDITIONAL COMPENSATION**

Mr. Stern has no additional compensation to disclose.

**ITEM 6: SUPERVISION**

Generally, all client investment decisions are overseen by Jeff Garden, Chief Investment Officer and head of Lido's Investment Committee. The Investment Committee meets periodically to discuss overall portfolio management decisions and strategies. In addition, Jason Ozur, Chief Executive Officer of Lido, is responsible for the general oversight of all investment advice given by its supervised persons.

Mr. Stern's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at (310) 278-8232 or [jozur@lidoadvisors.com](mailto:jozur@lidoadvisors.com).

**BROCHURE SUPPLEMENT**  
**(Part 2B of Form ADV)**

**January 2025**

**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](http://adviserinfo.sec.gov).

**ITEM 1: COVER PAGE**

Please see previous page.

**ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE**

Kevin Maldonado  
Year of Birth: 1993

**Education Background**

University of Illinois, Urbana-Champaign – Bachelor of Science in English, 2017

**Business Background**

Lido Advisors, LLC, Investment Adviser Representative (6/2021 – Present)  
The Northern Trust Company, Associate Wealth Management (4/2018 – 6/2021)  
Chicago Tribune, Marketing (11/2017 – 4/2018)

**ITEM 3: DISCIPLINARY INFORMATION**

Lido is required to disclose all material facts regarding any legal or disciplinary event that would be material to your evaluation of each investment person providing advice to you. Mr. Maldonado has no disciplinary information to disclose under this Item.

**ITEM 4: OTHER BUSINESS ACTIVITIES**

Mr. Maldonado does not engage in other business activities outside of Lido.

**ITEM 5: ADDITIONAL COMPENSATION**

Mr. Maldonado has no additional compensation to disclose.

**ITEM 6: SUPERVISION**

Generally, all client investment decisions are overseen by Jeff Garden, Chief Investment Officer and head of Lido's Investment Committee. The Investment Committee meets periodically to discuss overall portfolio management decisions and strategies. In addition, Jason Ozur, Chief Executive Officer of Lido, is responsible for the general oversight of all investment advice given by its supervised persons.

Mr. Maldonado's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at (310) 278-8232 or [jozur@lidoadvisors.com](mailto:jozur@lidoadvisors.com).

**BROCHURE SUPPLEMENT**  
**(Part 2B of Form ADV)**

**January 2025**

**Kiran Kambhampati, CFA**

**Lido Advisors, LLC**

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kkambhampati@lidoadvisors.com

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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](http://adviserinfo.sec.gov).

## **ITEM 1: COVER PAGE**

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## **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**

#### *Chartered 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 charter holders working in 134 countries. To earn the CFA charter, candidates must: 1) pass three sequential, six-hour examinations; 2) have at least four years of qualified professional investment experience; 3) join CFA Institute as members; and 4) commit to abide by, and annually reaffirm, their adherence to the CFA Institute Code of Ethics and Standards of Professional Conduct.

#### **High Ethical Standards**

The CFA Institute Code of Ethics and Standards of Professional Conduct, enforced through an active professional conduct program, require CFA charter holders 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 charter holders—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](mailto:jozur@lidoadvisors.com).



**BROCHURE SUPPLEMENT**  
**(Part 2B of Form ADV)**

**January 2025**

**Kirstie Hunt**

**Lido Advisors, LLC**

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Los Angeles, CA 90067  
Phone: (424) 371-9013  
khunt@lidoadvisors.com

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This brochure supplement provides information about Kirstie Hunt that supplements the Lido Advisors, LLC's ("Lido") Disclosure Brochure (Form ADV Part 2A). You should have received a copy of that Disclosure Brochure. Please contact our Chief Compliance Officer at (310) 278-8232 if you did not receive Lido Advisors, LLC's Disclosure Brochure or if you have any questions about the contents of this supplement.

Additional information about Kirstie Hunt is available on the SEC's website at [adviserinfo.sec.gov](http://adviserinfo.sec.gov).

**ITEM 1: COVER PAGE**

Please see previous page.

**ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE**

Kirstie Hunt

Year of Birth: 1992

**Education Background**

California State University – Master of Taxation, 2023

California State University, Channel Islands – Bachelor of Arts in Business, 2021

**Business Background**

Lido Advisors, LLC, Investment Adviser Representative (1/2025 – Present)

Avitas Wealth Management, LLC, Investment Adviser Representative (2/2022 – 1/2025)

Elevation Consultants LLC, Finance Associate (5/2021 – 2/2022)

JP Morgan Chase Bank, Relationship Manager (12/2015 – 5/2021)

Bank of America, Personal Banker (12/2012 – 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. Hunt has no disciplinary information to disclose under this Item.

**ITEM 4: OTHER BUSINESS ACTIVITIES**

Ms. Hunt does not engage in other business activities outside of Lido.

**ITEM 5: ADDITIONAL COMPENSATION**

Ms. Hunt 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. Hunt's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at (310) 278-8232 or [jozur@lidoadvisors.com](mailto:jozur@lidoadvisors.com).

**BROCHURE SUPPLEMENT**  
**(Part 2B of Form ADV)**

**March 2025**

**Kris Yamano**

**Lido Advisors, LLC**

*Business Address*

1875 Century Park East, Suite 950  
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kyamano@lidoadvisors.com

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This brochure supplement provides information about Kris Yamano that supplements the Lido Advisors, LLC's ("Lido") Disclosure Brochure (Form ADV Part 2A). You should have received a copy of that Disclosure Brochure. Please contact our Chief Compliance Officer at (310) 278-8232 if you did not receive Lido Advisors, LLC's Disclosure Brochure or if you have any questions about the contents of this supplement.

Additional information about Kris Yamano is available on the SEC's website at [adviserinfo.sec.gov](http://adviserinfo.sec.gov).

**ITEM 1: COVER PAGE**

Please see previous page.

**ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE**

Kris Yamano

Year of Birth: 1977

**Education Background**

Chapman University – Master of Business Administration, 2003

Chapman University – Juris Doctorate, 2003

University of California Los Angeles – Bachelor of Arts in Sociology, 1999

**Business Background**

Lido Advisors, LLC, Investment Adviser Representative (1/2025 – Present)

Crewe Advisors, Partner (9/2021 – 12/2024)

BMO Wealth Mgmt, Market Leader & Regional Director of Wealth Planning (5/2016 – 9/2021)

Wells Fargo Private Bank, Sr. Wealth Planning Strategist (11/2013 – 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. Yamano has no disciplinary information to disclose under this Item.

**ITEM 4: OTHER BUSINESS ACTIVITIES**

Ms. Yamano does not engage in other business activities outside of Lido.

**ITEM 5: ADDITIONAL COMPENSATION**

Ms. Yamano 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. Yamano's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at (310) 278-8232 or [jozur@lidoadvisors.com](mailto:jozur@lidoadvisors.com).

**BROCHURE SUPPLEMENT**  
**(Part 2B of Form ADV)**

**February 2025**

**Kyle Cross**

**Lido Advisors, LLC**

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This brochure supplement provides information about Kyle Cross that supplements the Lido Advisors, LLC's ("Lido") Disclosure Brochure (Form ADV Part 2A). You should have received a copy of that Disclosure Brochure. Please contact our Chief Compliance Officer at (310) 278-8232 if you did not receive Lido Advisors, LLC's Disclosure Brochure or if you have any questions about the contents of this supplement.

Additional information about Kyle Cross is available on the SEC's website at [adviserinfo.sec.gov](http://adviserinfo.sec.gov).

**ITEM 1: COVER PAGE**

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](mailto:jozur@lidoadvisors.com).

**BROCHURE SUPPLEMENT**  
**(Part 2B of Form ADV)**

**October 2024**

**Lewis Shore**

**Lido Advisors, LLC**

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lshore@lidoadvisors.com

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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](http://adviserinfo.sec.gov).

**ITEM 1: COVER PAGE**

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**ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE**

Lewis Shore

Year of Birth: 1948

**Education Background**

Ohio University – Bachelor of Business Administration, 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.



**ITEM 5: ADDITIONAL COMPENSATION**

Mr. Shore has no additional compensation to disclose.

**ITEM 6: SUPERVISION**

Generally, all client investment decisions are overseen by Jeff Garden, Chief Investment Officer and head of Lido's Investment Committee. The Investment Committee meets periodically to discuss overall portfolio management decisions and strategies. In addition, Jason Ozur, Chief Executive Officer of Lido, is responsible for the general oversight of all investment advice given by its supervised persons.

Mr. Shore's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at (310) 278-8232 or [jozur@lidoadvisors.com](mailto:jozur@lidoadvisors.com).

**BROCHURE SUPPLEMENT**  
**(Part 2B of Form ADV)**

**January 2025**

**Louis Flamino**

**Lido Advisors, LLC**

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This brochure supplement provides information about Louis Flamino that supplements the Lido Advisors, LLC's ("Lido") Disclosure Brochure (Form ADV Part 2A). You should have received a copy of that Disclosure Brochure. Please contact our Chief Compliance Officer at (310) 278-8232 if you did not receive Lido Advisors, LLC's Disclosure Brochure or if you have any questions about the contents of this supplement.

Additional information about Louis Flamino is available on the SEC's website at [adviserinfo.sec.gov](http://adviserinfo.sec.gov).

**ITEM 1: COVER PAGE**

Please see previous page.

**ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE**

Louis Flamino

Year of Birth: 1975

**Education Background**

Vanderbilt University – Bachelor of Arts in Political Science, 1997

**Business Background**

Lido Advisors, LLC, Investment Adviser Representative (1/2016 – Present)

IDB Lido Wealth, LLC, Investment Adviser Representative (1/2024 – 4/2024)

Forside Fund Services, LLC, Registered Representative (7/2013 – 12/2015)

Rafferty Asset Management, LLC, SVP, Regional Director (1/1999 – 7/2013)

**ITEM 3: DISCIPLINARY INFORMATION**

Lido is required to disclose all material facts regarding any legal or disciplinary event that would be material to your evaluation of each investment person providing advice to you. Mr. Flamino has no disciplinary information to disclose under this Item.

**ITEM 4: OTHER BUSINESS ACTIVITIES**

Mr. Flamino does not engage in other business activities outside of Lido.

**ITEM 5: ADDITIONAL COMPENSATION**

Mr. Flamino has no additional compensation to disclose.

**ITEM 6: SUPERVISION**

Generally, all client investment decisions are overseen by Jeff Garden, Chief Investment Officer and head of Lido's Investment Committee. The Investment Committee meets periodically to discuss overall portfolio management decisions and strategies. In addition, Jason Ozur, Chief Executive Officer of Lido, is responsible for the general oversight of all investment advice given by its supervised persons.

Mr. Flamino's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at (310) 278-8232 or [jozur@lidoadvisors.com](mailto:jozur@lidoadvisors.com).

**BROCHURE SUPPLEMENT**  
**(Part 2B of Form ADV)**

**January 2025**

**Luke Daniel, CFP®**

**Lido Advisors, LLC**

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www.lidoadvisors.com

This brochure supplement provides information about Luke Daniel that supplements the Lido Advisors, LLC's ("Lido") Disclosure Brochure (Form ADV Part 2A). You should have received a copy of that Disclosure Brochure. Please contact our Chief Compliance Officer at (310) 278-8232 if you did not receive Lido Advisors, LLC's Disclosure Brochure or if you have any questions about the contents of this supplement.

Additional information about Luke Daniel is available on the SEC's website at [adviserinfo.sec.gov](http://adviserinfo.sec.gov).

## **ITEM 1: COVER PAGE**

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 activities 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. At present time, this entity is not generating income.

### **ITEM 5: ADDITIONAL COMPENSATION**

Mr. Daniel has no additional compensation to disclose.

### **ITEM 6: SUPERVISION**

Generally, all client investment decisions are overseen by Jeff Garden, Chief Investment Officer and head of Lido’s Investment Committee. The Investment Committee meets periodically to discuss overall portfolio management decisions and strategies. In addition, Jason Ozur, Chief Executive Officer of Lido, is responsible for the general oversight of all investment advice given by its supervised persons.

Mr. Daniel’s investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at (310) 278-8232 or [jozur@lidoadvisors.com](mailto:jozur@lidoadvisors.com).

**BROCHURE SUPPLEMENT**  
**(Part 2B of Form ADV)**

**January 2025**

**Martin Aspin, CFP®**

**Lido Advisors, LLC**

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Atlanta, GA 30326  
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This brochure supplement provides information about Martin Aspin that supplements the Lido Advisors, LLC's ("Lido") Disclosure Brochure (Form ADV Part 2A). You should have received a copy of that Disclosure Brochure. Please contact our Chief Compliance Officer at (310) 278-8232 if you did not receive Lido Advisors, LLC's Disclosure Brochure or if you have any questions about the contents of this supplement.

Additional information about Martin Aspin is available on the SEC's website at [adviserinfo.sec.gov](http://adviserinfo.sec.gov).

## **ITEM 1: COVER PAGE**

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 (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)

### **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. Aspin has no disciplinary information to disclose under this Item.

### **ITEM 4: OTHER BUSINESS ACTIVITIES**

Mr. Aspin does not engage in other business activities outside of Lido.

### **ITEM 5: ADDITIONAL COMPENSATION**

Mr. Aspin has no additional compensation to disclose.

### **ITEM 6: SUPERVISION**

Generally, all client investment decisions are overseen by Jeff Garden, Chief Investment Officer and head of Lido's Investment Committee. The Investment Committee meets periodically to discuss overall portfolio management decisions and strategies. In addition, Jason Ozur, Chief Executive Officer of Lido, is responsible for the general oversight of all investment advice given by its supervised persons.

Mr. Aspin's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at (310) 278-8232 or [jozur@lidoadvisors.com](mailto:jozur@lidoadvisors.com).

## **BROCHURE SUPPLEMENT** **(Part 2B of Form ADV)**

**October 2024**

**Marya Young**

**Lido Advisors, LLC**

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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](http://adviserinfo.sec.gov).

**ITEM 1: COVER PAGE**

Please see previous page.

**ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE**

Marya Young  
Year of Birth: 1964

**Education Background**

High School Diploma, 1982  
Some coursework completed at The Ohio State University 1982-1986

**Business Background**

Lido Advisors, LLC, Investment Adviser Representative (10/2024 – Present)  
Lincoln Investment, Financial Advisor (6/2011 – Present)  
Private Wealth Strategies, LLC, Investment Adviser Representative (9/2018 – 10/2024)  
Shore Morgan Young Wealth Strategies, Principal (11/2005 – 10/2024)  
Capital Analysts, Investment Adviser Representative (5/2011 – 6/2012)  
FSC Securities, Financial Advisor (11/2005 – 4/2011)  
FSC Agency, Agent (11/2005 – 11/2011)  
FSC Securities Corporation, Investment Adviser Representative (11/2005 – 4/2011)  
Lincoln Financial Advisors, Agent (5/2002 – 11/2005)  
Lincoln National Life, Agent (5/2002 – 11/2005)  
Key Bank, VP & Sr Relationship Manager (3/1998 – 5/2002)  
Premier Bank and Trust, VP Regional Manager (11/1996 – 3/1998)  
Household Bank/Star Bank, Branch Manager (2/1987 – 11/1996)

**ITEM 3: DISCIPLINARY INFORMATION**

Lido is required to disclose all material facts regarding any legal or disciplinary event that would be material to your evaluation of each investment person providing advice to you. Ms. Young has no disciplinary information to disclose under this Item.

**ITEM 4: OTHER BUSINESS ACTIVITIES**

In addition to her activities at Lido, Ms. Young is an independent insurance agent appointed with various insurance companies. As a licensed insurance agent, Ms. Young may recommend to clients' certain insurance products sold through unaffiliated insurance companies. If a Lido client elects to purchase an insurance product, Ms. Young would receive the usual and customary commission for doing so. Ms. Young spends approximately 15 hours a month performing services as an insurance agent.

To the extent that Ms. Young recommends the purchase of insurance products where she may receive commissions for doing so, a conflict of interest exists because she will receive additional compensation should the clients elect to follow her recommendations, even if such recommendation is based on the best interest of the clients and their needs. Lido has adopted certain procedures designed to mitigate the effects of these conflicts.

