Firm Brochure Supplement

(Part 2B of Form ADV)

May 2026

LIDO

Firm Brochure Supplement

(Part 2B of Form ADV)

May 21, 2026

Lido Advisors, LLC

(d/b/a Lido, Colorado Financial Management, A Lido Company, and Oakhurst Strategies, LLC)
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www.lidoadvisors.com

This brochure supplement provides information about all Investment Adviser Representatives that supplements the Lido Advisors, LLC's ("Lido") Disclosure Brochure (Form ADV Part 2A). A Summary of Professional Designations is included with this Part 2B Brochure Supplement at Appendix A.

If you have any questions about the contents of this brochure, please contact us at 800-301-5496 or compliance@lidoadvisors.com. The information in this brochure has not been approved or verified by the U.S Securities and Exchange Commission ("SEC") or by any state securities authority.

Additional information about Lido and its investment adviser representatives is also available on the SEC's website at www.adviserinfo.sec.gov.

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(Part 2B of Form ADV)
January 2026

Aaron Love, CFP®

Vice President, Client Relationship Manager

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

Educational Background & Business Experience

Aaron Love (b. 1999) joined Lido in June 2025. He previously worked as a Paraplanner for Copperwynd Financial, a Customer Relationship Advocate for Fidelity Investments, and a Sales Representative for Aptive Environmental. Aaron holds a B.S. in Personal Financial Planning from Utah Valley University. Aaron is a CERTIFIED FINANCIAL PLANNER® professional* (*See Appendix A for explanation of professional designation).

Disciplinary Information

Aaron Love has no disciplinary information to disclose.

Other Business Activities

Aaron Love does not engage in other business activities.

Additional Compensation

Aaron Love has no additional compensation to disclose.

Supervision

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

Aaron Love's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at 800-301-LIDO or jozur@lidoadvisors.com.

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January 2026

Adam Castillo

Vice President, Client Relationship Manager, Team Lead

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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 Brochure. Please contact our Chief Compliance Officer if you did not receive Lido's Disclosure Brochure or if you have any questions about the contents of this supplement.

Educational Background & Business Experience

Adam Castillo (b. 1995) joined Lido in January 2022 in Private Client Services. Previously he worked for LPL Financial for nearly two years as a Home Office Employee. Before joining the financial industry, he worked as a Sales Service Representative with Mondelez International. Adam holds a B.S. in Business Administration from Cal State University of San Marcos.

Disciplinary Information

Adam Castillo has no disciplinary information to disclose.

Other Business Activities

Adam Castillo does not engage in other business activities.

Additional Compensation

Adam Castillo has no additional compensation to disclose.

Supervision

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

Adam Castillo's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at 800-301-LIDO or jozur@lidoadvisors.com.

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January 2026

Adam Osterling, CFP®
Vice President, Wealth Advisor

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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 Brochure. Please contact our Chief Compliance Officer if you did not receive Lido's Disclosure Brochure or if you have any questions about the contents of this supplement.

Educational Background & Business Experience
Adam Osterling (b. 1993) joined Lido in October 2024 with the acquisition of Shore Morgan Young Wealth Strategies in 2024. He served as Chief Compliance Officer of SMY Wealth Strategies, L.L.C. for six years and later became Director of Financial Planning. Adam holds a B.A. in Economics from The Ohio State University. Adam is a CERTIFIED FINANCIAL PLANNER® professional* (*See Appendix A for explanation of professional designation).

Disciplinary Information
Adam Osterling has no disciplinary information to disclose.

Other Business Activities
Adam Osterling does not engage in other business activities.

Additional Compensation
Adam Osterling has no additional compensation to disclose.

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

Adam Osterling's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at 800-301-LIDO or jozur@lidoadvisors.com.

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January 2026

Adrianne Erickson

Vice President, Client Relationship Manager

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

Educational Background & Business Experience

Adrianne Erickson (b. 1979) joined Lido in June 2022. She previously spent over a decade with RWJ Barnabas Health with most recent title of Senior Patient Access.

Disciplinary Information

Adrianne Erickson has no disciplinary information to disclose.

Other Business Activities

Adrianne Erickson does not engage in other business activities.

Additional Compensation

Adrianne Erickson has no additional compensation to disclose.

Supervision

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

Adrianne Erickson's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at 800-301-LIDO or jozur@lidoadvisors.com.

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January 2026

Al Mathews

Director, Senior Wealth Advisor

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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 Brochure. Please contact our Chief Compliance Officer if you did not receive Lido's Disclosure Brochure or if you have any questions about the contents of this supplement.

Educational Background & Business Experience

Al Mathews (b. 1987) joined Lido with the acquisition of Pegasus Partners, LLC in December 2024 where he had served as a Wealth Advisor for four years. Previously, Al was an Equity Research Analyst at Impala Asset Management. Al holds a B.A. in Mathematics and Economics from Williams College.

Disciplinary Information

Al Mathews has no disciplinary information to disclose.

Other Business Activities

Al Mathews does not engage in other business activities.

Additional Compensation

Al Mathews has no additional compensation to disclose.

Supervision

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

Al Mathews's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at 800-301-LIDO or jozur@lidoadvisors.com.

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January 2026

Alek Christensen

Vice President, Client Relationship Manager

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

Educational Background & Business Experience

Alek Christensen (b. 1998) joined Lido in September 2025 with five years experience in the financial sector. He previously served as a Registered Representative and Financial Advisor with JP Morgan, as well as a Registered Representative with Morgan Stanley/ E*Trade Securities LLC. Alek holds a B.B.A. in Finance from Mercer University.

Disciplinary Information

Alek Christensen has no disciplinary information to disclose.

Other Business Activities

Alek Christensen does not engage in other business activities.

Additional Compensation

Alek Christensen has no additional compensation to disclose.

Supervision

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

Alek Christensen's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at 800-301-LIDO or jozur@lidoadvisors.com.

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January 2026

Alex Angulo

Paraplanner, Advanced Wealth Planning

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

Educational Background & Business Experience

Alex Angulo (b. 2001) joined Lido in June 2023, where he first began his career following completion of his undergraduate studies. Alex previously worked as a Wealth Management Intern for Beacon Pointe Advisors, LLC. Alex holds a B.B.A. in Finance from the University of San Diego.

Disciplinary Information

Alex Angulo has no disciplinary information to disclose.

Other Business Activities

Alex Angulo does not engage in other business activities.

Additional Compensation

Alex Angulo has no additional compensation to disclose.

Supervision

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

Alex Angulo's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at 800-301-LIDO or jozur@lidoadvisors.com.

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January 2026

Alexander Kob

Managing Director, Senior Wealth Manager

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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 Brochure. Please contact our Chief Compliance Officer if you did not receive Lido's Disclosure Brochure or if you have any questions about the contents of this supplement.

Educational Background & Business Experience

Alexander Kob (b. 1992) joined Lido in July 2017. Previously, Alex worked as an Investment Adviser Representative at McAdam LLC and a Registered Representative at Purshe Kaplan Sterling Investments. Alex holds a B.S. in Finance from Indiana University, Kelley School of Business.

Disciplinary Information

Alexander Kob has no disciplinary information to disclose.

Other Business Activities

Alexander Kob does not engage in other business activities.

Additional Compensation

Alexander Kob has no additional compensation to disclose.

Supervision

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

Alexander Kob's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at 800-301-LIDO or jozur@lidoadvisors.com.

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January 2026

Alexandra Browne

Chief Development Officer

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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 Brochure. Please contact our Chief Compliance Officer if you did not receive Lido's Disclosure Brochure or if you have any questions about the contents of this supplement.

Educational Background & Business Experience

Alexandra Browne (b. 1983) joined Lido in August 2014. Ali began as a senior health care industry consultant. Passion for analytics led her to switch industries. At Lido, she has held several titles including Regional Vice President and Senior Managing Director. She currently supervises the Custodial Referral Channel for the Southwest and Northeast. Ali holds a B.A. in Genetics from Texas A&M University.

Disciplinary Information

Alexandra Browne has no disciplinary information to disclose.

Other Business Activities

Alexandra Browne does not engage in other business activities.

Additional Compensation

Alexandra Browne has no additional compensation to disclose.

Supervision

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

Alexandra Browne's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at 800-301-LIDO or jozur@lidoadvisors.com.

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January 2026

Alexandra Papell, ChFC®

Senior Vice President, Client Relationship Manager

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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 Brochure. Please contact our Chief Compliance Officer if you did not receive Lido's Disclosure Brochure or if you have any questions about the contents of this supplement.

Educational Background & Business Experience

Alexandra Papell (b. 1995) joined Lido in March 2024 with nearly six years in the financial sector. She began her career with Morgan Stanley in client services eventually becoming a Registered Client Service Associate. She previously worked at Merrill Lynch as a Registered Client Associate PR and her most recent experience as a Senior Registered Associate with UBS Financial. Allie holds a B.A. in English Language and Literature from University of Maryland. Allie is a Chartered Financial Consultant* (*See Appendix A for explanation of professional designation).

Disciplinary Information

Alexandra Papell has no disciplinary information to disclose.

Other Business Activities

Alexandra Papell does not engage in other business activities.

Additional Compensation

Alexandra Papell has no additional compensation to disclose.

Supervision

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

Alexandra Papell's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at 800-301-LIDO or jozur@lidoadvisors.com.

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January 2026

Allison Arvold

Senior Associate, Client Relationship Manager

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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 Brochure. Please contact our Chief Compliance Officer if you did not receive Lido's Disclosure Brochure or if you have any questions about the contents of this supplement.

Educational Background & Business Experience

Allison Arvold (b. 2001) joined Lido in December 2023 shortly after graduation. Allie previously held internships at Lincoln Financial Group as a Financial Planner Intern, Bank of America as an Advisor Development Intern, and most recently Portside Investment Advisors as a Wealth Management Intern. Allie holds a B.S. in Personal Finance from the University of Wisconsin, Madison.

Disciplinary Information

Allison Arvold has no disciplinary information to disclose.

Other Business Activities

Allison Arvold does not engage in other business activities.

Additional Compensation

Allison Arvold has no additional compensation to disclose.

Supervision

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

Allison Arvold's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at 800-301-LIDO or jozur@lidoadvisors.com.

Brochure Supplement
(Part 2B of Form ADV)
March 2026

Alyssa Lecca
Senior Associate, Client Relationship Manager

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

Educational Background & Business Experience
Alyssa Lecca (b. 2002) joined Lido in March 2026 after a year with Freestone Capital Management. She started her career in financial services with an internship with Freestone. Alyssa earned a B.A. in Business Administration, with a concentration in Finance with Interdisciplinary Honors.

Disciplinary Information
Alyssa Lecca has no disciplinary information to disclose.

Other Business Activities
Alyssa Lecca does not engage in other business activities.

Additional Compensation
Alyssa Lecca has no additional compensation to disclose.

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

Alyssa Lecca's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at 800-301-LIDO or jozur@lidoadvisors.com.

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(Part 2B of Form ADV)
January 2026

Alyssa Weinberger, CFP®, CPA

Founding Partner, Chief People Officer
President, Family Office Advisory

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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 Brochure. Please contact our Chief Compliance Officer if you did not receive Lido's Disclosure Brochure or if you have any questions about the contents of this supplement.

Educational Background & Business Experience

Alyssa Weinberger (b. 1978) joined Lido in May 2004 as the second employee and served in several advisory and managing roles. A third generation licensed CPA, Alyssa started her career at Rothstein Kass & Co. (now KPMG) where she performed audits, prepared tax returns, and provided back-office services for numerous hedge funds. Additionally, she is President of Lido Consulting Group, LLC. Alyssa holds a B.S. in Accounting from the University of Arizona. Alyssa is a CERTIFIED FINANCIAL PLANNER® professional* and a Certified Public Accountant* (*See Appendix A for explanation of professional designation).

Disciplinary Information

Alyssa Weinberger has no disciplinary information to disclose.

Other Business Activities

In addition to 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.

Additional Compensation

Alyssa Weinberger has no additional compensation to disclose.

Supervision

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

Alyssa Weinberger's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at 800-301-LIDO or jozur@lidoadvisors.com.

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January 2026

Amit Josef, CFP®

Senior Vice President, Senior Wealth Advisor

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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 Brochure. Please contact our Chief Compliance Officer if you did not receive Lido's Disclosure Brochure or if you have any questions about the contents of this supplement.

Educational Background & Business Experience

Amit Josef (b. 1991)joined Lido with the acquisition of Avitas Wealth Management, LLC in January 2025. He worked there for over six years with his latest position of Wealth Organizer and Planner. Prior to Avitas, Amit spent several years with UBS Financial Services, Inc as a Wealth Planning Analyst. Amit holds a B.S. in Finance from California State University, Northridge and an M.B.A. from Pepperdine University. Amit is a CERTIFIED FINANCIAL PLANNER® professional* (*See Appendix A for explanation of professional designation).

Disciplinary Information

Amit Josef has no disciplinary information to disclose.

Other Business Activities

Amit Josef does not engage in other business activities.

Additional Compensation

Amit Josef has no additional compensation to disclose.

Supervision

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

Amit Josef's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at 800-301-LIDO or jozur@lidoadvisors.com.

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January 2026

Ananya Chandra
Vice President, Portfolio Operations

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

Educational Background & Business Experience
Ananya Chandra (b. 1987) joined Lido in December 2024. She previously worked as an Analyst & Trader for Pegasus Partners. Ananya holds a B.Eng. in Chemical Engineering from Sardar Patel University and a M.B.A. from Marquette University.

Disciplinary Information
Ananya Chandra has no disciplinary information to disclose.

Other Business Activities
Ananya Chandra does not engage in other business activities.

Additional Compensation
Ananya Chandra has no additional compensation to disclose.

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

Ananya Chandra's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at 800-301-LIDO or jozur@lidoadvisors.com.

Brochure Supplement

(Part 2B of Form ADV)
January 2026

Andrew Christensen, CFP®

Senior Associate, Client Relationship Manager

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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 Brochure. Please contact our Chief Compliance Officer if you did not receive Lido's Disclosure Brochure or if you have any questions about the contents of this supplement.

Educational Background & Business Experience

Andrew Christensen (b. 1999) joined Lido in March 2024 about a year after graduation. Previously, he worked a Planning Support Specialist with Pure Financial Advisors LLC for just under two years. Andrew holds a B.S. in Financial Services from San Diego State University. He is a CERTIFIED FINANCIAL PLANNER® professional* (*See Appendix A for explanation of professional designation).

Disciplinary Information

Andrew Christensen has no disciplinary information to disclose.

Other Business Activities

Andrew Christensen does not engage in other business activities.

Additional Compensation

Andrew Christensen has no additional compensation to disclose.

Supervision

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

Andrew Christensen's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at 800-301-LIDO or jozur@lidoadvisors.com.

Brochure Supplement

(Part 2B of Form ADV)
January 2026

Andrew Hancock, CFP®, ChFC®

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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 Brochure. Please contact our Chief Compliance Officer if you did not receive Lido's Disclosure Brochure or if you have any questions about the contents of this supplement.

Educational Background & Business Experience

Andrew Hancock (b. 1992) joined Lido in February 2024 with a decade of experience in the financial industry. He spent several years with Morgan Stanley as an Institutional Consulting Analyst and eventually transitioned to SBC Wealth Management as a Wealth Advisor. Andrew holds a B.S. in Finance and Entrepreneurship & Corporate Innovation from Indiana University, Kelley School of Business. Andrew is a CERTIFIED FINANCIAL PLANNER® professional* and a Chartered Financial Consultant* (*See Appendix A for explanation of professional designation).

Disciplinary Information

Andrew Hancock has no disciplinary information to disclose.

Other Business Activities

Andrew Hancock does not engage in other business activities.

Additional Compensation

Andrew Hancock has no additional compensation to disclose.

Supervision

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

Andrew Hancock's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at 800-301-LIDO or jozur@lidoadvisors.com.

Brochure Supplement
(Part 2B of Form ADV)
January 2026

LiDO

Andrew Ielmini
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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 Brochure. Please contact our Chief Compliance Officer if you did not receive Lido's Disclosure Brochure or if you have any questions about the contents of this supplement.

Educational Background & Business Experience
Andrew Ielmini (b. 1996) joined Lido in July 2024 with several years in the financial industry. He began his career with five years at RBC Capital Markets beginning as a Client Associate before moving to a Financial Advisor. He also worked at Neuberger Berman as a Senior Client Associate. Andrew holds a B.A. in Economics and Finance from University of Dallas.

Disciplinary Information
Andrew Ielmini has no disciplinary information to disclose.

Other Business Activities
Andrew Ielmini does not engage in other business activities.

Additional Compensation
Andrew Ielmini has no additional compensation to disclose.

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

Andrew Ielmini's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at 800-301-LIDO or jozur@lidoadvisors.com.

Brochure Supplement

(Part 2B of Form ADV)
January 2026

Andrew Stewart, CFA

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

Educational Background & Business Experience

Andrew Stewart (b. 1981) joined Lido in July 2025. Previously, he worked as the Chief Investment Officer for Exchange Capital Management for nearly a decade. Andrew holds a B.S.E. in Systems Engineering from Case Western Reserve University and a M.S. in Finance from Boston College, Carroll School of Management. Andrew is a Chartered Financial Analyst® Charterholder* (*See Appendix A for explanation of professional designations).

Disciplinary Information

Andrew Stewart has no disciplinary information to disclose.

Other Business Activities

Andrew Stewart does not engage in other business activities.

Additional Compensation

Andrew Stewart has no additional compensation to disclose.

Supervision

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

Andrew Stewart's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at 800-301-LIDO or jozur@lidoadvisors.com.

Brochure Supplement

(Part 2B of Form ADV)
January 2026

Andrew Theodore

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

Educational Background & Business Experience

Andrew Theodore (b. 1985) joined Lido in December 2024 bringing nearly a decade of experience in wealth management services. He previously served as a Registered Representative with Raymond James & Associates and Charles Schwab. Andrew holds a B.S. in Business Administration from the University of Central Florida

Disciplinary Information

Andrew Theodore has no disciplinary information to disclose.

Other Business Activities

Andrew Theodore does not engage in other business activities.

Additional Compensation

Andrew Theodore has no additional compensation to disclose.

Supervision

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

Andrew Theodore's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at 800-301-LIDO or jozur@lidoadvisors.com.

Brochure Supplement

(Part 2B of Form ADV)
April 2026

Andrew Wallace

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

Educational Background & Business Experience

Andrew Wallace (b. 1994) joined Lido in March 2026 with a decade of experience in private wealth management and management consulting. Previous roles include a Manager with Bain & Company and Vice President, Strategy and Operations with Corient Services. Andrew holds a B.S. in Business Administration from the University of Southern California and an M.B.A. from Northwestern University's Kellogg School of Management.

Disciplinary Information

Andrew Wallace has no disciplinary information to disclose.

Other Business Activities

Andrew Wallace does not engage in other business activities.

Additional Compensation

Andrew Wallace has no additional compensation to disclose.

Supervision

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

Andrew Wallace's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at 800-301-LIDO or jozur@lidoadvisors.com.

Brochure Supplement

(Part 2B of Form ADV)
January 2026

Andrew Wissell

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

Educational Background & Business Experience

Andrew Wissell (b. 1993) joined Lido in November 2025 bringing a decade of experience in the financial industry. Immediately prior, Andrew co-founded and served as a Partner for Accelerated Wealth Partners. He previously held a Business Manager role with JP Morgan and served as a Director with First Republic Bank. Andrew holds a B.A. in Economics from Boston University.

Disciplinary Information

Andrew Wissell has no disciplinary information to disclose.

Other Business Activities

Andrew Wissell does not engage in other business activities.

Additional Compensation

Andrew Wissell has no additional compensation to disclose.

Supervision

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

Andrew Wissell's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at 800-301-LIDO or jozur@lidoadvisors.com.

Brochure Supplement

(Part 2B of Form ADV)
January 2026

Anthony Clay

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

Educational Background & Business Experience

Anthony Clay (b. 1992) joined Lido in August 2024 in Private Client Service after nine months with Freestone Capital Management as an Associate Client Services. During college, he held summer internships with Whittier Trust Company and Merrieman Wealth Management. For six years, he served in the United States Navy as Aviation Electronics Technician, Petty Officer 2nd Class. Anthony holds a B.A. in Economics from University of Washington.

Disciplinary Information

Anthony Clay has no disciplinary information to disclose.

Other Business Activities

Anthony Clay does not engage in other business activities.

Additional Compensation

Anthony Clay has no additional compensation to disclose.

Supervision

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

Anthony Clay's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at 800-301-LIDO or jozur@lidoadvisors.com.

Brochure Supplement

(Part 2B of Form ADV)
January 2026

Ashish Patel

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

Educational Background & Business Experience

Ashish Patel (b. 1984) joined Lido in May 2025 bringing in experience as an Investment Advisor Representative for Bluepointe Capital Management. Prior to that, he worked at First Command Brokerage Services Inc. Ashish holds a B.S. in Engineering from the University of California, Berkeley and a M.B.A. from Texas A&M University.

Disciplinary Information

Ashish Patel has no disciplinary information to disclose.

Other Business Activities

In addition to activities at Lido, Mr. Patel is in the United States Air Force reserve, as well as a First Officer with United Airlines.

Additional Compensation

Ashish Patel has no additional compensation to disclose.

Supervision

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

Ashish Patel's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at 800-301-LIDO or jozur@lidoadvisors.com.

Brochure Supplement

(Part 2B of Form ADV)
January 2026

Audrey Dalsass, CFA

Associate, Investments and Analytics

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

Educational Background & Business Experience

Audrey Dalsass (b. 2000) joined Lido in September 2025 with the acquisition of Olympus Wealth Management where she had held the various roles of Intern, Analyst, and Associate since May 2021. Audrey holds a B.S. in Finance from University of Utah, David Eccles School of Business. Audrey is a Chartered Financial Analyst® Charterholder* (*See Appendix A for explanation of professional designations).

Disciplinary Information

Audrey Dalsass has no disciplinary information to disclose.

Other Business Activities

Audrey Dalsass does not engage in other business activities.

Additional Compensation

Audrey Dalsass has no additional compensation to disclose.

Supervision

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

Audrey Dalsass's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at 800-301-LIDO or jozur@lidoadvisors.com.

Brochure Supplement

(Part 2B of Form ADV)
January 2026

Austin Taylor

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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 Brochure. Please contact our Chief Compliance Officer if you did not receive Lido's Disclosure Brochure or if you have any questions about the contents of this supplement.

Educational Background & Business Experience

Austin Taylor (b. 1997) joined Lido in December 2024 after nearly five years with Foundry Commercial as an Analyst and eventually serving as Senior Associate on the Development & Investments team. Concurrent with the pursuit of his graduate degree, Austin worked as a Rotational Analyst Intern with the University of Florida Office of Real Estate Development Corporation. Austin holds a B.S.B.A. in Finance and a M.R.E. from University of Florida.

Disciplinary Information

Austin Taylor has no disciplinary information to disclose.

Other Business Activities

Austin Taylor does not engage in other business activities.

Additional Compensation

Austin Taylor has no additional compensation to disclose.

Supervision

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

Austin Taylor's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at 800-301-LIDO or jozur@lidoadvisors.com.

Brochure Supplement

(Part 2B of Form ADV)
January 2026

Barbara Lommen, CFP®

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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 Brochure. Please contact our Chief Compliance Officer if you did not receive Lido's Disclosure Brochure or if you have any questions about the contents of this supplement.

Educational Background & Business Experience

Barbara Lommen (b. 1964) joined Lido in February 2023 during the partnership with Colorado Financial Management LLC, where she had worked for nearly eight years as a Financial Planner. Prior to joining the financial sector, Barbara managed a biomedical research center at the Copenhagen National Hospital and another one at CU Denver. Barbara holds a Licentiate in Translation from the University of Antwerp and a M.B.A. from Free University of Brussels. Barbara is a CERTIFIED FINANCIAL PLANNER® professional* (*See Appendix A for explanation of professional designation).

Disciplinary Information

Barbara Lommen has no disciplinary information to disclose.

Other Business Activities

Barbara Lommen does not engage in other business activities.

Additional Compensation

Barbara Lommen has no additional compensation to disclose.

Supervision

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

Barbara Lommen's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at 800-301-LIDO or jozur@lidoadvisors.com.

Brochure Supplement

(Part 2B of Form ADV)
January 2026

Beck Johnson

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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 Brochure. Please contact our Chief Compliance Officer if you did not receive Lido's Disclosure Brochure or if you have any questions about the contents of this supplement.

Educational Background & Business Experience

Beck Johnson (b. 1987) joined Lido in May 2024 with over a decade of experience in the financial industry. He began his career as a Personal Banker at JPMorgan Securities, LLC before joining UBS Wealth Management as a Registered Client Service Associate. For nearly nine years, he worked as a Senior Wealth Strategy Associate. Beck holds a B.S. in Business Administration from University of Southern California.

Disciplinary Information

Beck Johnson has no disciplinary information to disclose.

Other Business Activities

Beck Johnson does not engage in other business activities.

Additional Compensation

Beck Johnson has no additional compensation to disclose.

Supervision

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

Beck Johnson's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at 800-301-LIDO or jozur@lidoadvisors.com.

Brochure Supplement

(Part 2B of Form ADV)
January 2026

LiDO

Ben Hamblen

Senior Vice President, Senior Wealth Manager

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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 Brochure. Please contact our Chief Compliance Officer if you did not receive Lido's Disclosure Brochure or if you have any questions about the contents of this supplement.

Educational Background & Business Experience

Ben Hamblen (b. 1987) joined Lido in October 2024 with over a decade of experience in the financial services and financial planning industry. He started out as a Senior Case Manager with Baystate Financial and later worked as a Compliance Officer at MassMutual. He spent nine years with Commonwealth Financial Group as an Investment Specialist, Director of Firm Development, and then moved into a role of Managing Director. Most recently, Ben was the Firm Director for 1847Financial, a subsidiary of Penn Mutual. Ben holds a B.A. in Finance from Suffolk University.

Disciplinary Information

Ben Hamblen has no disciplinary information to disclose.

Other Business Activities

In addition to 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.

Additional Compensation

Ben Hamblen has no additional compensation to disclose.

Supervision

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

Ben Hamblen's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at 800-301-LIDO or jozur@lidoadvisors.com.

Brochure Supplement

(Part 2B of Form ADV)
January 2026

Benjamin Bruner

Vice President, Client Relationship Manager

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

Educational Background & Business Experience

Benjamin Bruner (b. 1996) joined Lido in April 2024 after several years with Northwestern Mutual in their various entities where he held several positions including Representative, Agent, and Registered Representative beginning in June 2021. Benjamin holds a B.S. in Economics from the University of California, San Diego.

Disciplinary Information

Benjamin Bruner has no disciplinary information to disclose.

Other Business Activities

Benjamin Bruner does not engage in other business activities.

Additional Compensation

Benjamin Bruner has no additional compensation to disclose.

Supervision

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

Benjamin Bruner's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at 800-301-LIDO or jozur@lidoadvisors.com.

Brochure Supplement
(Part 2B of Form ADV)
January 2026

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

Educational Background & Business Experience
Benjamin Finan (b. 1992) joined Lido in October 2025 after several years in Financial Institution Responsibilites with 1st Source Bank, an affiliate of LPL Financial LLC. Ben holds a B.A. in Economics from University of Notre Dame and an MBA from Ball State University. Ben is a CERTIFIED FINANCIAL PLANNER® professional* (*See Appendix A for explanation of professional designation).