Importantly, as part of Lido's fiduciary duty to clients, the Firm and its employees will endeavor at all times to put the interests of the clients first and will only make recommendations that they reasonably believe are suitable and in the best interests of the client. Additionally, material conflicts presented by these practices are disclosed to clients at the time of entering into an advisory agreement with Lido, mainly through the delivery of FormADV Part 2A and Part 2B disclosure documents.

Ms. Young is an employee of Equitable Mortgage Solutions as a W2 employee since 2007. In her position at the company, she is a mortgage originator dealing in residential mortgages. She spends 10 hours per month on this outside activity and spends 5 of those hours during trading hours.

Ms. Young is the owner of SMY Mortgage Solutions, LLC since 2007. The entity is involved with her position as a mortgage originator. She spends 10 hours per month on this outside activity and spends 5 of those hours during trading hours.

Ms. Young is the owner of Design for Elegance, LLC. This entity is involved in interior design. She spends approximately 10 hours per month on this activity, 0 during trading hours. This entity was formed in 2016.

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 represents approximately 25-30% of her annual income.

#### **ITEM 5: ADDITIONAL COMPENSATION**

Ms. Young 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. Young's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at (310) 278-8232 or [jozur@lidoadvisors.com](mailto:jozur@lidoadvisors.com).

**BROCHURE SUPPLEMENT**  
**(Part 2B of Form ADV)**

**December 2024**

**Matthew D'Attilio, CFA**

**Lido Advisors, LLC**

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Mequon, WI 53092  
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mdattilio@lidoadvisors.com

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This brochure supplement provides information about Matthew D'Attilio that supplements the Lido Advisors, LLC's ("Lido") Disclosure Brochure (Form ADV Part 2A). You should have received a copy of that Disclosure Brochure. Please contact our Chief Compliance Officer at (310) 278-8232 if you 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 D'Attilio is available on the SEC's website at [adviserinfo.sec.gov](http://adviserinfo.sec.gov).

## **ITEM 1: COVER PAGE**

Please see previous page.

## **ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE**

Matthew D'Attilio, CFA  
Year of Birth: 1970

### **Education Background**

Bowdoin College – Bachelor of Arts in Economics, 1993

### **Business Background**

Lido Advisors, LLC, Investment Adviser Representative (12/2024 – Present)  
Pegasus Partners Ltd, President/ Chief Investment Officer (4/2015 – 12/2024)  
Reinhart Partners, Inc., Senior Portfolio Manager (4/2003 – 3/2015)

### **Explanation of Designation**

#### *Chartered 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 charter holders working in 134 countries. To earn the CFA charter, candidates must: 1) pass three sequential, six-hour examinations; 2) have at least four years of qualified professional investment experience; 3) join CFA Institute as members; and 4) commit to abide by, and annually reaffirm, their adherence to the CFA Institute Code of Ethics and Standards of Professional Conduct.

#### **High Ethical Standards**

The CFA Institute Code of Ethics and Standards of Professional Conduct, enforced through an active professional conduct program, require CFA charter holders 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 charter holders—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. D'Attilio has no disciplinary information to disclose under this Item.

#### **ITEM 4: OTHER BUSINESS ACTIVITIES**

In addition to his activities at Lido, Mr. D'Attilio is on a board member of the investment committee for the Greater Milwaukee Foundation. He is a board trustee of the Children's Wisconsin and is the Chair of the investment sub-committee that oversees the endowment.

#### **ITEM 5: ADDITIONAL COMPENSATION**

Mr. D'Attilio has no additional compensation to disclose.

#### **ITEM 6: SUPERVISION**

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Mr. D'Attilio's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at (310) 278-8232 or [jozur@lidoadvisors.com](mailto:jozur@lidoadvisors.com).



**BROCHURE SUPPLEMENT**  
**(Part 2B of Form ADV)**

**December 2024**

**Matthew Haas, CFP®**

**Lido Advisors, LLC**

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www.lidoadvisors.com

This brochure supplement provides information about Matthew Haas that supplements the Lido Advisors, LLC's ("Lido") Disclosure Brochure (Form ADV Part 2A). You should have received a copy of that Disclosure Brochure. Please contact our Chief Compliance Officer at (310) 278-8232 if you 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 Haas is available on the SEC's website at [adviserinfo.sec.gov](http://adviserinfo.sec.gov).

## **ITEM 1: COVER PAGE**

Please see previous page.

## **ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE**

Matthew Haas, CFP®

Year of Birth: 1983

### **Education Background**

University of Illinois at Urbana-Champaign – Bachelor of Science in Accounting, 2006

### **Business Background**

Lido Advisors, LLC, Investment Adviser Representative (12/2024 – Present)

Pegasus Partners Ltd, Wealth Advisor (4/2020 – 12/2024)

Pegasus Partners Ltd, Chief Operations Officer/ Wealth Advisor (5/2015 – 4/2020)

Balasa Dinverno Foltz LLC, Planner/Advisor (8/2011 – 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. Mr. Haas has no disciplinary information to disclose under this Item.

### **ITEM 4: OTHER BUSINESS ACTIVITIES**

Mr. Haas does not engage in other business activities outside of Lido.

### **ITEM 5: ADDITIONAL COMPENSATION**

Mr. Haas 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. Haas’s investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at (310) 278-8232 or [jozur@lidoadvisors.com](mailto:jozur@lidoadvisors.com).

**BROCHURE SUPPLEMENT**  
**(Part 2B of Form ADV)**

**January 2025**

**Matthew Kulka, CFP®**

**Lido Advisors, LLC**

*Business Address*

20 N. Clark Street, Suite 1250  
Chicago, IL 60602  
Phone: (708) 882-0682  
mkulka@lidoadvisors.com

*Principal Office Address*

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Los Angeles, California 90067  
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Fax: (310) 278-8267  
www.lidoadvisors.com

This brochure supplement provides information about Matthew Kulka that supplements the Lido Advisors, LLC's ("Lido") Disclosure Brochure (Form ADV Part 2A). You should have received a copy of that Disclosure Brochure. Please contact our Chief Compliance Officer at (310) 278-8232 if you did not receive Lido Advisors, LLC's Disclosure Brochure or if you have any questions about the contents of this supplement.

Additional information about Matthew Kulka is available on the SEC's website at [adviserinfo.sec.gov](http://adviserinfo.sec.gov).

## ITEM 1: COVER PAGE

Please see previous page.

## ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Matthew Kulka, CFP®

Year of Birth: 1993

### Education Background

Michigan State University – Bachelor of Arts in Economics, 2017

### 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™*

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. 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](mailto:jozur@lidoadvisors.com).

**BROCHURE SUPPLEMENT**  
**(Part 2B of Form ADV)**

**January 2025**

**Matthew Meenan**

**Lido Advisors, LLC**

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Dallas, TX 75201  
Phone: (469) 482-0065  
mmeenan@lidoadvisors.com

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www.lidoadvisors.com

This brochure supplement provides information about Matthew Meenan that supplements the Lido Advisors, LLC's ("Lido") Disclosure Brochure (Form ADV Part 2A). You should have received a copy of that Disclosure Brochure. Please contact our Chief Compliance Officer at (310) 278-8232 if you 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 Meenan is available on the SEC's website at [adviserinfo.sec.gov](http://adviserinfo.sec.gov).

**ITEM 1: COVER PAGE**

Please see previous page.

**ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE**

Matthew Meenan

Year of Birth: 2001

**Education Background**

University of Oklahoma – Bachelor of Business Administration, Finance, 2023

**Business Background**

Lido Advisors, LLC, Investment Adviser Representative (1/2024 – Present)

Northwestern Mutual Investment Services, LLC, Registered Representative (3/2023 – 11/2023)

Northwestern Mutual Life Insurance Company, Agent (2/2023 – 11/2023)

University of Oklahoma, Student (6/2019 – 5/2023)

LPL Financial, LLC, Intern (6/2021 – 8/2021)

**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. Meenan has no disciplinary information to disclose under this Item.

**ITEM 4: OTHER BUSINESS ACTIVITIES**

Mr. Meenan does not engage in other business activities outside of Lido.

**ITEM 5: ADDITIONAL COMPENSATION**

Mr. Meenan 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. Meenan's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at (310) 278-8232 or [jozur@lidoadvisors.com](mailto:jozur@lidoadvisors.com).



**BROCHURE SUPPLEMENT**  
**(Part 2B of Form ADV)**

**January 2025**

**Matthew Sealy**

**Lido Advisors, LLC**

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San Diego, CA 92130  
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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](http://adviserinfo.sec.gov).

**ITEM 1: COVER PAGE**

Please see previous page.

**ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE**

Matthew Sealy

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)

**ITEM 3: DISCIPLINARY INFORMATION**

Lido is required to disclose all 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](mailto:jozur@lidoadvisors.com).

**BROCHURE SUPPLEMENT**  
**(Part 2B of Form ADV)**

**January 2025**

**Maxwell Westheimer**

**Lido Advisors, LLC**

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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](http://adviserinfo.sec.gov).

**ITEM 1: COVER PAGE**

Please see previous page.

**ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE**

Maxwell Westheimer

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)

**ITEM 3: DISCIPLINARY INFORMATION**

Lido is required to disclose all material facts regarding any legal or disciplinary event that would be material to your evaluation of each investment person providing advice to you. Mr. Westheimer has no disciplinary information to disclose under this Item.

**ITEM 4: OTHER BUSINESS ACTIVITIES**

Mr. Westheimer does not engage in other business activities outside of Lido.

**ITEM 5: ADDITIONAL COMPENSATION**

Mr. Westheimer has no additional compensation to disclose.

**ITEM 6: SUPERVISION**

Generally, all client investment decisions are overseen by Jeff Garden, Chief Investment Officer and head of Lido's Investment Committee. The Investment Committee meets periodically to discuss overall portfolio management decisions and strategies. In addition, Jason Ozur, Chief Executive Officer of Lido, is responsible for the general oversight of all investment advice given by its supervised persons.

Mr. Westheimer's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at (310) 278-8232 or [jozur@lidoadvisors.com](mailto:jozur@lidoadvisors.com).

**BROCHURE SUPPLEMENT**  
**(Part 2B of Form ADV)**

**January 2025**

**McKenzie Keetch, CFP®**

**Lido Advisors, LLC**

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This brochure supplement provides information about McKenzie Keetch that supplements the Lido Advisors, LLC's ("Lido") Disclosure Brochure (Form ADV Part 2A). You should have received a copy of that Disclosure Brochure. Please contact our Chief Compliance Officer at (310) 278-8232 if you did not receive Lido Advisors, LLC's Disclosure Brochure or if you have any questions about the contents of this supplement.

Additional information about McKenzie Keetch is available on the SEC's website at [adviserinfo.sec.gov](http://adviserinfo.sec.gov).

## **ITEM 1: COVER PAGE**

Please see previous page.

## **ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE**

McKenzie Keetch, CFP®

Year of Birth: 1998

### **Education Background**

Texas Christian University – Bachelor of Business Administration in Finance and Entrepreneurial Management, 2020

### **Business Background**

Lido Advisors, LLC, Investment Adviser Representative (9/2024 – Present)

LPL Financial, Registered Representative (4/2024 – 9/2024)

Sagemark Consulting, a Lincoln Financial Advisors Affiliate, Associate Planner (10/2020 – 4/2024)

Fidelity Brokerage Services, LLC (6/2020 – 10/2020)

Texas Christian University, Student (8/2016 – 5/2020)

### **Explanation of Designation**

*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. Ms. Keetch has no disciplinary information to disclose under this Item.

### **ITEM 4: OTHER BUSINESS ACTIVITIES**

In addition to her activities at Lido, Ms. Keetch is a Texas Insurance Agent. She is not actively doing business, but maintains a valid license.

### **ITEM 5: ADDITIONAL COMPENSATION**

Ms. Keetch has no additional compensation to disclose.

### **ITEM 6: SUPERVISION**

Generally, all client investment decisions are overseen by Jeff Garden, Chief Investment Officer and head of Lido's Investment Committee. The Investment Committee meets periodically to discuss overall portfolio management decisions and strategies. In addition, Jason Ozur, Chief Executive Officer of Lido, is responsible for the general oversight of all investment advice given by its supervised persons.

Ms. Keetch's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at (310) 278-8232 or [jozur@lidoadvisors.com](mailto:jozur@lidoadvisors.com).

**BROCHURE SUPPLEMENT**  
**(Part 2B of Form ADV)**

**January 2025**

**Meagan D'Angelo, CFP®**

**Lido Advisors, LLC**

*Business Address*

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Boulder, CO 80301  
Phone: (720) 726-3554  
mdangelo@lidoadvisors.com

*Principal Office Address*

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Phone: (310) 278-8232  
Fax: (310) 278-8267  
www.lidoadvisors.com

This brochure supplement provides information about Meagan D'Angelo that supplements the Lido Advisors, LLC's ("Lido") Disclosure Brochure (Form ADV Part 2A). You should have received a copy of that Disclosure Brochure. Please contact our Chief Compliance Officer at (310) 278-8232 if you did not receive Lido Advisors, LLC's Disclosure Brochure or if you have any questions about the contents of this supplement.

Additional information about Meagan D'Angelo is available on the SEC's website at [adviserinfo.sec.gov](http://adviserinfo.sec.gov).



## **ITEM 1: COVER PAGE**

Please see previous page.

## **ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE**

Meagan D'Angelo, CFP®

Year of Birth: 1978

### **Education Background**

College for Financial Planning – Master of Science in Personal Financial Planning, 2016

University of Colorado, Boulder – Bachelor of Science in Business Administration, 2002

### **Business Background**

Lido Advisors, LLC, Investment Advisor Representative (2/2023 – Present)

Sargent Bickham Lagudis LLC, Investment Advisor Representative (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](mailto:jozur@lidoadvisors.com).

**BROCHURE SUPPLEMENT**  
**(Part 2B of Form ADV)**

**January 2025**

**Melinda McHugh, CFP®**

**Lido Advisors, LLC**

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Boca Raton, FL 33431  
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mmchugh@lidoadvisors.com

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This brochure supplement provides information about Melinda McHugh that supplements the Lido Advisors, LLC's ("Lido") Disclosure Brochure (Form ADV Part 2A). You should have received a copy of that Disclosure Brochure. Please contact our Chief Compliance Officer at (310) 278-8232 if you did not receive Lido Advisors, LLC's Disclosure Brochure or if you have any questions about the contents of this supplement.

Additional information about Melinda McHugh is available on the SEC's website at [adviserinfo.sec.gov](http://adviserinfo.sec.gov).

## **ITEM 1: COVER PAGE**

Please see previous page.

## **ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE**

Melinda McHugh, CFP®

Year of Birth: 1980

### **Education Background**

Florida Atlantic University – Master of Business Administration in Financial Planning, 2007  
University of Louisville – Bachelor of Science in Business Administration and Management, 2002

### **Business Background**

Lido Advisors, LLC, Investment Adviser Representative (10/2019 – Present)

Merrill Lynch, Pierce, Fenner, & Smith Inc., Senior Registered Client Associate (11/2008 – 10/2019)

### **Explanation of Designation**

*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. McHugh has no disciplinary information to disclose under this Item.

### **ITEM 4: OTHER BUSINESS ACTIVITIES**

Ms. McHugh does not engage in other business activities outside of Lido.

### **ITEM 5: ADDITIONAL COMPENSATION**

Ms. McHugh has no additional compensation to disclose.

### **ITEM 6: SUPERVISION**

Generally, all client investment decisions are overseen by Jeff Garden, Chief Investment Officer and head of Lido’s Investment Committee. The Investment Committee meets periodically to discuss overall portfolio management decisions and strategies. In addition, Jason Ozur, Chief Executive Officer of Lido, is responsible for the general oversight of all investment advice given by its supervised persons.

Ms. McHugh’s investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at (310) 278-8232 or [jozur@lidoadvisors.com](mailto:jozur@lidoadvisors.com).

**BROCHURE SUPPLEMENT**  
**(Part 2B of Form ADV)**

**January 2025**

**Michael Davis**

**Lido Advisors, LLC**

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mdavis@lidoadvisors.com

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Phone: (310) 278-8232  
Fax: (310) 278-8267  
www.lidoadvisors.com

This brochure supplement provides information about Michael Davis that supplements the Lido Advisors, LLC's ("Lido") Disclosure Brochure (Form ADV Part 2A). You should have received a copy of that Disclosure Brochure. Please contact our Chief Compliance Officer at (310) 278-8232 if you did not receive Lido Advisors, LLC's Disclosure Brochure or if you have any questions about the contents of this supplement.

Additional information about Michael Davis is available on the SEC's website at [adviserinfo.sec.gov](http://adviserinfo.sec.gov).

**ITEM 1: COVER PAGE**

Please see previous page.

**ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE**

Michael Davis

Year of Birth: 1999

**Education Background**

San Diego State University – Bachelor of Science in Finance, 2021

**Business Background**

Lido Advisors, LLC, Investment Adviser Representative (5/2024 – Present)

Pure Financial Advisors, Financial Planning Strategist (6/2021 – 5/2024)

San Diego State University, Student (8/2017 – 5/2021)

GoSite, Sales Development Representative (5/2020 – 4/2021)

**ITEM 3: DISCIPLINARY INFORMATION**

Lido is required to disclose all material facts regarding any legal or disciplinary event that would be material to your evaluation of each investment person providing advice to you. Mr. Davis has no disciplinary information to disclose under this Item.

**ITEM 4: OTHER BUSINESS ACTIVITIES**

Mr. Davis does not engage in other business activities outside of Lido.

**ITEM 5: ADDITIONAL COMPENSATION**

Mr. Davis has no additional compensation to disclose.

**ITEM 6: SUPERVISION**

Generally, all client investment decisions are overseen by Jeff Garden, Chief Investment Officer and head of Lido's Investment Committee. The Investment Committee meets periodically to discuss overall portfolio management decisions and strategies. In addition, Jason Ozur, Chief Executive Officer of Lido, is responsible for the general oversight of all investment advice given by its supervised persons.

Mr. Davis's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at (310) 278-8232 or [jozur@lidoadvisors.com](mailto:jozur@lidoadvisors.com).

**BROCHURE SUPPLEMENT**  
**(Part 2B of Form ADV)**

**February 2025**

**Michael Karsa**

**Lido Advisors, LLC**

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Chicago, IL 60602  
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mkarsa@lidoadvisors.com

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1875 Century Park East, Suite 950  
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Fax: (310) 278-8267  
www.lidoadvisors.com

This brochure supplement provides information about Michael Karsa that supplements the Lido Advisors, LLC's ("Lido") Disclosure Brochure (Form ADV Part 2A). You should have received a copy of that Disclosure Brochure. Please contact our Chief Compliance Officer at (310) 278-8232 if you did not receive Lido Advisors, LLC's Disclosure Brochure or if you have any questions about the contents of this supplement.

Additional information about Michael Karsa is available on the SEC's website at [adviserinfo.sec.gov](http://adviserinfo.sec.gov).



**ITEM 1: COVER PAGE**

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**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](mailto:jozur@lidoadvisors.com).

**BROCHURE SUPPLEMENT**  
**(Part 2B of Form ADV)**

**January 2025**

**Nathaniel Downes, CFA**

**Lido Advisors, LLC**

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Los Angeles, CA 90067  
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ndownes@lidoadvisors.com

*Principal Office Address*

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Fax: (310) 278-8267  
www.lidoadvisors.com

This brochure supplement provides information about Nathaniel Downes that supplements the Lido Advisors, LLC's ("Lido") Disclosure Brochure (Form ADV Part 2A). You should have received a copy of that Disclosure Brochure. Please contact our Chief Compliance Officer at (310) 278-8232 if you did not receive Lido Advisors, LLC's Disclosure Brochure or if you have any questions about the contents of this supplement.

Additional information about Nathaniel Downes is available on the SEC's website at [adviserinfo.sec.gov](http://adviserinfo.sec.gov).

## **ITEM 1: COVER PAGE**

Please see previous page.

## **ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE**

Nathaniel Downes, CFA  
Year of Birth: 1970

### **Education Background**

Pepperdine University – Master of Business Administration, Finance, 2009  
University of California, Berkeley – Bachelor of Arts in Architecture, 1992

### **Business Background**

Lido Advisors, LLC, Investment Adviser Representative (1/2025 – Present)  
Avitas Wealth Management, LLC, Investment Adviser Representative (12/2017 – 1/2025)  
Archangel Studios LLC, Managing Director (10/1999 – 1/2025)  
UBS Financial Services, Inc., Registered CSA (2/2009 – 12/2017)

### **Explanation of Designation**

#### *Chartered 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 charter holders working in 134 countries. To earn the CFA charter, candidates must: 1) pass three sequential, six-hour examinations; 2) have at least four years of qualified professional investment experience; 3) join CFA Institute as members; and 4) commit to abide by, and annually reaffirm, their adherence to the CFA Institute Code of Ethics and Standards of Professional Conduct.

#### **High Ethical Standards**

The CFA Institute Code of Ethics and Standards of Professional Conduct, enforced through an active professional conduct program, require CFA charter holders 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 charter holders—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. Downes has no disciplinary information to disclose under this Item.

#### **ITEM 4: OTHER BUSINESS ACTIVITIES**

Mr. Downes does not engage in other business activities outside of Lido.

#### **ITEM 5: ADDITIONAL COMPENSATION**

Mr. Downes 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. Downes's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at (310) 278-8232 or [jozur@lidoadvisors.com](mailto:jozur@lidoadvisors.com).

**BROCHURE SUPPLEMENT**  
**(Part 2B of Form ADV)**

**January 2025**

**Nicholas Doddo**

**Lido Advisors, LLC**

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Manhattan, NY 10022  
Phone: (214) 884-3613  
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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](http://adviserinfo.sec.gov).

**ITEM 1: COVER PAGE**

Please see previous page.

**ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE**

Nicholas Doddo

Year of Birth: 1994

**Education Background**

University of Hartford – Bachelor of Science in Business Administration, 2016

**Business Background**

Lido Advisors, LLC, Investment Adviser Representative (1/2020 – Present)

Veritonic Inc, Business Development (3/2019 – 9/2019)

**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. Doddo has no disciplinary information to disclose under this Item.

**ITEM 4: OTHER BUSINESS ACTIVITIES**

Mr. Doddo does not engage in other business activities outside of Lido.

**ITEM 5: ADDITIONAL COMPENSATION**

Mr. Doddo has no additional compensation to disclose.

**ITEM 6: SUPERVISION**

Generally, all client investment decisions are overseen by Jeff Garden, Chief Investment Officer and head of Lido's Investment Committee. The Investment Committee meets periodically to discuss overall portfolio management decisions and strategies. In addition, Jason Ozur, Chief Executive Officer of Lido, is responsible for the general oversight of all investment advice given by its supervised persons.

Mr. Doddo's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at (310) 278-8232 or [jozur@lidoadvisors.com](mailto:jozur@lidoadvisors.com).

**BROCHURE SUPPLEMENT**  
**(Part 2B of Form ADV)**

**October 2024**

**Nicholas Hixon, CFP®**

**Lido Advisors, LLC**

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Fax: (310) 278-8267  
www.lidoadvisors.com

This brochure supplement provides information about Nicholas Hixon that supplements the Lido Advisors, LLC's ("Lido") Disclosure Brochure (Form ADV Part 2A). You should have received a copy of that Disclosure Brochure. Please contact our Chief Compliance Officer at (310) 278-8232 if you did not receive Lido Advisors, LLC's Disclosure Brochure or if you have any questions about the contents of this supplement.

Additional information about Nicholas Hixon is available on the SEC's website at [adviserinfo.sec.gov](http://adviserinfo.sec.gov).

## **ITEM 1: COVER PAGE**

Please see previous page.

## **ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE**

Nicholas Hixon, CFP®

Year of Birth: 1998

### **Education Background**

The Ohio State University – Bachelor of Science in Human Ecology, 2021

### **Business Background**

Lido Advisors, LLC, Investment Adviser Representative (10/2024 – Present)

Private Wealth Strategies, LLC, Client Services/ Operations Specialist (5/2021 – 10/2024)

Lincoln Investment, Registered Representative (5/2021 – 10/2024)

The Ohio State University, Dining Services Admin Assistant (9/2017 – 5/2021)

### **Explanation of Designation**

*Certified Financial Planner™*

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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. Hixon has no disciplinary information to disclose under this Item.

### **ITEM 4: OTHER BUSINESS ACTIVITIES**

In addition to his activities at Lido, Mr. Hixon is an independent insurance agent appointed with various insurance companies. As a licensed insurance agent, Mr. Hixon may recommend to clients’ certain insurance products sold through unaffiliated insurance companies. If a Lido client elects to purchase an insurance product, Mr. Hixon would receive the usual and customary commission for doing so.

To the extent that Mr. Hixon recommends the purchase of insurance products where he may receive commissions for doing so, a conflict of interest exists because he will receive additional compensation should the clients elect to follow his recommendations, even if such recommendation is based on the best interest of the clients and their needs. Lido has adopted certain procedures designed to mitigate the effects of these conflicts.

Importantly, as part of Lido’s fiduciary duty to clients, the Firm and its employees will endeavor at all times to put the interests of the clients first and will only make recommendations that they reasonable believe are suitable and in the best interests of the client. Additionally, material conflicts presented by these practices are disclosed to clients at the time of entering into an advisory agreement with Lido, mainly through the delivery of Form ADV Part 2A and Part 2B disclosure documents.

### **ITEM 5: ADDITIONAL COMPENSATION**

Mr. Hixon has no additional compensation to disclose.

**ITEM 6: SUPERVISION**

Generally, all client investment decisions are overseen by Jeff Garden, Chief Investment Officer and head of Lido's Investment Committee. The Investment Committee meets periodically to discuss overall portfolio management decisions and strategies. In addition, Jason Ozur, Chief Executive Officer of Lido, is responsible for the general oversight of all investment advice given by its supervised persons.

Mr. Hixon's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at (310) 278-8232 or [jozur@lidoadvisors.com](mailto:jozur@lidoadvisors.com).

**BROCHURE SUPPLEMENT**  
**(Part 2B of Form ADV)**

**January 2025**

**Nicholas Sturgis, CFA**

**Lido Advisors, LLC**

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Atlanta, GA 30326  
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nsturgis@lidoadvisors.com

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This brochure supplement provides information about Nicholas Sturgis that supplements the Lido Advisors, LLC's ("Lido") Disclosure Brochure (Form ADV Part 2A). You should have received a copy of that Disclosure Brochure. Please contact our Chief Compliance Officer at (310) 278-8232 if you 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 Sturgis is available on the SEC's website at [adviserinfo.sec.gov](http://adviserinfo.sec.gov).

## **ITEM 1: COVER PAGE**

Please see previous page.

## **ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE**

Nicholas Sturgis, CFA  
Year of Birth: 1992

### **Education Background**

University of Rhode Island – Bachelor of Business Administration in Finance, 2014

### **Business Background**

Lido Advisors, LLC, Investment Adviser Representative (1/2025 – Present)  
Waverly Advisors, LLC, Associate Wealth Advisor (9/2023 – 12/2024)  
Paces Ferry Wealth Advisors, Associate Wealth Advisor (10/2022 – 9/2023)  
Invesco, Regional Advisor Consultant (2/2020 – 10/2022)  
John Hancock Distributors LLC, Registered Representative (6/2017 – 12/2020)  
John Hancock, Internal Sales Consultant (5/2017 – 11/2020)

### **Explanation of Designation**

#### *Chartered 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 charter holders working in 134 countries. To earn the CFA charter, candidates must: 1) pass three sequential, six-hour examinations; 2) have at least four years of qualified professional investment experience; 3) join CFA Institute as members; and 4) commit to abide by, and annually reaffirm, their adherence to the CFA Institute Code of Ethics and Standards of Professional Conduct.

### **High Ethical Standards**

The CFA Institute Code of Ethics and Standards of Professional Conduct, enforced through an active professional conduct program, require CFA charter holders 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 charter holders—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. Sturgis has no disciplinary information to disclose under this Item.

#### **ITEM 4: OTHER BUSINESS ACTIVITIES**

Mr. Sturgis does not engage in other business activities outside of Lido.

#### **ITEM 5: ADDITIONAL COMPENSATION**

Mr. Sturgis 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. Sturgis's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at (310) 278-8232 or [jozur@lidoadvisors.com](mailto:jozur@lidoadvisors.com).

**BROCHURE SUPPLEMENT**  
**(Part 2B of Form ADV)**

**January 2025**

**Nicki Green, CFP®**

**Lido Advisors, LLC**

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Boulder, CO 80301  
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ngreen@lidoadvisors.com

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This brochure supplement provides information about Nicki Green that supplements the Lido Advisors, LLC's ("Lido") Disclosure Brochure (Form ADV Part 2A). You should have received a copy of that Disclosure Brochure. Please contact our Chief Compliance Officer at (310) 278-8232 if you did not receive Lido Advisors, LLC's Disclosure Brochure or if you have any questions about the contents of this supplement.

Additional information about Nicki Green is available on the SEC's website at [adviserinfo.sec.gov](http://adviserinfo.sec.gov).

## **ITEM 1: COVER PAGE**

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™*

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. Green has no disciplinary information to disclose under this Item.

### **ITEM 4: OTHER BUSINESS ACTIVITIES**

Ms. Green does not engage in other business activities outside of Lido.

### **ITEM 5: ADDITIONAL COMPENSATION**

Ms. Green has no additional compensation to disclose.

### **ITEM 6: SUPERVISION**

Generally, all client investment decisions are overseen by Jeff Garden, Chief Investment Officer and head of Lido’s Investment Committee. The Investment Committee meets periodically to discuss overall portfolio management decisions and strategies. In addition, Jason Ozur, Chief Executive Officer of Lido, is responsible for the general oversight of all investment advice given by its supervised persons.

Ms. Green’s investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at (310) 278-8232 or [jozur@lidoadvisors.com](mailto:jozur@lidoadvisors.com).



**BROCHURE SUPPLEMENT**  
**(Part 2B of Form ADV)**

**December 2024**

**Nils Dillon**

**Lido Advisors, LLC**

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ndillon@lidoadvisors.com

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This brochure supplement provides information about Nils Dillon that supplements the Lido Advisors, LLC's ("Lido") Disclosure Brochure (Form ADV Part 2A). You should have received a copy of that Disclosure Brochure. Please contact our Chief Compliance Officer at (310) 278-8232 if you did not receive Lido Advisors, LLC's Disclosure Brochure or if you have any questions about the contents of this supplement.

Additional information about Nils Dillon is available on the SEC's website at [adviserinfo.sec.gov](http://adviserinfo.sec.gov).

**ITEM 1: COVER PAGE**

Please see previous page.

**ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE**

Nils Dillon

Year of Birth: 1986

**Education Background**

University of Wisconsin - Eau Claire – Bachelor of Science in Economics & Finance, 2009

**Business Background**

Lido Advisors, LLC, Investment Adviser Representative (12/2024 – Present)

Pegasus Partners Ltd, Chief Investment Officer (3/2023 – 12/2024)

Heck Capital Advisors, Director of Consulting (3/2010 – 3/2023)

**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. Dillon has no disciplinary information to disclose under this Item.

**ITEM 4: OTHER BUSINESS ACTIVITIES**

In addition to his activities at Lido, Mr. Dillon has a several leadership roles and a Board of Directors seat at FoodRight, Inc, a 501(c)(3) organization that seeks to empower youth to choose foods that benefit and sustain life-long health.

**ITEM 5: ADDITIONAL COMPENSATION**

Mr. Dillon 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. Dillon's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at (310) 278-8232 or [jozur@lidoadvisors.com](mailto:jozur@lidoadvisors.com).

**BROCHURE SUPPLEMENT**  
**(Part 2B of Form ADV)**

**January 2025**

**Olivia Zaiya, CFP®**

**Lido Advisors, LLC**

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McLean, VA 22102  
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ozaiya@lidoadvisors.com

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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](http://adviserinfo.sec.gov).

**ITEM 1: COVER PAGE**

Please see previous page.

**ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE**

Olivia Zaiya, CFP®

Year of Birth: 1988

**Education Background**

San Diego State University – Executive Financial Planner Advanced Certificate Program, 2016

Syracuse University – Juris Doctor, 2013

Syracuse University – Master of Business Administration, 2013

University of San Diego – Bachelor of Business Administration

**Business Background**

Lido Advisors, LLC, Investment Adviser Representative (8/2021 – Present)

Callan Capital, LLC, Managing Director, Financial Planning (6/2018 – 8/2021)

Commonwealth Financial Network, Advanced Planning Consultant (7/2014 – 6/2018)

Chad West Law, Attorney (1/2014 – 7/2014)

Empire Tax Group, Financial Officer (5/2011 – 5/2013)

Cal Tax Group, Economic Development Officer (2/2010 – 8/2010)

**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. Ms. Zaiya has no disciplinary information to disclose under this Item.

### **ITEM 4: OTHER BUSINESS ACTIVITIES**

Ms. Zaiya does not engage in other business activities outside of Lido.

### **ITEM 5: ADDITIONAL COMPENSATION**

Ms. Zaiya has no additional compensation to disclose.

### **ITEM 6: SUPERVISION**

Generally, all client investment decisions are overseen by Jeff Garden, Chief Investment Officer and head of Lido's Investment Committee. The Investment Committee meets periodically to discuss overall portfolio management decisions and strategies. In addition, Jason Ozur, Chief Executive Officer of Lido, is responsible for the general oversight of all investment advice given by its supervised persons.

Ms. Zaiya's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at (310) 278-8232 or [jozur@lidoadvisors.com](mailto:jozur@lidoadvisors.com).

**BROCHURE SUPPLEMENT**  
**(Part 2B of Form ADV)**

**January 2025**

**Paris Rodriguez**

**Lido Advisors, LLC**

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www.lidoadvisors.com

This brochure supplement provides information about Paris Rodriguez that supplements the Lido Advisors, LLC's ("Lido") Disclosure Brochure (Form ADV Part 2A). You should have received a copy of that Disclosure Brochure. Please contact our Chief Compliance Officer at (310) 278-8232 if you did not receive Lido Advisors, LLC's Disclosure Brochure or if you have any questions about the contents of this supplement.

Additional information about Paris Rodriguez is available on the SEC's website at [adviserinfo.sec.gov](http://adviserinfo.sec.gov).

**ITEM 1: COVER PAGE**

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](mailto:jozur@lidoadvisors.com).



**BROCHURE SUPPLEMENT**  
**(Part 2B of Form ADV)**

**December 2024**

**Patrick Savage**

**Lido Advisors, LLC**

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This brochure supplement provides information about Patrick 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 Patrick Savage is available on the SEC's website at [adviserinfo.sec.gov](http://adviserinfo.sec.gov).

**ITEM 1: COVER PAGE**

Please see previous page.

**ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE**

Patrick Savage

Year of Birth: 1977

**Education Background**

Auburn University – Bachelor of Science in Accounting & Finance, 2000

University of Wisconsin- Madison – Master of Business Administration in Finance, 2006

**Business Background**

Lido Advisors, LLC, Investment Adviser Representative (12/2024 – Present)

Pegasus Partners Ltd, Wealth Advisor (6/2023 – 12/2024)

North Capital Private Securities, Registered Representative (3/2022 – 6/2023)

Continental Properties, Inc., VP Capital Markets (10/2019 – 6/2023)

Robert W. Baird, Institutional Sales (6/2006 – 9/2019)

**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. Savage has no disciplinary information to disclose under this Item.

**ITEM 4: OTHER BUSINESS ACTIVITIES**

Mr. Savage does not engage in other business activities outside of Lido.

**ITEM 5: ADDITIONAL COMPENSATION**

Mr. Savage has no additional compensation to disclose.

**ITEM 6: SUPERVISION**

Generally, all client investment decisions are overseen by Jeff Garden, Chief Investment Officer and head of Lido's Investment Committee. The Investment Committee meets periodically to discuss overall portfolio management decisions and strategies. In addition, Jason Ozur, Chief Executive Officer of Lido, is responsible for the general oversight of all investment advice given by its supervised persons.

Mr. Savage's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at (310) 278-8232 or [jozur@lidoadvisors.com](mailto:jozur@lidoadvisors.com).

**BROCHURE SUPPLEMENT**  
**(Part 2B of Form ADV)**

**January 2025**

**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](http://adviserinfo.sec.gov).

**ITEM 1: COVER PAGE**

Please see previous page.

**ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE**

Paul Anello

Year of Birth: 1977

**Education Background**

Northern Arizona University – Bachelor of Arts in Business, 2000

**Business Background**

Lido Advisors, LLC, Investment Adviser Representative (8/2022 – Present)

Fisher Investments, Vice President (4/2018 – 4/2022)

Fidelity Brokerage Services LLC, Investment Representative (12/2006 – 4/2018)

Wells Fargo Funds Distributor, Relationship Associate (4/2005 – 12/2006)

Strong Investments, Inc., Financial Sales Representatives (1/2005 – 4/2005)

**ITEM 3: DISCIPLINARY INFORMATION**

Lido is required to disclose all material facts regarding any legal or disciplinary event that would be material to your evaluation of each investment person providing advice to you. Mr. Anello has no disciplinary information to disclose under this Item.

**ITEM 4: OTHER BUSINESS ACTIVITIES**

Mr. Anello does not engage in other business activities outside of Lido.

**ITEM 5: ADDITIONAL COMPENSATION**

Mr. Anello has no additional compensation to disclose.

**ITEM 6: SUPERVISION**

Generally, all client investment decisions are overseen by Jeff Garden, Chief Investment Officer and head of Lido's Investment Committee. The Investment Committee meets periodically to discuss overall portfolio management decisions and strategies. In addition, Jason Ozur, Chief Executive Officer of Lido, is responsible for the general oversight of all investment advice given by its supervised persons.

Mr. Anello's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at (310) 278-8232 or [jozur@lidoadvisors.com](mailto:jozur@lidoadvisors.com).

**BROCHURE SUPPLEMENT**  
**(Part 2B of Form ADV)**

**December 2024**

**Paul Knipping, CFA**

**Lido Advisors, LLC**

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Boulder, CO 80301  
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This brochure supplement provides information about Paul Knipping that supplements the Lido Advisors, LLC's ("Lido") Disclosure Brochure (Form ADV Part 2A). You should have received a copy of that Disclosure Brochure. Please contact our Chief Compliance Officer at (310) 278-8232 if you 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 Knipping is available on the SEC's website at [adviserinfo.sec.gov](http://adviserinfo.sec.gov).

## **ITEM 1: COVER PAGE**

Please see previous page.

## **ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE**

Paul Knipping, CFA  
Year of Birth: 1985

### **Education Background**

CFA Institute, 2014  
Rifle High School, 2004

### **Business Background**

Lido Advisors, LLC, Investment Adviser Representative (11/2024 – Present)  
Geneos Wealth Management, Analyst (8/2013 – 11/2024)  
SDR Ventures, Analyst (3/2012 – 4/2013)  
Lipper, Analyst (4/2009 – 3/2012)

### **Explanation of Designation**

#### *Chartered 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 charter holders working in 134 countries. To earn the CFA charter, candidates must: 1) pass three sequential, six-hour examinations; 2) have at least four years of qualified professional investment experience; 3) join CFA Institute as members; and 4) commit to abide by, and annually reaffirm, their adherence to the CFA Institute Code of Ethics and Standards of Professional Conduct.

#### **High Ethical Standards**

The CFA Institute Code of Ethics and Standards of Professional Conduct, enforced through an active professional conduct program, require CFA charter holders 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 charter holders—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. Knipping has no disciplinary information to disclose under this Item.

#### **ITEM 4: OTHER BUSINESS ACTIVITIES**

Mr. Knipping does not engage in other business activities outside of Lido.

#### **ITEM 5: ADDITIONAL COMPENSATION**

Mr. Knipping 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. Knipping's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at (310) 278-8232 or [jozur@lidoadvisors.com](mailto:jozur@lidoadvisors.com).

**BROCHURE SUPPLEMENT**  
**(Part 2B of Form ADV)**

**January 2025**

**Paul Ryan**

**Lido Advisors, LLC**

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pryan@lidoadvisors.com

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www.lidoadvisors.com

This brochure supplement provides information about Paul Ryan that supplements the Lido Advisors, LLC's ("Lido") Disclosure Brochure (Form ADV Part 2A). You should have received a copy of that Disclosure Brochure. Please contact our Chief Compliance Officer at (310) 278-8232 if you did not receive Lido Advisors, LLC's Disclosure Brochure or if you have any questions about the contents of this supplement.

Additional information about Paul Ryan is available on the SEC's website at [adviserinfo.sec.gov](http://adviserinfo.sec.gov).



**ITEM 1: COVER PAGE**

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**ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE**

Paul Ryan

Year of Birth: 1983

**Education Background**

Florida Southern University – Bachelor of Science in Kinesiology, 2006

**Business Background**

Lido Advisors, LLC, Investment Adviser Representative (7/2015 – Present)

Investment Security Corporation, Registered Representative (3/2015 – 1/2021)

Lido Advisors, Inc., Trader (4/2013 – 7/2015)

Morgan Stanley & Co., LLC, Associate/Director (6/2010 – 4/2013)

Morgan Stanley & Co., LLC, Supervisor/Associate (6/2007 – 6/2010)

**ITEM 3: DISCIPLINARY INFORMATION**

Lido is required to disclose all material facts regarding any legal or disciplinary event that would be material to your evaluation of each investment person providing advice to you. Mr. Ryan has no disciplinary information to disclose under this Item.

**ITEM 4: OTHER BUSINESS ACTIVITIES**

Mr. Ryan does not engage in other business activities outside of Lido.

**ITEM 5: ADDITIONAL COMPENSATION**

Mr. Ryan 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. Ryan's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at (310) 278-8232 or [jozur@lidoadvisors.com](mailto:jozur@lidoadvisors.com).

**BROCHURE SUPPLEMENT**  
**(Part 2B of Form ADV)**

**January 2025**

**Peter Lee**

**Lido Advisors, LLC**

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Phone: (424) 371-9016  
plee@lidoadvisors.com

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This brochure supplement provides information about Peter Lee that supplements the Lido Advisors, LLC's ("Lido") Disclosure Brochure (Form ADV Part 2A). You should have received a copy of that Disclosure Brochure. Please contact our Chief Compliance Officer at (310) 278-8232 if you 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 Lee is available on the SEC's website at [adviserinfo.sec.gov](http://adviserinfo.sec.gov).

**ITEM 1: COVER PAGE**

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**ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE**

Peter Lee

Year of Birth: 1976

**Education Background**

University of California, Irvine – Bachelor of Science in Biology, 2006

**Business Background**

Lido Advisors, LLC, Investment Adviser Representative (1/2025 – Present)

Avitas Wealth Management, LLC, Investment Adviser Representative (12/2017 – 1/2025)

UBS Financial Services, Inc., Client Service Associate (10/2012 – 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. Lee has no disciplinary information to disclose under this Item.

**ITEM 4: OTHER BUSINESS ACTIVITIES**

Mr. Lee does not engage in other business activities outside of Lido.

**ITEM 5: ADDITIONAL COMPENSATION**

Mr. Lee 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. Lee's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at (310) 278-8232 or [jozur@lidoadvisors.com](mailto:jozur@lidoadvisors.com).

**BROCHURE SUPPLEMENT**  
**(Part 2B of Form ADV)**

**January 2025**

**Peter Morimoto**

**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](http://adviserinfo.sec.gov).

**ITEM 1: COVER PAGE**

Please see previous page.

**ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE**

Peter Morimoto  
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)

**ITEM 3: DISCIPLINARY INFORMATION**

Lido is required to disclose all 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. 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 5: ADDITIONAL COMPENSATION**

Mr. Morimoto 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. Morimoto's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at (310) 278-8232 or [jozur@lidoadvisors.com](mailto:jozur@lidoadvisors.com).

**BROCHURE SUPPLEMENT**  
**(Part 2B of Form ADV)**

**February 2025**

**Ramsey Andrijevich, CFP®**

**Lido Advisors, LLC**

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Los Angeles, California 90067  
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](http://adviserinfo.sec.gov).

## **ITEM 1: COVER PAGE**

Please see previous page.

## **ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE**

Ramsey Andrijeovich, CFP®

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)

### **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. Andrijeovich has no disciplinary information to disclose under this Item.

### **ITEM 4: OTHER BUSINESS ACTIVITIES**

Mr. Andrijeovich does not engage in other business activities outside of Lido.

### **ITEM 5: ADDITIONAL COMPENSATION**

Mr. Andrijeovich 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. Andrijeovich's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at (310) 278-8232 or [jozur@lidoadvisors.com](mailto:jozur@lidoadvisors.com).



**BROCHURE SUPPLEMENT**  
**(Part 2B of Form ADV)**

**January 2025**

**Raul Acevedo**

**Lido Advisors, LLC**

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Manhattan, NY 10022  
Phone: (646) 786-7093  
racevedo@lidoadvisors.com

*Principal Office Address*

1875 Century Park East, Suite 950  
Los Angeles, California 90067  
Phone: (310) 278-8232  
Fax: (310) 278-8267  
www.lidoadvisors.com

This brochure supplement provides information about Raul Acevedo that supplements the Lido Advisors, LLC's ("Lido") Disclosure Brochure (Form ADV Part 2A). You should have received a copy of that Disclosure Brochure. Please contact our Chief Compliance Officer at (310) 278-8232 if you did not receive Lido Advisors, LLC's Disclosure Brochure or if you have any questions about the contents of this supplement.

Additional information about Raul Acevedo is available on the SEC's website at [adviserinfo.sec.gov](http://adviserinfo.sec.gov).

**ITEM 1: COVER PAGE**

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**ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE**

Raul Acevedo

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)

**ITEM 3: DISCIPLINARY INFORMATION**

Lido is required to disclose all material facts regarding any legal or disciplinary event that would be material to your evaluation of each investment person providing advice to you. Mr. Acevedo has no disciplinary information to disclose under this Item.

**ITEM 4: OTHER BUSINESS ACTIVITIES**

Mr. Acevedo does not engage in other business activities outside of Lido.

**ITEM 5: ADDITIONAL COMPENSATION**

Mr. Acevedo has no additional compensation to disclose.

**ITEM 6: SUPERVISION**

Generally, all client investment decisions are overseen by Jeff Garden, Chief Investment Officer and head of Lido's Investment Committee. The Investment Committee meets periodically to discuss overall portfolio management decisions and strategies. In addition, Jason Ozur, Chief Executive Officer of Lido, is responsible for the general oversight of all investment advice given by its supervised persons.

Mr. Acevedo's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at (310) 278-8232 or [jozur@lidoadvisors.com](mailto:jozur@lidoadvisors.com).

**BROCHURE SUPPLEMENT**  
**(Part 2B of Form ADV)**

**January 2025**

**Richard Rosenthal**

**Lido Advisors, LLC**

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Chicago, IL 60602  
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rrosenthal@lidoadvisors.com

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This brochure supplement provides information about Richard Rosenthal that supplements the Lido Advisors, LLC's ("Lido") Disclosure Brochure (Form ADV Part 2A). You should have received a copy of that Disclosure Brochure. Please contact our Chief Compliance Officer at (310) 278-8232 if you did not receive Lido Advisors, LLC's Disclosure Brochure or if you have any questions about the contents of this supplement.

Additional information about Richard Rosenthal is available on the SEC's website at [adviserinfo.sec.gov](http://adviserinfo.sec.gov).

**ITEM 1: COVER PAGE**

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**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 (1/2012 – 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. Rosenthal has no disciplinary information to disclose under this Item.

**ITEM 4: OTHER BUSINESS ACTIVITIES**

Mr. Rosenthal does not engage in other business activities outside of Lido.

**ITEM 5: ADDITIONAL COMPENSATION**

Mr. Rosenthal has no additional compensation to disclose.

**ITEM 6: SUPERVISION**

Generally, all client investment decisions are overseen by Jeff Garden, Chief Investment Officer and head of Lido's Investment Committee. The Investment Committee meets periodically to discuss overall portfolio management decisions and strategies. In addition, Jason Ozur, Chief Executive Officer of Lido, is responsible for the general oversight of all investment advice given by its supervised persons.

Mr. Rosenthal's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at (310) 278-8232 or [jozur@lidoadvisors.com](mailto:jozur@lidoadvisors.com).