Disciplinary Information
Benjamin Finan has no disciplinary information to disclose.

Other Business Activities
Benjamin Finan does not engage in other business activities.

Additional Compensation
Benjamin Finan has no additional compensation to disclose.

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

Benjamin Finan's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at 800-301-LIDO or jozur@lidoadvisors.com.

Brochure Supplement

(Part 2B of Form ADV)
January 2026

LIDO

Benjamin Gottlieb

Associate, Trading

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

Educational Background & Business Experience

Benjamin Gottlieb (b. 1989) joined Lido in May 2025. He previously worked as an Investment Trading Specialist for Centura Wealth Advisory, an Operations Specialist for Chandler Asset Management, and a Trust Operations Specialist for Bank of Hawaii. Benjamin holds a B.B.A. in Finance from the University of Hawaii.

Disciplinary Information

Benjamin Gottlieb has no disciplinary information to disclose.

Other Business Activities

Benjamin Gottlieb does not engage in other business activities.

Additional Compensation

Benjamin Gottlieb has no additional compensation to disclose.

Supervision

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

Benjamin Gottlieb's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at 800-301-LIDO or jozur@lidoadvisors.com.

Brochure Supplement

(Part 2B of Form ADV)
March 2026

Benjamin Klaus

Associate, Client Relationship Manager

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

Educational Background & Business Experience

Benjamin Klaus (b. 2003) joined Lido in October 2025 after being introduced to the firm through a summer internship following graduation. Ben holds a B.S in Business and Finance from the University of Minnesota.

Disciplinary Information

Benjamin Klaus has no disciplinary information to disclose.

Other Business Activities

Benjamin Klaus does not engage in other business activities.

Additional Compensation

Benjamin Klaus has no additional compensation to disclose.

Supervision

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

Benjamin Klaus's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at 800-301-LIDO or jozur@lidoadvisors.com.

Brochure Supplement

(Part 2B of Form ADV)
January 2026

Benjamin Samoylov, CFA

Vice President, Investments & Analytics

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

Educational Background & Business Experience

Benjamin Samoylov (b. 1993) joined Lido in July 2025 with the acquisition of Exchange Capital Management, where he served as a Portfolio Manager. Bringing several years of analyst experience, he previously held roles of Equity Analyst with Mitchell Family Office, a Financial Analyst with McQueen Financial Advisors, and Treasury Analyst with United Wholesale Mortgage. Ben holds a B.S. in Applied Mathematics from Kettering University. Ben is a Chartered Financial Analyst® Charterholder* (*See Appendix A for explanation of professional designations).

Disciplinary Information

Benjamin Samoylov has no disciplinary information to disclose.

Other Business Activities

Benjamin Samoylov does not engage in other business activities.

Additional Compensation

Benjamin Samoylov has no additional compensation to disclose.

Supervision

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

Benjamin Samoylov's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at 800-301-LIDO or jozur@lidoadvisors.com.

Brochure Supplement

(Part 2B of Form ADV)
January 2026

Blair Buick, CFA

Chief Strategy Officer

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

Educational Background & Business Experience

Blair Buick (b. 1981) joined Lido in November 2020 as Vice President, Investments & Analytics bringing over two decades of experience in the financial industry. She has served as a product manager for both institutional and individual client investments, as well as project manager and SME for multiple FinTech platforms. Past employers include Infinovate LLC, The Renaissance Companies, Metis Financial Networks, Altegris Investments, Allianz Global Investors, and Linsco Private Ledger (LPL). Blair holds a B.S. in Business from Boston University. Blair is a Chartered Financial Analyst® Charterholder* (*See Appendix A for explanation of professional designations).

Disciplinary Information

Blair Buick has no disciplinary information to disclose.

Other Business Activities

In addition to activities at Lido, Ms. Buick sits on the board of Enterprise Trust Company, LLC, a Lido affiliated entity.

Additional Compensation

Blair Buick has no additional compensation to disclose.

Supervision

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

Blair Buick's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at 800-301-LIDO or jozur@lidoadvisors.com.

Brochure Supplement

(Part 2B of Form ADV)
January 2026

Bradley Kaufman

Vice President, Client Relationship Manager

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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 Brochure. Please contact our Chief Compliance Officer if you did not receive Lido's Disclosure Brochure or if you have any questions about the contents of this supplement.

Educational Background & Business Experience

Bradley Kaufman (b. 1995) joined Lido in January 2025 with five years of experience in financial management with roles as a Financial Representative with Integrated Financial Concepts and a Relationship Manager at TradeStation Securities, Inc. He began his career in insurance sales with Liberty Mutual Insurance and Cypress Insurance Group. Bradley holds a B.A. in Telecommunications from Pennsylvania State University.

Disciplinary Information

Bradley Kaufman has no disciplinary information to disclose.

Other Business Activities

Bradley Kaufman does not engage in other business activities.

Additional Compensation

Bradley Kaufman has no additional compensation to disclose.

Supervision

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

Bradley Kaufman's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at 800-301-LIDO or jozur@lidoadvisors.com.

Brochure Supplement

(Part 2B of Form ADV)
January 2026

Brandon Denihan

Director, Senior Wealth Advisor

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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 Brochure. Please contact our Chief Compliance Officer if you did not receive Lido's Disclosure Brochure or if you have any questions about the contents of this supplement.

Educational Background & Business Experience

Brandon Denihan (b. 1978) joined Lido in January 2024. He spent the previous two decades in Private Client Development with Crawford Investment Counsel. Additional experience includes Evergreen Investments and Wells Real Estate Funds. Brandon holds a B.S. in Mathematics from Wake Forest University.

Disciplinary Information

Brandon Denihan has no disciplinary information to disclose.

Other Business Activities

Brandon Denihan does not engage in other business activities.

Additional Compensation

Brandon Denihan has no additional compensation to disclose.

Supervision

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

Brandon Denihan's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at 800-301-LIDO or jozur@lidoadvisors.com.

Brochure Supplement
(Part 2B of Form ADV)
January 2026

Brandon Heicklen
Senior Vice President, Senior Wealth Manager

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

Educational Background & Business Experience
Brandon Heicklen (b. 1997) joined Lido in March 2024 with two and a half years of experience as a Wealth Advisor with Steel Peak Wealth Management LLC. Brandon holds a B.A. in Interdisciplinary Studies from San Diego State University and a M.A. in Education from San Diego State University.

Disciplinary Information
Brandon Heicklen has no disciplinary information to disclose.

Other Business Activities
Brandon Heicklen does not engage in other business activities.

Additional Compensation
Brandon Heicklen has no additional compensation to disclose.

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

Brandon Heicklen's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at 800-301-LIDO or jozur@lidoadvisors.com.

Brochure Supplement

(Part 2B of Form ADV)
January 2026

Brandon Nie

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

Educational Background & Business Experience

Brandon Nie (b. 1996) joined Lido in July 2022 after a year with Bessemer Trust serving as an Associate Client Advisor. He previously worked as an Associate with UBS Financial Services, LLC and with Sy, Lee, & Chen LLP. Brandon holds a B.A. in Economics and Accounting from the University of California, Santa Barbara.

Disciplinary Information

Brandon Nie has no disciplinary information to disclose.

Other Business Activities

Brandon Nie does not engage in other business activities.

Additional Compensation

Brandon Nie has no additional compensation to disclose.

Supervision

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

Brandon Nie's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at 800-301-LIDO or jozur@lidoadvisors.com.

Brochure Supplement

(Part 2B of Form ADV)
March 2026

Brendan Logan

Wealth Advisor

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

Educational Background & Business Experience

Brendan Logan (b. 2002) joined Lido in January 2026 shortly after graduation. This role is his first introduction to the financial services industry. Brendan holds a B.S. in Finance from Elon University.

Disciplinary Information

Brendan Logan has no disciplinary information to disclose.

Other Business Activities

Brendan Logan does not engage in other business activities.

Additional Compensation

Brendan Logan has no additional compensation to disclose.

Supervision

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

Brendan Logan's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at 800-301-LIDO or jozur@lidoadvisors.com.

Brochure Supplement

(Part 2B of Form ADV)
January 2026

Brendan Van Cleve

Managing Director, Senior Wealth Manager

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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 Brochure. Please contact our Chief Compliance Officer if you did not receive Lido's Disclosure Brochure or if you have any questions about the contents of this supplement.

Educational Background & Business Experience

Brendan Van Cleve (b. 1982) joined Lido with the partnership with Ken Stern & Associates, Inc. in December 2018, where he has worked for over a decade. He served as Director, Wealth Management and was a member of the Tactical Investment Committee. He also served as an Insurance Agent with Asset Planning Solutions, Inc. Brendan holds a B.S. in Finance from Butler University.

Disciplinary Information

Brendan Van Cleve has no disciplinary information to disclose.

Other Business Activities

Brendan Van Cleve does not engage in other business activities.

Additional Compensation

Brendan Van Cleve has no additional compensation to disclose.

Supervision

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

Brendan Van Cleve's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at 800-301-LIDO or jozur@lidoadvisors.com.

Brochure Supplement
(Part 2B of Form ADV)
January 2026

Brennan Fontana
Senior Vice President, Digital Distribution & Partnerships

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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 Brochure. Please contact our Chief Compliance Officer if you did not receive Lido's Disclosure Brochure or if you have any questions about the contents of this supplement.

Educational Background & Business Experience
Brennan Fontana (b. 1988) joined Lido in August 2023 after several years in real estate where he worked with several different real estate investment firms and startups. He previously as an investment advisor with Merrill Lynch. Brendan holds a B.S. in Economics from Southern Methodist University.

Disciplinary Information
Brennan Fontana has no disciplinary information to disclose.

Other Business Activities
Brennan Fontana does not engage in other business activities.

Additional Compensation
Brennan Fontana has no additional compensation to disclose.

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

Brennan Fontana's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at 800-301-LIDO or jozur@lidoadvisors.com.

Brochure Supplement

(Part 2B of Form ADV)
January 2026

LiDO

Brent Coughenour, CFP®

Senior Vice President, Senior Wealth Manager

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

Educational Background & Business Experience

Brent Coughenour (b. 1988) joined Lido in October 2025 with fifteen years of experience in various roles in the financial sector. Immediately prior to Lido, he served as a Senior Financial Planner with Citizens Securities, Inc. Brent holds a B.S. in Finance from Gannon University. Brent is a CERTIFIED FINANCIAL PLANNER® professional* (*See Appendix A for explanation of professional designation).

Disciplinary Information

Brent Coughenour has no disciplinary information to disclose.

Other Business Activities

Brent Coughenour does not engage in other business activities.

Additional Compensation

Brent Coughenour has no additional compensation to disclose.

Supervision

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

Brent Coughenour's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at 800-301-LIDO or jozur@lidoadvisors.com.

Brochure Supplement

(Part 2B of Form ADV)
January 2026

Brian Appel

Director, Senior Wealth Advisor

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

Educational Background & Business Experience

Brian Appel (b. 1971) joined Lido in May 2022 with nearly two decades in the financial industry including roles with Charles Schwab as an Investment Adviser Representative and Fidelity Investments as a Senior Account Executive. Immediately prior to Lido, Brian worked as a Coach and Consultant for ClientWise. Brian holds a B.S. in Management Science from Kean University.

Disciplinary Information

Brian Appel has no disciplinary information to disclose.

Other Business Activities

Brian Appel does not engage in other business activities.

Additional Compensation

Brian Appel has no additional compensation to disclose.

Supervision

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

Brian Appel's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at 800-301-LIDO or jozur@lidoadvisors.com.

Brochure Supplement

(Part 2B of Form ADV)
January 2026

LIDO

Brian Blackwell, CFP®, ChFC®

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

Educational Background & Business Experience

Brian Blackwell (b. 1983) joined Lido in January 2023 with nearly fifteen years of financial industry experience. Most recently, Brian served as the Director of Financial Planning and Wealth Advisor for Spotlight Asset Group. Previously, he served as a Registered Representative with Delta Community Credit Union, an affiliate of LPL Financial LLC. Brian holds a B.B.A in Banking and Finance from the University of Georgia and an M.B.A. from Georgia State University. Brian is a CERTIFIED FINANCIAL PLANNER® professional* and a Chartered Financial Consultant* (*See Appendix A for explanation of professional designation).

Disciplinary Information

Brian Blackwell has no disciplinary information to disclose.

Other Business Activities

Brian Blackwell does not engage in other business activities.

Additional Compensation

Brian Blackwell has no additional compensation to disclose.

Supervision

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

Brian Blackwell's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at 800-301-LIDO or jozur@lidoadvisors.com.

Brochure Supplement

(Part 2B of Form ADV)
April 2026

Brian Estep, CFP®

Vice President, Senior Wealth Manager

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

Educational Background & Business Experience

Brian Estep (b. 1985) joined Lido in April 2026 with over a decade of experience in the financial services industry. Previous roles include Wealth Advisor with Mercer Global Advisors, Inc and Financial Advisor with Raymond James Financial Services, Inc. Brian holds a B.S.B.A in Finance and Financial Planning from Colorado State University. Brian is a CERTIFIED FINANCIAL PLANNER® professional* (*See Appendix A for explanation of professional designation).

Disciplinary Information

Brian Estep has no disciplinary information to disclose.

Other Business Activities

In addition to activities at Lido, Mr. Estep is a Colorado Insurance Agent qualified to sell Life, Accident, Health, and Variable products.. He is not actively doing business, but maintains a valid license.

Additional Compensation

Brian Estep has no additional compensation to disclose.

Supervision

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

Brian Estep's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at 800-301-LIDO or jozur@lidoadvisors.com.

Brochure Supplement

(Part 2B of Form ADV)
January 2026

LIDO

Brian Griffiths, CFP®

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

Educational Background & Business Experience

Brian Griffiths (b. 1981) joined Lido in December 2025 after over a decade with Fidelity in vaious roles including Mass Transfer and Investment Solutions Representative. He previously served as a Financial Planning Analyst with RCM Investments and a Paraplanner with Ameriprise Financial Services, Inc. Brian hold a B.S. in Communications from University of Utah. Brian is a CERTIFIED FINANCIAL PLANNER® professional* (*See Appendix A for explanation of professional designation).

Disciplinary Information

Brian Griffiths has no disciplinary information to disclose.

Other Business Activities

Brian Griffiths does not engage in other business activities.

Additional Compensation

Brian Griffiths has no additional compensation to disclose.

Supervision

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

Brian Griffiths's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at 800-301-LIDO or jozur@lidoadvisors.com.

Brochure Supplement

(Part 2B of Form ADV)
May 2026

Brian Haloossim

President

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

Educational Background & Business Experience

Brian Haloossim (b. 1973) joined Lido in April 2026 bringing over two decades of experience in financial management. He spent 22 years at Bernstein Private Wealth Management, advancing through multiple senior roles across the organization and becoming known as a leader in the M&A advisory space. His most recent title was Senior Managing Director. Brian holds a B.A. from University of California, Los Angeles and an M.B.A. from Pepperdine Graziadio Business School.

Disciplinary Information

Brian Haloossim has no disciplinary information to disclose.

Other Business Activities

Brian Haloossim does not engage in other business activities.

Additional Compensation

Brian Haloossim has no additional compensation to disclose.

Supervision

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

Brian Haloossim's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at 800-301-LIDO or jozur@lidoadvisors.com.

Brochure Supplement

(Part 2B of Form ADV)
January 2026

Brian Leadley, CFA, CPA

Managing Director, Senior Wealth Advisor

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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 Brochure. Please contact our Chief Compliance Officer if you did not receive Lido's Disclosure Brochure or if you have any questions about the contents of this supplement.

Educational Background & Business Experience

Brian Leadley (b. 1984) joined Lido with the acquisition of Pegasus Partners, LLC in December 2024, where he served as a Wealth Management Advisor. Brian started his career working for a multi-family office as Financial & Tax Analyst before transitioning to a single-family office as Senior Accountant, Investment & Tax. Following that role, Brian joined Ernst & Young as a manager in Private Client Services. He holds a B.S. in Accounting and Business Administration from Winona State University. He is a Chartered Financial Analyst® Charterholder* and a Certified Public Accountant. (*See Appendix A for explanation of professional designations).

Disciplinary Information

Brian Leadley has no disciplinary information to disclose.

Other Business Activities

Brian Leadley does not engage in other business activities.

Additional Compensation

Brian Leadley has no additional compensation to disclose.

Supervision

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

Brian Leadley's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at 800-301-LIDO or jozur@lidoadvisors.com.

Brochure Supplement

(Part 2B of Form ADV)
January 2026

Brian Reisner

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

Educational Background & Business Experience

Brian Reisner (b. 1972) joined Lido in October 2023 with a wide range of professional experience from his twelve years with Virtual PICU Systems, LLC, a company that works to standardize and improve pediatric care and data systems. He most recently served as their Chief Operations Officer. Brian holds a B.S. in Business Administration in Management and Marketing from California State University, Northridge and a M.B.A. from Pepperdine University, Graziadio Business School.

Disciplinary Information

Brian Reisner has no disciplinary information to disclose.

Other Business Activities

Brian Reisner does not engage in other business activities.

Additional Compensation

Brian Reisner has no additional compensation to disclose.

Supervision

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

Brian Reisner's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at 800-301-LIDO or jozur@lidoadvisors.com.

Brochure Supplement

(Part 2B of Form ADV)
January 2026

Brooke Napiwocki, CFP®

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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 Brochure. Please contact our Chief Compliance Officer if you did not receive Lido's Disclosure Brochure or if you have any questions about the contents of this supplement.

Educational Background & Business Experience

Brooke Napiwocki (b. 1981) joined Lido with the acquisition of Pegasus Partners in December 2024 where she served as a Wealth Advisor. She brought over two decades of experience in the financial sector including roles as Director of Financial Planning at Crescendo Wealth Management and a Wealth Advisor at Bronfman E.L. Rothschild (formerly Baker Tilly Investment Advisors). She began her career in commercial banking, working for M&I Bank and BMO Harris Bank. Brooke holds a B.B.A. in Business Administration and Economics from St. Norbert College and an M.B.A. from Marquette University. Brooke is a CERTIFIED FINANCIAL PLANNER® professional* (*See Appendix A for explanation of professional designation).

Disciplinary Information

Brooke Napiwocki has no disciplinary information to disclose.

Other Business Activities

In addition to 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.

Additional Compensation

Brooke Napiwocki has no additional compensation to disclose.

Supervision

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

Brooke Napiwocki's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at 800-301-LIDO or jozur@lidoadvisors.com.

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(Part 2B of Form ADV)
January 2026

Brooklyn Griffin, CFP®

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

Educational Background & Business Experience

Brooklyn Griffin (b. 1993) joined Lido in August 2024. Brooklyn began her financial career at Clark Financial Advisors as a Manager of Marketing and Operations. Later, she joined Farr, Miller & Washington as a Client Portfolio Manager, and most recently was a Client Portfolio Manager for Hightower Advisors. Brooklyn holds a B.S. in Business Administration from Auburn University. Brooklyn is a CERTIFIED FINANCIAL PLANNER® professional* (*See Appendix A for explanation of professional designation).

Disciplinary Information

Brooklyn Griffin has no disciplinary information to disclose.

Other Business Activities

Brooklyn Griffin does not engage in other business activities.

Additional Compensation

Brooklyn Griffin has no additional compensation to disclose.

Supervision

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

Brooklyn Griffin's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at 800-301-LIDO or jozur@lidoadvisors.com.

Brochure Supplement
(Part 2B of Form ADV)
January 2026

Bryce Bednorz
Senior Vice President, Senior Wealth Advisor

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

Educational Background & Business Experience
Bryce Bednorz (b. 1991) joined Lido in December 2025 with the acquisition of Fountainhead Advisors LLC where he worked for a decade with the latest role of Partner and Senior Financial Strategist. He previously worked as a Registered Representative with MML Investors Services and a Financial Advisor with Mass Mutual. Bryce attended some university for finance related coursework, but did not complete a degree.

Disciplinary Information
Bryce Bednorz has no disciplinary information to disclose.

Other Business Activities
In addition to activities at Lido, Mr. Bednorz is an insurance broker with The Guardian Life Insurance Company of America and National Life Group. As a licensed insurance agent, he may recommend to clients' certain insurance products sold through unaffiliated insurance companies. If a Lido client elects to purchase an insurance product, Mr. Bednorz would receive the usual and customary commission for doing so. Mr. Bednorz spends less than 5 hours per month performing services as an insurance agent.

Additional Compensation
Bryce Bednorz has no additional compensation to disclose.

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

Bryce Bednorz's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at 800-301-LIDO or jozur@lidoadvisors.com.

Brochure Supplement

(Part 2B of Form ADV)
May 2026

Caleb Mordue

Intern, Wealth Management

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

Educational Background & Business Experience

Caleb Mordue (b. 2002) joined Lido in May 2026. He previously served as an Insurance Agent with John Henry Smith Insurance. Caleb is currently pursuing a degree in Finance at Brigham Young University.

Disciplinary Information

Caleb Mordue has no disciplinary information to disclose.

Other Business Activities

Caleb Mordue does not engage in other business activities.

Additional Compensation

Caleb Mordue has no additional compensation to disclose.

Supervision

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

Caleb Mordue's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at 800-301-LIDO or jozur@lidoadvisors.com.

Brochure Supplement

(Part 2B of Form ADV)
January 2026

Candice Richardson, CFA

Senior Vice President, Investments and Analytics

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

Educational Background & Business Experience

Candice Richardson (b. 1992) joined Lido in December 2020. Prior to Lido, Candice briefly worked as a Management Consultant at Witt O'Brien's. While she was earning her Master degree, she served as a Graduate Researcher at UCLA Luskin Center for Innovation and as a Research Intern at Milken Institute. Candice holds a B.S. in Economics from Pace University and a Master of Public Policy from University of California, Los Angeles. Candice is a Chartered Financial Analyst® Charterholder* (*See Appendix A for explanation of professional designations).

Disciplinary Information

Candice Richardson has no disciplinary information to disclose.

Other Business Activities

Candice Richardson does not engage in other business activities.

Additional Compensation

Candice Richardson has no additional compensation to disclose.

Supervision

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

Candice Richardson's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at 800-301-LIDO or jozur@lidoadvisors.com.

Brochure Supplement

(Part 2B of Form ADV)
January 2026

Carlos Arroyo

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

Educational Background & Business Experience

Carlos Arroyo (b. 1999) joined Lido in February 2024. Carlos began his career at Upstart in Columbus, Ohio as an Analyst and later worked at Morgan Stanley as a Service Review Associate in the Asset Movement Team. Carlos holds a B.S. in Quantitative Economics from Ohio Wesleyan University.

Disciplinary Information

Carlos Arroyo has no disciplinary information to disclose.

Other Business Activities

Carlos Arroyo does not engage in other business activities.

Additional Compensation

Carlos Arroyo has no additional compensation to disclose.

Supervision

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

Carlos Arroyo's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at 800-301-LIDO or jozur@lidoadvisors.com.

Brochure Supplement

(Part 2B of Form ADV)
January 2026

Carol Lens, CFP®

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

Educational Background & Business Experience

Carol Lens (b. 1971) joined Lido in September 2025 with the acquisition of Olympus Wealth Management where she had worked as a Senior Wealth Advisor. She brought over nearly two decades of experience in the wealth management field including Advisor positions with Morgan Stanley, Wells Fargo, and JP Morgan. Carol holds a B.S. in Business Administration from University of Southern California. Carol is a CERTIFIED FINANCIAL PLANNER® professional* (*See Appendix A for explanation of professional designation).

Disciplinary Information

Carol Lens has no disciplinary information to disclose.

Other Business Activities

In addition to activities at Lido, Mrs. Lens is a Vice President and Owner of Property Execs, LLC, which holds rental properties. She spends a less than 2 hours per month doing administrative work necessary to run the business.

Additional Compensation

Carol Lens has no additional compensation to disclose.

Supervision

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

Carol Lens's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at 800-301-LIDO or jozur@lidoadvisors.com.

Brochure Supplement

(Part 2B of Form ADV)
January 2026

LiDO

Charles Faulhaber, CFP®, ChFC®

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

Educational Background & Business Experience

Charles Faulhaber (b. 1985) joined Lido in January 2024 after serving as Director of Financial Planning with Lord and Richards, Inc. He previously worked as a Financial Advisor with Northwestern Mutual Investment Services Inc for more than a decade. Charles holds a B.S. in Business Administration - Finance & Financial Planning from Colorado State University. Charles is a CERTIFIED FINANCIAL PLANNER® professional* and a Chartered Financial Consultant* (*See Appendix A for explanation of professional designation).

Disciplinary Information

Charles Faulhaber has no disciplinary information to disclose.

Other Business Activities

Charles Faulhaber does not engage in other business activities.

Additional Compensation

Charles Faulhaber has no additional compensation to disclose.

Supervision

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

Charles Faulhaber's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at 800-301-LIDO or jozur@lidoadvisors.com.

Brochure Supplement

(Part 2B of Form ADV)
January 2026

Christian Martinez, CFP®

Senior Vice President, Senior Wealth Manager

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

Educational Background & Business Experience

Christian Martinez (b. 1999) joined Lido in September 2024. He began his career at Northwestern Mutual as an Insurance Agent and later as a Registered Representative. He worked as an Associate Agent with Purshe Kaplan Sterling Investments. Immediately prior to Lido, he served as a Financial Planner with Wela Financial Advisory. Christian holds a B.A. in Finance and Accounting from Ottawa University. Christian is a CERTIFIED FINANCIAL PLANNER® professional* (*See Appendix A for explanation of professional designation).

Disciplinary Information

Christian Martinez has no disciplinary information to disclose.

Other Business Activities

Christian Martinez does not engage in other business activities.

Additional Compensation

Christian Martinez has no additional compensation to disclose.

Supervision

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

Christian Martinez's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at 800-301-LIDO or jozur@lidoadvisors.com.

Brochure Supplement

(Part 2B of Form ADV)
January 2026

Christian Tiscareno

Vice President, Wealth Advisor

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

Educational Background & Business Experience

Christian Tiscareno (b. 1991) joined Lido in May 2025. He previously worked as a Wealth Advisor for Bluepointe Capital Management and as an Investment Counselor for Fisher Investments. Christian holds a B.A. in Economics and a B.S. in Business Administration both from the University of California, Berkeley.

Disciplinary Information

Christian Tiscareno has no disciplinary information to disclose.

Other Business Activities

Christian Tiscareno does not engage in other business activities.

Additional Compensation

Christian Tiscareno has no additional compensation to disclose.

Supervision

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

Christian Tiscareno's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at 800-301-LIDO or jozur@lidoadvisors.com.

Brochure Supplement

(Part 2B of Form ADV)
January 2026

Christopher DeSalvo

Associate, Trading

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

Educational Background & Business Experience

Christopher DeSalvo (b. 1997) joined Lido in August 2022 with previous experience as a Financial Associate at Battelle. While in college, he interned at William Blair in Chicago in their Private Wealth Management group. Chris holds a B.S. in Finance from Elmhurst University.

Disciplinary Information

Christopher DeSalvo has no disciplinary information to disclose.

Other Business Activities

Christopher DeSalvo does not engage in other business activities.