**BROCHURE SUPPLEMENT**  
**(Part 2B of Form ADV)**

**January 2025**

**Robert Barnes, CFA, CFP®**

**Lido Advisors, LLC**

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www.lidoadvisors.com

This brochure supplement provides information about Robert Barnes that supplements the Lido Advisors, LLC's ("Lido") Disclosure Brochure (Form ADV Part 2A). You should have received a copy of that Disclosure Brochure. Please contact our Chief Compliance Officer at (310) 278-8232 if you did not receive Lido Advisors, LLC's Disclosure Brochure or if you have any questions about the contents of this supplement.

Additional information about Robert Barnes is available on the SEC's website at [adviserinfo.sec.gov](http://adviserinfo.sec.gov).

## **ITEM 1: COVER PAGE**

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## **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**

#### *Chartered 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 charter holders working in 134 countries. To earn the CFA charter, candidates must: 1) pass three sequential, six-hour examinations; 2) have at least four years of qualified professional investment experience; 3) join CFA Institute as members; and 4) commit to abide by, and annually reaffirm, their adherence to the CFA Institute Code of Ethics and Standards of Professional Conduct.

### **High Ethical Standards**

The CFA Institute Code of Ethics and Standards of Professional Conduct, enforced through an active professional conduct program, require CFA charter holders 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 charter holders—often making the charter a prerequisite for employment.

Additionally, regulatory bodies in 22 countries and territories recognize the CFA charter as a proxy for meeting certain licensing requirements, and more than 125 colleges and universities around the world have incorporated a majority of the CFA Program curriculum into their own finance courses.

#### Comprehensive and Current Knowledge

The CFA Program curriculum provides a comprehensive framework of knowledge for investment decision making and is firmly grounded in the knowledge and skills used every day in the investment profession. The three levels of the CFA Program test a proficiency with a wide range of fundamental and advanced investment topics, including ethical and professional standards, fixed-income and equity analysis, alternative and derivative investments, economics, financial reporting standards, portfolio management, and wealth planning.

The CFA Program curriculum is updated every year by experts from around the world to ensure that candidates learn the most relevant and practical new tools, ideas, and investment and wealth management skills to reflect the dynamic and complex nature of the profession.

#### *Certified Financial Planner™*

The CERTIFIED FINANCIAL PLANNER™, CFP® and federally registered CFP (with flame design) marks (collectively, the “CFP® marks”) are professional certification marks granted in the United States by Certified Financial Planner Board of Standards, Inc. (“CFP Board”).

The CFP® certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP® certification. It is recognized in the United States and a number of other countries for its (1) high standard of professional education; (2) stringent code of conduct and standards of practice; and (3) ethical requirements that govern professional engagements with clients. Currently, more than 71,000 individuals have obtained CFP® certification in the United States.

To attain the right to use the CFP® marks, an individual must satisfactorily fulfill the following requirements:

- Education – Complete an advanced college-level course of study addressing the financial planning subject areas that CFP Board’s studies have determined as necessary for the competent and professional delivery of financial planning services, and attain a Bachelor’s Degree from a regionally accredited United States college or university (or its equivalent from a foreign university). CFP Board’s financial planning subject areas include insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning;
- Examination – Pass the comprehensive CFP® Certification Examination. The examination includes case studies and client scenarios designed to test one’s

- ability to correctly diagnose financial planning issues and apply one's knowledge of financial planning to real world circumstances;
- Experience – Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year); and
- Ethics – Agree to be bound by CFP Board's Standards of Professional Conduct, a set of documents outlining the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements in order to maintain the right to continue to use the CFP® marks:

- Continuing Education – Complete 30 hours of continuing education hours every two years, including two hours on the Code of Ethics and other parts of the Standards of Professional Conduct, to maintain competence and keep up with developments in the financial planning field; and
- Ethics – Renew an agreement to be bound by the Standards of Professional Conduct. The Standards prominently require that CFP® professionals provide financial planning services at a fiduciary standard of care. This means CFP® professionals must provide financial planning services in the best interests of their clients.

CFP® professionals who fail to comply with the above standards and requirements may be subject to CFP Board's enforcement process, which could result in suspension or permanent revocation of their CFP® certification.

### **ITEM 3: DISCIPLINARY INFORMATION**

Lido is required to disclose all material facts regarding any legal or disciplinary event that would be material to your evaluation of each investment person providing advice to you. Mr. Barnes has no disciplinary information to disclose under this Item.

### **ITEM 4: OTHER BUSINESS ACTIVITIES**

In addition to his activities 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. At present time, this amounts to approximately one-third of his income.

### **ITEM 5: ADDITIONAL COMPENSATION**

Mr. Barnes 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. Barnes's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at (310) 278-8232 or [jozur@lidoadvisors.com](mailto:jozur@lidoadvisors.com).

**BROCHURE SUPPLEMENT**  
**(Part 2B of Form ADV)**

**January 2025**

**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](http://adviserinfo.sec.gov).

**ITEM 1: COVER PAGE**

Please see previous page.

**ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE**

Robert Marton

Year of Birth: 1964

**Education Background**

University of Maryland – Bachelor of Arts in General Studies, 1986

**Business Background**

IDB Lido Wealth, LLC, Investment Adviser Representative (4/2023 – Present)

Lido Advisors, LLC, Investment Adviser Representative (10/2019 – Present)

Bank of America, N.A., SVP Wealth Management (12/2009 – 09/2019)

Merrill Lynch, Pierce, Fenner & Smith Incorporated, SVP Wealth Management (11/2008-10/2019)

**ITEM 3: DISCIPLINARY INFORMATION**

Lido is required to disclose all material facts regarding any legal or disciplinary event that would be material to your evaluation of each investment person providing advice to you. Mr. Marton has no disciplinary information to disclose under this Item.

**ITEM 4: OTHER BUSINESS ACTIVITIES**

In addition to his activities at Lido, Mr. Marton is an Investment Adviser Representative for IDB Lido Wealth, LLC, an SEC registered investment adviser that is a joint venture between Lido Advisors, LLC and IDB New York. Mr. Marton is only employed and compensated by Lido Advisors, LLC, but performs similar services for IDB Lido Wealth, LLC by virtue of a services agreement between the two entities. He devotes approximately 15% of his time performing services for IDB Lido Wealth.

**ITEM 5: ADDITIONAL COMPENSATION**

Mr. Marton 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. Marton's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at (310) 278-8232 or [jozur@lidoadvisors.com](mailto:jozur@lidoadvisors.com).

**BROCHURE SUPPLEMENT**  
**(Part 2B of Form ADV)**

**February 2025**

**Roberto Paredes**

**Lido Advisors, LLC**

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rparedes@lidoadvisors.com

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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](http://adviserinfo.sec.gov).

**ITEM 1: COVER PAGE**

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**ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE**

Roberto Paredes  
Year of Birth: 1970

**Education Background**

University of California, Santa Barbara – Bachelor of Arts in Political Science, 1993

**Business Background**

Lido Advisors, LLC, Investment Adviser Representative (1/2021 – Present)  
Mariner Wealth Advisors, Wealth Advisor (1/2012 – 11/2020)  
Wells Fargo Advisors, LLC, Registered Representative (5/2009 – 1/2012)  
Wachovia Securities, LLC, Productivity Manager (9/2007 – 5/2009)

**ITEM 3: DISCIPLINARY INFORMATION**

Lido is required to disclose all material facts regarding any legal or disciplinary event that would be material to your evaluation of each investment person providing advice to you. Mr. Paredes has no disciplinary information to disclose under this Item.

**ITEM 4: OTHER BUSINESS ACTIVITIES**

Mr. Paredes does not engage in other business activities outside of Lido.

**ITEM 5: ADDITIONAL COMPENSATION**

Mr. Paredes has no additional compensation to disclose.

**ITEM 6: SUPERVISION**

Generally, all client investment decisions are overseen by Jeff Garden, Chief Investment Officer and head of Lido's Investment Committee. The Investment Committee meets periodically to discuss overall portfolio management decisions and strategies. In addition, Jason Ozur, Chief Executive Officer of Lido, is responsible for the general oversight of all investment advice given by its supervised persons.

Mr. Paredes's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at (310) 278-8232 or [jozur@lidoadvisors.com](mailto:jozur@lidoadvisors.com).

**BROCHURE SUPPLEMENT**  
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**January 2025**

**Rory Cavan**

**Lido Advisors, LLC**

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This brochure supplement provides information about Rory Cavan that supplements the Lido Advisors, LLC's ("Lido") Disclosure Brochure (Form ADV Part 2A). You should have received a copy of that Disclosure Brochure. Please contact our Chief Compliance Officer at (310) 278-8232 if you did not receive Lido Advisors, LLC's Disclosure Brochure or if you have any questions about the contents of this supplement.

Additional information about Rory Cavan is available on the SEC's website at [adviserinfo.sec.gov](http://adviserinfo.sec.gov).

**ITEM 1: COVER PAGE**

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**ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE**

Rory Cavan

Year of Birth: 2001

**Education Background**

Duke University – Bachelor of Science in Economics, 2023

Duke University, Fuqua School of Business – Master of Management Studies Program, 2024

**Business Background**

Lido Advisors, LLC, Investment Adviser Representative (8/2024 – Present)

Duke University, Full Time Student (8/2019 – 5/2024)

Kroll Inc, Intern (6/2022 – 8/2022)

Duffs & Phelps, Intern (6/2022 – 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. Cavan has no disciplinary information to disclose under this Item.

**ITEM 4: OTHER BUSINESS ACTIVITIES**

Mr. Cavan does not engage in other business activities outside of Lido.

**ITEM 5: ADDITIONAL COMPENSATION**

Mr. Cavan 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. Cavan's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at (310) 278-8232 or [jozur@lidoadvisors.com](mailto:jozur@lidoadvisors.com).

**BROCHURE SUPPLEMENT**  
**(Part 2B of Form ADV)**

**January 2025**

**Roy Elliott**

**Lido Advisors, LLC**

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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](http://adviserinfo.sec.gov).



**ITEM 1: COVER PAGE**

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**ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE**

Roy Elliott

Year of Birth: 1974

**Education Background**

California State 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 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 and earns less than 10% of his income from this venture.

**ITEM 5: ADDITIONAL COMPENSATION**

Mr. Elliott 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. Elliott's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at (310) 278-8232 or [jozur@lidoadvisors.com](mailto:jozur@lidoadvisors.com).

**BROCHURE SUPPLEMENT**  
**(Part 2B of Form ADV)**

**February 2025**

**Ryan Hosegood**

**Lido Advisors, LLC**

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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](http://adviserinfo.sec.gov).

**ITEM 1: COVER PAGE**

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**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)

**ITEM 3: DISCIPLINARY INFORMATION**

Lido is required to disclose all material facts regarding any legal or disciplinary event that would be material to your evaluation of each investment person providing advice to you. Mr. Hosegood has no disciplinary information to disclose under this Item.

**ITEM 4: OTHER BUSINESS ACTIVITIES**

In addition to his activities at Lido, Mr. Hosegood owns and operates Paper Peaks, a consumer goods company specializing in ski resort map merchandise. He spends approximately 20-40 hours per month outside of trading hours.

**ITEM 5: ADDITIONAL COMPENSATION**

Mr. Hosegood has no additional compensation to disclose.

**ITEM 6: SUPERVISION**

Generally, all client investment decisions are overseen by Jeff Garden, Chief Investment Officer and head of Lido's Investment Committee. The Investment Committee meets periodically to discuss overall portfolio management decisions and strategies. In addition, Jason Ozur, Chief Executive Officer of Lido, is responsible for the general oversight of all investment advice given by its supervised persons.

Mr. Hosegood's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at (310) 278-8232 or [jozur@lidoadvisors.com](mailto:jozur@lidoadvisors.com).

**BROCHURE SUPPLEMENT**  
**(Part 2B of Form ADV)**

**January 2025**

**Sagar Sheth**

**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](http://adviserinfo.sec.gov).

**ITEM 1: COVER PAGE**

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**ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE**

Sagar Sheth

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)

**ITEM 3: DISCIPLINARY INFORMATION**

Lido is required to disclose all 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**

Mr. Sheth does not engage in other business activities outside of Lido.

**ITEM 5: ADDITIONAL COMPENSATION**

Mr. Sheth 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. Sheth's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at (310) 278-8232 or [jozur@lidoadvisors.com](mailto:jozur@lidoadvisors.com).

**BROCHURE SUPPLEMENT**  
**(Part 2B of Form ADV)**

**January 2025**

**Samuel Hoeck, CFA**

**Lido Advisors, LLC**

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This brochure supplement provides information about Samuel Hoeck that supplements the Lido Advisors, LLC's ("Lido") Disclosure Brochure (Form ADV Part 2A). You should have received a copy of that Disclosure Brochure. Please contact our Chief Compliance Officer at (310) 278-8232 if you did not receive Lido Advisors, LLC's Disclosure Brochure or if you have any questions about the contents of this supplement.

Additional information about Samuel Hoeck is available on the SEC's website at [adviserinfo.sec.gov](http://adviserinfo.sec.gov).

## **ITEM 1: COVER PAGE**

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## **ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE**

Samuel Hoeck, CFA  
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**

#### *Chartered 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 charter holders working in 134 countries. To earn the CFA charter, candidates must: 1) pass three sequential, six-hour examinations; 2) have at least four years of qualified professional investment experience; 3) join CFA Institute as members; and 4) commit to abide by, and annually reaffirm, their adherence to the CFA Institute Code of Ethics and Standards of Professional Conduct.

#### **High Ethical Standards**

The CFA Institute Code of Ethics and Standards of Professional Conduct, enforced through an active professional conduct program, require CFA charter holders 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 charter holders—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. Hoeck has no disciplinary information to disclose under this Item.

### **ITEM 4: OTHER BUSINESS ACTIVITIES**

Mr. Hoeck does not engage in other business activities outside of Lido.

### **ITEM 5: ADDITIONAL COMPENSATION**

Mr. Hoeck has no additional compensation to disclose.

### **ITEM 6: SUPERVISION**

Generally, all client investment decisions are overseen by Jeff Garden, Chief Investment Officer and head of Lido's Investment Committee. The Investment Committee meets periodically to discuss overall portfolio management decisions and strategies. In addition, Jason Ozur, Chief Executive Officer of Lido, is responsible for the general oversight of all investment advice given by its supervised persons.

Mr. Hoeck's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at (310) 278-8232 or [jozur@lidoadvisors.com](mailto:jozur@lidoadvisors.com).



**BROCHURE SUPPLEMENT**  
**(Part 2B of Form ADV)**

**January 2025**

**Sarah Pham, CFP<sup>®</sup>, ChFC<sup>®</sup>**

**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](http://adviserinfo.sec.gov).

## **ITEM 1: COVER PAGE**

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## **ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE**

Sarah Pham, CFP®, ChFC®

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)

### **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. Ms. Pham has no disciplinary information to disclose under this Item.

### **ITEM 4: OTHER BUSINESS ACTIVITIES**

In addition to her activities at Lido, Mrs. Pham is an independent insurance agent; however she does not have any current appointments with insurance companies. As an insurance

agent, Mrs. Pham receives usual and customary commissions on any insurance policy sold, which represents approximately 5% of her annual income.

**ITEM 5: ADDITIONAL COMPENSATION**

Mrs. Pham 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. Pham's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at (310) 278-8232 or [jozur@lidoadvisors.com](mailto:jozur@lidoadvisors.com).

**BROCHURE SUPPLEMENT**  
**(Part 2B of Form ADV)**

**January 2025**

**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](http://adviserinfo.sec.gov).

**ITEM 1: COVER PAGE**

Please see previous page.

**ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE**

Scott Berman

Year of Birth: 1976

**Education Background**

George Mason University – Bachelor of Science in Finance, 1999

**Business Background**

Lido Advisors, LLC, Investment Adviser Representative (6/2019 – Present)

ColiseumWealth Management, LLC, Managing Director (11/2012 – 3/2020)

Triad Advisors, LLC, Registered Representative (2/2013 – 7/2019)

Ameriprise Financial, Inc, Private Wealth Advisor/Managing Director (9/2004 – 2/2013)

American Express Financial Advisors, District Manager/Advanced Financial Advisor (3/2001 – 9/2004)

American Express Financial Advisors, Financial Advisor (9/1999 – 3/2001)

**ITEM 3: DISCIPLINARY INFORMATION**

Lido is required to disclose all material facts regarding any legal or disciplinary event that would be material to your evaluation of each investment person providing advice to you. Mr. Berman has no disciplinary information to disclose under this Item.