Additional Compensation

Christopher DeSalvo has no additional compensation to disclose.

Supervision

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

Christopher DeSalvo's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at 800-301-LIDO or jozur@lidoadvisors.com.

Brochure Supplement

(Part 2B of Form ADV)
January 2026

LIDO

Christopher Nolan, CPA

Vice President, Client Relationship Manager

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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 Brochure. Please contact our Chief Compliance Officer if you did not receive Lido's Disclosure Brochure or if you have any questions about the contents of this supplement.

Educational Background & Business Experience

Christopher Nolan (b. 1996) joined Lido in August 2023 after several years as a Senior Associate at Andersen LLC. Chris holds a B.S. in Accountancy and a M.S. in Accountancy from University of Notre Dame. Chris is a Certified Public Accountant* (*See Appendix A for explanation of professional designations).

Disciplinary Information

Christopher Nolan has no disciplinary information to disclose.

Other Business Activities

In addition to 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.

Additional Compensation

Christopher Nolan has no additional compensation to disclose.

Supervision

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

Christopher Nolan's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at 800-301-LIDO or jozur@lidoadvisors.com.

Brochure Supplement

(Part 2B of Form ADV)
January 2026

Christopher Peterson

Senior Vice President, Senior Wealth Manager

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

Educational Background & Business Experience

Christopher Peterson (b. 1988) joined Lido in August 2016 and now brings over a decade of experience in financial services. Shortly after joining Lido's San Diego office, he moved to Atlanta to help Lido expand their footprint. He began his career at Northwestern Mutual where he worked as Director of Investments. Christopher holds a B.S. in Business Administration from the University of Colorado, Colorado Springs.

Disciplinary Information

Christopher Peterson has no disciplinary information to disclose.

Other Business Activities

Christopher Peterson does not engage in other business activities.

Additional Compensation

Christopher Peterson has no additional compensation to disclose.

Supervision

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

Christopher Peterson's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at 800-301-LIDO or jozur@lidoadvisors.com.

Brochure Supplement

(Part 2B of Form ADV)
January 2026

Cody Ambrogi

Vice President, Client Relationship Manager

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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 Brochure. Please contact our Chief Compliance Officer if you did not receive Lido's Disclosure Brochure or if you have any questions about the contents of this supplement.

Educational Background & Business Experience

Cody Ambrogi (b. 1996) joined Lido in April 2022 with prior experience as an Operations Analyst for SEI Investments where he performed maintenance on client accounts and provided service to advisors. Cody holds a B.S. in Economics from Pennsylvania State University.

Disciplinary Information

Cody Ambrogi has no disciplinary information to disclose.

Other Business Activities

Cody Ambrogi does not engage in other business activities.

Additional Compensation

Cody Ambrogi has no additional compensation to disclose.

Supervision

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

Cody Ambrogi's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at 800-301-LIDO or jozur@lidoadvisors.com.

Brochure Supplement

(Part 2B of Form ADV)
January 2026

Colin Grover, CFP®

Director, Senior Wealth Manager

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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 Brochure. Please contact our Chief Compliance Officer if you did not receive Lido's Disclosure Brochure or if you have any questions about the contents of this supplement.

Educational Background & Business Experience

Colin Grover (b. 1984) joined Lido in October 2020 more than fifteen years of wealth management experience. Previously, he served as Director of Advisory Services & Strategy with Portfolio Solutions LLC and as a Registered Representative with Cetera Advisors Networks LLC. Colin holds a B.S. in Business Management from Keene State College. Colin is a CERTIFIED FINANCIAL PLANNER® professional* (*See Appendix A for explanation of professional designation).

Disciplinary Information

Colin Grover has no disciplinary information to disclose.

Other Business Activities

Colin Grover does not engage in other business activities.

Additional Compensation

Colin Grover has no additional compensation to disclose.

Supervision

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

Colin Grover's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at 800-301-LIDO or jozur@lidoadvisors.com.

Brochure Supplement

(Part 2B of Form ADV)
January 2026

LiDO

Colleen Kelly

Managing Director, Senior Wealth Advisor

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

Educational Background & Business Experience

Colleen Kelly (b. 1983) joined Lido in August 2018 with more than a decade of experience in financial services including roles as Registered Client Service Associate at Stifel Nicolaus & Co and a Registered Representative with Wells Fargo Advisors LLC. Colleen holds a B.A. in Interdisciplinary Studies from University of Texas, Dallas.

Disciplinary Information

Colleen Kelly has no disciplinary information to disclose.

Other Business Activities

Colleen Kelly does not engage in other business activities.

Additional Compensation

Colleen Kelly has no additional compensation to disclose.

Supervision

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

Colleen Kelly's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at 800-301-LIDO or jozur@lidoadvisors.com.

Brochure Supplement

(Part 2B of Form ADV)
January 2026

Colman Garvey

Associate, Client Relationship Manager

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

Educational Background & Business Experience

Colman Garvey (b. 1997) joined Lido in January 2025 with several years of experience in the financial sector. He previously served as a Senior Inverstor Relations Associate with Rivel Inc and as an Investment Associate with i(X) Net Zero PLC and i(X) Securities. Cole holds a B.A. in Political Science from University of Southern California.

Disciplinary Information

Colman Garvey has no disciplinary information to disclose.

Other Business Activities

Colman Garvey does not engage in other business activities.

Additional Compensation

Colman Garvey has no additional compensation to disclose.

Supervision

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

Colman Garvey's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at 800-301-LIDO or jozur@lidoadvisors.com.

Brochure Supplement

(Part 2B of Form ADV)
May 2026

Conner Dabish

Vice President, Client Relationship Manager

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

Educational Background & Business Experience

Conner Dabish (b. 1998) joined Lido in April 2024 with several years of financial sector experience including Private Client Banker with JP Morgan Chase & Co. Previously, he worked in internal auditing with Plante Moran. Conner holds a B.B.A. in Accounting and Information Systems Management and an M.B.A. from Wayne State University.

Disciplinary Information

Conner Dabish has no disciplinary information to disclose.

Other Business Activities

Conner Dabish does not engage in other business activities.

Additional Compensation

Conner Dabish has no additional compensation to disclose.

Supervision

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

Conner Dabish's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at 800-301-LIDO or jozur@lidoadvisors.com.

Brochure Supplement

(Part 2B of Form ADV)
January 2026

Conrad Hindert, CFP®

Director, National Advisory Practice Management

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

Educational Background & Business Experience

Conrad Hindert (b. 1982) joined Lido in September 2025 after two decades with Fidelity with roles as a Financial Representative and in Mass Transfer. Conrad holds a B.S. in Business Management from Wittenberg University. Conrad is a CERTIFIED FINANCIAL PLANNER® professional* (*See Appendix A for explanation of professional designation).

Disciplinary Information

Conrad Hindert has no disciplinary information to disclose.

Other Business Activities

Conrad Hindert does not engage in other business activities.

Additional Compensation

Conrad Hindert has no additional compensation to disclose.

Supervision

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

Conrad Hindert's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at 800-301-LIDO or jozur@lidoadvisors.com.

Brochure Supplement

(Part 2B of Form ADV)
April 2026

Corrina Olson, CFP®

Director, Senior Wealth Advisor

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

Educational Background & Business Experience

Corrina Olson (b. 1992) joined Lido in June 2025. She previously worked as an Investment Advisor Representative for Copperwynd Financial - and as a Registered Person for The Vanguard Group, Inc. Corrina holds a B.A. in Sociology from California Lutheran University and a M.S. in Organizational Leadership from Argosy University. Corrina is a CERTIFIED FINANCIAL PLANNER® professional* (*See Appendix A for explanation of professional designation).

Disciplinary Information

Corrina Olson has no disciplinary information to disclose.

Other Business Activities

In addition to activities at Lido, Ms. Olson is the Treasurer of the Arizona Boston Terrier Rescue, which is a 501(c)(3) on-profit corporation, where she provides overall financial oversight, budgeting, financial reporting, tax filing, record keeping, and banking. Additionally, Ms. Olson is licensed as an Independent Insurance Agent for various insurance companies in both Arizona and Utah for both Life and Accident & Health or Sickness. This makes up less than 5% of her time and income and she does not actively seek business.

Additional Compensation

Corrina Olson has no additional compensation to disclose.

Supervision

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

Corrina Olson's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at 800-301-LIDO or jozur@lidoadvisors.com.

Brochure Supplement

(Part 2B of Form ADV)
January 2026

Courtney Blum

Senior Vice President, Senior Wealth Advisor

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

Educational Background & Business Experience

Courtney Blum (b. 1983) joined Lido in November 2023 with nearly two decades of financial sector experience with previous roles as Managing Director, National Accounts at Centerstone Investors, Associate National Accounts Manager for First Eagle Investments, and Investment Specialist at Baron Capital. Courtney holds a B.A. in Advertising from Souther Methodist University.

Disciplinary Information

Courtney Blum has no disciplinary information to disclose.

Other Business Activities

Courtney Blum does not engage in other business activities.

Additional Compensation

Courtney Blum has no additional compensation to disclose.

Supervision

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

Courtney Blum's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at 800-301-LIDO or jozur@lidoadvisors.com.

Brochure Supplement

(Part 2B of Form ADV)
January 2026

Cynthia Knowlton, CFA

Senior Vice President, Market Leader

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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 Brochure. Please contact our Chief Compliance Officer if you did not receive Lido's Disclosure Brochure or if you have any questions about the contents of this supplement.

Educational Background & Business Experience

Cynthia Knowlton (b. 1966) joined Lido in October 2024 with over two decades of marketing and leadership experience in the investment and wealth management space. The majority of Cindy's career was spent at Denver Investments as Managing Partner, Head of Marketing. She most recently served as the Director of Marketing for Segall Bryant & Hamill. Cindy holds a B.A. in Economics and Spanish from Bucknell University. Cindy is a Chartered Financial Analyst® Charterholder* (*See Appendix A for explanation of professional designations).

Disciplinary Information

Cynthia Knowlton has no disciplinary information to disclose.

Other Business Activities

In addition to activities at Lido, Ms. Knowlton receives income from a rental property in Boulder, CO that accounts for less than 15% of her annual income.

Additional Compensation

Cynthia Knowlton has no additional compensation to disclose.

Supervision

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

Cynthia Knowlton's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at 800-301-LIDO or jozur@lidoadvisors.com.

Brochure Supplement

(Part 2B of Form ADV)
January 2026

Dalton Downer

Vice President, Client Relationship Manager, Integration Lead

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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 Brochure. Please contact our Chief Compliance Officer if you did not receive Lido's Disclosure Brochure or if you have any questions about the contents of this supplement.

Educational Background & Business Experience

Dalton Downer (b. 2002) joined Lido in February 2024 during his final year of university bringing over a year experience as a Wealth Management Associate with CS Tomasi Wealth Management. Dalton holds his B.S. in Finance from California State University, Long Beach.

Disciplinary Information

Dalton Downer has no disciplinary information to disclose.

Other Business Activities

Dalton Downer does not engage in other business activities.

Additional Compensation

Dalton Downer has no additional compensation to disclose.

Supervision

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

Dalton Downer's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at 800-301-LIDO or jozur@lidoadvisors.com.

Brochure Supplement

(Part 2B of Form ADV)
January 2026

LiDO

Dani Comart

Managing Director, Senior Wealth Manager

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

Educational Background & Business Experience

Dani Comart (b. 1990) joined Lido in October 2020 after nearly a decade with J.P. Morgan Private Bank's South Florida Private Business Advisory Practice, with the most recent role as Vice President, Client Advisor. Dani holds a B.S. in Finance from University of Florida, Gainesville.

Disciplinary Information

Dani Comart has no disciplinary information to disclose.

Other Business Activities

Dani Comart does not engage in other business activities.

Additional Compensation

Dani Comart has no additional compensation to disclose.

Supervision

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

Dani Comart's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at 800-301-LIDO or jozur@lidoadvisors.com.

Brochure Supplement
(Part 2B of Form ADV)
March 2026

Daniel Brown
Associate, Investment Operations

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

Educational Background & Business Experience
Daniel Brown (b. 2003) joined Lido in July 2025 following graduation. He was introduced to the financial services industry through internships including roles as a Compliance Intern with Annex Wealth Management and Investment Research Intern with Pegasus Partners. Daniel holds a B.B.A. in Finance from the University of Wisconsin, Madison.

Disciplinary Information
Daniel Brown has no disciplinary information to disclose.

Other Business Activities
Daniel Brown does not engage in other business activities.

Additional Compensation
Daniel Brown has no additional compensation to disclose.

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

Daniel Brown's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at 800-301-LIDO or jozur@lidoadvisors.com.

Brochure Supplement

(Part 2B of Form ADV)
January 2026

Daniel Leong, CFP®

Senior Vice President, Senior Wealth Manager

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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 Brochure. Please contact our Chief Compliance Officer if you did not receive Lido's Disclosure Brochure or if you have any questions about the contents of this supplement.

Educational Background & Business Experience

Daniel Leong (b. 1997) joined Lido in August 2020 in Private Client Services. He previously worked as a Client Associate in Morgan Stanley's Wealth Management division before joining Oracle as an Application Sales Representative. Danny holds a B.S. in Business Administration from University of Southern California. Danny is a CERTIFIED FINANCIAL PLANNER® professional* (*See Appendix A for explanation of professional designation).

Disciplinary Information

Daniel Leong has no disciplinary information to disclose.

Other Business Activities

Daniel Leong does not engage in other business activities.

Additional Compensation

Daniel Leong has no additional compensation to disclose.

Supervision

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

Daniel Leong's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at 800-301-LIDO or jozur@lidoadvisors.com.

Brochure Supplement

(Part 2B of Form ADV)
January 2026

Daniel Reardon

Vice President, Client Relationship Manager, Team Lead

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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 Brochure. Please contact our Chief Compliance Officer if you did not receive Lido's Disclosure Brochure or if you have any questions about the contents of this supplement.

Educational Background & Business Experience

Daniel Reardon (b. 1999) joined Lido in October 2023 from Fisher Investments where he worked as an Account Executive for a little over a year. He previously interned as a Financial Representative at Northwestern Mutual and served as a Comptroller in the Rhodes College Finance Office. Danny holds a B.B.A. in Finance from Texas Christian University.

Disciplinary Information

Daniel Reardon has no disciplinary information to disclose.

Other Business Activities

Daniel Reardon does not engage in other business activities.

Additional Compensation

Daniel Reardon has no additional compensation to disclose.

Supervision

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

Daniel Reardon's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at 800-301-LIDO or jozur@lidoadvisors.com.

Brochure Supplement
(Part 2B of Form ADV)
January 2026

Daniel Weitzman, CFP®
Senior Vice President, Senior Wealth Manager

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

Educational Background & Business Experience
Daniel Weitzman (b. 1992) joined Lido in August 2019 in Private Client Services. He began his financial career with RAI Wealth Management as an Operations Associate. Danny holds a B.A. in Finance and Marketing from California State University, Fullerton. Danny is a CERTIFIED FINANCIAL PLANNER® professional* (*See Appendix A for explanation of professional designation).

Disciplinary Information
Daniel Weitzman has no disciplinary information to disclose.

Other Business Activities
Daniel Weitzman does not engage in other business activities.

Additional Compensation
Daniel Weitzman has no additional compensation to disclose.

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

Daniel Weitzman's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at 800-301-LIDO or jozur@lidoadvisors.com.

Brochure Supplement

(Part 2B of Form ADV)
January 2026

Daniella Amore, CFP®

Vice President, Client Relationship Manager

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

Educational Background & Business Experience

Daniella Amore (b. 1998) joined Lido in July 2025. She previously worked as a Portfolio Trader for Exchange Capital Management. Daniella holds a B.S. in Finance from Oakland University. Daniella is a CERTIFIED FINANCIAL PLANNER® professional* (*See Appendix A for explanation of professional designation).

Disciplinary Information

Daniella Amore has no disciplinary information to disclose.

Other Business Activities

Daniella Amore does not engage in other business activities.

Additional Compensation

Daniella Amore has no additional compensation to disclose.

Supervision

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

Daniella Amore's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at 800-301-LIDO or jozur@lidoadvisors.com.

Brochure Supplement

(Part 2B of Form ADV)
April 2026

David Daughtrey, CFA, CFP®

Managing Director, Senior Wealth Advisor

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

Educational Background & Business Experience

David Daughtrey (b. 1958) joined Lido in June 2025 with two decades of experience working within the financial industry. He previously worked as an Investment Adviser Representative for Copperwynd Financial. David holds a B.B.A. in Finance from Texas Tech University and a M.B.A. in Finance from Brigham Young University. David is a Chartered Financial Analyst® Charterholder* and a CERTIFIED FINANCIAL PLANNER® professional* (*See Appendix A for explanation of professional designation).

Disciplinary Information

David Daughtrey has no disciplinary information to disclose.

Other Business Activities

In addition to activities at Lido, Mr. Daughtrey is licensed as an Independent Insurance Agent for various insurance companies in both Arizona and Utah for both Life and Accident & Health or Sickness. This makes up less than 5% of his time and income and he does not actively seek business.

Additional Compensation

David Daughtrey has no additional compensation to disclose.

Supervision

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

David Daughtrey's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at 800-301-LIDO or jozur@lidoadvisors.com.

Brochure Supplement

(Part 2B of Form ADV)
January 2026

David Douglas

Vice President, Client Relationship Manager

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

Educational Background & Business Experience

David Douglas (b. 2000) joined Lido in August 2025 after several years at Private Capital Management serving as a Wealth Management Analyst. David holds a B.B.A. in Finance from Baylor University.

Disciplinary Information

David Douglas has no disciplinary information to disclose.

Other Business Activities

David Douglas does not engage in other business activities.

Additional Compensation

David Douglas has no additional compensation to disclose.

Supervision

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

David Douglas's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at 800-301-LIDO or jozur@lidoadvisors.com.

Brochure Supplement

(Part 2B of Form ADV)
January 2026

David Haddad

Senior Vice President, Senior Wealth Manager

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

Educational Background & Business Experience

David Haddad (b. 1995) joined Lido in 2022 after several years of being self-employed. David holds a B.S. in Biology from Touro College New York School of Career and Applied Studies.

Disciplinary Information

David Haddad has no disciplinary information to disclose.

Other Business Activities

In addition to 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 Bank of 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.

Additional Compensation

David Haddad has no additional compensation to disclose.

Supervision

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

David Haddad's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at 800-301-LIDO or jozur@lidoadvisors.com.

Brochure Supplement

(Part 2B of Form ADV)
January 2026

David Lipsey

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

Educational Background & Business Experience

David Lipsey (b. 1963) joined Lido in July 2025, bringing over a decade of professional experience working in the financial industry. He previously worked as a Registered Representative for Wells Fargo Investment Institute - as well as a Senior Fixed Income Investment Strategist for Wells Fargo Private Bank. David holds a B.A. in Political Science from the University of California, Los Angeles and a M.B.A. from Marquette University.

Disciplinary Information

David Lipsey has no disciplinary information to disclose.

Other Business Activities

David Lipsey does not engage in other business activities.

Additional Compensation

David Lipsey has no additional compensation to disclose.

Supervision

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

David Lipsey's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at 800-301-LIDO or jozur@lidoadvisors.com.

Brochure Supplement

(Part 2B of Form ADV)
January 2026

LiDO

David Lundquist

Managing Director, Senior Wealth Manager

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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 Brochure. Please contact our Chief Compliance Officer if you did not receive Lido's Disclosure Brochure or if you have any questions about the contents of this supplement.

Educational Background & Business Experience

David Lundquist (b. 1979) joined Lido in 2017 with the merger of Ken Stern & Associates where he served as Regional Financial Advisor. He has more than two decades of experience in the financial sector including fifteen years with Fisher Investments working as an Investment Counselor. David holds a B.S. in Managerial Economics from University of California, Davis.

Disciplinary Information

David Lundquist has no disciplinary information to disclose.

Other Business Activities

David Lundquist does not engage in other business activities.

Additional Compensation

David Lundquist has no additional compensation to disclose.

Supervision

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

David Lundquist's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at 800-301-LIDO or jozur@lidoadvisors.com.

Brochure Supplement

(Part 2B of Form ADV)
January 2026

Davis Bell

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

Educational Background & Business Experience

Davis Bell (b. 1998) joined Lido in 2022 after several years as a Financial Planning Associate with Emissary Wealth. Davis holds a B.S. in Business Major in Finance from Virginia Polytechnic Institute & State University.

Disciplinary Information

Davis Bell has no disciplinary information to disclose.

Other Business Activities

Davis Bell does not engage in other business activities.

Additional Compensation

Davis Bell has no additional compensation to disclose.

Supervision

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

Davis Bell's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at 800-301-LIDO or jozur@lidoadvisors.com.

Brochure Supplement

(Part 2B of Form ADV)
January 2026

Derek Tam, CFP®

Senior Vice President, Senior Wealth Advisor

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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 Brochure. Please contact our Chief Compliance Officer if you did not receive Lido's Disclosure Brochure or if you have any questions about the contents of this supplement.

Educational Background & Business Experience

Derek Tam (b. 1984) joined Lido in February 2023 with more than two decades experience in the financial sector with previous roles as Managing Director, Business Development Officer with SVB Financial Group, Managing Director with Boston Private Wealth LLC, and Client Advisor with Banyan Partners. He holds a B.B.A. in Finance from University of San Diego. Derek is a CERTIFIED FINANCIAL PLANNER® professional* (*See Appendix A for explanation of professional designation).

Disciplinary Information

Derek Tam has no disciplinary information to disclose.

Other Business Activities

In addition to 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.

Additional Compensation

Derek Tam has no additional compensation to disclose.

Supervision

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

Derek Tam's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at 800-301-LIDO or jozur@lidoadvisors.com.

Brochure Supplement

(Part 2B of Form ADV)
January 2026

Dillon Gracey, CFP®

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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 Brochure. Please contact our Chief Compliance Officer if you did not receive Lido's Disclosure Brochure or if you have any questions about the contents of this supplement.

Educational Background & Business Experience

Dillon Gracey (b. 1986) joined Lido in September 2023 with over a decade of experience in wealth management including roles as Analyst and Associate with Goldman Sachs and Client Service Manager with United Capital. He holds a B.A. in Economics from Shippensburg University. Dillon is a CERTIFIED FINANCIAL PLANNER® professional* (*See Appendix A for explanation of professional designation).

Disciplinary Information

Dillon Gracey has no disciplinary information to disclose.

Other Business Activities

Dillon Gracey does not engage in other business activities.

Additional Compensation

Dillon Gracey has no additional compensation to disclose.

Supervision

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

Dillon Gracey's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at 800-301-LIDO or jozur@lidoadvisors.com.

Brochure Supplement

(Part 2B of Form ADV)
January 2026

LIDO

Dominik Elmasian

Senior Vice President, Senior Wealth Manager

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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 Brochure. Please contact our Chief Compliance Officer if you did not receive Lido's Disclosure Brochure or if you have any questions about the contents of this supplement.

Educational Background & Business Experience

Dominik Elmasian (b. 1989) joined Lido in November 2020 with prior experience as a Business Development Associate with Boston Private Wealth LLC and a Registered Representative with Voya Financial. Dominik holds a B.A. in Business Administration & Marketing Management from Florida Atlantic University.

Disciplinary Information

Dominik Elmasian has no disciplinary information to disclose.

Other Business Activities

Dominik Elmasian does not engage in other business activities.

Additional Compensation

Dominik Elmasian has no additional compensation to disclose.

Supervision

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

Dominik Elmasian's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at 800-301-LIDO or jozur@lidoadvisors.com.

Brochure Supplement

(Part 2B of Form ADV)
January 2026

Duy Le

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

Educational Background & Business Experience

Duy "Rick" Le (b. 1976) joined Lido in December 2025 with the acquisition of Fountainhead Advisors LLC where he served as Partner and Senior Financial Strategist. He brings over two decades of financial experience including roles as Financial Advisor with Moran Stanley, Merrill Lynch, and Bank of America. Rick holds a B.S. in Biology from Harvard University.

Disciplinary Information

Duy Le has no disciplinary information to disclose.

Other Business Activities

Duy Le does not engage in other business activities.

Additional Compensation

Duy Le has no additional compensation to disclose.

Supervision

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

Duy Le's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at 800-301-LIDO or jozur@lidoadvisors.com.

Brochure Supplement

(Part 2B of Form ADV)
January 2026

Dylan Fagundes

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

Educational Background & Business Experience

Dylan Fagundes (b. 2000) joined Lido in May 2025 after a year and half with Pacific Premier Trust serving as a Trust Securities Operations Specialist. Dylan holds a B.S. in Business Administration from the University of Colorado, Boulder.

Disciplinary Information

Dylan Fagundes has no disciplinary information to disclose.

Other Business Activities

Dylan Fagundes does not engage in other business activities.

Additional Compensation

Dylan Fagundes has no additional compensation to disclose.

Supervision

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

Dylan Fagundes's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at 800-301-LIDO or jozur@lidoadvisors.com.

Brochure Supplement
(Part 2B of Form ADV)
February 2026

Dylan Williams, CFP®
Senior Vice President, Senior Wealth Manager

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

Educational Background & Business Experience
Dylan Williams (b. 1993) joined Lido in February 2026 after serving as a Financial Advisor with Edward Jones. Previous roles include Senior Acquisition Financial Advisor with Morgan Stanley and Premium Elite Relationship Manager with Bank of America and Merrill Lynch. Dylan holds a B.S. in Finance from Arizona State University. Dylan is a CERTIFIED FINANCIAL PLANNER® professional* (*See Appendix A for explanation of professional designation).

Disciplinary Information
Dylan Williams has no disciplinary information to disclose.

Other Business Activities
Dylan Williams does not engage in other business activities.

Additional Compensation
Dylan Williams has no additional compensation to disclose.

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

Dylan Williams's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at 800-301-LIDO or jozur@lidoadvisors.com.

Brochure Supplement

(Part 2B of Form ADV)
January 2026

Edward Comerford

Associate, Client Relationship Manager

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

Educational Background & Business Experience

Edward Comerford (b. 2002) joined Lido in March 2025 after half a year with Equitable Advisors, LLC as a Registered Representative. Previously, he held summer internships at Aqua Finance and Englewood Health during college. Edward holds a B.A. in Economics from Tufts University.

Disciplinary Information

Edward Comerford has no disciplinary information to disclose.

Other Business Activities

Edward Comerford does not engage in other business activities.

Additional Compensation

Edward Comerford has no additional compensation to disclose.

Supervision

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

Edward Comerford's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at 800-301-LIDO or jozur@lidoadvisors.com.

Brochure Supplement

(Part 2B of Form ADV)
April 2026

Edward Gueits

Senior Vice President, Senior Wealth Manager

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

Educational Background & Business Experience

Edward J. Gueits II (b. 1986) joined Lido in March 2026. The previous decade, he served as a Financial Advisor for Personal Capital Advisors which was acquired by Empower Advisory Group, LLC during his tenure. Prior, he worked as a Financial Advisor with Edward Jones. Edward hold a B.A. in Political Science from Louisiana State University.

Disciplinary Information

Edward Gueits has no disciplinary information to disclose.

Other Business Activities

Edward Gueits does not engage in other business activities.

Additional Compensation

Edward Gueits has no additional compensation to disclose.

Supervision

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

Edward Gueits's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at 800-301-LIDO or jozur@lidoadvisors.com.

Brochure Supplement

(Part 2B of Form ADV)
January 2026

Elbert Liu, CFA

Vice President, Development Operations

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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 Brochure. Please contact our Chief Compliance Officer if you did not receive Lido's Disclosure Brochure or if you have any questions about the contents of this supplement.

Educational Background & Business Experience

Elbert Liu (b. 1995) joined Lido with the acquisition of Avitas Wealth Management, LLC in January 2025 as an Investment Adviser Representative. Previously he served as an Analyst for Norbida Limited USA. Elbert holds a B.S. in Management Science from University of California, San Diego. He is a Chartered Financial Analyst® Charterholder* (*See Appendix A for explanation of professional designations).

Disciplinary Information

Elbert Liu has no disciplinary information to disclose.

Other Business Activities

Elbert Liu does not engage in other business activities.

Additional Compensation

Elbert Liu has no additional compensation to disclose.

Supervision

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

Elbert Liu's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at 800-301-LIDO or jozur@lidoadvisors.com.

Brochure Supplement

(Part 2B of Form ADV)
January 2026

Elias Kaplan, CFP®

Vice President, Client Relationship Manager

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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 Brochure. Please contact our Chief Compliance Officer if you did not receive Lido's Disclosure Brochure or if you have any questions about the contents of this supplement.

Educational Background & Business Experience

Elias Kaplan (b. 1992) joined Lido in June 2022 from Altfest Personal Wealth Management where he worked as a Financial Planning Specialist for three years. Previously, he worked at Ernst and Young as Risk Advisory Staff. Elias holds a B.S. in Business Administration - Finance and Management Information Systems from Boston University. Elias is a CERTIFIED FINANCIAL PLANNER® professional* (*See Appendix A for explanation of professional designation).

Disciplinary Information

Elias Kaplan has no disciplinary information to disclose.

Other Business Activities

In addition to 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.

Additional Compensation

Elias Kaplan has no additional compensation to disclose.

Supervision

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

Elias Kaplan's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at 800-301-LIDO or jozur@lidoadvisors.com.

Brochure Supplement

(Part 2B of Form ADV)
January 2026

Emily Howard Kruthoff

Senior Vice President, Senior Portfolio Strategist

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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 Brochure. Please contact our Chief Compliance Officer if you did not receive Lido's Disclosure Brochure or if you have any questions about the contents of this supplement.

Educational Background & Business Experience

Emily Howard Kruthoff (b. 1994) joined Lido in January 2019 with prior experience as a Financial Analyst for Goldman Sachs & Co. Emily holds a B.A. in Applied Mathematics from American University.

Disciplinary Information

Emily Howard Kruthoff has no disciplinary information to disclose.

Other Business Activities

Emily Howard Kruthoff does not engage in other business activities.

Additional Compensation

Emily Howard Kruthoff has no additional compensation to disclose.

Supervision

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

Emily Howard Kruthoff's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at 800-301-LIDO or jozur@lidoadvisors.com.

Brochure Supplement

(Part 2B of Form ADV)
January 2026

Eric Conner

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

Educational Background & Business Experience

Eric Conner (b. 1985) joined Lido in December 2024 with over a decade of experience working in the financial industry. He previously worked for Pegasus Partners Ltd. as the Chief Operating and Compliance Officer - and prior to that, he worked as a Senior Business & Operations Analyst for Cortina Asset Management. Eric holds a B.B.A. in Accounting from the University of Wisconsin, Milwaukee.

Disciplinary Information

Eric Conner has no disciplinary information to disclose.

Other Business Activities

Eric Conner does not engage in other business activities.

Additional Compensation

Eric Conner has no additional compensation to disclose.

Supervision

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

Eric Conner's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at 800-301-LIDO or jozur@lidoadvisors.com.

Brochure Supplement

(Part 2B of Form ADV)
January 2026

Eric Furstner, CFP®, ChFC®

Director, Senior Wealth Advisor

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

Educational Background & Business Experience

Eric Furstner (b. 1961) joined Lido in December 2025 with the aquistition of Fountainhead Advisors LLC where he had served for numerous years as a Partner and Senior Financial Strategist. He brings over two decades experience in the financial sector with a previous tenure at MML Investors Services, LLC. Eric holds a B.S. in Commerce and Finance from Santa Clara University.

Disciplinary Information

Eric Furstner has no disciplinary information to disclose.

Other Business Activities

In addition to activities at Lido, Mr. Furstner is an independent insurance agent appointed with various insurance companies. As a licensed insurance agent, he may recommend to clients' certain insurance products sold through unaffiliated insurance companies. If a Lido client elects to purchase an insurance product, Mr. Furstner would receive the usual and customary commission for doing so. Mr. Furstner spends approximately 15 hours a month performing services as an insurance agent.

Additional Compensation

Eric Furstner has no additional compensation to disclose.

Supervision

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

Eric Furstner's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at 800-301-LIDO or jozur@lidoadvisors.com.

Brochure Supplement

(Part 2B of Form ADV)
January 2026

Eric Sagadin, CFP®

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

Educational Background & Business Experience

Eric Sagadin (b. 1994) joined Lido in February 2020 with over a decade of financial experience with several years at Northwestern Mutual as a Wealth Management Advisor. Eric holds a B.S. in Finance from Illinois State University. Eric is a CERTIFIED FINANCIAL PLANNER® professional* (*See Appendix A for explanation of professional designation).

Disciplinary Information

Eric Sagadin has no disciplinary information to disclose.

Other Business Activities

Eric Sagadin does not engage in other business activities.

Additional Compensation

Eric Sagadin has no additional compensation to disclose.

Supervision

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

Eric Sagadin's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at 800-301-LIDO or jozur@lidoadvisors.com.

Brochure Supplement

(Part 2B of Form ADV)
January 2026

Eric Taslitz

Managing Director, Senior Wealth Advisor

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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 Brochure. Please contact our Chief Compliance Officer if you did not receive Lido's Disclosure Brochure or if you have any questions about the contents of this supplement.

Educational Background & Business Experience

Eric Taslitz (b. 1966) joined Lido with the acquisition of Avitas Wealth Management, LLC in January 2025, which he co-founded in late 2017. Prior to working as an Independent Adviser Representative at Avitas and its predecessor PKS Advisory Services, LLC, he spent eight years with UBS Financial Services, Inc as a Financial Advisor. Eric holds a B.A. in History and Economics from University of California, Berkeley.

Disciplinary Information

Eric Taslitz has no disciplinary information to disclose.

Other Business Activities

Eric Taslitz does not engage in other business activities.

Additional Compensation

Eric Taslitz has no additional compensation to disclose.

Supervision

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

Eric Taslitz's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at 800-301-LIDO or jozur@lidoadvisors.com.

Brochure Supplement

(Part 2B of Form ADV)
January 2026

Erica Ghotra

Managing Director, Senior Wealth Advisor

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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 Brochure. Please contact our Chief Compliance Officer if you did not receive Lido's Disclosure Brochure or if you have any questions about the contents of this supplement.

Educational Background & Business Experience

Erica Ghotra (b. 1985) joined Lido in August 2019 with over a decade of experience in the financial industry. She previously worked as a Senior Portfolio Manager at Westmount Asset Management and a Financial Advisor at Merrill Lynch/ Bank of America. Erica holds a B.A. in Archaeology from Tufts University.

Disciplinary Information

Erica Ghotra has no disciplinary information to disclose.

Other Business Activities

Erica Ghotra does not engage in other business activities.

Additional Compensation

Erica Ghotra has no additional compensation to disclose.

Supervision

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

Erica Ghotra's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at 800-301-LIDO or jozur@lidoadvisors.com.

Brochure Supplement

(Part 2B of Form ADV)
April 2026

Erick Newton, CFP®

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

Educational Background & Business Experience

Erick Newton (b. 1969) joined Lido in June 2025 bringing over a decade of experience. He previously worked as the Chief Compliance Officer and an Investment Adviser Representative for Copperwynd Financial. Erick holds a B.S. in Finance & Accounting from the University of Arizona and a M.B.A. from Arizona State University. Erick is a CERTIFIED FINANCIAL PLANNER® professional* (*See Appendix A for explanation of professional designation).

Disciplinary Information

Erick Newton has no disciplinary information to disclose.

Other Business Activities

Erick Newton does not engage in other business activities.

Additional Compensation

Erick Newton has no additional compensation to disclose.

Supervision

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

Erick Newton's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at 800-301-LIDO or jozur@lidoadvisors.com.

Brochure Supplement

(Part 2B of Form ADV)
January 2026

LiDO

Erik Clemente

Vice President, Wealth Advisor

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

Educational Background & Business Experience

Erik Clemente (b. 1997) joined Lido in December 2024 after two and half years with Addepar, a wealth management software company where he worked in Business Development in both London and New York. Prior to that, he served as an Analyst with Goldman Sachs & Co. Erik holds a B.A. in Economics from Boston College.

Disciplinary Information

Erik Clemente has no disciplinary information to disclose.

Other Business Activities

Erik Clemente does not engage in other business activities.

Additional Compensation

Erik Clemente has no additional compensation to disclose.

Supervision

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

Erik Clemente's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at 800-301-LIDO or jozur@lidoadvisors.com.

Brochure Supplement

(Part 2B of Form ADV)
January 2026

Evan Levy

Managing Director, Senior Wealth Manager

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

Educational Background & Business Experience

Evan Levy (b. 1972) joined Lido in 2013 after working as an attorney for over a decade, including positions in the Law Offices of Donald Raich and Lewis Brisbois Bisgaard & Smith LLP. Evan holds a B.S. in Pre-Law from University of Colorado, Boulder and a J.D. from Loyola Law School. He holds a Certificate in Estate Planning from the National Institute of Estate Planners.

Disciplinary Information

Evan Levy has no disciplinary information to disclose.

Other Business Activities

Evan Levy does not engage in other business activities.

Additional Compensation

Evan Levy has no additional compensation to disclose.

Supervision

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

Evan Levy's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at 800-301-LIDO or jozur@lidoadvisors.com.

Brochure Supplement

(Part 2B of Form ADV)
January 2026

Ford Van Winkle

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

Educational Background & Business Experience

Ford Van Winkle (b. 1994) joined Lido in May 2025, bringing nearly a decade of experience within the financial industry. He previously worked as a Client Advisor for Freestone Capital Management - and as an Investment Counselor for Fisher Investments. Ford holds a B.S. in Economics from the University of Oregon.

Disciplinary Information

Ford Van Winkle has no disciplinary information to disclose.

Other Business Activities

Ford Van Winkle does not engage in other business activities.

Additional Compensation

Ford Van Winkle has no additional compensation to disclose.

Supervision

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

Ford Van Winkle's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at 800-301-LIDO or jozur@lidoadvisors.com.

Brochure Supplement

(Part 2B of Form ADV)
January 2026

Gaetano Sacco

Senior Vice President, Senior Wealth Advisor

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

Educational Background & Business Experience

Gaetano Sacco (b. 1987) joined Lido in December 2025 with the acquisition of Fountainhead Advisors LLC where he served as a Senior Financial Strategist. He previously worked at MML Investors Services LLC in Mass Transfer and at Metlife Securities Inc as a Financial Service Representative. Gaetano holds a B.A. in Communications from Penn State University.

Disciplinary Information

Gaetano Sacco has no disciplinary information to disclose.

Other Business Activities

In addition to activities at Lido, Mr. Sacco is an independent insurance agent. As a licensed insurance agent, he may recommend to clients' certain insurance products sold through unaffiliated insurance companies. If a Lido client elects to purchase an insurance product, Mr. Sacco would receive the usual and customary commission for doing so. Mr. Sacco spends approximately 15 hours per month performing services as an insurance agent.

Additional Compensation

Gaetano Sacco has no additional compensation to disclose.

Supervision

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

Gaetano Sacco's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at 800-301-LIDO or jozur@lidoadvisors.com.

Brochure Supplement

(Part 2B of Form ADV)
January 2026

Garrett Gabriel

Senior Vice President, Client Relationship Manager

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

Educational Background & Business Experience

Garrett Gabriel (b. 1999) joined Lido in December 2021 in Private Client Services before moving into wealth management. He holds a B.A. in Communications from Baylor University.

Disciplinary Information

Garrett Gabriel has no disciplinary information to disclose.

Other Business Activities

Garrett Gabriel does not engage in other business activities.

Additional Compensation

Garrett Gabriel has no additional compensation to disclose.

Supervision

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

Garrett Gabriel's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at 800-301-LIDO or jozur@lidoadvisors.com.

Brochure Supplement

(Part 2B of Form ADV)
January 2026

Gavin Stellpflug

Vice President, Wealth Advisor

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

Educational Background & Business Experience

Gavin Stellpflug (b. 2002) joined Lido in July 2025 with the most recent role of Financial Solutions Advisor with Bank of America/Merrill Lynch. He previously served as a Registered Representative with Equitable Advisors LLC shortly after graduating. Gavin holds a B.S. in Criminal Justive from Rutgers University.

Disciplinary Information

Gavin Stellpflug has no disciplinary information to disclose.

Other Business Activities

Gavin Stellpflug does not engage in other business activities.

Additional Compensation

Gavin Stellpflug has no additional compensation to disclose.

Supervision

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

Gavin Stellpflug's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at 800-301-LIDO or jozur@lidoadvisors.com.

Brochure Supplement

(Part 2B of Form ADV)
January 2026

Graham Foltz

Senior Associate, Client Relationship Manager

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

Educational Background & Business Experience

Graham Foltz (b. 2002) joined Lido in January 2026 after gaining experience with Nuveen Asset Management and Nuveen Securities LLC where he served as a Registered Investment Advisor and Registered Representative. Graham holds a B.S. in Business Administration of Finance and Accounting from University of Colorado Boulder– Leeds School of Business.

Disciplinary Information

Graham Foltz has no disciplinary information to disclose.

Other Business Activities

Graham Foltz does not engage in other business activities.

Additional Compensation

Graham Foltz has no additional compensation to disclose.

Supervision

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

Graham Foltz's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at 800-301-LIDO or jozur@lidoadvisors.com.

Brochure Supplement
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January 2026

Grant Vahalla, CFP®
Director, Senior Wealth Manager

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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 Brochure. Please contact our Chief Compliance Officer if you did not receive Lido's Disclosure Brochure or if you have any questions about the contents of this supplement.

Educational Background & Business Experience
Grant Vahalla (b. 1988) joined Lido in March 2023 bringing over a decade of experience in financial services. Previously, he worked at TIAA as a Wealth Management Advisor and with Fidelity Brokerage Services as a Financial Representative. Grant holds a B.A. in Economic and Business Administration from George Fox University. Grant is a CERTIFIED FINANCIAL PLANNER® professional* (*See Appendix A for explanation of professional designation).

Disciplinary Information
Grant Vahalla has no disciplinary information to disclose.

Other Business Activities
In addition to 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.

Additional Compensation
Grant Vahalla has no additional compensation to disclose.

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

Grant Vahalla's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at 800-301-LIDO or jozur@lidoadvisors.com.

Brochure Supplement

(Part 2B of Form ADV)
January 2026

Greg Satz

Managing Director, Senior Wealth Advisor

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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 Brochure. Please contact our Chief Compliance Officer if you did not receive Lido's Disclosure Brochure or if you have any questions about the contents of this supplement.

Educational Background & Business Experience

Greg Satz (b. 1962) joined Lido with the acquisition of Avitas Wealth Management, LLC in January 2025, which he co-founded in late 2017. Prior to working as an Independent Adviser Representative at Avitas and its predecessor PKS Advisory Services, LLC, he spent eight years with UBS Financial Services, Inc as a Financial Advisor. Greg holds a Bachelor of Social Science from the University of Cape Town.

Disciplinary Information

Greg Satz has no disciplinary information to disclose.

Other Business Activities

Greg Satz does not engage in other business activities.

Additional Compensation

Greg Satz has no additional compensation to disclose.

Supervision

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

Greg Satz's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at 800-301-LIDO or jozur@lidoadvisors.com.

Brochure Supplement

(Part 2B of Form ADV)
January 2026

Gregory Kushner

Founder & Chairman

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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 Brochure. Please contact our Chief Compliance Officer if you did not receive Lido's Disclosure Brochure or if you have any questions about the contents of this supplement.

Educational Background & Business Experience

Gregory Kushner (b. 1956) founded Lido Advisors in 1999 with over two decades of experience in financial consulting. He previously founded Lido Consulting in 1995 to work with family offices on best practices and effective wealth management. Greg began his career as a CPA, eventually becoming Partner of Kushner & Rogozenski, CPAs. Greg holds a B.S. in Business Administration from University of Southern California and an A.A. in Business Administration from Los Angeles Valley College.

Disciplinary Information

Gregory Kushner has no disciplinary information to disclose.

Other Business Activities

In addition to activities at Lido, Mr. Kushner 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 Bank of New York. 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 firmspecializing in providing consulting and other services to family offices and high net worth individuals. Lido Consulting Group, LLC is wholly owned by Lido Advisors, LLC. Notably, Lido Consulting Group, LLC generates revenues fromseminar and conference planning, consulting, and executive recruiting activities. Mr. Kushner's workday is divided among his activities for Lido and Lido Consulting Group, LLC.

Mr. Kushner also serves as the Managing Member for the following limited liability companies ("LLCs") that invest in commercial and residential real estate: Wildwood Apartments, LLC; Shangri-La Apartments, LLC; 616 N. La Brea, LLC; 1045 4th Avenue, LLC; 1671 Fremont, LLC, a wholly-owned subsidiary of 1045 4th Avenue, LLC; and 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.

Additional Compensation
Gregory Kushner has no additional compensation to disclose.

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

Gregory Kushner's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at 800-301-LIDO or jozur@lidoadvisors.com.

Brochure Supplement

(Part 2B of Form ADV)
January 2026

LiDO

Gregory Robitshek, CFA

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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 Brochure. Please contact our Chief Compliance Officer if you did not receive Lido's Disclosure Brochure or if you have any questions about the contents of this supplement.

Educational Background & Business Experience

Gregory Robitshek (b. 1976) joined Lido in August 2024 after previously serving as Senior Director at Nuveen Investments for sixteen years. Greg holds a B.A. in Economics from Washington University in St. Louis and an M.B.A. from UCLA, The Anderson School of Management. Greg is a Chartered Financial Analyst® Charterholder* (*See Appendix A for explanation of professional designations).

Disciplinary Information

Gregory Robitshek has no disciplinary information to disclose.

Other Business Activities

Gregory Robitshek does not engage in other business activities.

Additional Compensation

Gregory Robitshek has no additional compensation to disclose.

Supervision

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

Gregory Robitshek's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at 800-301-LIDO or jozur@lidoadvisors.com.

Brochure Supplement
(Part 2B of Form ADV)
January 2026

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

Educational Background & Business Experience
Gretchen Zierolf (b. 1977) joined Lido in April 2024 with over two decades experience in wealth management. She worked as the Head of Business Development and Head Portfolio Manager at Hightower Advisors, where she was also a Partner. Additional experience includes Portfolio Manager at Farr Miller & Washington and Financial Consultant at Janney Montgomery Scott LLC. Gretchen holds a B.A. in Psychology and Philosophy from University of Wisconsin, Madison. Gretchen is a CERTIFIED FINANCIAL PLANNER® professional* (*See Appendix A for explanation of professional designation).

Disciplinary Information
Gretchen Zierolf has no disciplinary information to disclose.

Other Business Activities
Gretchen Zierolf does not engage in other business activities.

Additional Compensation
Gretchen Zierolf has no additional compensation to disclose.

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

Gretchen Zierolf's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at 800-301-LIDO or jozur@lidoadvisors.com.

Brochure Supplement

(Part 2B of Form ADV)
January 2026

Griffin Morgan

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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 Brochure. Please contact our Chief Compliance Officer if you did not receive Lido's Disclosure Brochure or if you have any questions about the contents of this supplement.

Educational Background & Business Experience

Griffin Morgan (b. 1997) joined Lido in May 2024 after working as an Investment Advisor Representative for Masterworks Advisers LLC and Arete Wealth Advisors, LLC. He also worked for Arete Wealth Management LLC and John Hancock Distributors LLC as a Registered Representative. Griffin holds a B.A. in Economics from Union College.

Disciplinary Information

Griffin Morgan has no disciplinary information to disclose.

Other Business Activities

In addition to activities at Lido, Griffin Morgan 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 Bank of New York. Mr. Morgan 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.

Additional Compensation

Griffin Morgan has no additional compensation to disclose.

Supervision

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

Griffin Morgan's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at 800-301-LIDO or jozur@lidoadvisors.com.

Brochure Supplement

(Part 2B of Form ADV)
January 2026

Gunit Bedi

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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 Brochure. Please contact our Chief Compliance Officer if you did not receive Lido's Disclosure Brochure or if you have any questions about the contents of this supplement.

Educational Background & Business Experience

Gunit Bedi (b. 1979) joined Lido with the acquisition of Avitas Wealth Management, LLC in January 2025, where she worked as an Investment Adviser Representative. Previously, she served as a Registered Client Service Associate with UBS Financial Services, Inc. Gunit holds a B.A. in Economics from the University of California, Los Angeles.

Disciplinary Information

Gunit Bedi has no disciplinary information to disclose.

Other Business Activities

Gunit Bedi does not engage in other business activities.

Additional Compensation

Gunit Bedi has no additional compensation to disclose.

Supervision

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

Gunit Bedi's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at 800-301-LIDO or jozur@lidoadvisors.com.

Brochure Supplement

(Part 2B of Form ADV)
January 2026

Henry Chaussée, CFP®

Wealth Advisor

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

Educational Background & Business Experience

Henry Chaussée (b. 1997) joined Lido in December 2025 with the acquisition of Stuart Chaussée & Associates Inc., where he had served as an Associate Financial Advisor and previously as a Assistant Financial Advisor. Henry holds a B.A. in History from Macalester College and a M.S. in Financial Planning from the University of Georgia. Henry is a CERTIFIED FINANCIAL PLANNER® professional* (*See Appendix A for explanation of professional designation).

Disciplinary Information

Henry Chaussée has no disciplinary information to disclose.

Other Business Activities

Henry Chaussée does not engage in other business activities.

Additional Compensation

Henry Chaussée has no additional compensation to disclose.

Supervision

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

Henry Chaussée's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at 800-301-LIDO or jozur@lidoadvisors.com.

Brochure Supplement

(Part 2B of Form ADV)
January 2026

LiDO

Henry Hagenbuch

Senior Managing Director, Mergers & Acquisitions

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

Educational Background & Business Experience

Henry Hagenbuch (b. 1984) joined Lido Advisors in July 2024 with a decade of experience in the financial sector. His prior roles include Vice President with Robertson Stephens Wealth Management, LLC, Business Development Manager with Mercer Global Advisors Inc., and Director of Business Development with ClearRock Capital LLC. Henry holds a B.A. in Political Science and a M.B.A. from the University of California, Los Angeles.

Disciplinary Information

Henry Hagenbuch has no disciplinary information to disclose.

Other Business Activities

Henry Hagenbuch does not engage in other business activities.

Additional Compensation

Henry Hagenbuch has no additional compensation to disclose.

Supervision

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

Henry Hagenbuch's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at 800-301-LIDO or jozur@lidoadvisors.com.

Brochure Supplement

(Part 2B of Form ADV)
January 2026

Henry Herrill

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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 Brochure. Please contact our Chief Compliance Officer if you did not receive Lido's Disclosure Brochure or if you have any questions about the contents of this supplement.

Educational Background & Business Experience

Henry Herrill (b. 1994) joined Lido in September 2017 after previously working as a Registered Representative and Agent for Northwestern Mutual. Henry holds a B.S. in Economics from Northwestern University.

Disciplinary Information

Henry Herrill has no disciplinary information to disclose.

Other Business Activities

Henry Herrill does not engage in other business activities.

Additional Compensation

Henry Herrill has no additional compensation to disclose.

Supervision

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

Henry Herrill's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at 800-301-LIDO or jozur@lidoadvisors.com.

Brochure Supplement

(Part 2B of Form ADV)
April 2026

Howard Spielberg

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

Educational Background & Business Experience

Howard Spielberg (b. 1977) joined Lido in May 2025 with over two decades of experience working in financial services industry with Fidelity Brokerage Services. He got his start as a Regional Active Trader Consultant and held many roles ultimately rising to Vice President, Branch Leader. Howard holds a B.S. in Economics from Arizona State University and a M.B.A. from the University of Arizona, Eller School of Management.

Disciplinary Information

Howard Spielberg has no disciplinary information to disclose.

Other Business Activities

Howard Spielberg does not engage in other business activities.

Additional Compensation

Howard Spielberg has no additional compensation to disclose.

Supervision

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

Howard Spielberg's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at 800-301-LIDO or jozur@lidoadvisors.com.

Brochure Supplement

(Part 2B of Form ADV)
January 2026

LIDO

Ioannis Haralambous, CFP®

Director, Co-Head of Advanced Wealth Planning

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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 Brochure. Please contact our Chief Compliance Officer if you did not receive Lido's Disclosure Brochure or if you have any questions about the contents of this supplement.

Educational Background & Business Experience

Ioannis (Yianni) Haralambous (b. 1990) joined Lido in October 2022 after serving as an Advice & Planning Analyst and an Advice & Planning Strategist at Truist Financial. Previously, he worked as a Trust Officer and Specialized Fiduciary Officer with US Trust. Yianni holds a B.A. in Criminal Justice from University of North Carolina and both a Master in Trust and Wealth Management and J.D. from Campbell University. Yianni is a CERTIFIED FINANCIAL PLANNER® professional* (*See Appendix A for explanation of professional designation).

Disciplinary Information

Ioannis Haralambous has no disciplinary information to disclose.

Other Business Activities

Ioannis Haralambous does not engage in other business activities.

Additional Compensation

Ioannis Haralambous has no additional compensation to disclose.

Supervision

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

Ioannis Haralambous's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at 800-301-LIDO or jozur@lidoadvisors.com.

Brochure Supplement

(Part 2B of Form ADV)
January 2026

Jack Bergon

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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 Brochure. Please contact our Chief Compliance Officer if you did not receive Lido's Disclosure Brochure or if you have any questions about the contents of this supplement.

Educational Background & Business Experience

Jack Bergon (b. 1998) joined Lido in July 2023 after working as a Client Service Associate at First Republic Bank. Previous roles include Enterprise Sales Development Representative with Talkdesk and Accounting Intern with Procore Technologies. Jack holds a B.A. in Economics from University of California, Santa Barbara.

Disciplinary Information

Jack Bergon has no disciplinary information to disclose.

Other Business Activities

Jack Bergon does not engage in other business activities.

Additional Compensation

Jack Bergon has no additional compensation to disclose.

Supervision

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

Jack Bergon's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at 800-301-LIDO or jozur@lidoadvisors.com.

Brochure Supplement

(Part 2B of Form ADV)
January 2026

Jack Kirby

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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 Brochure. Please contact our Chief Compliance Officer if you did not receive Lido's Disclosure Brochure or if you have any questions about the contents of this supplement.

Educational Background & Business Experience

Jack Kirby (b. 1996) joined Lido in August 2020 in Private Client Services after gaining experience with Wells Fargo Advisors as a Client Service Associate. Jack holds a B.S. in Accounting and an M.B.A. in Financial Planning from California Lutheran University.