**ITEM 4: OTHER BUSINESS ACTIVITIES**

In addition to his activities at Lido, Mr. Berman is also the President and Owner of The Hedgehog Group which offers sales and business consulting services. Mr. Berman spends approximately 10 hours a month engaging in these activities, with none of that time during market hours. This accounts for less than 10% of his income.

**ITEM 5: ADDITIONAL COMPENSATION**

Mr. Berman 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. Berman's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at (310) 278-8232 or [jozur@lidoadvisors.com](mailto:jozur@lidoadvisors.com).

**BROCHURE SUPPLEMENT**  
**(Part 2B of Form ADV)**

**February 2025**

**Scott Brokaw**

**Lido Advisors, LLC**

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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](http://adviserinfo.sec.gov).

**ITEM 1: COVER PAGE**

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**ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE**

Scott Brokaw

Year of Birth: 1980

**Education Background**

University of California, Los Angeles – Bachelor of Arts in Economics, 2002

**Business Background**

Lido Advisors, LLC, Investment Adviser Representative (8/2015 – Present)

Scott Brokaw, Insurance Agent (10/2010 – Present)

Lido Advisors, Inc., Director of Operations and Analytics (06/2013 – 07/2015)

Lido Advisors, Inc., Analyst (09/2012 – 05/2013)

Leavitt Insurance Services, Manager (4/2009 – 9/2010)

CP Agents Insurance Services, Manager (11/2002 – 3/2009)

**ITEM 3: DISCIPLINARY INFORMATION**

Lido is required to disclose all material facts regarding any legal or disciplinary event that would be material to your evaluation of each investment person providing advice to you. Mr. Brokaw has no disciplinary information to disclose under this Item.

**ITEM 4: OTHER BUSINESS ACTIVITIES**

In addition to his activities 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, Protective Life Insurance Company, Lincoln National Life Insurance Company, Principal Life Insurance Company, Elevance Health, Inc., and Prudential 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.

As an insurance agent, Mr. Brokaw receives usual and customary commissions on any insurance policy sold, which represents approximately 5% of his annual income.

**ITEM 5: ADDITIONAL COMPENSATION**

Mr. Brokaw 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. Brokaw's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at (310) 278-8232 or [jozur@lidoadvisors.com](mailto:jozur@lidoadvisors.com).

**BROCHURE SUPPLEMENT**  
**(Part 2B of Form ADV)**

**February 2025**

**Sergio Duenas, CFA**

**Lido Advisors, LLC**

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sduenas@lidoadvisors.com

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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](http://adviserinfo.sec.gov).

## **ITEM 1: COVER PAGE**

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## **ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE**

Sergio Duenas, CFA  
Year of Birth: 1990

### **Education Background**

California State 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**

#### *Chartered 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 charter holders working in 134 countries. To earn the CFA charter, candidates must: 1) pass three sequential, six-hour examinations; 2) have at least four years of qualified professional investment experience; 3) join CFA Institute as members; and 4) commit to abide by, and annually reaffirm, their adherence to the CFA Institute Code of Ethics and Standards of Professional Conduct.

#### **High Ethical Standards**

The CFA Institute Code of Ethics and Standards of Professional Conduct, enforced through an active professional conduct program, require CFA charter holders 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 charter holders—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](mailto:jozur@lidoadvisors.com).

**BROCHURE SUPPLEMENT**  
**(Part 2B of Form ADV)**

**January 2025**

**Shane Sawyer Jones**

**Lido Advisors, LLC**

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Dallas, TX 75201  
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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](http://adviserinfo.sec.gov).

**ITEM 1: COVER PAGE**

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**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 Jones has no disciplinary information to disclose under this Item.

**ITEM 4: OTHER BUSINESS ACTIVITIES**

Mr. Sawyer Jones does not engage in other business activities outside of Lido.

**ITEM 5: ADDITIONAL COMPENSATION**

Mr. Sawyer 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. Sawyer Jones's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at (310) 278-8232 or [jozur@lidoadvisors.com](mailto:jozur@lidoadvisors.com).

**BROCHURE SUPPLEMENT**  
**(Part 2B of Form ADV)**

**January 2025**

**Shannon Sahli**

**Lido Advisors, LLC**

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ssahli@lidoadvisors.com

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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](http://adviserinfo.sec.gov).

**ITEM 1: COVER PAGE**

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**ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE**

Shannon Sahli

Year of Birth: 1997

**Education Background**

Long Island University – Bachelor of Science in Business Administration, 2019

**Business Background**

Lido Advisors, LLC, Investment Adviser Representative (05/2023 – Present)

JetBlue Airways, Analyst/ Project Manager (06/2018 – 05/2023)

**ITEM 3: DISCIPLINARY INFORMATION**

Lido is required to disclose all material facts regarding any legal or disciplinary event that would be material to your evaluation of each investment person providing advice to you. Ms. Sahli has no disciplinary information to disclose under this Item.

**ITEM 4: OTHER BUSINESS ACTIVITIES**

Ms. Sahli does not engage in other business activities outside of Lido.

**ITEM 5: ADDITIONAL COMPENSATION**

Ms. Sahli has no additional compensation to disclose.

**ITEM 6: SUPERVISION**

Generally, all client investment decisions are overseen by Jeff Garden, Chief Investment Officer and head of Lido's Investment Committee. The Investment Committee meets periodically to discuss overall portfolio management decisions and strategies. In addition, Jason Ozur, Chief Executive Officer of Lido, is responsible for the general oversight of all investment advice given by its supervised persons.

Ms. Sahli's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at (310) 278-8232 or [jozur@lidoadvisors.com](mailto:jozur@lidoadvisors.com).



**BROCHURE SUPPLEMENT**  
**(Part 2B of Form ADV)**

**January 2025**

**Shawn Moran**

**Lido Advisors, LLC**

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smoran@lidoadvisors.com

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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](http://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)

**ITEM 3: DISCIPLINARY INFORMATION**

Lido is required to disclose all 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)**

**January 2025**

**Shelby Seivert**

**Lido Advisors, LLC**

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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](http://adviserinfo.sec.gov).

**ITEM 1: COVER PAGE**

Please see previous page.

**ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE**

Shelby Seivert

Year of Birth: 2000

**Education Background**

University of San Diego – Bachelor of Business Administration in Finance, 2022

University of San Diego – Bachelor of Business Administration in Marketing, 2022

**Business Background**

Lido Advisors, LLC, Investment Adviser Representative (1/2024 – Present)

Echelon Partners LLC, Analyst & Marketing Specialist (5/2023 – 12/2023)

Extended Travel (12/2022 – 4/2023)

Owen James, Marketing Intern (9/2022 – 11/2022)

MRKTSpace, Barista (6/2022 – 8/2022)

Echelon Partners LLC, Event Planner/ Marketing (6/2022 – 8/2022)

University of San Diego, Student (1/2020 – 5/2022)

FiComm Partners, Intern (5/2020 – 8/2020)

University of Colorado, Boulder, Student (8/2018 – 12/2019)

**ITEM 3: DISCIPLINARY INFORMATION**

Lido is required to disclose all material facts regarding any legal or disciplinary event that would be material to your evaluation of each investment person providing advice to you. Ms. Seivert has no disciplinary information to disclose under this Item.

**ITEM 4: OTHER BUSINESS ACTIVITIES**

Ms. Seivert does not engage in other business activities outside of Lido.

**ITEM 5: ADDITIONAL COMPENSATION**

Ms. Seivert has no additional compensation to disclose.

**ITEM 6: SUPERVISION**

Generally, all client investment decisions are overseen by Jeff Garden, Chief Investment Officer and head of Lido's Investment Committee. The Investment Committee meets periodically to discuss overall portfolio management decisions and strategies. In addition, Jason Ozur, Chief Executive Officer of Lido, is responsible for the general oversight of all investment advice given by its supervised persons.

Ms. Seivert's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at (310) 278-8232 or [jozur@lidoadvisors.com](mailto:jozur@lidoadvisors.com).

**BROCHURE SUPPLEMENT**  
**(Part 2B of Form ADV)**

**January 2025**

**Sierra Argyle, CFP®**

**Lido Advisors, LLC**

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Chicago, IL 60602  
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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](http://adviserinfo.sec.gov).

## **ITEM 1: COVER PAGE**

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## **ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE**

Sierra Argyle, CFP®

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)

### **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. Argyle has no disciplinary information to disclose under this Item.

### **ITEM 4: OTHER BUSINESS ACTIVITIES**

Ms. Argyle does not engage in other business activities outside of Lido.

### **ITEM 5: ADDITIONAL COMPENSATION**

Ms. Argyle has no additional compensation to disclose.

### **ITEM 6: SUPERVISION**

Generally, all client investment decisions are overseen by Jeff Garden, Chief Investment Officer and head of Lido’s Investment Committee. The Investment Committee meets periodically to discuss overall portfolio management decisions and strategies. In addition, Jason Ozur, Chief Executive Officer of Lido, is responsible for the general oversight of all investment advice given by its supervised persons.

Ms. Argyle’s investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at (310) 278-8232 or [jozur@lidoadvisors.com](mailto:jozur@lidoadvisors.com).

**BROCHURE SUPPLEMENT**  
**(Part 2B of Form ADV)**

**February 2025**

**Stacy Beattie**

**Lido Advisors, LLC**

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sbeattie@lidoadvisors.com

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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](http://adviserinfo.sec.gov).



**ITEM 1: COVER PAGE**

Please see previous page.

**ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE**

Stacy Beattie

Year of Birth: 1979

**Education Background**

Iowa State University – Bachelor of Arts in Political Science, 2002

DePaul University – Masters of Science in Public Service Management, 2007

**Business Background**

Lido Advisors, LLC, Chief Operating Officer (10/2021 – Present)

Stifel Nicolaus & Co Inc., Alternative Investments (5/2016 – 9/2021)

Ziegler Capital Management LLC, Managing Director (12/2015 – 5/2016)

Barclays Capital Inc., Mass Transfer (9/2008 – 12/2015)

**ITEM 3: DISCIPLINARY INFORMATION**

Lido is required to disclose all material facts regarding any legal or disciplinary event that would be material to your evaluation of each investment person providing advice to you. Ms. Beattie has no disciplinary information to disclose under this Item.

**ITEM 4: OTHER BUSINESS ACTIVITIES**

Ms. Beattie does not engage in other business activities outside of Lido.

**ITEM 5: ADDITIONAL COMPENSATION**

Ms. Beattie has no additional compensation to disclose.

**ITEM 6: SUPERVISION**

Generally, all client investment decisions are overseen by Jeff Garden, Chief Investment Officer and head of Lido's Investment Committee. The Investment Committee meets periodically to discuss overall portfolio management decisions and strategies. In addition, Jason Ozur, Chief Executive Officer of Lido, is responsible for the general oversight of all investment advice given by its supervised persons.

Ms. Beattie's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at (310) 278-8232 or [jozur@lidoadvisors.com](mailto:jozur@lidoadvisors.com).

**BROCHURE SUPPLEMENT**  
**(Part 2B of Form ADV)**

**March 2025**

**Stasia Washington**

**Lido Advisors, LLC**

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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](http://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 on the Board of Directors for LA84 Foundation, Weingart Center, and The Ralph M. Parsons Foundation, as well as the 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. At present time, these endeavors are not generating income.

**ITEM 5: ADDITIONAL COMPENSATION**

Ms. Washington 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. Washington's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at (310) 278-8232 or [jozur@lidoadvisors.com](mailto:jozur@lidoadvisors.com).

**BROCHURE SUPPLEMENT**  
**(Part 2B of Form ADV)**

**February 2025**

**Stuart Katz**

**Lido Advisors, LLC**

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www.lidoadvisors.com

This brochure supplement provides information about Stuart Katz that supplements the Lido Advisors, LLC's ("Lido") Disclosure Brochure (Form ADV Part 2A). You should have received a copy of that Disclosure Brochure. Please contact our Chief Compliance Officer at (310) 278-8232 if you did not receive Lido Advisors, LLC's Disclosure Brochure or if you have any questions about the contents of this supplement.

Additional information about Stuart Katz is available on the SEC's website at [adviserinfo.sec.gov](http://adviserinfo.sec.gov).

**ITEM 1: COVER PAGE**

Please see previous page.

**ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE**

Stuart Katz

Year of Birth: 1977

**Education Background**

Cornell University – Bachelor of Science in Industrial and Labor Relations, 1999

Northwestern University School of Law – Juris Doctor, 2003

**Business Background**

IDB Lido Wealth, LLC, Investment Adviser Representative (4/2023 – Present)

Lido Advisors, LLC, Investment Adviser Representative (7/2021 – Present)

Sanford C. Bernstein & Co. LLC, Vice President (5/2011 – 7/2021)

Manatt, Phelps & Phillips LLC, Attorney (10/2009 – 12/2010)

**ITEM 3: DISCIPLINARY INFORMATION**

Lido is required to disclose all material facts regarding any legal or disciplinary event that would be material to your evaluation of each investment person providing advice to you. Mr. Katz has no disciplinary information to disclose under this Item.

**ITEM 4: OTHER BUSINESS ACTIVITIES**

In addition to his activities at Lido, Mr. Katz is an Investment Adviser Representative for IDB Lido Wealth, LLC, an SEC registered investment adviser that is a joint venture between Lido Advisors, LLC and IDB New York. Mr. Katz is only employed and compensated by Lido Advisors, LLC, but performs similar services for IDB Lido Wealth, LLC by virtue of a services agreement between the two entities. He devotes approximately 5% of his time performing services for IDB Lido Wealth.

**ITEM 5: ADDITIONAL COMPENSATION**

Mr. Katz 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. Katz's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at (310) 278-8232 or [jozur@lidoadvisors.com](mailto:jozur@lidoadvisors.com).

**BROCHURE SUPPLEMENT**  
**(Part 2B of Form ADV)**

**January 2025**

**Tariq Maiden**

**Lido Advisors, LLC**

*Business Address*

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Los Angeles, California 90067  
Phone: (513) 993-0068  
tmaiden@lidoadvisors.com

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Los Angeles, California 90067  
Phone: (310) 278-8232  
Fax: (310) 278-8267  
www.lidoadvisors.com

This brochure supplement provides information about Tariq Maiden that supplements the Lido Advisors, LLC's ("Lido") Disclosure Brochure (Form ADV Part 2A). You should have received a copy of that Disclosure Brochure. Please contact our Chief Compliance Officer at (310) 278-8232 if you did not receive Lido Advisors, LLC's Disclosure Brochure or if you have any questions about the contents of this supplement.

Additional information about Tariq Maiden is available on the SEC's website at [adviserinfo.sec.gov](http://adviserinfo.sec.gov).

**ITEM 1: COVER PAGE**

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**ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE**

Tariq Maiden  
Year of Birth: 1992

**Education Background**

University of Cincinnati – Bachelor of Arts in Finance, 2016

**Business Background**

Lido Advisors, LLC, Investment Adviser Representative (8/2024 – Present)  
Ameriprise Financial Services, LLC, Registered Representative (10/2021 – 8/2024)  
Northwestern Mutual Wealth Management Co, Representative (9/2017 – 7/2021)  
Shawn Kelley, Associate Agent (7/2017 – 7/2021)  
Northwestern Mutual Investment Services LLC, Registered Representative (7/2017 – 7/2021)

**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. Maiden has no disciplinary information to disclose under this Item.

**ITEM 4: OTHER BUSINESS ACTIVITIES**

Mr. Maiden does not engage in other business activities outside of Lido.

**ITEM 5: ADDITIONAL COMPENSATION**

Mr. Maiden 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. Maiden's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at (310) 278-8232 or [jozur@lidoadvisors.com](mailto:jozur@lidoadvisors.com).