Disciplinary Information

Jack Kirby has no disciplinary information to disclose.

Other Business Activities

Jack Kirby does not engage in other business activities.

Additional Compensation

Jack Kirby has no additional compensation to disclose.

Supervision

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

Jack Kirby's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at 800-301-LIDO or jozur@lidoadvisors.com.

Brochure Supplement

(Part 2B of Form ADV)
January 2026

Jack Weinstein

Director, Senior Wealth Manager

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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 Brochure. Please contact our Chief Compliance Officer if you did not receive Lido's Disclosure Brochure or if you have any questions about the contents of this supplement.

Educational Background & Business Experience

Jack Weinstein (b. 1996) joined Lido at the start of 2020 after gaining experience as an Associate with BNY Mellon Wealth Management. Jack holds a B.B.A. in Marketing and Entrepreneurship from American University.

Disciplinary Information

Jack Weinstein has no disciplinary information to disclose.

Other Business Activities

In addition to 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 Bank of 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.

Additional Compensation

Jack Weinstein has no additional compensation to disclose.

Supervision

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

Jack Weinstein's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at 800-301-LIDO or jozur@lidoadvisors.com.

Brochure Supplement

(Part 2B of Form ADV)
January 2026

Jack Wildgoose

Senior Associate, Client Relationship Manager

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

Educational Background & Business Experience

Jack Wildgoose (b. 2000) joined Lido in September 2024. He previously worked as an Intern for Lido Advisors - and also worked as a Customer Development Lead for The H Wood Group while completing his undergraduate studies. Jack holds a B.A. in Finance from Loyola Marymount University.

Disciplinary Information

Jack Wildgoose has no disciplinary information to disclose.

Other Business Activities

Jack Wildgoose does not engage in other business activities.

Additional Compensation

Jack Wildgoose has no additional compensation to disclose.

Supervision

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

Jack Wildgoose's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at 800-301-LIDO or jozur@lidoadvisors.com.

Brochure Supplement

(Part 2B of Form ADV)
January 2026

Jacob Eggett, CFP®

Managing Director, Senior Wealth Advisor

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

Educational Background & Business Experience

Jacob Eggett (b. 1979) joined Lido in June 2025 bringing in nearly a decade of experience from Copperwynd Financial working as an Investment Adviser Representative. Jake holds a B.S. in Finance from Brigham Young University. Jake is a CERTIFIED FINANCIAL PLANNER® professional* (*See Appendix A for explanation of professional designation).

Disciplinary Information

Jacob Eggett has no disciplinary information to disclose.

Other Business Activities

Jacob Eggett does not engage in other business activities.

Additional Compensation

Jacob Eggett has no additional compensation to disclose.

Supervision

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

Jacob Eggett's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at 800-301-LIDO or jozur@lidoadvisors.com.

Brochure Supplement

(Part 2B of Form ADV)
April 2026

Jacob Jablonski

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

Educational Background & Business Experience

Jacob Jablonski (b. 1991) joined Lido in April 2026 bringing over a decade of experience in the financial sector. He previously held roles including Investment Adviser Representative with Creekmur Asset Management LLC and Investment Consultant with Zacks Investment Management. Jacob hold a B.A. in Economics from Chico State University.

Disciplinary Information

Jacob Jablonski has no disciplinary information to disclose.

Other Business Activities

Jacob Jablonski does not engage in other business activities.

Additional Compensation

Jacob Jablonski has no additional compensation to disclose.

Supervision

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

Jacob Jablonski's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at 800-301-LIDO or jozur@lidoadvisors.com.

Brochure Supplement

(Part 2B of Form ADV)
January 2026

Jacob Loosle, CFP®

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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 Brochure. Please contact our Chief Compliance Officer if you did not receive Lido's Disclosure Brochure or if you have any questions about the contents of this supplement.

Educational Background & Business Experience

Jacob Loosle (b. 1985) joined Lido in June 2022, and is currently working as a Senior Vice President, Senior Wealth Manager. Prior to Lido, he worked as an Investment Advisor Representative for United Capital Financial Advisors for seven years. Jacob holds a B.S. in Accounting from Utah State University. Jacob is a CERTIFIED FINANCIAL PLANNER® professional* (*See Appendix A for explanation of professional designation).

Disciplinary Information

Jacob Loosle has no disciplinary information to disclose.

Other Business Activities

Jacob Loosle does not engage in other business activities.

Additional Compensation

Jacob Loosle has no additional compensation to disclose.

Supervision

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

Jacob Loosle's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at 800-301-LIDO or jozur@lidoadvisors.com.

Brochure Supplement

(Part 2B of Form ADV)
February 2026

Jacob Shoemaker

Associate, Client Relationship Manager

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

Educational Background & Business Experience

Jacob Shoemaker (b. 2004) joined Lido in January 2026 after getting an introduction to the financial management industry with Whitaker-Myers Wealth Management, Ltd where he served as an Investment Adviser Representative and Ramsey Concierge. Jacob holds a B.S. in Finance and an M.B.A. from Grace College.

Disciplinary Information

Jacob Shoemaker has no disciplinary information to disclose.

Other Business Activities

Jacob Shoemaker does not engage in other business activities.

Additional Compensation

Jacob Shoemaker has no additional compensation to disclose.

Supervision

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

Jacob Shoemaker's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at 800-301-LIDO or jozur@lidoadvisors.com.

Brochure Supplement

(Part 2B of Form ADV)
January 2026

James Anthony Chartrey

Director, Senior Wealth Advisor

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

Educational Background & Business Experience

James Anthony Chartrey (b. 1980) joined Lido at the end of 2022 to help with the integration of the Colorado Financial Management, LLC integration. He previously worked as a Wealth Advisor for Mariner Wealth Advisors, a Registered Representative with MSEC, LLC, and as an Internal Wholesaler with Principal Funds Distributor, Inc. James graduated from South Kitsap High School, Port Orchard, WA.

Disciplinary Information

James Anthony Chartrey has no disciplinary information to disclose.

Other Business Activities

James Anthony Chartrey does not engage in other business activities.

Additional Compensation

James Anthony Chartrey has no additional compensation to disclose.

Supervision

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

James Anthony Chartrey's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at 800-301-LIDO or jozur@lidoadvisors.com.

Brochure Supplement

(Part 2B of Form ADV)
January 2026

James Diehl

Senior Vice President, Senior Wealth Advisor

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

Educational Background & Business Experience

James Diehl (b. 1985) joined Lido in December 2025 with the acquistion of Fountainhead Advisors LLC where he served as a Senior Financial Strategist. He previously worked as a Registered Representative and Agent with Mass Mutual. James holds a B.A. in Communications and Marketing from Arizona State University and an M.B.A. from University of Phoenix.

Disciplinary Information

James Diehl has no disciplinary information to disclose.

Other Business Activities

In addition to activities at Lido, Mr. Diehl is an insurance broker with MassMutual Life Insurance Company. As a licensed insurance agent, he may recommend to clients' certain insurance products sold through unaffiliated insurance companies. If a Lido client elects to purchase an insurance product, Mr. Diehl would receive the usual and customary commission for doing so. Mr. Diehl spends less than 5 hours per month performing services as an insurance agent.

Additional Compensation

James Diehl has no additional compensation to disclose.

Supervision

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

James Diehl's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at 800-301-LIDO or jozur@lidoadvisors.com.

Brochure Supplement
(Part 2B of Form ADV)
January 2026

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

Educational Background & Business Experience
James Savage (b. 1993) joined Lido in September 2019 after previously working as an Investment Specialist Trainee at Merrill Lynch, Pierre, Fenner, and Smith Inc. Jim holds a B.B.A. in Finance from University of Iowa.

Disciplinary Information
James Savage has no disciplinary information to disclose.

Other Business Activities
James Savage does not engage in other business activities.

Additional Compensation
James Savage has no additional compensation to disclose.

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

James Savage's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at 800-301-LIDO or jozur@lidoadvisors.com.

Brochure Supplement

(Part 2B of Form ADV)
January 2026

LIDO

James Scott Duncanson

Director, Senior Wealth Advisor

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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 Brochure. Please contact our Chief Compliance Officer if you did not receive Lido's Disclosure Brochure or if you have any questions about the contents of this supplement.

Educational Background & Business Experience

James Scott Duncanson (b. 1963) joined Lido with the acquisition of Avitas Wealth Management, LLC in January 2025, which he co-founded in late 2017. Prior to working as an Independent Adviser Representative at Avitas and its predecessor PKS Advisory Services, LLC, he spent eight years with UBS Financial Services, Inc as a Financial Advisor. Scott holds a B.S. in Business Management from Pepperdine University.

Disciplinary Information

James Scott Duncanson has no disciplinary information to disclose.

Other Business Activities

James Scott Duncanson does not engage in other business activities.

Additional Compensation

James Scott Duncanson has no additional compensation to disclose.

Supervision

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

James Scott Duncanson's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at 800-301-LIDO or jozur@lidoadvisors.com.

Brochure Supplement

(Part 2B of Form ADV)
January 2026

Janice Osugi, CFA

Senior Vice President, Senior Portfolio Strategist

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

Educational Background & Business Experience

Janice Osugi (b. 1973) joined Lido in May 2025 with over a decade of experience in the financial industry. She previously worked as the Director of Investment Strategy for Bluepointe Capital Management - and prior to that, she was the Vice President for Progress. Janice holds a B.A. in Economics from the University of California, Berkeley. Janice is a Chartered Financial Analyst® Charterholder* (*See Appendix A for explanation of professional designations).

Disciplinary Information

Janice Osugi has no disciplinary information to disclose.

Other Business Activities

Janice Osugi does not engage in other business activities.

Additional Compensation

Janice Osugi has no additional compensation to disclose.

Supervision

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

Janice Osugi's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at 800-301-LIDO or jozur@lidoadvisors.com.

Brochure Supplement

(Part 2B of Form ADV)
January 2026

Jarett Karp

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

Educational Background & Business Experience

Jarett Karp (b. 1998), joined Lido in April 2024 as an Investment Advisor representative. Previously, he worked as a Performance Associate at NEPC, LLC - and a Registered Representative at NYLife Securities. Jarett holds a B.S. in Economics from Ohio State University.

Disciplinary Information

Jarett Karp has no disciplinary information to disclose.

Other Business Activities

Jarett Karp does not engage in other business activities.

Additional Compensation

Jarett Karp has no additional compensation to disclose.

Supervision

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

Jarett Karp's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at 800-301-LIDO or jozur@lidoadvisors.com.

Brochure Supplement

(Part 2B of Form ADV)
January 2026

Jaron Wagner, CFP®

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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 Brochure. Please contact our Chief Compliance Officer if you did not receive Lido's Disclosure Brochure or if you have any questions about the contents of this supplement.

Educational Background & Business Experience

Jaron Wagner (b. 1995) joined Lido Advisors in April 2024 after working as a Financial Consultant for over three years at the Matter Family Office. Prior to being a financial consultant, he spent several years as a Wealth Management Associate at RMB Capital Management. Jaron holds a B.S. in Economics from Texas Christian University. Jaron is a CERTIFIED FINANCIAL PLANNER® professional* (*See Appendix A for explanation of professional designation).

Disciplinary Information

Jaron Wagner has no disciplinary information to disclose.

Other Business Activities

Jaron Wagner does not engage in other business activities.

Additional Compensation

Jaron Wagner has no additional compensation to disclose.

Supervision

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

Jaron Wagner's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at 800-301-LIDO or jozur@lidoadvisors.com.

Brochure Supplement

(Part 2B of Form ADV)
January 2026

Jason Blumberg

Senior Managing Director,Senior Wealth Advisor

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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 Brochure. Please contact our Chief Compliance Officer if you did not receive Lido's Disclosure Brochure or if you have any questions about the contents of this supplement.

Educational Background & Business Experience

Jason Blumberg (b. 1991) joined Lido in February 2015 after spending several years working as a Financial Analyst at Morgan Stanley. Jason holds a B.S. in Finance and a B.S. in Information Systems from University of Maryland, College Park.

Disciplinary Information

Jason Blumberg has no disciplinary information to disclose.

Other Business Activities

Jason Blumberg does not engage in other business activities.

Additional Compensation

Jason Blumberg has no additional compensation to disclose.

Supervision

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

Jason Blumberg's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at 800-301-LIDO or jozur@lidoadvisors.com.

Brochure Supplement

(Part 2B of Form ADV)
January 2026

Jason Lee

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

Educational Background & Business Experience

Jason Lee (b. 1984) joined Lido in December 2025 with the acquisition of Fountainhead Advisors LLC where he served as a Financial Strategist. He held previous Financial Advisor roles with Morgan Stanley, Bank of America, and Merrill Lynch. He matriculated from College Park High School.

Disciplinary Information

Jason Lee has no disciplinary information to disclose.

Other Business Activities

Jason Lee does not engage in other business activities.

Additional Compensation

Jason Lee has no additional compensation to disclose.

Supervision

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

Jason Lee's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at 800-301-LIDO or jozur@lidoadvisors.com.

Brochure Supplement

(Part 2B of Form ADV)
January 2026

LIDO

Jason Ozur

Founding Partner, Chief Executive Officer

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

Educational Background & Business Experience

Jason Ozur (b. 1974) joined Lido in April 2009 and has served in several positions during his tenure, including Chief Investment Officer and currently Chief Executive Officer. As Co-Chair of Lido's Alternative Investment Committee, he is responsible for the management of Lido's alternative investments and is an integral part of the firm's due diligence on real estate orientated strategies. He started his career as a CPA and previous employers include Falcon Water Free Technologies, Mapleton Investments, and Canyon Partners. Jason holds a B.A. in Business and Accounting from California State University, Northridge.

Disciplinary Information

Jason Ozur has no disciplinary information to disclose.

Other Business Activities

In addition to 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 Company, LLC, LAL Almari Holdings LLC, and IDB Lido Wealth LLC.

Mr. Ozur is a Consultant and CFO for Hello Marketing, but does not receive any compensation. He is also not compensated for his affiliation with Lido Flamingo, Archway Capital, Palladius Capital Management, or 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.

Additional Compensation

Jason Ozur has no additional compensation to disclose.

Supervision

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

Lido's Board of Directors has oversight of Mr. Ozur. Greg Kushner, the Chairman of the Board, can be contacted at 800-301-LIDO or gkushner@lidoadvisors.com.

Brochure Supplement

(Part 2B of Form ADV)
January 2026

Jason Ryer Baldridge

Vice President, Client Relationship Manager

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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 Brochure. Please contact our Chief Compliance Officer if you did not receive Lido's Disclosure Brochure or if you have any questions about the contents of this supplement.

Educational Background & Business Experience

Jason Ryer Baldridge (b. 1994) joined Lido in June 2021 as an Investment Advisor Representative. Previously, he worked as a Marketing Coordinator at OluKai. Ryer holds a B.S. in Leadership and Management, with a concentration in Information Systems and Entrepreneurship.

Disciplinary Information

Jason Ryer Baldridge has no disciplinary information to disclose.

Other Business Activities

Jason Ryer Baldridge does not engage in other business activities.

Additional Compensation

Jason Ryer Baldridge has no additional compensation to disclose.

Supervision

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

Jason Ryer Baldridge's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at 800-301-LIDO or jozur@lidoadvisors.com.

Brochure Supplement

(Part 2B of Form ADV)
April 2026

Javier Jimenez, CFP®

Senior Vice President, Senior Wealth Advisor

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

Educational Background & Business Experience

Javier Jimenez (b. 1995) joined Lido in June 2025. He previously worked as an Advisor for Copperwynd Financial, a Registered Person for The Vanguard Group, and a Financial Advisor for Edward Jones. Javier holds a B.S. in Finance from the University of Nevada, Las Vegas. Javier is a CERTIFIED FINANCIAL PLANNER® professional* (*See Appendix A for explanation of professional designation).

Disciplinary Information

Javier Jimenez has no disciplinary information to disclose.

Other Business Activities

In addition to activities at Lido, Mr. Jimenez is Treasurer for Woodland Springs Home Owners Association. Minimal time is spent on this activity and he is uncompensated.

Additional Compensation

Javier Jimenez has no additional compensation to disclose.

Supervision

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

Javier Jimenez's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at 800-301-LIDO or jozur@lidoadvisors.com.

Brochure Supplement

(Part 2B of Form ADV)
May 2026

LiDO

Kamarra "Jay" Freeman

Senior Vice President, Senior Wealth Advisor

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

Educational Background & Business Experience

Kamarra "Jay" Freeman (b. 1991) joined Lido in January 2026 with over a decade of experience in venture capital and financial management. His previous roles include Managing Partner at both Banks Capital and Kinfolk Venture Capital, as well as Global Product Manager & Venture Partner with Paypal Holdings Inc. Jay holds a B.A. in Business and Sociology from Brandeis University.

Disciplinary Information

Kamarra "Jay" Freeman has no disciplinary information to disclose.

Other Business Activities

In addition to activities at Lido, Mr. Freeman is the Managing Director of Club Ethos, a private family office providing wealth management, investment advisory, and brand advisory services to professional athletes and artists.

Additional Compensation

Kamarra "Jay" Freeman has no additional compensation to disclose.

Supervision

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

Kamarra "Jay" Freeman's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at 800-301-LIDO or jozur@lidoadvisors.com.

Brochure Supplement

(Part 2B of Form ADV)
January 2026

Jeffrey Bjornson, CFP®

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

Educational Background & Business Experience

Jeffrey Bjornson (b. 1974) joined Lido in June 2025. He previously worked as both an Investment Adviser Representative and a Registered Representative for Cetera Advisor Networks, LLC. Prior to this, he was a Registered Representative for IMST Distributors LLC. Jeffrey holds a B.B.A in Banking and Finance from Mississippi State University and a M.S. in Data Analytics from Maryville University. Jeffrey is a CERTIFIED FINANCIAL PLANNER® professional* (*See Appendix A for explanation of professional designation).

Disciplinary Information

Jeffrey Bjornson has no disciplinary information to disclose.

Other Business Activities

Jeffrey Bjornson does not engage in other business activities.

Additional Compensation

Jeffrey Bjornson has no additional compensation to disclose.

Supervision

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

Jeffrey Bjornson's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at 800-301-LIDO or jozur@lidoadvisors.com.

Brochure Supplement

(Part 2B of Form ADV)
January 2026

Jeffrey Christie

Managing Director, Senior Wealth Manager

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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 Brochure. Please contact our Chief Compliance Officer if you did not receive Lido's Disclosure Brochure or if you have any questions about the contents of this supplement.

Educational Background & Business Experience

Jeffrey Christie (b. 1981) joined Lido in December 2018 during the merger with Ken Stern & Associates, where he had worked for more than a decade with the most recent title of Director, Wealth Management. He also served as an Insurance Agent for Asset Planning Solutions, Inc. and a Registered Representative with Investment Security Corporation. Jeffrey holds a B.S. in Finance from San Diego State University.

Disciplinary Information

Jeffrey Christie has no disciplinary information to disclose.

Other Business Activities

In addition to activities at Lido, Mr. Christie is a California Insurance Agent. He is not actively doing business, but maintains a valid license.

Additional Compensation

Jeffrey Christie has no additional compensation to disclose.

Supervision

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

Jeffrey Christie's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at 800-301-LIDO or jozur@lidoadvisors.com.

Brochure Supplement

(Part 2B of Form ADV)
March 2026

Jeffrey Dingle

Associate, Client Relationship Manager

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

Educational Background & Business Experience

Jeffrey Dingle (b. 2000) joined Lido in October 2024 as an Associate, Private Client Services. He previously interned with Elwood & Goetz. Jeffrey holds a B.S. in Family and Consumer Sciences, Financial Planning from the University of Georgia.

Disciplinary Information

Jeffrey Dingle has no disciplinary information to disclose.

Other Business Activities

Jeffrey Dingle does not engage in other business activities.

Additional Compensation

Jeffrey Dingle has no additional compensation to disclose.

Supervision

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

Jeffrey Dingle's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at 800-301-LIDO or jozur@lidoadvisors.com.

Brochure Supplement

(Part 2B of Form ADV)
January 2026

Jeffrey Garden, CFA

Chief Investment Officer

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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 Brochure. Please contact our Chief Compliance Officer if you did not receive Lido's Disclosure Brochure or if you have any questions about the contents of this supplement.

Educational Background & Business Experience

Jeffrey Garden (b. 1979) joined Lido in March 2014 as a Senior Analyst and advanced to Chief Investment Officer and Co-Chairman of the firm's Investment Committee. Prior to joining Lido, Jeff served as Lead Investment Consultant at Union Bank of Israel's flagship Diamond District International Private Banking branch. Jeff holds a B.A. in Political Science from San Jose State University, an MBA from The Open University of Israel, and a Master of Applied Data Science from University of Michigan. He is a Chartered Financial Analyst® Charterholder* (*See Appendix A for explanation of professional designations).

Disciplinary Information

Jeffrey Garden has no disciplinary information to disclose.

Other Business Activities

Jeffrey Garden does not engage in other business activities.

Additional Compensation

Jeffrey Garden has no additional compensation to disclose.

Supervision

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

Jeffrey Garden's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at 800-301-LIDO or jozur@lidoadvisors.com.

Brochure Supplement

(Part 2B of Form ADV)
January 2026

Jeffrey Kaufmann

Managing Director, Senior Wealth Manager

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

Educational Background & Business Experience

Jeffrey Kaufmann (b. 1967) joined Lido in February 2021 after previously working at Boston Private Wealth Management as a Senior Client Advisor and Senior Business Development Officer. He is currently the Director, Senior Wealth Manager at Lido. Jeffery holds a B.A. in Political Science from Williams College.

Disciplinary Information

Jeffrey Kaufmann has no disciplinary information to disclose.

Other Business Activities

Jeffrey Kaufmann does not engage in other business activities.

Additional Compensation

Jeffrey Kaufmann has no additional compensation to disclose.

Supervision

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

Jeffrey Kaufmann's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at 800-301-LIDO or jozur@lidoadvisors.com.

Brochure Supplement

(Part 2B of Form ADV)
January 2026

Jeffrey Westheimer

Founding Partner, Senior Managing Director

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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 Brochure. Please contact our Chief Compliance Officer if you did not receive Lido's Disclosure Brochure or if you have any questions about the contents of this supplement.

Educational Background & Business Experience

Jeffrey Westheimer (b. 1971) joined Lido in January 2008 as a Vice President, Wealth Advisor after serving over nine years performing legal, business development and marketing functions in the Service Establishment division of American Express. He holds a B.A. in Political Science from University of Texas, Austin and a J.D. from Southern Methodist University, Dedman School of Law.

Disciplinary Information

Jeffrey Westheimer has no disciplinary information to disclose.

Other Business Activities

In addition to 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. 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 it written Code of Ethics that includes preapproval and reporting requirements of certain personal securities transactions by Lido employees, including private funds, and through disclosures to clients. In addition, clients are not obligated to implement recommended transactions in private funds or other private limited partnerships.

Additional Compensation

Jeffrey Westheimer has no additional compensation to disclose.

Supervision

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

Jeffrey Westheimer's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at 800-301-LIDO or jozur@lidoadvisors.com.

Brochure Supplement

(Part 2B of Form ADV)
January 2026

Jennifer Betbadal

Senior Vice President, Senior Wealth Advisor

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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 Brochure. Please contact our Chief Compliance Officer if you did not receive Lido's Disclosure Brochure or if you have any questions about the contents of this supplement.

Educational Background & Business Experience

Jennifer Betbadal (b. 1977) joined Lido in January 2025 and is currently the Senior Vice President and Senior Wealth Advisor. She previously worked as the General Manager of J Belmont Industries for seven years. Jennifer holds a B.A. in Organizational Communications from the University of Colorado, Boulder.

Disciplinary Information

Jennifer Betbadal has no disciplinary information to disclose.

Other Business Activities

Jennifer Betbadal does not engage in other business activities.

Additional Compensation

Jennifer Betbadal has no additional compensation to disclose.

Supervision

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

Jennifer Betbadal's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at 800-301-LIDO or jozur@lidoadvisors.com.

Brochure Supplement

(Part 2B of Form ADV)
January 2026

Jenny Marie Dudrey

Vice President, Client Relationship Manager

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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 Brochure. Please contact our Chief Compliance Officer if you did not receive Lido's Disclosure Brochure or if you have any questions about the contents of this supplement.

Educational Background & Business Experience

Jenny Marie Dudrey (b. 1973) joined Lido with the acquisition of Platte River Wealth Advisors in December 2024. She helped found Platte River in July 2019 and worked as an Investment Adviser Representative. Before that, she worked a Registered Representative with Wells Fargo Clearing Services, LLC and Wells Fargo Advisors, LLC. Marie holds a high school diploma and has completed some coursework at Trident Technical College.

Disciplinary Information

Jenny Marie Dudrey has no disciplinary information to disclose.

Other Business Activities

In addition to activities at Lido, Ms. Dudrey is a Notary Public in Colorado. This accounts for an insignificant amount of her time and income.

Additional Compensation

Jenny Marie Dudrey has no additional compensation to disclose.

Supervision

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

Jenny Marie Dudrey's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at 800-301-LIDO or jozur@lidoadvisors.com.

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(Part 2B of Form ADV)
January 2026

Jerrod Foster, CFA, CFP®

Senior Vice President, Senior Wealth Manager

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

Educational Background & Business Experience

Jerrod Foster (b. 1984) joined Lido in September 2024 and is currently a Senior Wealth Manager. He previously worked as a Lead Advisor at Parkside Advisors, a Financial Planning Director at Morgan Stanley, and an Associate Wealth Manager at BNY Mellon. Jerrod holds a B.S. in Political Science and a M.B.A., Concentration in Finance, both from Santa Clara University. Jerrod is a Chartered Financial Analyst® Charterholder* and a CERTIFIED FINANCIAL PLANNER® professional* (*See Appendix A for explanation of professional designation).

Disciplinary Information

Jerrod Foster has no disciplinary information to disclose.

Other Business Activities

In addition to activities at Lido, Mr. Foster is an associate faculty member at West Valley-Mission Community College and adjunct faculty at Contra Costa Community College. He spends roughly 30-40 hours per month on this outside business, which makes up approximately 20% of his income.

Additional Compensation

Jerrod Foster has no additional compensation to disclose.

Supervision

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

Jerrod Foster's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at 800-301-LIDO or jozur@lidoadvisors.com.

Brochure Supplement
(Part 2B of Form ADV)
January 2026

LiDO

Jerry Nigro
Director, Senior Wealth Manager

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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 Brochure. Please contact our Chief Compliance Officer if you did not receive Lido's Disclosure Brochure or if you have any questions about the contents of this supplement.

Educational Background & Business Experience
Jerry Nigro (b. 1970) joined Lido in November 2023 with the acquisition of Claybrook Capital LLC, which he founded in 2017. He brought nearly three decades of experience with advisor roles with Robertson Stephens, UBS, The Ayco Company, and Goldman Sachs. Jerry holds a B.S. in Family Financial Management from The Ohio State University.

Disciplinary Information
Jerry Nigro has no disciplinary information to disclose.

Other Business Activities
Jerry Nigro does not engage in other business activities.

Additional Compensation
Jerry Nigro has no additional compensation to disclose.

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

Jerry Nigro's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at 800-301-LIDO or jozur@lidoadvisors.com.

Brochure Supplement

(Part 2B of Form ADV)
January 2026

Jessica Fino

Senior Vice President, Senior Wealth Manager

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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 Brochure. Please contact our Chief Compliance Officer if you did not receive Lido's Disclosure Brochure or if you have any questions about the contents of this supplement.

Educational Background & Business Experience

Jessica Fino (b. 1988) joined Lido in July 2024 as a Senior Wealth Manager and Senior Vice President. She brought a decade of experience from Merrill Lynch, Pierce, Fenner, & Smith as a Registered Client Associate. Jessica holds a B.A. in Economics from Elon University.

Disciplinary Information

Jessica Fino has no disciplinary information to disclose.

Other Business Activities

Jessica Fino does not engage in other business activities.

Additional Compensation

Jessica Fino has no additional compensation to disclose.

Supervision

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

Jessica Fino's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at 800-301-LIDO or jozur@lidoadvisors.com.

Brochure Supplement

(Part 2B of Form ADV)
March 2026

LiDO

Jessica Vongsaphay

Senior Associate, Client Relationship Manager

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

Educational Background & Business Experience

Jessica Vongsaphay (b. 1998) joined Lido in February 2026. Previously, she worked in multiple roles at Sequoia Financial Group. Jessica holds a B.B.A. in Financial Management and a B.S. in Labor Economics from the University of Akron.

Disciplinary Information

Jessica Vongsaphay has no disciplinary information to disclose.

Other Business Activities

Jessica Vongsaphay does not engage in other business activities.

Additional Compensation

Jessica Vongsaphay has no additional compensation to disclose.

Supervision

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

Jessica Vongsaphay's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at 800-301-LIDO or jozur@lidoadvisors.com.

Brochure Supplement

(Part 2B of Form ADV)
April 2026

Jesus Zepeda Castro, CFP®

Senior Associate, Advanced Wealth Planning

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

Educational Background & Business Experience

Jesus Zepeda Castro (b. 2000) joined Lido in October 2025 with nearly five years of experience in the financial sector. He previously served as an Investment Adviser Representative with Creative Planning, LLC and a Paraplanner with Sonmore Financial, LLC. Jesus holds a B.A. in Financial Planning from Arizona State University. Jesus is a CERTIFIED FINANCIAL PLANNER® professional* (*See Appendix A for explanation of professional designation).

Disciplinary Information

Jesus Zepeda Castro has no disciplinary information to disclose.

Other Business Activities

Jesus Zepeda Castro does not engage in other business activities.

Additional Compensation

Jesus Zepeda Castro has no additional compensation to disclose.

Supervision

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

Jesus Zepeda Castro's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at 800-301-LIDO or jozur@lidoadvisors.com.

Brochure Supplement

(Part 2B of Form ADV)
January 2026

Joel Van Buren, CFP®

Vice President, Client Relationship Manager

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

Educational Background & Business Experience

Joel Van Buren (b. 1999) joined Lido in July 2025. He previously worked as a Financial Planning Associate for Exchange Capital Management - as well as an Intern for Shotwell Rutter Baer Financial Planners. Joel holds a B.A. Finance from Michigan State University. Joel is a CERTIFIED FINANCIAL PLANNER® professional* (*See Appendix A for explanation of professional designation).

Disciplinary Information

Joel Van Buren has no disciplinary information to disclose.

Other Business Activities

Joel Van Buren does not engage in other business activities.

Additional Compensation

Joel Van Buren has no additional compensation to disclose.

Supervision

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

Joel Van Buren's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at 800-301-LIDO or jozur@lidoadvisors.com.

Brochure Supplement

(Part 2B of Form ADV)
January 2026

John Barnes

Vice President, Client Relationship Manager

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

Educational Background & Business Experience

John Barnes (b. 1995) John joined Lido in April 2025 bringing seven years of industry experience. Immediately prior, he had a brief role with William Blair & Co as Registered Client Relationship Associate. He also worked at Morgan Stanley as PWM Client Service Associate and William Blair & Co in Private Wealth Management. John holds a B.S. in Economics from the University of Kentucky.

Disciplinary Information

John Barnes has no disciplinary information to disclose.

Other Business Activities

John Barnes does not engage in other business activities.

Additional Compensation

John Barnes has no additional compensation to disclose.

Supervision

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

John Barnes's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at 800-301-LIDO or jozur@lidoadvisors.com.

Brochure Supplement

(Part 2B of Form ADV)
January 2026

LIDO

John Bute

Senior Managing Director, Advanced Wealth Planning

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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 Brochure. Please contact our Chief Compliance Officer if you did not receive Lido's Disclosure Brochure or if you have any questions about the contents of this supplement.

Educational Background & Business Experience

John Bute (b. 1962) joined Lido in October 2019 with almost three decades of experience as a Financial Advisor, previously working at both Bank of America and Merrill Lynch, Pierce, Fenner, & Smith Incorporated. In April 2021, he became the Director of Lido Tax. John holds a B.S. in Business Administration from State University of New York at New York Paltz.

Disciplinary Information

John Bute has no disciplinary information to disclose.

Other Business Activities

In addition to 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.

Additional Compensation

John Bute has no additional compensation to disclose.

Supervision

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

John Bute's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at 800-301-LIDO or jozur@lidoadvisors.com.

Brochure Supplement
(Part 2B of Form ADV)
January 2026

John Derry, CFP®
Vice President, Client Relationship Manager

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

Educational Background & Business Experience
John Derry (b. 1996) joined Lido in April 2024 as a Wealth Manager, bringing over three years of experience as a Client Service Associate from Edelman Financial Engines. John holds a B.S. in Public Affairs from Indiana University, School of Public Health and Arts. John is a CERTIFIED FINANCIAL PLANNER® professional* (*See Appendix A for explanation of professional designation).

Disciplinary Information
John Derry has no disciplinary information to disclose.

Other Business Activities
John Derry does not engage in other business activities.

Additional Compensation
John Derry has no additional compensation to disclose.

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

John Derry's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at 800-301-LIDO or jozur@lidoadvisors.com.

Brochure Supplement

(Part 2B of Form ADV)
March 2026

John Genung

Associate, Client Relationship Manager

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

Educational Background & Business Experience

John Genung (b. 2002) joined Lido in October 2025 shortly after graduation. He previously served as a Financial Advisor Representative with Northwestern Mutual Investment Services, LLC. John holds a B.S. in Business Analytics in Louisiana State University.

Disciplinary Information

John Genung has no disciplinary information to disclose.

Other Business Activities

John Genung does not engage in other business activities.

Additional Compensation

John Genung has no additional compensation to disclose.

Supervision

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

John Genung's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at 800-301-LIDO or jozur@lidoadvisors.com.

Brochure Supplement

(Part 2B of Form ADV)
January 2026

John McInerney, CFP®

Director, Senior Wealth Manager

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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 Brochure. Please contact our Chief Compliance Officer if you did not receive Lido's Disclosure Brochure or if you have any questions about the contents of this supplement.

Educational Background & Business Experience

John McInerney (b. 1978) joined Lido in January 2023 as a Director, Senior Wealth Manager. He brings over a decade of financial experience as a FAA and Financial Advisor for Morgan Stanley Smith Barney. John holds a B.A. in Finance from Pace University, Lubin School of Business. John is a CERTIFIED FINANCIAL PLANNER® professional* (*See Appendix A for explanation of professional designation).

Disciplinary Information

John McInerney has no disciplinary information to disclose.

Other Business Activities

John McInerney does not engage in other business activities.

Additional Compensation

John McInerney has no additional compensation to disclose.

Supervision

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

John McInerney's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at 800-301-LIDO or jozur@lidoadvisors.com.

Brochure Supplement

(Part 2B of Form ADV)
January 2026

John T. Kennedy III

Managing Director, Senior Wealth Advisor

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

Educational Background & Business Experience

John T. Kennedy III (b. 1965) joined Pegasus Partners in 2016 serving as a Wealth Advisor prior to its partnership with Lido in 2024. Before joining Pegasus, John was a Managing Director at Baird's Institutional Equities & Research group for fifteen years. John holds a B.A. in Finance from the University of Notre Dame and an M.B.A. in Finance and Marketing from Kellogg School of Management.

Disciplinary Information

John T. Kennedy III has no disciplinary information to disclose.

Other Business Activities

In addition to 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.

Additional Compensation

John T. Kennedy III has no additional compensation to disclose.

Supervision

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

John T. Kennedy III's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at 800-301-LIDO or jozur@lidoadvisors.com.

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(Part 2B of Form ADV)
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Jon Morgan

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

Educational Background & Business Experience

Jon Morgan (b. 1967) joined Lido in October 2024 bringing nearly three decades of financial experience. He spent over 25 years as a Principal at Shore Morgan Young Wealth Strategies. During this time, he was also a Financial Advisor at Lincoln Investment - and an Investment Advisor Representative at Private Wealth Strategies, LLC. Jon holds a B.S. in Business Administration from The Ohio State University.

Disciplinary Information

Jon Morgan has no disciplinary information to disclose.

Other Business Activities

In addition to 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.

Additional Compensation

Jon Morgan has no additional compensation to disclose.

Supervision

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

Jon Morgan's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at 800-301-LIDO or jozur@lidoadvisors.com.

Brochure Supplement

(Part 2B of Form ADV)
January 2026

LIDO

Jonathan Jewitt, CFA

Managing Director, Senior Wealth Manager

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

Educational Background & Business Experience

Jonathan Jewitt (b. 1977) joined Lido in May 2023 with two decades in the financial industry, including his most recent role of Managing Director, Wealth Manager for First Republic Investment Managment, Inc. Previously he served as Managing Director, Senior Investment Strategist with Wells Fargo Bank. Jon holds a B.S. in Management Science from University of California, San Diego. Jon is a Chartered Financial Analyst® Charterholder* (*See Appendix A for explanation of professional designations).

Disciplinary Information

Jonathan Jewitt has no disciplinary information to disclose.

Other Business Activities

In addition to 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.

Additional Compensation

Jonathan Jewitt has no additional compensation to disclose.

Supervision

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

Jonathan Jewitt's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at 800-301-LIDO or jozur@lidoadvisors.com.

Brochure Supplement

(Part 2B of Form ADV)
January 2026

Jonathan Milner

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

Educational Background & Business Experience

Jonathan Milner (b. 2000) joined Lido in September 2025 with the acquisition of Olympus Wealth Management where he first interned and later served in an Analyst role following graduation. Jon holds a B.S. in Finance from Brigham Young University.

Disciplinary Information

Jonathan Milner has no disciplinary information to disclose.

Other Business Activities

Jonathan Milner does not engage in other business activities.

Additional Compensation

Jonathan Milner has no additional compensation to disclose.

Supervision

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

Jonathan Milner's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at 800-301-LIDO or jozur@lidoadvisors.com.

Brochure Supplement

(Part 2B of Form ADV)
April 2026

Jonathan Padrnos, CFP®

Senior Associate, Client Relationship Manager

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

Educational Background & Business Experience

Jonathan Padrnos (b. 1999) joined Lido in April 2024 after several years with Northwestern Mutual in their various entities where he held several positions including Representative, Agent, and Registered Representative. Prior to joining the finance industry, he worked as a Freelance Landscaper for Bishop White Seminary. Jonny holds a B.A. in Philosophy from Gonzaga University. Jonny is a CERTIFIED FINANCIAL PLANNER® professional* (*See Appendix A for explanation of professional designation).

Disciplinary Information

Jonathan Padrnos has no disciplinary information to disclose.

Other Business Activities

Jonathan Padrnos does not engage in other business activities.

Additional Compensation

Jonathan Padrnos has no additional compensation to disclose.

Supervision

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

Jonathan Padrnos's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at 800-301-LIDO or jozur@lidoadvisors.com.

Brochure Supplement

(Part 2B of Form ADV)
January 2026

Jonathan Teran, CFP®

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

Educational Background & Business Experience

Jonathan Teran (b. 1973) joined Lido in July 2018 bringing two decades of wealth management experience. Previously, he worked as an Investment Advisor Representative at Capstone Investment Strategies Inc. Jon holds a B.A. in Humanities from Biola University, a M.A. in Biblical Studies from Fuller Theological Seminary, and a M.A. in English from California State Polytechnic University. Jon is a CERTIFIED FINANCIAL PLANNER® professional* (*See Appendix A for explanation of professional designation).

Disciplinary Information

Jonathan Teran has no disciplinary information to disclose.

Other Business Activities

Jonathan Teran does not engage in other business activities.

Additional Compensation

Jonathan Teran has no additional compensation to disclose.

Supervision

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

Jonathan Teran's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at 800-301-LIDO or jozur@lidoadvisors.com.

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(Part 2B of Form ADV)
January 2026

Jordan Kunz, CFA, CFP®

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

Educational Background & Business Experience

Jordan Kunz (b. 1984) joined Lido in February 2023 with the acquisition of Colorado Financial Management where he had worked for over a decade with the predecessor Sargent Bickham Lagudis LLC as a Financial Advisor. Jordan holds a B.A. in Economics from Pomona College. Jordan is a Chartered Financial Analyst® Charterholder* and a CERTIFIED FINANCIAL PLANNER® professional* (*See Appendix A for explanation of professional designations).

Disciplinary Information

Jordan Kunz has no disciplinary information to disclose.

Other Business Activities

Jordan Kunz does not engage in other business activities.

Additional Compensation

Jordan Kunz has no additional compensation to disclose.

Supervision

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

Jordan Kunz's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at 800-301-LIDO or jozur@lidoadvisors.com.

Brochure Supplement

(Part 2B of Form ADV)
January 2026

Joseph Crowley, CFP®

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

Educational Background & Business Experience

Joseph Crowley (b. 1992) joined Lido in July 2025. He previously worked as an Analyst for Exchange Capital Management for nearly a decade. Joe holds a B.S. in Business Administration from Central Michigan University. Joe is a CERTIFIED FINANCIAL PLANNER® professional* (*See Appendix A for explanation of professional designation).

Disciplinary Information

Joseph Crowley has no disciplinary information to disclose.

Other Business Activities

In addition to activities at Lido, Mr. Crowley is on the Board of Directors and Finance Committee for the Humane Society of Huron Valley, a registered 501(c)(3). Responsibilities for board members include guidance and approval for large expenditures and investments and attending bi-monthly meetings.

Additional Compensation

Joseph Crowley has no additional compensation to disclose.

Supervision

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

Joseph Crowley's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at 800-301-LIDO or jozur@lidoadvisors.com.

Brochure Supplement

(Part 2B of Form ADV)
January 2026

Joseph Kuepper

Vice President, Operations

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

Educational Background & Business Experience

Joseph Kuepper (b. 1986) joined Lido at the beginning of 2023 as a part of the partnership with Colorado Financial Management where he worked as a Senior client Service Manager. Joe holds a B.S. in Natural Resources Recreation and Tourism from Colorado State University.

Disciplinary Information

Joseph Kuepper has no disciplinary information to disclose.

Other Business Activities

In addition to 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.

Additional Compensation

Joseph Kuepper has no additional compensation to disclose.

Supervision

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

Joseph Kuepper's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at 800-301-LIDO or jozur@lidoadvisors.com.

Brochure Supplement

(Part 2B of Form ADV)
January 2026

Joseph Letrich

Vice President, Wealth Advisor

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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 Brochure. Please contact our Chief Compliance Officer if you did not receive Lido's Disclosure Brochure or if you have any questions about the contents of this supplement.

Educational Background & Business Experience

Joseph Letrich (b. 2000) joined Lido in December 2023. He previously worked as a Client Associate for the Mather Group, LLC. Joseph holds a B.S. in Finance from DePaul University.

Disciplinary Information

Joseph Letrich has no disciplinary information to disclose.

Other Business Activities

Joseph Letrich does not engage in other business activities.

Additional Compensation

Joseph Letrich has no additional compensation to disclose.

Supervision

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

Joseph Letrich's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at 800-301-LIDO or jozur@lidoadvisors.com.

Brochure Supplement
(Part 2B of Form ADV)
January 2026

LIDO

Joseph Romeo, CFP®
Senior Vice President, Senior Wealth Manager

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

Educational Background & Business Experience
Joseph Romeo (b. 1991) joined Lido in June 2022 with nearly a decade of investment experience. He previously worked at UBS Financial Services as a Registered Client Associate. Joseph holds a B.S. in Education, Mathematics from SUNY Old Westbury. Joseph is a CERTIFIED FINANCIAL PLANNER® professional* (*See Appendix A for explanation of professional designation).

Disciplinary Information
Joseph Romeo has no disciplinary information to disclose.

Other Business Activities
Joseph Romeo does not engage in other business activities.

Additional Compensation
Joseph Romeo has no additional compensation to disclose.

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

Joseph Romeo's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at 800-301-LIDO or jozur@lidoadvisors.com.

Brochure Supplement

(Part 2B of Form ADV)
January 2026

Joshua Miller, CFP®

Director, Senior Wealth Advisor

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

Educational Background & Business Experience

Joshua Miller (b. 1965) joined Lido in March 2024, with over two decades of financial management experience. He previously worked at Colorado Financial Managment as the President, COO, and Sr. Advisor. Joshua holds a B.S. in Business Administration and a M.B.A. from the University of Denver. Joshua is a CERTIFIED FINANCIAL PLANNER® professional* (*See Appendix A for explanation of professional designation).

Disciplinary Information

Joshua Miller has no disciplinary information to disclose.

Other Business Activities

Joshua Miller does not engage in other business activities.

Additional Compensation

Joshua Miller has no additional compensation to disclose.

Supervision

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

Joshua Miller's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at 800-301-LIDO or jozur@lidoadvisors.com.

Brochure Supplement

(Part 2B of Form ADV)
January 2026

Jotham Zachary Monsma

Senior Vice President, Senior Wealth Advisor

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

Educational Background & Business Experience

Jotham Zachary Monsma (b. 1969) joined Lido in July 2025 with over a decade of professional experience. He previously worked as a Managing Director for Exchange Capital Management - and also worked in sales for New Street Research. Zachary holds a B.A. in Economics from Depauw University and a M.B.A. from the University of Michigan.

Disciplinary Information

Jotham Zachary Monsma has no disciplinary information to disclose.

Other Business Activities

Jotham Zachary Monsma does not engage in other business activities.

Additional Compensation

Jotham Zachary Monsma has no additional compensation to disclose.

Supervision

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

Jotham Zachary Monsma's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at 800-301-LIDO or jozur@lidoadvisors.com.

Brochure Supplement

(Part 2B of Form ADV)
January 2026

Julinda Milla

Senior Vice President, Senior Wealth Advisor

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

Educational Background & Business Experience

Julinda Milla (b. 1985) joined Lido in March 2025 with over a decade of experience. She previously worked as a Client Service Associate for Morgan Stanley and as a Registered Representative for both Nuveen Securities and Chauner Securities. Julinda holds a B.A. in Political Science from the University of Illinois, Chicago.

Disciplinary Information

Julinda Milla has no disciplinary information to disclose.

Other Business Activities

Julinda Milla does not engage in other business activities.

Additional Compensation

Julinda Milla has no additional compensation to disclose.

Supervision

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

Julinda Milla's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at 800-301-LIDO or jozur@lidoadvisors.com.

Brochure Supplement

(Part 2B of Form ADV)
January 2026

Justin Cho, CFP®

Senior Vice President, Senior Wealth Manager

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

Educational Background & Business Experience

Justin Cho (b. 1996) joined Lido in September 2021 after previously working as an Associate Business Consultant IAS Executive at LPL Financial for three years. Justin holds a B.S. in Finance from San Diego State University. Justin is a CERTIFIED FINANCIAL PLANNER® professional* (*See Appendix A for explanation of professional designation).

Disciplinary Information

Justin Cho has no disciplinary information to disclose.

Other Business Activities

Justin Cho does not engage in other business activities.

Additional Compensation

Justin Cho has no additional compensation to disclose.

Supervision

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

Justin Cho's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at 800-301-LIDO or jozur@lidoadvisors.com.

Brochure Supplement

(Part 2B of Form ADV)
January 2026

Justin Walsh, CFP®

Vice President, Client Relationship Manager

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

Educational Background & Business Experience

Justin Walsh (b. 1999) joined Lido in July 2025 after working as an Analyst with Tolleson Wealth Management. Previously, he served as an Associate Wealth Advisor with Abundant Life Financial and as a Insurance Associate and Financial Associate with Thrivent Financial. Justin holds a B.S. in Finance and Financial Planning from Liberty University. Justin is a CERTIFIED FINANCIAL PLANNER® professional* (*See Appendix A for explanation of professional designation).

Disciplinary Information

Justin Walsh has no disciplinary information to disclose.

Other Business Activities

Justin Walsh does not engage in other business activities.

Additional Compensation

Justin Walsh has no additional compensation to disclose.

Supervision

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

Justin Walsh's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at 800-301-LIDO or jozur@lidoadvisors.com.

Brochure Supplement

(Part 2B of Form ADV)
January 2026

Katherine Wohlt

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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 Brochure. Please contact our Chief Compliance Officer if you did not receive Lido's Disclosure Brochure or if you have any questions about the contents of this supplement.

Educational Background & Business Experience

Katherine Wohlt (b. 1975) joined Lido with the acquisition of Pegasus Partners, LLC in December 2024. She began her tenure with its inception in 2015 with the latest position of Relationship Manager. Prior to Pegasus, Kathy worked as an Relationship Manager with Reinhart Partners Inc. for over a decade. Kathy holds a B.S. in Business from the University of Minnesota and a M.B.A. in Finance from the University of Wisconsin.

Disciplinary Information

Katherine Wohlt has no disciplinary information to disclose.

Other Business Activities

Katherine Wohlt does not engage in other business activities.

Additional Compensation

Katherine Wohlt has no additional compensation to disclose.

Supervision

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

Katherine Wohlt's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at 800-301-LIDO or jozur@lidoadvisors.com.

Brochure Supplement

(Part 2B of Form ADV)
January 2026

Kayla Cross

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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 Brochure. Please contact our Chief Compliance Officer if you did not receive Lido's Disclosure Brochure or if you have any questions about the contents of this supplement.

Educational Background & Business Experience

Kayla Cross (b. 1996) joined Lido in September 2020 as an Associate, Private Client Services. Immediately prior, she worked as a Licensed Administrative Assistant with LPL Financial. Kayla holds a B.A. in Business Economics from the University of California, Irvine.

Disciplinary Information

Kayla Cross has no disciplinary information to disclose.

Other Business Activities

Kayla Cross does not engage in other business activities.

Additional Compensation

Kayla Cross has no additional compensation to disclose.

Supervision

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

Kayla Cross's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at 800-301-LIDO or jozur@lidoadvisors.com.

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January 2026

Kayla Kaltenecker, CFP®

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

Educational Background & Business Experience

Kayla Kaltenecker (b. 1994) joined Lido in 2017 and has held various roles including Private Client Services and Wealth Manager. Kayla holds a B.A. in Economics and Political Science from Miami University. Kayla is a CERTIFIED FINANCIAL PLANNER® professional* (*See Appendix A for explanation of professional designation).

Disciplinary Information

Kayla Kaltenecker has no disciplinary information to disclose.

Other Business Activities

In addition to 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.

Additional Compensation

Kayla Kaltenecker has no additional compensation to disclose.

Supervision

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

Kayla Kaltenecker's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at 800-301-LIDO or jozur@lidoadvisors.com.

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January 2026

Kayla Schneider, CFA, CFP®

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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 Brochure. Please contact our Chief Compliance Officer if you did not receive Lido's Disclosure Brochure or if you have any questions about the contents of this supplement.

Educational Background & Business Experience

Kayla Schneider (b. 1992) joined Lido with the acquisition of Pegasus Partners, LLC in December 2024. She worked there since its founding in 2015 with the latest position of Head Trader & Systems Analyst. Prior to Pegasus, Kayla worked as an Account Administrator with Reinhart Partners Inc. Kayla holds a B.S. in Biology from the University of Wisconsin. Kayla is a Chartered Financial Analyst® Charterholder* and a Chartered Financial Analyst® Charterholder* (*See Appendix A for explanation of professional designations).

Disciplinary Information

Kayla Schneider has no disciplinary information to disclose.

Other Business Activities

In addition to 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.

Additional Compensation

Kayla Schneider has no additional compensation to disclose.

Supervision

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

Kayla Schneider's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at 800-301-LIDO or jozur@lidoadvisors.com.

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January 2026

Keith Andreasen, CFP®

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

Educational Background & Business Experience

Keith Andreasen (b. 2000) joined Lido in October 2025 after a few years with Modera Wealth Management, LLC most recently serving as a Senior Planning Associate. Keith holds a B.S. in Financial Planning and Wealth Management from the University of Delaware. Keith is a CERTIFIED FINANCIAL PLANNER® professional* (*See Appendix A for explanation of professional designation).

Disciplinary Information

Keith Andreasen has no disciplinary information to disclose.

Other Business Activities

Keith Andreasen does not engage in other business activities.

Additional Compensation

Keith Andreasen has no additional compensation to disclose.

Supervision

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

Keith Andreasen's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at 800-301-LIDO or jozur@lidoadvisors.com.

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January 2026

Kelly Oliver, CFP®

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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 Brochure. Please contact our Chief Compliance Officer if you did not receive Lido's Disclosure Brochure or if you have any questions about the contents of this supplement.

Educational Background & Business Experience

Kelly Oliver (b. 1993) joined Lido in January 2023. Her prior experience includes working as an Investment Advisor Representative at XPS Capital - as well as a Registered Representative at Purshe Kaplan Sterling Investments. Kelly holds a B.S. in Business Management from Florida State University. Kelly is a CERTIFIED FINANCIAL PLANNER® professional* (*See Appendix A for explanation of professional designation).

Disciplinary Information

Kelly Oliver has no disciplinary information to disclose.

Other Business Activities

Kelly Oliver does not engage in other business activities.

Additional Compensation

Kelly Oliver has no additional compensation to disclose.

Supervision

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

Kelly Oliver's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at 800-301-LIDO or jozur@lidoadvisors.com.

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January 2026

Keri Kutakoff, ChFC®

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

Educational Background & Business Experience

Keri Kutakoff (b. 1971) joined Lido in December 2025 with the acquisition of Fountainhead Advisors LLC where she served as Chief Operating Officer. Bringing over three decades of experience in the financial services industry, she previously held roles including Registered Representative as Hornor Townsend & Kent Inc and an Insurance Producer for Penn Mutual Life Insurance Co. Keri holds a B.B.A. in Marketing from the University of Deleware. Keri is a Chartered Financial Consultant* (*See Appendix A for explanation of professional designations).

Disciplinary Information

Keri Kutakoff has no disciplinary information to disclose.

Other Business Activities

In addition to activities at Lido, Ms. Kutakoff is an insurance broker with The Penn Mutual Life Insurance Company and National Life Group. As a licensed insurance agent, she may recommend to clients' certain insurance products sold through unaffiliated insurance companies. If a Lido client elects to purchase an insurance product, Ms. Kutakoff would receive the usual and customary commission for doing so. Ms. Kutakoff spends less than 10 hours per month performing services as an insurance agent.

Additionally, Ms. Kutakoff is a Registered Representative with Chelsea Financial Services, LLC where she serves as an advisor for legacy business, including answering and completing standard servicing requests. She spends less than 10 hours per month on this activity.

Additional Compensation

Keri Kutakoff has no additional compensation to disclose.

Supervision

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

Keri Kutakoff's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at 800-301-LIDO or jozur@lidoadvisors.com.