**BROCHURE SUPPLEMENT**  
**(Part 2B of Form ADV)**

**February 2025**

**Thomas Bartling, CFP®**

**Lido Advisors, LLC**

*Business Address*

1875 Century Park East, Suite 950  
Los Angeles, California 90067  
Phone: (858) 250-0405  
tbartling@lidoadvisors.com

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1875 Century Park East, Suite 950  
Los Angeles, California 90067  
Phone: (310) 278-8232  
Fax: (310) 278-8267  
www.lidoadvisors.com

This brochure supplement provides information about Thomas Bartling that supplements the Lido Advisors, LLC's ("Lido") Disclosure Brochure (Form ADV Part 2A). You should have received a copy of that Disclosure Brochure. Please contact our Chief Compliance Officer at (310) 278-8232 if you did not receive Lido Advisors, LLC's Disclosure Brochure or if you have any questions about the contents of this supplement.

Additional information about Thomas Bartling is available on the SEC's website at [adviserinfo.sec.gov](http://adviserinfo.sec.gov).



## **ITEM 1: COVER PAGE**

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## **ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE**

Thomas Bartling, CFP®

Year of Birth: 1992

### **Education Background**

San Diego State University – CFP® Certification, 2023

San Diego State University – Bachelor of Science in Business Administration in Financial Services, 2020

Miramar/Mesa Community College – Associate Degree in Financial Services, 2018

Miramar/Mesa Commun

### **Business Background**

Lido Advisors, LLC, Investment Adviser Representative (10/2023 – Present)

Aspiriant, Associate – Wealth Management (8/2021 – 8/2023)

Platt Wealth Management, Financial Planning Associate (5/2020 – 8/2021)

San Diego County Credit Union, Financial Services Representative (8/2017 – 5/2020)

Union Bank, Branch Service Specialist (10/2015 – 8/2017)

### **Explanation of Designation**

*Certified Financial Planner™*

The CERTIFIED FINANCIAL PLANNER™, CFP® and federally registered CFP (with flame design) marks (collectively, the “CFP® marks”) are professional certification marks granted in the United States by Certified Financial Planner Board of Standards, Inc. (“CFP Board”).

The CFP® certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP® certification. It is recognized in the United States and a number of other countries for its (1) high standard of professional education; (2) stringent code of conduct and standards of practice; and (3) ethical requirements that govern professional engagements with clients. Currently, more than 71,000 individuals have obtained CFP® certification in the United States.

To attain the right to use the CFP® marks, an individual must satisfactorily fulfill the following requirements:

- Education – Complete an advanced college-level course of study addressing the financial planning subject areas that CFP Board’s studies have determined as necessary for the competent and professional delivery of financial planning services, and attain a Bachelor’s Degree from a regionally accredited United States college or university (or its equivalent from a foreign university). CFP Board’s financial planning subject areas include insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning;

- Examination – Pass the comprehensive CFP® Certification Examination. The examination includes case studies and client scenarios designed to test one's ability to correctly diagnose financial planning issues and apply one's knowledge of financial planning to real world circumstances;
- Experience – Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year); and
- Ethics – Agree to be bound by CFP Board's Standards of Professional Conduct, a set of documents outlining the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements in order to maintain the right to continue to use the CFP® marks:

- Continuing Education – Complete 30 hours of continuing education hours every two years, including two hours on the Code of Ethics and other parts of the Standards of Professional Conduct, to maintain competence and keep up with developments in the financial planning field; and
- Ethics – Renew an agreement to be bound by the Standards of Professional Conduct. The Standards prominently require that CFP® professionals provide financial planning services at a fiduciary standard of care. This means CFP® professionals must provide financial planning services in the best interests of their clients.

CFP® professionals who fail to comply with the above standards and requirements may be subject to CFP Board's enforcement process, which could result in suspension or permanent revocation of their CFP® certification.

### **ITEM 3: DISCIPLINARY INFORMATION**

Lido is required to disclose all material facts regarding any legal or disciplinary event that would be material to your evaluation of each investment person providing advice to you. Mr. Bartling has no disciplinary information to disclose under this Item.

### **ITEM 4: OTHER BUSINESS ACTIVITIES**

Mr. Bartling does not engage in other business activities outside of Lido.

### **ITEM 5: ADDITIONAL COMPENSATION**

Mr. Bartling has no additional compensation to disclose.

### **ITEM 6: SUPERVISION**

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Mr. Bartling's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at (310) 278-8232 or [jozur@lidoadvisors.com](mailto:jozur@lidoadvisors.com).

**BROCHURE SUPPLEMENT**  
**(Part 2B of Form ADV)**

**January 2025**

**Thomas McDonnell, CFP®**

**Lido Advisors, LLC**

*Business Address*

10900 NE 8th Street, Suite 1670  
Bellevue, WA 98004  
Phone: (425) 441-0850  
tmcdonnell@lidoadvisors.com

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Los Angeles, California 90067  
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Fax: (310) 278-8267  
www.lidoadvisors.com

This brochure supplement provides information about Thomas McDonnell that supplements the Lido Advisors, LLC's ("Lido") Disclosure Brochure (Form ADV Part 2A). You should have received a copy of that Disclosure Brochure. Please contact our Chief Compliance Officer at (310) 278-8232 if you did not receive Lido Advisors, LLC's Disclosure Brochure or if you have any questions about the contents of this supplement.

Additional information about Thomas McDonnell is available on the SEC's website at [adviserinfo.sec.gov](http://adviserinfo.sec.gov).

## **ITEM 1: COVER PAGE**

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## **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™*

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- 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**

Mr. McDonnell does not engage in other business activities outside of Lido.

### **ITEM 5: ADDITIONAL COMPENSATION**

Mr. McDonnell has no additional compensation to disclose.

### **ITEM 6: SUPERVISION**

Generally, all client investment decisions are overseen by Jeff Garden, Chief Investment Officer and head of Lido's Investment Committee. The Investment Committee meets periodically to discuss overall portfolio management decisions and strategies. In addition, Jason Ozur, Chief Executive Officer of Lido, is responsible for the general oversight of all investment advice given by its supervised persons.

Mr. McDonnell's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at (310) 278-8232 or [jozur@lidoadvisors.com](mailto:jozur@lidoadvisors.com).

**BROCHURE SUPPLEMENT**  
**(Part 2B of Form ADV)**

**January 2025**

**Thomas Ryan**

**Lido Advisors, LLC**

*Business Address*

1901 Avenue of the Stars, Suite 1901  
Los Angeles, CA 90067  
Phone: (424) 371-9024  
tryan@lidoadvisors.com

*Principal Office Address*

1875 Century Park East, Suite 950  
Los Angeles, California 90067  
Phone: (310) 278-8232  
Fax: (310) 278-8267  
www.lidoadvisors.com

This brochure supplement provides information about Thomas 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 Thomas Ryan is available on the SEC's website at [adviserinfo.sec.gov](http://adviserinfo.sec.gov).



**ITEM 1: COVER PAGE**

Please see previous page.

**ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE**

Thomas Ryan

Year of Birth: 1995

**Education Background**

Pepperdine University – Bachelor of Arts in Economics, 2019

**Business Background**

Lido Advisors, LLC, Investment Adviser Representative (1/2025 – Present)

LA County Fire Department, Ocean Lifeguard (5/2014 – Present)

Avitas Wealth Management, LLC, Investment Adviser Representative (8/2021 – 1/2025)

Payment Cloud, Senior Account Executive (2/2020 – 2/2021)

**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. 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**

Mr. Ryan 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. Ryan's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at (310) 278-8232 or [jozur@lidoadvisors.com](mailto:jozur@lidoadvisors.com).

**BROCHURE SUPPLEMENT**  
**(Part 2B of Form ADV)**

**January 2025**

**Timothy Johnson**

**Lido Advisors, LLC**

*Business Address*

3500 Lenox Road NE, Suite 1500  
Atlanta, GA 30326  
Phone: (678) 437-1245  
tjohnson@lidoadvisors.com

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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](http://adviserinfo.sec.gov).

**ITEM 1: COVER PAGE**

Please see previous page.

**ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE**

Timothy Johnson

Year of Birth: 1998

**Education Background**

University of Central Florida – Bachelor of Science in Business Administration in Finance,  
2019

**Business Background**

Lido Advisors, LLC, Investment Adviser Representative (12/2022 - Present)

Uber, Delivery Driver (12/2017 - Present)

Capco, Associate, (7/2020 - 11/2022)

Hawkers Asian Street Fare, Finance Assistant (8/2019 - 12/2019)

University of Central Florida, Full-Time Student (8/2016 - 12/2019)

**ITEM 3: DISCIPLINARY INFORMATION**

Lido is required to disclose all material facts regarding any legal or disciplinary event that would be material to your evaluation of each investment person providing advice to you. Mr. Johnson has no disciplinary information to disclose under this Item.

**ITEM 4: OTHER BUSINESS ACTIVITIES**

Mr. Johnson does not engage in other business activities outside of Lido.

**ITEM 5: ADDITIONAL COMPENSATION**

Mr. 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.

Mr. Johnson's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at (310) 278-8232 or [jozur@lidoadvisors.com](mailto:jozur@lidoadvisors.com).

**BROCHURE SUPPLEMENT**  
**(Part 2B of Form ADV)**

**December 2024**

**Todd Krieg, CFA**

**Lido Advisors, LLC**

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Mequon, WI 53092  
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www.lidoadvisors.com

This brochure supplement provides information about Todd Krieg that supplements the Lido Advisors, LLC's ("Lido") Disclosure Brochure (Form ADV Part 2A). You should have received a copy of that Disclosure Brochure. Please contact our Chief Compliance Officer at (310) 278-8232 if you did not receive Lido Advisors, LLC's Disclosure Brochure or if you have any questions about the contents of this supplement.

Additional information about Todd Krieg is available on the SEC's website at [adviserinfo.sec.gov](http://adviserinfo.sec.gov).

## **ITEM 1: COVER PAGE**

Please see previous page.

## **ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE**

Todd Krieg, CFA  
Year of Birth: 1961

### **Education Background**

Williams College – Bachelor of Arts in Political Economy, 1983  
Georgetown University – Juris Doctorate, 1989

### **Business Background**

Lido Advisors, LLC, Investment Adviser Representative (12/2024 – Present)  
Pegasus Partners Ltd, Chairman/ Chief Executive Officer (4/2015 – 12/2024)  
Reinhart Partners Inc., President & Chief Investment Officer, Senior Portfolio Manager (4/2003 – 3/2015)

### **Explanation of Designation**

#### *Chartered 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 charter holders working in 134 countries. To earn the CFA charter, candidates must: 1) pass three sequential, six-hour examinations; 2) have at least four years of qualified professional investment experience; 3) join CFA Institute as members; and 4) commit to abide by, and annually reaffirm, their adherence to the CFA Institute Code of Ethics and Standards of Professional Conduct.

### **High Ethical Standards**

The CFA Institute Code of Ethics and Standards of Professional Conduct, enforced through an active professional conduct program, require CFA charter holders 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 charter holders—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. Krieg has no disciplinary information to disclose under this Item.

#### **ITEM 4: OTHER BUSINESS ACTIVITIES**

Mr. Krieg does not engage in other business activities outside of Lido.

#### **ITEM 5: ADDITIONAL COMPENSATION**

Mr. Krieg 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.

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**BROCHURE SUPPLEMENT**  
**(Part 2B of Form ADV)**

**January 2025**

**Tristan Bishop, CFP®**

**Lido Advisors, LLC**

*Business Address*

2101 Cedar Springs Road, Suite 650  
Dallas, TX 75201  
Phone: (971) 465-2180  
tbishop@lidoadvisors.com

*Principal Office Address*

1875 Century Park East, Suite 950  
Los Angeles, California 90067  
Phone: (310) 278-8232  
Fax: (310) 278-8267  
www.lidoadvisors.com

This brochure supplement provides information about Tristan Bishop that supplements the Lido Advisors, LLC's ("Lido") Disclosure Brochure (Form ADV Part 2A). You should have received a copy of that Disclosure Brochure. Please contact our Chief Compliance Officer at (310) 278-8232 if you did not receive Lido Advisors, LLC's Disclosure Brochure or if you have any questions about the contents of this supplement.

Additional information about Tristan Bishop is available on the SEC's website at [adviserinfo.sec.gov](http://adviserinfo.sec.gov).

## **ITEM 1: COVER PAGE**

Please see previous page.

## **ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE**

Tristan Bishop, CFP®

Year of Birth: 1996

### **Education Background**

Texas Tech University – Bachelor of Science in Personal Financial Planning, 2019

### **Business Background**

Lido Advisors, LLC, Investment Adviser Representative (7/2024 – Present)

LPL Financial LLC, Registered Representative (3/2024 – 5/2024)

LPL Financial LLC, Non-licensed Advisor (2/2024 – 3/2024)

Lifeway Financial Corp, Associate Financial Planner (1/2020 – 2/2024)

Buffalo Springs Community Church, Youth Pastor (10/2018 – 12/2019)

### **Explanation of Designation**

*Certified Financial Planner™*

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- Experience – Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year); and
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- Ethics – Renew an agreement to be bound by the Standards of Professional Conduct. The Standards prominently require that CFP® professionals provide financial planning services at a fiduciary standard of care. This means CFP® professionals must provide financial planning services in the best interests of their clients.

CFP® professionals who fail to comply with the above standards and requirements may be subject to CFP Board’s enforcement process, which could result in suspension or permanent revocation of their CFP® certification.

### **ITEM 3: DISCIPLINARY INFORMATION**

Lido is required to disclose all material facts regarding any legal or disciplinary event that would be material to your evaluation of each investment person providing advice to you. Mr. Bishop has no disciplinary information to disclose under this Item.

### **ITEM 4: OTHER BUSINESS ACTIVITIES**

Mr. Bishop does not engage in other business activities outside of Lido.

### **ITEM 5: ADDITIONAL COMPENSATION**

Mr. Bishop has no additional compensation to disclose.

### **ITEM 6: SUPERVISION**

Generally, all client investment decisions are overseen by Jeff Garden, Chief Investment Officer and head of Lido’s Investment Committee. The Investment Committee meets periodically to discuss overall portfolio management decisions and strategies. In addition, Jason Ozur, Chief Executive Officer of Lido, is responsible for the general oversight of all investment advice given by its supervised persons.

Mr. Bishop’s investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at (310) 278-8232 or [jozur@lidoadvisors.com](mailto:jozur@lidoadvisors.com).

**BROCHURE SUPPLEMENT**  
**(Part 2B of Form ADV)**

**February 2025**

**Troy Jones, CFA**

**Lido Advisors, LLC**

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Phone: (408) 358-5817  
tjones@lidoadvisors.com

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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](http://adviserinfo.sec.gov).

## **ITEM 1: COVER PAGE**

Please see previous page.

## **ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE**

Troy Jones, CFA  
Year of Birth: 1963

### **Education Background**

University of Oregon – Bachelor of Business Administration with Majors in Finance and Marketing, 1986

Earned Chartered Financial Analyst Designation, 1998

### **Business Background**

Lido Advisors, LLC, Investment Adviser Representative (11/2022 – Present)

Enterprise Trust & Investment Company, Senior Portfolio Manager (9/1995 – Present)

### **Explanation of Designation**

#### *Chartered 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 charter holders working in 134 countries. To earn the CFA charter, candidates must: 1) pass three sequential, six-hour examinations; 2) have at least four years of qualified professional investment experience; 3) join CFA Institute as members; and 4) commit to abide by, and annually reaffirm, their adherence to the CFA Institute Code of Ethics and Standards of Professional Conduct.

#### **High Ethical Standards**

The CFA Institute Code of Ethics and Standards of Professional Conduct, enforced through an active professional conduct program, require CFA charter holders 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 charter holders—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**

Mr. Jones does not engage in other business activities outside of Lido.

#### **ITEM 5: ADDITIONAL COMPENSATION**

Mr. Jones has no additional compensation to disclose.

#### **ITEM 6: SUPERVISION**

Generally, all client investment decisions are overseen by Jeff Garden, Chief Investment Officer and head of Lido's Investment Committee. The Investment Committee meets periodically to discuss overall portfolio management decisions and strategies. In addition, Jason Ozur, Chief Executive Officer of Lido, is responsible for the general oversight of all investment advice given by its supervised persons.

Mr. Jones's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at (310) 278-8232 or [jozur@lidoadvisors.com](mailto:jozur@lidoadvisors.com).