Brochure Supplement

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January 2026

Kevin Maldonado

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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 Brochure. Please contact our Chief Compliance Officer if you did not receive Lido's Disclosure Brochure or if you have any questions about the contents of this supplement.

Educational Background & Business Experience

Kevin Maldonado (b. 1993) joined Lido in June 2021, bringing over three years of industry experience previously working as an Associate Wealth Manager at The Northern Trust Company. Kevin holds a B.S. in English from the University of Illinois, Urbana-Champaign.

Disciplinary Information

Kevin Maldonado has no disciplinary information to disclose.

Other Business Activities

Kevin Maldonado does not engage in other business activities.

Additional Compensation

Kevin Maldonado has no additional compensation to disclose.

Supervision

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

Kevin Maldonado's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at 800-301-LIDO or jozur@lidoadvisors.com.

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January 2026

Kevin McVeigh, CFA

Managing Director, Senior Wealth Advisor

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

Educational Background & Business Experience

Kevin McVeigh (b. 1961) joined Lido in July 2025. He previously worked as a Managing Director for Exchange Capital Management for nearly three decades. Kevin holds a B.B.A. in Accounting from Villanova University and a M.B.A. from Michigan State University. Kevin is a Chartered Financial Analyst® Charterholder* (*See Appendix A for explanation of professional designations).

Disciplinary Information

Kevin McVeigh has no disciplinary information to disclose.

Other Business Activities

Kevin McVeigh does not engage in other business activities.

Additional Compensation

Kevin McVeigh has no additional compensation to disclose.

Supervision

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

Kevin McVeigh's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at 800-301-LIDO or jozur@lidoadvisors.com.

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January 2026

Kirstie Hunt
Senior Associate, Client Relationship Manager

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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 Brochure. Please contact our Chief Compliance Officer if you did not receive Lido's Disclosure Brochure or if you have any questions about the contents of this supplement.

Educational Background & Business Experience
Kirstie Hunt (b. 1992) joined Lido with the acquisition of Avitas Wealth Management, LLC in January 2025, where she worked as an Investment Adviser Representative for nearly three years. Previous roles include Finance Associate at Elevation Consultants, LLC, a Relationship Manager at JP Morgan Chase Bank, and a Personal Banker with Bank of America. Kristie holds a B.A. in Business from California State University, Channel Islands and a Master of Taxation from California State University, Northridge.

Disciplinary Information
Kirstie Hunt has no disciplinary information to disclose.

Other Business Activities
Kirstie Hunt does not engage in other business activities.

Additional Compensation
Kirstie Hunt has no additional compensation to disclose.

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

Kirstie Hunt's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at 800-301-LIDO or jozur@lidoadvisors.com.

Brochure Supplement

(Part 2B of Form ADV)
January 2026

Kyle Brockbank, CPA

Vice President, Wealth Advisor

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

Educational Background & Business Experience

Kyle Brockbank (b. 1997) joined Lido in September 2025 with the acquisition of Olympus Wealth Management where he was an Associate Wealth Advisor for half a year. Previously, he served as a Tax Consultant with Deloitte. Kyle holds a B.S. in Accounting and a Master of Accounting from Brigham Young University. Kyle is a Certified Public Accountant* (*See Appendix A for explanation of professional designations).

Disciplinary Information

Kyle Brockbank has no disciplinary information to disclose.

Other Business Activities

Kyle Brockbank does not engage in other business activities.

Additional Compensation

Kyle Brockbank has no additional compensation to disclose.

Supervision

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

Kyle Brockbank's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at 800-301-LIDO or jozur@lidoadvisors.com.

Brochure Supplement

(Part 2B of Form ADV)
January 2026

Kyle Cross

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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 Brochure. Please contact our Chief Compliance Officer if you did not receive Lido's Disclosure Brochure or if you have any questions about the contents of this supplement.

Educational Background & Business Experience

Kyle Cross (b. 1991) joined Lido in August 2020 bringing nearly a decade of consulting experience from previously working at PwC, Genentech, and Avanade. Kyle holds a B.S. in Economic History from Vanderbilt University - as well as a M.B.A. and a M.P.H. in Public Health both from the University of California, Los Angeles.

Disciplinary Information

Kyle Cross has no disciplinary information to disclose.

Other Business Activities

Kyle Cross does not engage in other business activities.

Additional Compensation

Kyle Cross has no additional compensation to disclose.

Supervision

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

Kyle Cross's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at 800-301-LIDO or jozur@lidoadvisors.com.

Brochure Supplement

(Part 2B of Form ADV)
February 2026

Landen Silbowitz

Associate, Client Relationship Manager

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

Educational Background & Business Experience

Landen Silbowitz (b. 2002) joined Lido in February 2026 after serving as a Trader with Chimera Securities LLC. He previously held summer internship with Swift, Personalized Investment Strategies Group of Raymond James, and Edwards & Rockmore PC. Landen holds a B.S. in Finance from University of Maryland.

Disciplinary Information

Landen Silbowitz has no disciplinary information to disclose.

Other Business Activities

Landen Silbowitz does not engage in other business activities.

Additional Compensation

Landen Silbowitz has no additional compensation to disclose.

Supervision

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

Landen Silbowitz's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at 800-301-LIDO or jozur@lidoadvisors.com.

Brochure Supplement

(Part 2B of Form ADV)
January 2026

Landon Thompson, CFA

Vice President, Alternative Investments

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

Educational Background & Business Experience

Landon Thompson (b. 1997) joined Lido in September 2025 with the acquisition of Olympus Wealth Management where he had served for several years in various roles with the most recent title of Investment Manager. Landon holds a B.S. in Finance from Brigham Young University, Marriott School of Business. Landon is a Chartered Financial Analyst® Charterholder* (*See Appendix A for explanation of professional designations).

Disciplinary Information

Landon Thompson has no disciplinary information to disclose.

Other Business Activities

Landon Thompson does not engage in other business activities.

Additional Compensation

Landon Thompson has no additional compensation to disclose.

Supervision

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

Landon Thompson's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at 800-301-LIDO or jozur@lidoadvisors.com.

Brochure Supplement

(Part 2B of Form ADV)
January 2026

Laura Braverman

Director, Senior Wealth Manager

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

Educational Background & Business Experience

Laura Braverman (b. 1967) joined Lido in May 2025, bringing nearly two decades of experience within the financial industry. She previously worked as the Vice President of Bluepointe Capital Management. Laura holds a B.A. in American Studies from Dickinson College.

Disciplinary Information

Laura Braverman has no disciplinary information to disclose.

Other Business Activities

Laura Braverman does not engage in other business activities.

Additional Compensation

Laura Braverman has no additional compensation to disclose.

Supervision

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

Laura Braverman's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at 800-301-LIDO or jozur@lidoadvisors.com.

Brochure Supplement
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January 2026

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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 Brochure. Please contact our Chief Compliance Officer if you did not receive Lido's Disclosure Brochure or if you have any questions about the contents of this supplement.

Educational Background & Business Experience
Lewis Shore (b. 1948) joined Lido in October 2024 with two decades of industry experience. He previously worked as an Investment Advisor Representative at both Capital Analysts and Private Wealth Strategies, LLC. Prior to that, he worked as a Financial Advisor for Lincoln Investment and was also a Principal for Shore Morgan Young Wealth Strategies. Lewis holds a B.B.A from Ohio University.

Disciplinary Information
Lewis Shore has no disciplinary information to disclose.

Other Business Activities
In addition to 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.

Additional Compensation
Lewis Shore has no additional compensation to disclose.

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

Lewis Shore's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at 800-301-LIDO or jozur@lidoadvisors.com.

Brochure Supplement

(Part 2B of Form ADV)
April 2026

Louis Flamino

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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 Brochure. Please contact our Chief Compliance Officer if you did not receive Lido's Disclosure Brochure or if you have any questions about the contents of this supplement.

Educational Background & Business Experience

Louis Flamino (b. 1975) joined Lido in January 2016 with over two decades of financial industry experience. He previously worked as a Registered Representative at Foreside Fund Services, LLC - and as the Regional Director of Rafferty Asset Management. Louis holds a B.A. in Political Science from Vanderbilt University.

Disciplinary Information

Louis Flamino has no disciplinary information to disclose.

Other Business Activities

Louis Flamino does not engage in other business activities.

Additional Compensation

Louis Flamino has no additional compensation to disclose.

Supervision

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

Louis Flamino's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at 800-301-LIDO or jozur@lidoadvisors.com.

Brochure Supplement

(Part 2B of Form ADV)
January 2026

Louis Kim

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

Educational Background & Business Experience

Louis Kim (b. 1971) joined Lido in December 2025 with two decades of experience in capital management. He previously served as Head of Special Situations at Gideon and Chief Investment Officer with MKL Capital Management LLC. Louis hold a B.S. in International Business and a B.A. in Japanese from Georgetown University.

Disciplinary Information

Louis Kim has no disciplinary information to disclose.

Other Business Activities

Louis Kim does not engage in other business activities.

Additional Compensation

Louis Kim has no additional compensation to disclose.

Supervision

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

Louis Kim's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at 800-301-LIDO or jozur@lidoadvisors.com.

Brochure Supplement

(Part 2B of Form ADV)
January 2026

Luka Waage

Associate, Client Relationship Manager

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

Educational Background & Business Experience

Luka Waage (b. 2001) joined Lido in January 2025, starting off his career in the financial services industry. Luka holds a B.A. in Economics from the University of California, Santa Barbara.

Disciplinary Information

Luka Waage has no disciplinary information to disclose.

Other Business Activities

Luka Waage does not engage in other business activities.

Additional Compensation

Luka Waage has no additional compensation to disclose.

Supervision

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

Luka Waage's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at 800-301-LIDO or jozur@lidoadvisors.com.

Brochure Supplement

(Part 2B of Form ADV)
January 2026

Luke Bender

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

Educational Background & Business Experience

Luke Bender (b. 2002) joined Lido in October 2024 to begin his career in the wealth management industry. He previously interned with Post Invertment Group as a Real Estate Acquistition Analyst. Luke holds a B.S. in Personal Finance - Financial Planning from University of Wisconsin, Madison.

Disciplinary Information

Luke Bender has no disciplinary information to disclose.

Other Business Activities

Luke Bender does not engage in other business activities.

Additional Compensation

Luke Bender has no additional compensation to disclose.

Supervision

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

Luke Bender's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at 800-301-LIDO or jozur@lidoadvisors.com.

Brochure Supplement

(Part 2B of Form ADV)
January 2026

Luke Daniel, CFP®

Managing Director, Senior Wealth Advisor

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

Educational Background & Business Experience

Luke Daniel (b. 1978) joined Lido in February 2023 with over two decades of experience working in the financial industry. He previously worked as a Portfolio Manager/Advisor for Sargent Bickham Lagudis. Luke holds a degree in Business Administration from Colorado State University, Fort Collins. Luke is a CERTIFIED FINANCIAL PLANNER® professional* (*See Appendix A for explanation of professional designation).

Disciplinary Information

Luke Daniel has no disciplinary information to disclose.

Other Business Activities

In addition to 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.

Additional Compensation

Luke Daniel has no additional compensation to disclose.

Supervision

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

Luke Daniel's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at 800-301-LIDO or jozur@lidoadvisors.com.

Brochure Supplement

(Part 2B of Form ADV)
January 2026

Luke Foukas

Vice President, Wealth Advisor

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

Educational Background & Business Experience

Luke Foukas (b. 994) joined Lido in December 2025 with the acquisition of Fountainhead Advisors LLC. He brought several years of financial experience including roles at BTIG, LLC in Franchise Sales and Clarksons Platou Securities Inc as a Registered Representative. Luke holds a B.A. in Business, Organizations, and Society from Franklin & Marshall College.

Disciplinary Information

Luke Foukas has no disciplinary information to disclose.

Other Business Activities

In addition to activities at Lido, Mr. Foukas is an independent insurance agent . If a Lido client elects to purchase an insurance product, Mr. Foukas would receive the usual and customary commission for doing so. Mr. Foukas spends approximately less than 1 hour a month performing services as an insurance agent.

Additional Compensation

Luke Foukas has no additional compensation to disclose.

Supervision

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

Luke Foukas's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at 800-301-LIDO or jozur@lidoadvisors.com.

Brochure Supplement

(Part 2B of Form ADV)
January 2026

Maher Askary

Senior Vice President, Senior Wealth Advisor

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

Educational Background & Business Experience

Maher Askary (b. 1968) joined Lido in January 2025 after serving as a Vice President of Sales with Envision capital Group and Partners Capital Group. His prior experience includes Managing Director at AD Asset Management, Chief Financial Officer at Yield Investments Ltd., andDirector of Business Development with The Cambridge Capital Group. Maher holds a B.A. in Business Administration in Finance from California State University, Fullerton.

Disciplinary Information

Maher Askary has no disciplinary information to disclose.

Other Business Activities

Maher Askary does not engage in other business activities.

Additional Compensation

Maher Askary has no additional compensation to disclose.

Supervision

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

Maher Askary's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at 800-301-LIDO or jozur@lidoadvisors.com.

Brochure Supplement

(Part 2B of Form ADV)
January 2026

Marc Rock

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

Educational Background & Business Experience

Marc Rock (b.11970) joined Lido in December 2025 with the acquisition of Fountainhead Advisors LLC where he co-founded and served as Managing Partner and Senior Financial Strategist. He brings over two decades of experience with roles including Registered Representative with Securevest Financial Group, Inc and Mangaging Member for Abrahamsenrock. Marc has a B.A. and M.B.A. in Accounting and Finance from Clark University.

Disciplinary Information

Marc Rock has no disciplinary information to disclose.

Other Business Activities

Marc Rock does not engage in other business activities.

Additional Compensation

Marc Rock has no additional compensation to disclose.

Supervision

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

Marc Rock's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at 800-301-LIDO or jozur@lidoadvisors.com.

Brochure Supplement

(Part 2B of Form ADV)
January 2026

Marya Young

Managing Director, Senior Wealth Advisor

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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 Brochure. Please contact our Chief Compliance Officer if you did not receive Lido's Disclosure Brochure or if you have any questions about the contents of this supplement.

Educational Background & Business Experience

Marya Young (b. 1964) joined Lido in October 2024, bringing nearly four decades of industry experience. Some of her previous roles include working as a Financial Advisor for Lincoln Investment, an Investment Advisor Representative at Private Wealth Strategies, LLC, and as a Principal at Shore Morgan Young Wealth Strategies. Marya holds a high school diploma and has completed some coursework at The Ohio State University.

Disciplinary Information

Marya Young has no disciplinary information to disclose.

Other Business Activities

In addition to 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.

Additional Compensation

Marya Young has no additional compensation to disclose.

Supervision

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

Marya Young's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at 800-301-LIDO or jozur@lidoadvisors.com.

Brochure Supplement

(Part 2B of Form ADV)
January 2026

Matthew Altman, CFP®

Senior Vice President, Advanced Wealth Solutions

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

Educational Background & Business Experience

Matthew Altman (b. 1990) joined Lido in October 2025 with over a decade of experience in the finance industry after getting his start as a Financial Services Representative with TD Bank. He previously served as a Financial Consultant at both Fidelity Brokerage Services LLC and Charles Schwab & Co, Inc. His most recent role was a Senior Wealth Advisor with Glassy Mountain Advisors. Matt holds a B.A. in Political Science from University of North Carolina at Chapel Hill. Matt is a CERTIFIED FINANCIAL PLANNER® professional* (*See Appendix A for explanation of professional designation).

Disciplinary Information

Matthew Altman has no disciplinary information to disclose.

Other Business Activities

Matthew Altman does not engage in other business activities.

Additional Compensation

Matthew Altman has no additional compensation to disclose.

Supervision

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

Matthew Altman's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at 800-301-LIDO or jozur@lidoadvisors.com.

Brochure Supplement

(Part 2B of Form ADV)
January 2026

Matthew D'Attilio, CFA

Senior Managing Director, Senior Wealth Advisor

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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 Brochure. Please contact our Chief Compliance Officer if you did not receive Lido's Disclosure Brochure or if you have any questions about the contents of this supplement.

Educational Background & Business Experience

Matthew D'Attilio (b. 1970) joined Lido in December 2024 bringing three decades of industry experience. He previously worked as the President and Chief Investment Officer of Pegasus Partners Ltd. Matthew holds a B.A. in Economics from Bowdoin College. Matthew is a Chartered Financial Analyst® Charterholder* (*See Appendix A for explanation of professional designations).

Disciplinary Information

Matthew D'Attilio has no disciplinary information to disclose.

Other Business Activities

In addition to activities at Lido, Mr. D'Attilio is a board member of the investment committee for the Greater Milwaukee Foundation and a board member of Children's Wisconsin which oversees the endowment portfolio. These roles are not compensated.

Additional Compensation

Matthew D'Attilio has no additional compensation to disclose.

Supervision

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

Matthew D'Attilio's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at 800-301-LIDO or jozur@lidoadvisors.com.

Brochure Supplement

(Part 2B of Form ADV)
January 2026

Matthew Krull, CFP®

Director, Investments

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

Educational Background & Business Experience

Matthew Bloom-Krull joined Lido in September 2025 with the acquisition of Olympus Wealth Management, which he co-founded a decade prior and served as the Chief Investment Officer. Prior to co-founding Olympus Wealth Management, he was the Market Director for J.P. Morgan Chase Investments and served in several roles at J.P. Morgan's Private Bank during his tenure. Matt holds a B.S. in Geography and an MBA from the University of Utah. Matt is a CERTIFIED FINANCIAL PLANNER® professional* (*See Appendix A for explanation of professional designation).

Disciplinary Information

Matthew Krull has no disciplinary information to disclose.

Other Business Activities

In addition to activities at Lido, Mr. Krull is a board member at Methodists Helping Methodists, a non-profit, where he serves as a member of the executive committee and is the chairman of the investment committee. He also manages Krull Capital LLC and Krull Properties LLC, which are estate planning entities designed to hold personal investments. Further, he is a member of Olympus Wealth Management LLC, Olympus Wealth Holdings LLC, Olympus Lifecycle LLC. These may include investments that clients are enrolled in, a conflict that is mitigated by a pre-approval request system outlined in the Code of Ethics. This makes up less than 10% of his time and income.

Additional Compensation

Matthew Krull has no additional compensation to disclose.

Supervision

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

Matthew Krull's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at 800-301-LIDO or jozur@lidoadvisors.com.

Brochure Supplement

(Part 2B of Form ADV)
January 2026

Matthew Kulka, CFP®

Vice President, Client Relationship Manager

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

Educational Background & Business Experience

Matthew Kulka (b. 1993) joined Lido in February 2024, bringing over seven years of industry experience from Morgan Stanley, E*Trade Capital Management, and Fidelity Brokerage Services. Matt holds a B.A. in Economics from Michigan State University. Matt is a CERTIFIED FINANCIAL PLANNER® professional* (*See Appendix A for explanation of professional designation).

Disciplinary Information

Matthew Kulka has no disciplinary information to disclose.

Other Business Activities

Matthew Kulka does not engage in other business activities.

Additional Compensation

Matthew Kulka has no additional compensation to disclose.

Supervision

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

Matthew Kulka's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at 800-301-LIDO or jozur@lidoadvisors.com.

Brochure Supplement

(Part 2B of Form ADV)
January 2026

Matthew Meenan

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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 Brochure. Please contact our Chief Compliance Officer if you did not receive Lido's Disclosure Brochure or if you have any questions about the contents of this supplement.

Educational Background & Business Experience

Matthew Meenan (b. 2001) joined Lido in January 2024. He previously worked as a Registered Representative and Agent at Northwestern Mutual Investment Services, LLC. Matthew holds a B.B.A. in Finance from the University of Oklahoma.

Disciplinary Information

Matthew Meenan has no disciplinary information to disclose.

Other Business Activities

Matthew Meenan does not engage in other business activities.

Additional Compensation

Matthew Meenan has no additional compensation to disclose.

Supervision

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

Matthew Meenan's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at 800-301-LIDO or jozur@lidoadvisors.com.

Brochure Supplement

(Part 2B of Form ADV)
April 2026

Matthew Ross

Senior Associate, Investments and Analytics

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

Educational Background & Business Experience

Matthew Ross (b. 1998) joined Lido in April 2026 with previous experience as a Registered Representative with LPL Financial LLC and a Trader with Exchange Capital Management Inc. Matt holds a B.S. in Finance from Wayne State University.

Disciplinary Information

Matthew Ross has no disciplinary information to disclose.

Other Business Activities

Matthew Ross does not engage in other business activities.

Additional Compensation

Matthew Ross has no additional compensation to disclose.

Supervision

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

Matthew Ross's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at 800-301-LIDO or jozur@lidoadvisors.com.

Brochure Supplement

(Part 2B of Form ADV)
January 2026

Matthew Sealy

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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 Brochure. Please contact our Chief Compliance Officer if you did not receive Lido's Disclosure Brochure or if you have any questions about the contents of this supplement.

Educational Background & Business Experience

Matthew Sealy (b. 2000) joined Lido in June 2022 with two years of work experience with BlastMotion Inc. as Product Support Intern. Matthew holds a B.S. in Business Administration, Finance from San Diego State University.

Disciplinary Information

Matthew Sealy has no disciplinary information to disclose.

Other Business Activities

Matthew Sealy does not engage in other business activities.

Additional Compensation

Matthew Sealy has no additional compensation to disclose.

Supervision

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

Matthew Sealy's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at 800-301-LIDO or jozur@lidoadvisors.com.

Brochure Supplement

(Part 2B of Form ADV)
February 2026

Max Mahr

Wealth Advisor

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

Educational Background & Business Experience

Max Mahr (b. 2001) joined Lido in January 2026 after gaining experience in the financial industry with roles as a Corporate Access Analyst with H.C. Wainwright & Co LLC and as an Analyst with Morgan Stanley. Max is a graduate of the University of Wisconsin-Madison where he earned his B.S. in Mathematic and Economics.

Disciplinary Information

Max Mahr has no disciplinary information to disclose.

Other Business Activities

Max Mahr does not engage in other business activities.

Additional Compensation

Max Mahr has no additional compensation to disclose.

Supervision

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

Max Mahr's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at 800-301-LIDO or jozur@lidoadvisors.com.

Brochure Supplement

(Part 2B of Form ADV)
January 2026

Meagan D'Angelo, CFP®

Managing Director, Senior Wealth Advisor

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

Educational Background & Business Experience

Meagan D'Angelo (b. 1978) joined Lido in February 2023 with the merger with Colorado Financial Management, where she worked as an Investment Advisor Representative for nearly two decades. Meagan holds a M.S. in Personal Financial Planning from the College for Financial Planning - as well as a B.S. in Business Administration from the University of Colorado. Meagan is a CERTIFIED FINANCIAL PLANNER® professional* (*See Appendix A for explanation of professional designation).

Disciplinary Information

Meagan D'Angelo has no disciplinary information to disclose.

Other Business Activities

Meagan D'Angelo does not engage in other business activities.

Additional Compensation

Meagan D'Angelo has no additional compensation to disclose.

Supervision

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

Meagan D'Angelo's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at 800-301-LIDO or jozur@lidoadvisors.com.

Brochure Supplement

(Part 2B of Form ADV)
January 2026

LIDO

Melinda McHugh, CFP®

Executive Vice President, Advanced Wealth Planning

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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 Brochure. Please contact our Chief Compliance Officer if you did not receive Lido's Disclosure Brochure or if you have any questions about the contents of this supplement.

Educational Background & Business Experience

Melinda McHugh (b. 1980) joined Lido in October 2019, bringing over a decade of experience as a Senior Registered Client Associate at Merrill Lynch, Pierce, Fenner, & Smith Inc. Melinda holds a B.S. in Business Administration and Management, as well as a M.B.A in Financial Planning from Florida Atlantic University. Melinda is a CERTIFIED FINANCIAL PLANNER® professional* (*See Appendix A for explanation of professional designation).

Disciplinary Information

Melinda McHugh has no disciplinary information to disclose.

Other Business Activities

Melinda McHugh does not engage in other business activities.

Additional Compensation

Melinda McHugh has no additional compensation to disclose.

Supervision

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

Melinda McHugh's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at 800-301-LIDO or jozur@lidoadvisors.com.

Brochure Supplement

(Part 2B of Form ADV)
January 2026

LIDO

Michael Benevento, CPA

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

Educational Background & Business Experience

Michael Benevento (b. 1971) joined Lido in December 2025 with the acquistion of Fountainhead Advisors LLC where he served as a Senior Finanial Analyst. Bringing over two decades of experience, he previously held roles as Partner with Castlekeep Investment Advisors and MEBCO LLC, and a Portfolio Manager with Millennium Partners. He holds B.S.B.A. in Accounting from Bucknell University and an MBA in Finance from Columbia Business School. Mike is a Certified Public Accountant* (*See Appendix A for explanation of professional designation).

Disciplinary Information

Michael Benevento has no disciplinary information to disclose.

Other Business Activities

Michael Benevento does not engage in other business activities.

Additional Compensation

Michael Benevento has no additional compensation to disclose.

Supervision

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

Michael Benevento's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at 800-301-LIDO or jozur@lidoadvisors.com.

Brochure Supplement

(Part 2B of Form ADV)
January 2026

Michael Davis

Vice President, Client Relationship Manager

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

Educational Background & Business Experience

Michael Davis (b. 1999) joined Lido in May 2024 with three years of experience as a Financial Planning Strategist for Pure Financial Advisors. Michael holds a B.S. in Finance from San Diego State University.

Disciplinary Information

Michael Davis has no disciplinary information to disclose.

Other Business Activities

Michael Davis does not engage in other business activities.

Additional Compensation

Michael Davis has no additional compensation to disclose.

Supervision

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

Michael Davis's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at 800-301-LIDO or jozur@lidoadvisors.com.

Brochure Supplement

(Part 2B of Form ADV)
January 2026

Michael Karsa

President, Midwest & Arizona

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

Educational Background & Business Experience

Michael Karsa (b. 1990) joined Lido Advisors in September 2015, bringing over a decade of industry experience. He previously worked at National Financial Partners, MCADM LLC, and Purshe Kaplan Sterling Investments. Mike holds a B.B.A in Finance from the University of Iowa.

Disciplinary Information

Michael Karsa has no disciplinary information to disclose.

Other Business Activities

Michael Karsa does not engage in other business activities.

Additional Compensation

Michael Karsa has no additional compensation to disclose.

Supervision

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

Michael Karsa's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at 800-301-LIDO or jozur@lidoadvisors.com.

Brochure Supplement

(Part 2B of Form ADV)
January 2026

Michael Lindeman

Vice President, Client Relationship Manager

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

Educational Background & Business Experience

Michael Lindeman (b. 1995) joined Lido in April 2025 with over five years of experience as a Registered Representative with RBC Capital Markets, LLC. Michael holds a B.A. in Economics and Personal Finance from the University of Wisconsin, Madison.

Disciplinary Information

Michael Lindeman has no disciplinary information to disclose.

Other Business Activities

Michael Lindeman does not engage in other business activities.

Additional Compensation

Michael Lindeman has no additional compensation to disclose.

Supervision

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

Michael Lindeman's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at 800-301-LIDO or jozur@lidoadvisors.com.