**BROCHURE SUPPLEMENT**  
**(Part 2B of Form ADV)**

**December 2024**

**Tyler Olsen, CFP<sup>®</sup>, CPA**

**Lido Advisors, LLC**

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tolsen@lidoadvisors.com

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This brochure supplement provides information about Tyler Olsen that supplements the Lido Advisors, LLC's ("Lido") Disclosure Brochure (Form ADV Part 2A). You should have received a copy of that Disclosure Brochure. Please contact our Chief Compliance Officer at (310) 278-8232 if you 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 Olsen is available on the SEC's website at [adviserinfo.sec.gov](http://adviserinfo.sec.gov).

## ITEM 1: COVER PAGE

Please see previous page.

## ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Tyler Olsen, CFP®, CPA  
Year of Birth: 1975

### Education Background

Utah State University – Bachelor of Science in Accounting 1999  
Utah State University – Master of Science in Finance, 1998

### Business Background

Lido Advisors, LLC, Investment Adviser Representative (12/2024 – Present)  
Platte River Wealth Advisors, Investment Adviser Representative (7/2019 – 12/2024)  
Wells Fargo Clearing Services, LLC, Registered Rep (11/2016 – 7/2019)  
Wells Fargo Advisors LLC, Registered Representative (1/2011 – 11/2016)  
Wells Fargo Bank NA, Financial Planner (4/2001 – 6/2011)  
Wells Fargo Investments LLC, Wealth Manager Financial Planner (4/2002 – 1/2011)

### 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.

#### *Certified Public Accountant*

##### Certified Public Accountant

CPAs are licensed and regulated by their state boards of accountancy. While state laws and regulations vary, the education, experience and testing requirements for licensure as a CPA generally include minimum college education (typically 150 credit hours with at least a baccalaureate degree and a concentration in accounting), minimum experience levels (most states require at least one year of experience providing services that involve the use of accounting, attest, compilation, management advisory, financial advisory, tax or consulting skills, all of which must be achieved under the supervision of or verification by a CPA), and successful passage of the Uniform CPA Examination.

In order to maintain a CPA license, states generally require the completion of 40 hours of continuing professional education (CPE) each year (or 80 hours over a two-year period or 120 hours over a three year period). Additionally, all American Institute of Certified Public Accountants (AICPA) members are required to follow a rigorous Code of Professional Conduct which requires that they act with integrity, objectivity, due care, competence, fully disclose any conflicts of interest (and obtain client consent if a conflict exists), maintain client confidentiality, disclose to the client any commission or referral fees, and serve the public interest when providing financial services.

In addition to the Code of Professional Conduct, AICPA members who provide personal financial planning services are required to follow the Statement on Standards in Personal Financial Planning Services (the Statement). Most state boards of accountancy define

financial planning as the practice of public accounting and therefore have jurisdiction over CPAs practicing in this discipline; state boards would likely look to the Statement as the authoritative guidance in this practice area regardless of specific or blanket adoption of AICPA standards.

**ITEM 3: DISCIPLINARY INFORMATION**

Lido is required to disclose all material facts regarding any legal or disciplinary event that would be material to your evaluation of each investment person providing advice to you. Mr. Olsen has no disciplinary information to disclose under this Item.

**ITEM 4: OTHER BUSINESS ACTIVITIES**

Mr. Olsen does not engage in other business activities outside of Lido.

**ITEM 5: ADDITIONAL COMPENSATION**

Mr. Olsen 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. Olsen's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at (310) 278-8232 or [jozur@lidoadvisors.com](mailto:jozur@lidoadvisors.com).



**BROCHURE SUPPLEMENT**  
**(Part 2B of Form ADV)**

**January 2025**

**Tyler Tevich**

**Lido Advisors, LLC**

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ttevich@lidoadvisors.com

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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](http://adviserinfo.sec.gov).

**ITEM 1: COVER PAGE**

Please see previous page.

**ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE**

Tyler Tevich

Year of Birth: 1996

**Education Background**

University of Wisconsin, Madison – Bachelor of Arts in Economics, 2019

**Business Background**

Lido Advisors, LLC, Investment Adviser Representative (12/2021 – Present)

Northern Trust Bank, Registered Associate, PCS (7/2020 – 11/2021)

Northern Trust Securities, Inc., Registered Representative (7/2020 – 11/2021)

The Ayco Company, LP/Mercer Allied, Registered Representative (6/2019 – 7/2020)

**ITEM 3: DISCIPLINARY INFORMATION**

Lido is required to disclose all material facts regarding any legal or disciplinary event that would be material to your evaluation of each investment person providing advice to you. Mr. Tevich has no disciplinary information to disclose under this Item.

**ITEM 4: OTHER BUSINESS ACTIVITIES**

Mr. Tevich does not engage in other business activities outside of Lido.

**ITEM 5: ADDITIONAL COMPENSATION**

Mr. Tevich has no additional compensation to disclose.

**ITEM 6: SUPERVISION**

Generally, all client investment decisions are overseen by Jeff Garden, Chief Investment Officer and head of Lido's Investment Committee. The Investment Committee meets periodically to discuss overall portfolio management decisions and strategies. In addition, Jason Ozur, Chief Executive Officer of Lido, is responsible for the general oversight of all investment advice given by its supervised persons.

Mr. Tevich's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at (310) 278-8232 or [jozur@lidoadvisors.com](mailto:jozur@lidoadvisors.com).

**BROCHURE SUPPLEMENT**  
**(Part 2B of Form ADV)**

**January 2025**

**Victor Campos**

**Lido Advisors, LLC**

*Business Address*

11988 El Camino Real, Suite 650  
San Diego, CA 92130  
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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](http://adviserinfo.sec.gov).

**ITEM 1: COVER PAGE**

Please see previous page.

**ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE**

Victor Campos

Year of Birth: 1996

**Education Background**

San Diego State University – Master of Science in Accounting, 2020

**Business Background**

Lido Advisors, LLC, Investment Adviser Representative (11/2023 – Present)

Bridgelight Advisors, Paraplanner (4/2022 – 11/2023)

Grant Thornton LLP, Audit Associate (9/2020 – 4/2022)

Chipotle, Service Manager (2/2016 – 8/2020)

**ITEM 3: DISCIPLINARY INFORMATION**

Lido is required to disclose all material facts regarding any legal or disciplinary event that would be material to your evaluation of each investment person providing advice to you. Mr. Campos has no disciplinary information to disclose under this Item.

**ITEM 4: OTHER BUSINESS ACTIVITIES**

Mr. Campos does not engage in other business activities outside of Lido.

**ITEM 5: ADDITIONAL COMPENSATION**

Mr. Campos has no additional compensation to disclose.

**ITEM 6: SUPERVISION**

Generally, all client investment decisions are overseen by Jeff Garden, Chief Investment Officer and head of Lido's Investment Committee. The Investment Committee meets periodically to discuss overall portfolio management decisions and strategies. 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. Campos's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at (310) 278-8232 or [jozur@lidoadvisors.com](mailto:jozur@lidoadvisors.com).

**BROCHURE SUPPLEMENT**  
**(Part 2B of Form ADV)**

**January 2025**

**Viktoria Falus, CFP®**

**Lido Advisors, LLC**

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Boulder, CO 80301  
Phone: (720) 726-3541  
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Los Angeles, California 90067  
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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](http://adviserinfo.sec.gov).

## **ITEM 1: COVER PAGE**

Please see previous page.

## **ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE**

Viktoria Falus, CFP®

Year of Birth: 1976

### **Education Background**

State University of New York, Purchase College – Bachelor of Arts in Economics, 2004

### **Business Background**

Lido Advisors, LLC, Investment Adviser Representative (2/2023 – Present)

Sargent BickhamLagudis, LLC, Executive Assistant/Financial Planner (3/2005 – 2/2023)

### **Explanation of Designation**

*Certified Financial Planner™*

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. Falus has no disciplinary information to disclose under this Item.

### **ITEM 4: OTHER BUSINESS ACTIVITIES**

Ms. Falus does not engage in other business activities outside of Lido.

### **ITEM 5: ADDITIONAL COMPENSATION**

Ms. Falus has no additional compensation to disclose.

### **ITEM 6: SUPERVISION**

Generally, all client investment decisions are overseen by Jeff Garden, Chief Investment Officer and head of Lido’s Investment Committee. The Investment Committee meets periodically to discuss overall portfolio management decisions and strategies. In addition, Jason Ozur, Chief Executive Officer of Lido, is responsible for the general oversight of all investment advice given by its supervised persons.

Ms. Falus’s investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at (310) 278-8232 or [jozur@lidoadvisors.com](mailto:jozur@lidoadvisors.com).

**BROCHURE SUPPLEMENT**  
**(Part 2B of Form ADV)**

**January 2025**

**Vincent Bonavia**

**Lido Advisors, LLC**

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This brochure supplement provides information about Vincent Bonavia that supplements the Lido Advisors, LLC's ("Lido") Disclosure Brochure (Form ADV Part 2A). You should have received a copy of that Disclosure Brochure. Please contact our Chief Compliance Officer at (310) 278-8232 if you did not receive Lido Advisors, LLC's Disclosure Brochure or if you have any questions about the contents of this supplement.

Additional information about Vincent Bonavia is available on the SEC's website at [adviserinfo.sec.gov](http://adviserinfo.sec.gov).



**ITEM 1: COVER PAGE**

Please see previous page.

**ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE**

Vincent Bonavia

Year of Birth: 1990

**Education Background**

Florida Atlantic University – Bachelor of Science in Economics, 2015

**Business Background**

Lido Advisors, LLC, Investment Adviser Representative (5/2022 – Present)

Cetera Investment Services LLC, Registered Representative (5/2021 – 5/2022)

Regions Bank, Employee (12/2019 – 5/2022)

PlatinumPeak Advisors, LLC, Client Services Associate (6/2019 – 8/2019)

JP Morgan Chase Bank, Relationship Banker (1/2018 – 12/2018)

JP Morgan Securities LLC, Licensed Banker (1/2018 – 12/2018)

Variable Annuity Life Insurance Co., Enrollment Specialist (6/2016 – 1/2018)

Valic Financial Advisors, Inc., Registered Representative (3/2016 – 1/2018)

**ITEM 3: DISCIPLINARY INFORMATION**

Lido is required to disclose all material facts regarding any legal or disciplinary event that would be material to your evaluation of each investment person providing advice to you. Mr. Bonavia has no disciplinary information to disclose under this Item.

**ITEM 4: OTHER BUSINESS ACTIVITIES**

Mr. Bonavia does not engage in other business activities outside of Lido.

**ITEM 5: ADDITIONAL COMPENSATION**

Mr. Bonavia has no additional compensation to disclose.

**ITEM 6: SUPERVISION**

Generally, all client investment decisions are overseen by Jeff Garden, Chief Investment Officer and head of Lido's Investment Committee. The Investment Committee meets periodically to discuss overall portfolio management decisions and strategies. In addition, Jason Ozur, Chief Executive Officer of Lido, is responsible for the general oversight of all investment advice given by its supervised persons.

Mr. Bonavia's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at (310) 278-8232 or [jozur@lidoadvisors.com](mailto:jozur@lidoadvisors.com).

**BROCHURE SUPPLEMENT**  
**(Part 2B of Form ADV)**

**January 2025**

**Virginia Aaron**

**Lido Advisors, LLC**

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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](http://adviserinfo.sec.gov).

**ITEM 1: COVER PAGE**

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**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](mailto:jozur@lidoadvisors.com).

## **BROCHURE SUPPLEMENT** **(Part 2B of Form ADV)**

**February 2025**

**Walker Williams**

**Lido Advisors, LLC**

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Los Angeles, California 90067  
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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](http://adviserinfo.sec.gov).

**ITEM 1: COVER PAGE**

Please see previous page.

**ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE**

Walker Williams

Year of Birth: 1981

**Education Background**

Emory University – Master of Business Administration, 2013

Cornell University – Bachelor of Science in Industry and Labor Relations, 2003

**Business Background**

Lido Advisors, LLC, Investment Adviser Representative (3/2022 – Present)

Alliance Bernstein Investments Inc., VP/Director, Alternative Business (7/2011 – 3/2022)

Neuberger Berman LLC, Vice President (8/2010 – 7/2011)

Maple Resources CO., Vice President (5/2009 – 7/2010)

**ITEM 3: DISCIPLINARY INFORMATION**

Lido is required to disclose all material facts regarding any legal or disciplinary event that would be material to your evaluation of each investment person providing advice to you. Mr. Williams has no disciplinary information to disclose under this Item.

**ITEM 4: OTHER BUSINESS ACTIVITIES**

Mr. Williams does not engage in other business activities outside of Lido.

**ITEM 5: ADDITIONAL COMPENSATION**

Mr. Williams has no additional compensation to disclose.

**ITEM 6: SUPERVISION**

Generally, all client investment decisions are overseen by Jeff Garden, Chief Investment Officer and head of Lido's Investment Committee. The Investment Committee meets periodically to discuss overall portfolio management decisions and strategies. In addition, Jason Ozur, Chief Executive Officer of Lido, is responsible for the general oversight of all investment advice given by its supervised persons.

Mr. Williams's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at (310) 278-8232 or [jozur@lidoadvisors.com](mailto:jozur@lidoadvisors.com).

**BROCHURE SUPPLEMENT**  
**(Part 2B of Form ADV)**

**December 2024**

**Warren Baker**

**Lido Advisors, LLC**

*Business Address*

726 Front Street, Suite 230  
Louisville, CO 80027  
Phone: (720) 738-9012  
wbaker@lidoadvisors.com

*Principal Office Address*

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This brochure supplement provides information about Warren Baker that supplements the Lido Advisors, LLC's ("Lido") Disclosure Brochure (Form ADV Part 2A). You should have received a copy of that Disclosure Brochure. Please contact our Chief Compliance Officer at (310) 278-8232 if you did not receive Lido Advisors, LLC's Disclosure Brochure or if you have any questions about the contents of this supplement.

Additional information about Warren Baker is available on the SEC's website at [adviserinfo.sec.gov](http://adviserinfo.sec.gov).

**ITEM 1: COVER PAGE**

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**ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE**

Warren Baker

Year of Birth: 1968

**Education Background**

University of Colorado, Boulder – Bachelor of Arts in Central & Eastern European Affairs, 1990

University of Denver, Daniels College of Business – Master of Business Administration in Finance, 2000

**Business Background**

Lido Advisors, LLC, Investment Adviser Representative (12/2024 – Present)

Platte River Wealth Advisors, Investment Adviser Representative (7/2019 – 12/2024)

Wells Fargo Private Bank, SVP, Senior Investment Strategist (6/2000 – 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. Baker has no disciplinary information to disclose under this Item.

**ITEM 4: OTHER BUSINESS ACTIVITIES**

Mr. Baker does not engage in other business activities outside of Lido.

**ITEM 5: ADDITIONAL COMPENSATION**

Mr. Baker 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. Baker's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at (310) 278-8232 or [jozur@lidoadvisors.com](mailto:jozur@lidoadvisors.com).

**BROCHURE SUPPLEMENT**  
**(Part 2B of Form ADV)**

**January 2025**

**William Dixon**

**Lido Advisors, LLC**

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Phone: (214) 267-9906  
wdixon@lidoadvisors.com

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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](http://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](mailto:jozur@lidoadvisors.com).

**BROCHURE SUPPLEMENT**  
**(Part 2B of Form ADV)**

**January 2025**

**William Nail**

**Lido Advisors, LLC**

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San Diego, CA 92130  
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bnail@lidoadvisors.com

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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](http://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](mailto:jozur@lidoadvisors.com).

**BROCHURE SUPPLEMENT**  
**(Part 2B of Form ADV)**

**February 2025**

**Zachary Schneider**

**Lido Advisors, LLC**

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Los Angeles, California 90067  
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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](http://adviserinfo.sec.gov).

**ITEM 1: COVER PAGE**

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**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 Preparatory 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, an SEC registered investment adviser that is a joint venture between Lido Advisors, LLC and IDB New York. Mr. Schneider is only employed and compensated by Lido Advisors, LLC, but performs similar services for IDB Lido Wealth, LLC by virtue of a services agreement between the two entities. He devotes approximately 5% of his time performing services for IDB Lido Wealth.

**ITEM 5: ADDITIONAL COMPENSATION**

Mr. Schneider 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. Schneider's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at (310) 278-8232 or [jozur@lidoadvisors.com](mailto:jozur@lidoadvisors.com).