Brochure Supplement

(Part 2B of Form ADV)
January 2026

Michael McMullin

Vice President, Client Relationship Manager

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

Educational Background & Business Experience

Michael McMullin (b. 1995) joined Lido in December 2025 after several years in Mass Transfer with Goldman Sachs & Co. He previously served as a Registered Representative with The Ayco Company/ Mercer Allied which was acquired by Goldman Sachs. Michael holds a B.B.A. in Finance from the University of Oklahoma and a M.B.A. in Financial Planning from DeSales University.

Disciplinary Information

Michael McMullin has no disciplinary information to disclose.

Other Business Activities

Michael McMullin does not engage in other business activities.

Additional Compensation

Michael McMullin has no additional compensation to disclose.

Supervision

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

Michael McMullin's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at 800-301-LIDO or jozur@lidoadvisors.com.

Brochure Supplement

(Part 2B of Form ADV)
March 2026

Michael Muchnikoff, CFP®

Vice President, Senior Wealth Manager

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

Educational Background & Business Experience

Michael Muchnikoff (b. 1997) joined Lido in March 2026 after previous roles as a Participant Account Representative with Mutual of America Securities LLC and a Financial Advisor with Edward Jones. Michael holds a B.S. in Business Administration with a specialization in Finance from The Ohio State University. Michael is a CERTIFIED FINANCIAL PLANNER® professional* (*See Appendix A for explanation of professional designation).

Disciplinary Information

Michael Muchnikoff has no disciplinary information to disclose.

Other Business Activities

Michael Muchnikoff does not engage in other business activities.

Additional Compensation

Michael Muchnikoff has no additional compensation to disclose.

Supervision

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

Michael Muchnikoff's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at 800-301-LIDO or jozur@lidoadvisors.com.

Brochure Supplement

(Part 2B of Form ADV)
January 2026

Michael Reid, CFA

Managing Director, Senior Wealth Advisor

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

Educational Background & Business Experience

Michael Reid (b. 1959) joined Lido in July 2025. He previously worked as the President/Chief Compliance Officer for Exchange Capital Management for over three decades. Mike holds a Bachelor of General Studies from the University of Michigan. Mike is a Chartered Financial Analyst® Charterholder* (*See Appendix A for explanation of professional designations).

Disciplinary Information

Michael Reid has no disciplinary information to disclose.

Other Business Activities

In addition to activities at Lido, Mr. Reid is a resident agent with Whiskey Lake Partners, LLC, which was formed to acquire
and manage intellectual property rights associated with generic top-level domain names
registered through an ICANN-accredited registrar. This activity is not investment related.

Additional Compensation

Michael Reid has no additional compensation to disclose.

Supervision

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

Michael Reid's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at 800-301-LIDO or jozur@lidoadvisors.com.

Brochure Supplement

(Part 2B of Form ADV)
January 2026

LIDO

Mitchell Fedders

Senior Paraplanner, Advanced Wealth Planning

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

Educational Background & Business Experience

Mitchell Fedders (b. 2002) joined Lido in March 2025 shortly after graduating college. He previously interned with Elizabeth Park Capital Management. Mitchell holds a B.S. in Business Administration from The Ohio State University.

Disciplinary Information

Mitchell Fedders has no disciplinary information to disclose.

Other Business Activities

Mitchell Fedders does not engage in other business activities.

Additional Compensation

Mitchell Fedders has no additional compensation to disclose.

Supervision

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

Mitchell Fedders's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at 800-301-LIDO or jozur@lidoadvisors.com.

Brochure Supplement

(Part 2B of Form ADV)
April 2026

Myra Alport

Vice President, Client Relationship Manager

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

Educational Background & Business Experience

Myra Alport (b. 1957) joined Lido in June 2025 after previously working for Copperwynd Financial as a Paraplanner and Associate Advisor. Myra holds a B.S. in Family & Consumption Economics from the University of Illinois.

Disciplinary Information

Myra Alport has no disciplinary information to disclose.

Other Business Activities

Myra Alport does not engage in other business activities.

Additional Compensation

Myra Alport has no additional compensation to disclose.

Supervision

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

Myra Alport's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at 800-301-LIDO or jozur@lidoadvisors.com.

Brochure Supplement

(Part 2B of Form ADV)
April 2026

Natalie Stover

Senior Associate, Client Relationship Manager

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

Educational Background & Business Experience

Natalie Stover (b. 2004) joined Lido in February 2026. Prior to Lido, she worked in various roles at Focus Partners Wealth. Natalie holds a B.A. in Financial Planning from Arizona State University.

Disciplinary Information

Natalie Stover has no disciplinary information to disclose.

Other Business Activities

Natalie Stover does not engage in other business activities.

Additional Compensation

Natalie Stover has no additional compensation to disclose.

Supervision

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

Natalie Stover's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at 800-301-LIDO or jozur@lidoadvisors.com.

Brochure Supplement

(Part 2B of Form ADV)
May 2026

Nathan Feld

Senior Vice President, Senior Wealth Manager

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

Educational Background & Business Experience

Nathan Feld (b. 1987) joined Lido in February 2026 after several years as a Senior Investment Associate with Argos Capital Partners. He previously served as a Client Service Associate with LPL Financial and a Data Analyst with Paradigm. Nathan holds a B.A. in Business Administration and an MBA from Linderwood University.

Disciplinary Information

Nathan Feld has no disciplinary information to disclose.

Other Business Activities

Nathan Feld does not engage in other business activities.

Additional Compensation

Nathan Feld has no additional compensation to disclose.

Supervision

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

Nathan Feld's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at 800-301-LIDO or jozur@lidoadvisors.com.

Brochure Supplement

(Part 2B of Form ADV)
January 2026

Nathan Stagg

Vice President, Client Relationship Manager

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

Educational Background & Business Experience

Nathan Stagg (b. 1998) joined Lido in September 2025 with the acquisition of Olympus Wealth Management where he had served as an Analyst. Previously, he gained experience in the industry as a Registered Representative with Wells Fargo Clearing Services. Nathan holds a B.S. in Economics from Utah State University.

Disciplinary Information

Nathan Stagg has no disciplinary information to disclose.

Other Business Activities

Nathan Stagg does not engage in other business activities.

Additional Compensation

Nathan Stagg has no additional compensation to disclose.

Supervision

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

Nathan Stagg's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at 800-301-LIDO or jozur@lidoadvisors.com.

Brochure Supplement

(Part 2B of Form ADV)
January 2026

Nathaniel Downes, CFA

Senior Vice President, Client Reporting

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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 Brochure. Please contact our Chief Compliance Officer if you did not receive Lido's Disclosure Brochure or if you have any questions about the contents of this supplement.

Educational Background & Business Experience

Nathaniel (Ned) Downes (b. 1970) joined Lido with the acquisition of Avitas Wealth Management, LLC in January 2025, where he worked as an Investment Adviser Representative. Previously, he worked as an Investment Associate with UBS Financial Services, Inc. While developing his career in finance, Ned was the Managing Director of Archangel Studios, LLC - a graphic novel publisher - for over 25 years. Ned holds a B.A. in Architecture from the University of California, Berkeley and a M.B.A. in Finance from Pepperdine University. Ned is a Chartered Financial Analyst® Charterholder* (*See Appendix A for explanation of professional designations).

Disciplinary Information

Nathaniel Downes has no disciplinary information to disclose.

Other Business Activities

Nathaniel Downes does not engage in other business activities.

Additional Compensation

Nathaniel Downes has no additional compensation to disclose.

Supervision

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

Nathaniel Downes's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at 800-301-LIDO or jozur@lidoadvisors.com.

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January 2026

Nicholas Doddo

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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 Brochure. Please contact our Chief Compliance Officer if you did not receive Lido's Disclosure Brochure or if you have any questions about the contents of this supplement.

Educational Background & Business Experience

Nicholas Doddo (b. 1994) joined Lido in January 2020. Prior to Lido, he worked in software development companies including Veritonic Inc in Business Development. Nick holds a B.S. in Business Administration from University of Hartford.

Disciplinary Information

Nicholas Doddo has no disciplinary information to disclose.

Other Business Activities

Nicholas Doddo does not engage in other business activities.

Additional Compensation

Nicholas Doddo has no additional compensation to disclose.

Supervision

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

Nicholas Doddo's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at 800-301-LIDO or jozur@lidoadvisors.com.

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Nicholas Hixon, CFP®

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

Educational Background & Business Experience

Nicholas Hixon (b. 1998) joined Lido with the acquisition of Shore Morgan Young in October 2025. He joined Lincoln Investment as a Registered Representative and SMY Private Wealth Strategies LLC as Client Services and Operations Specialist. Nicholas holds a B.S. in Human Ecology from The Ohio State University. Nick is a CERTIFIED FINANCIAL PLANNER® professional* (*See Appendix A for explanation of professional designation).

Disciplinary Information

Nicholas Hixon has no disciplinary information to disclose.

Other Business Activities

In addition to activities at Lido, Nicholas Hixon is an independent insurance agent in Ohio. He is not actively doing business, however, he holds an active license and may pursue carrier appointment in the future in order to make recommendations to clients. Should this change, Lido disclosures will be updated to reflect his new activities.

Additional Compensation

Nicholas Hixon has no additional compensation to disclose.

Supervision

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

Nicholas Hixon's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at 800-301-LIDO or jozur@lidoadvisors.com.

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Nicholas Sturgis, CFA

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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 Brochure. Please contact our Chief Compliance Officer if you did not receive Lido's Disclosure Brochure or if you have any questions about the contents of this supplement.

Educational Background & Business Experience

Nicholas Sturgis (b. 1992) joined Lido in January 2025 with over eight years of industry experience. He previously worked as an Associate Wealth Advisor for both Waverly Advisors and Paces Ferry Wealth Advisors. Prior to that, he was a Regional Advisor Consultant for Invesco. Nicholas holds a B.B.A. in Finance from the University of Rhode Island. Nicholas is a Chartered Financial Analyst® Charterholder* (*See Appendix A for explanation of professional designations).

Disciplinary Information

Nicholas Sturgis has no disciplinary information to disclose.

Other Business Activities

Nicholas Sturgis does not engage in other business activities.

Additional Compensation

Nicholas Sturgis has no additional compensation to disclose.

Supervision

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

Nicholas Sturgis's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at 800-301-LIDO or jozur@lidoadvisors.com.

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Nicki Green, CFP®

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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 Brochure. Please contact our Chief Compliance Officer if you did not receive Lido's Disclosure Brochure or if you have any questions about the contents of this supplement.

Educational Background & Business Experience

Nicki Green (b. 1986) joined Lido in 2023 as part of its partnership with Colorado Financial Management. She has worked in the financial services industry for her entire career, holding various operational, client service and financial planning roles at advisory firms based in San Diego, New York City and Colorado. Nicki holds a B.B.A. in Finance from the University of San Diego. Nicki is a CERTIFIED FINANCIAL PLANNER® professional* (*See Appendix A for explanation of professional designation).

Disciplinary Information

Nicki Green has no disciplinary information to disclose.

Other Business Activities

Nicki Green does not engage in other business activities.

Additional Compensation

Nicki Green has no additional compensation to disclose.

Supervision

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

Nicki Green's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at 800-301-LIDO or jozur@lidoadvisors.com.

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Nils Dillon

Director, Alternative Investments and Portfolio Strategy

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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 Brochure. Please contact our Chief Compliance Officer if you did not receive Lido's Disclosure Brochure or if you have any questions about the contents of this supplement.

Educational Background & Business Experience

Nils Dillon (b. 1986) joined Lido with the acquisition of Pegasus Partners, LLC in December 2024 where he served as Chief Investment Officer for nearly two years. Prior to Pegasus, he worked as Director of Consulting with Heck Capital Advisors for over a decade. Nils holds a B.S. in Economics & Finance from the University of Wisconsin, Eau Claire.

Disciplinary Information

Nils Dillon has no disciplinary information to disclose.

Other Business Activities

Nils Dillon does not engage in other business activities.

Additional Compensation

Nils Dillon has no additional compensation to disclose.

Supervision

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

Nils Dillon's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at 800-301-LIDO or jozur@lidoadvisors.com.

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January 2026

Noah Melquist, CFP®

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

Educational Background & Business Experience

Noah Melquist (b. 2001) joined Lido in July 2025 with the acquisition of Exchange Capital Management where he served as an Analyst, which he joined immediately after graduating. Previously, he served as a Finance Intern for Workforce Software. Noah holds a B.A. in Finance from Michigan State University. Noah is a CERTIFIED FINANCIAL PLANNER® professional* (*See Appendix A for explanation of professional designation).

Disciplinary Information

Noah Melquist has no disciplinary information to disclose.

Other Business Activities

Noah Melquist does not engage in other business activities.

Additional Compensation

Noah Melquist has no additional compensation to disclose.

Supervision

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

Noah Melquist's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at 800-301-LIDO or jozur@lidoadvisors.com.

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Nolan Dietel, CFP®

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

Educational Background & Business Experience

Nolan Dietel (b. 1998) joined Lido in April 2025 after working as a Financial Planning Analyst for PrairieView Partners for several years. Nolan holds a B.S. in Statistics & Actuarial Science and a B.B.A. in Financial Planning from the University of Minnesota, Duluth. Nolan is a CERTIFIED FINANCIAL PLANNER® professional* (*See Appendix A for explanation of professional designation).

Disciplinary Information

Nolan Dietel has no disciplinary information to disclose.

Other Business Activities

Nolan Dietel does not engage in other business activities.

Additional Compensation

Nolan Dietel has no additional compensation to disclose.

Supervision

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

Nolan Dietel's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at 800-301-LIDO or jozur@lidoadvisors.com.

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Olivia Zaiya, CFP®

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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 Brochure. Please contact our Chief Compliance Officer if you did not receive Lido's Disclosure Brochure or if you have any questions about the contents of this supplement.

Educational Background & Business Experience

Olivia Zaiya (b. 1988) joined Lido in August 2021. Previously, she worked as a Financial Planner for three years at Callan Capital, LLC. Prior to that, she spent almost four years as an Advanced Planning Consultant at Commonwealth Financial Network. Olivia holds a J.D. and a M.B.A. from Syracuse University, as well as a B.B.A. in Business Economics from the University of San Diego. Olivia is a CERTIFIED FINANCIAL PLANNER® professional* (*See Appendix A for explanation of professional designation).

Disciplinary Information

Olivia Zaiya has no disciplinary information to disclose.

Other Business Activities

Olivia Zaiya does not engage in other business activities.

Additional Compensation

Olivia Zaiya has no additional compensation to disclose.

Supervision

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

Olivia Zaiya's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at 800-301-LIDO or jozur@lidoadvisors.com.

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Paris Rodriguez

Director, Co-Head Client Relationship Management

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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 Brochure. Please contact our Chief Compliance Officer if you did not receive Lido's Disclosure Brochure or if you have any questions about the contents of this supplement.

Educational Background & Business Experience

Paris Rodriguez (b. 1985) joined Lido in November 2016 and has held various roles in Operations. Prior to Lido, she worked as a Relationship Manager with Fidelity Investments and as an Administrative Assistant with Strategic Advisers, Inc. Paris holds a B.S. in Business Management from De Paul University.

Disciplinary Information

Paris Rodriguez has no disciplinary information to disclose.

Other Business Activities

Paris Rodriguez does not engage in other business activities.

Additional Compensation

Paris Rodriguez has no additional compensation to disclose.

Supervision

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

Paris Rodriguez's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at 800-301-LIDO or jozur@lidoadvisors.com.

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January 2026

Patrick Savage

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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 Brochure. Please contact our Chief Compliance Officer if you did not receive Lido's Disclosure Brochure or if you have any questions about the contents of this supplement.

Educational Background & Business Experience

Patrick Savage (b. 1977) joined Lido in December 2024 after previously working as a Wealth Advisor for Pegasus Partners Ltd. Prior to Pegasus, he worked as a Registered Representative at North Capital Private Securities, as well as the VP of Capital Markets at Continental Properties, Inc. Patrick holds a B.S. in Accounting & Finance from Auburn University, along with a M.B.A. in Finance from the University of Wisconsin, Madison.

Disciplinary Information

Patrick Savage has no disciplinary information to disclose.

Other Business Activities

Patrick Savage does not engage in other business activities.

Additional Compensation

Patrick Savage has no additional compensation to disclose.

Supervision

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

Patrick Savage's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at 800-301-LIDO or jozur@lidoadvisors.com.

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Paul Anello

Director, Senior Wealth Manager

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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 Brochure. Please contact our Chief Compliance Officer if you did not receive Lido's Disclosure Brochure or if you have any questions about the contents of this supplement.

Educational Background & Business Experience

Paul Anello (b. 1977) joined Lido in August 2022 with over a decade of industry experience. Previously, he worked as a Vice President for Fisher Investments and an Investment Representative at Fidelity Brokerage Services LLC. Paul holds a B.A. in Business from Northern Arizona University.

Disciplinary Information

Paul Anello has no disciplinary information to disclose.

Other Business Activities

Paul Anello does not engage in other business activities.

Additional Compensation

Paul Anello has no additional compensation to disclose.

Supervision

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

Paul Anello's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at 800-301-LIDO or jozur@lidoadvisors.com.

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Paul Knipping, CFA
Senior Vice President, Senior Wealth Manager

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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 Brochure. Please contact our Chief Compliance Officer if you did not receive Lido's Disclosure Brochure or if you have any questions about the contents of this supplement.

Educational Background & Business Experience
Paul Knipping (b. 1985) joined Lido in November 2024 bringing over a decade of experience working in the financial industry. He previously worked as an Analyst for Geneos Wealth Management. Paul holds a high school diploma from Rifle High School. He is a Chartered Financial Analyst® Charterholder* (*See Appendix A for explanation of professional designations).

Disciplinary Information
Paul Knipping has no disciplinary information to disclose.

Other Business Activities
Paul Knipping does not engage in other business activities.

Additional Compensation
Paul Knipping has no additional compensation to disclose.

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

Paul Knipping's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at 800-301-LIDO or jozur@lidoadvisors.com.

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Paul Ryan

Managing Director, Trading and Investments

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

Educational Background & Business Experience

Paul Ryan (b. 1983) has worked on Lido's Investment Management team for over a decade beginning in 2013 as a Trader. Prior to his current role, he held positions at Investment Security Corporation as a Registered Representative and various roles at Morgan Stanley. Paul holds a B.S. in Kinesiology from Florida Southern University.

Disciplinary Information

Paul Ryan has no disciplinary information to disclose.

Other Business Activities

Paul Ryan does not engage in other business activities.

Additional Compensation

Paul Ryan has no additional compensation to disclose.

Supervision

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

Paul Ryan's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at 800-301-LIDO or jozur@lidoadvisors.com.

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Paul Zimin

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

Educational Background & Business Experience

Paul Zimin (b. 1981) joined Lido in August 2025 after a couple years with North Highland Consulting serving as a Manager in Business Development, which is a role he previoulsy held with American Express for eight years. Paul holds a B.A. in Business Administration from Northwestern University.

Disciplinary Information

Paul Zimin has no disciplinary information to disclose.

Other Business Activities

Paul Zimin does not engage in other business activities.

Additional Compensation

Paul Zimin has no additional compensation to disclose.

Supervision

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

Paul Zimin's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at 800-301-LIDO or jozur@lidoadvisors.com.

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Peter Lee

Director, Investments

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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 Brochure. Please contact our Chief Compliance Officer if you did not receive Lido's Disclosure Brochure or if you have any questions about the contents of this supplement.

Educational Background & Business Experience

Peter Lee (b. 1976) joined Lido with the acquisition of Avitas Wealth Management, LLC in January 2025 where he worked for several years as an Investment Adviser Representative. Prior to Avitas, Peter spent five years with UBS Financial Services, Inc as a Client Service Associate. He holds a B.S. in Biology from the University of California, Irvine.

Disciplinary Information

Peter Lee has no disciplinary information to disclose.

Other Business Activities

Peter Lee does not engage in other business activities.

Additional Compensation

Peter Lee has no additional compensation to disclose.

Supervision

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

Peter Lee's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at 800-301-LIDO or jozur@lidoadvisors.com.

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Peter Morimoto

Managing Director, Senior Wealth Advisor

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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 Brochure. Please contact our Chief Compliance Officer if you did not receive Lido's Disclosure Brochure or if you have any questions about the contents of this supplement.

Educational Background & Business Experience

Peter Morimoto (b. 1974) joined Lido in May 2023, bringing almost a decade of industry experience. He previously worked as a Wealth Manager at First Republic Investment Managment Inc. Pete holds a B.A. in Economics from the University of California, San Diego.

Disciplinary Information

Peter Morimoto has no disciplinary information to disclose.

Other Business Activities

In addition to 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.

Additional Compensation

Peter Morimoto has no additional compensation to disclose.

Supervision

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

Peter Morimoto's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at 800-301-LIDO or jozur@lidoadvisors.com.

Brochure Supplement

(Part 2B of Form ADV)
March 2026

Prabhjot Sekhon, CFA

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

Educational Background & Business Experience

Prabhjot "PJ" Sekhon (b. 1991) joined Lido in March 2026 after several years with Freestone Capital Management LLC as a Client Service Associate. Previously, he spent nearly a decade at Sekhon Franchise Development with various roles including Operations Management, Development Analyst, and Franchise Advisor and Operator. PJ holds a B.A. in Economics from University of California, San Diego. PJ is a Chartered Financial Analyst® Charterholder* (*See Appendix A for explanation of professional designations).

Disciplinary Information

Prabhjot Sekhon has no disciplinary information to disclose.

Other Business Activities

Prabhjot Sekhon does not engage in other business activities.

Additional Compensation

Prabhjot Sekhon has no additional compensation to disclose.

Supervision

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

Prabhjot Sekhon's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at 800-301-LIDO or jozur@lidoadvisors.com.

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(Part 2B of Form ADV)
January 2026

Ramsey Andrijevich, CFP®

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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 Brochure. Please contact our Chief Compliance Officer if you did not receive Lido's Disclosure Brochure or if you have any questions about the contents of this supplement.

Educational Background & Business Experience

Ramsey Andrijevich (b. 1991) joined Lido in June 2023, bringing over a decade of industry experience. He previously worked as a Wealth Advisor at First Foundation Advisors. Ramsey holds a B.A. in Economics from the University of Missouri, Kansas City. Ramsey is a CERTIFIED FINANCIAL PLANNER® professional* (*See Appendix A for explanation of professional designation).

Disciplinary Information

Ramsey Andrijevich has no disciplinary information to disclose.

Other Business Activities

Ramsey Andrijevich does not engage in other business activities.

Additional Compensation

Ramsey Andrijevich has no additional compensation to disclose.

Supervision

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

Ramsey Andrijevich's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at 800-301-LIDO or jozur@lidoadvisors.com.

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(Part 2B of Form ADV)
January 2026

Raul Acevedo

Director, Central Operations

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

Educational Background & Business Experience

Raul Acevedo (b. 1986) joined Lido in July 2022. He brought over a decade of financial operations services experience to Lido with previous roles in Mass Transfer with Stifel Nicolaus & Co and as an Operations Analyst at Barclays Wealth. Raul holds a B.S. in Business Administration from Babson College.

Disciplinary Information

Raul Acevedo has no disciplinary information to disclose.

Other Business Activities

Raul Acevedo does not engage in other business activities.

Additional Compensation

Raul Acevedo has no additional compensation to disclose.

Supervision

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

Raul Acevedo's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at 800-301-LIDO or jozur@lidoadvisors.com.

Brochure Supplement

(Part 2B of Form ADV)
January 2026

Rebecca Rang

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

Educational Background & Business Experience

Rebecca "Becky" Rang (b. 1976) joined Lido with the acquistion of Avitas Wealth Management LLC in January 2025, where she served as Senior Client Service Associate. She brought two decades of experience in the industry with roles including Client Services Director with Sunset West Advisor and Senior Consultant with BNG, Inc. Becky holds an A.A. from Glendale Community College.

Disciplinary Information

Rebecca Rang has no disciplinary information to disclose.

Other Business Activities

Rebecca Rang does not engage in other business activities.

Additional Compensation

Rebecca Rang has no additional compensation to disclose.

Supervision

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

Rebecca Rang's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at 800-301-LIDO or jozur@lidoadvisors.com.

Brochure Supplement

(Part 2B of Form ADV)
January 2026

Richard Rosenthal

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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 Brochure. Please contact our Chief Compliance Officer if you did not receive Lido's Disclosure Brochure or if you have any questions about the contents of this supplement.

Educational Background & Business Experience

Richard Rosenthal (b. 1973) joined Lido Advisors in May 2024 bringing over a decade of experience in the financial industry. He worked for eleven years as a Senior Portfolio Manager at US Bank. Additionally, he worked as a Senior Client Portfolio Manager at PFM Asset MGMT, LLC. Rick holds a B.A. in Economics and a M.B.A. in Finance from Loyola Marymount University.

Disciplinary Information

Richard Rosenthal has no disciplinary information to disclose.

Other Business Activities

Richard Rosenthal does not engage in other business activities.

Additional Compensation

Richard Rosenthal has no additional compensation to disclose.

Supervision

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

Richard Rosenthal's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at 800-301-LIDO or jozur@lidoadvisors.com.

Brochure Supplement

(Part 2B of Form ADV)
January 2026

Robert Barnes, CFA, CFP®

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

Educational Background & Business Experience

Robert Barnes (b. 1985) joined Lido in September 2024 with over fifteen years of experience in the financial industry. He previously worked at Klevens Capital Management as an Administrative Assistant. Additionally, he worked as an Investment Advisor Representative at Securities Americas Inc., PFG Advisors, and Mariner Wealth Advisors. Rober holds a B.A. in Business Administration from Washington State University. Robert is a Chartered Financial Analyst® Charterholder* and a CERTIFIED FINANCIAL PLANNER® professional* (*See Appendix A for explanation of professional designation).

Disciplinary Information

Robert Barnes has no disciplinary information to disclose.

Other Business Activities

In addition to 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.

Additional Compensation

Robert Barnes has no additional compensation to disclose.

Supervision

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

Robert Barnes's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at 800-301-LIDO or jozur@lidoadvisors.com.

Brochure Supplement
(Part 2B of Form ADV)
January 2026

Robert Lawton
Associate, Client Relationship Manager

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

Educational Background & Business Experience
Robert Lawton (b. 2003) joined Lido in June 2025 after being introduced through a summer internship during college. He also previously interned with GreenLedge for investment banking. Robert holds a B.A. in Economics from the University of Wisconsin - Madison.

Disciplinary Information
Robert Lawton has no disciplinary information to disclose.

Other Business Activities
Robert Lawton does not engage in other business activities.

Additional Compensation
Robert Lawton has no additional compensation to disclose.

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

Robert Lawton's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at 800-301-LIDO or jozur@lidoadvisors.com.

Brochure Supplement

(Part 2B of Form ADV)
February 2026

Robert Marton, CFP®

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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 Brochure. Please contact our Chief Compliance Officer if you did not receive Lido's Disclosure Brochure or if you have any questions about the contents of this supplement.

Educational Background & Business Experience

Robert Marton (b. 1964) joined Lido in October 2019 bringing over a decade of experience. He previously worked as a SVP Wealth Management for Bank of America and Merrill Lynch, Pierce, Fenner, & Smith Inc. Robert holds a B.A. in General Studies from the University of Maryland. Robert is a CERTIFIED FINANCIAL PLANNER® professional* (*See Appendix A for explanation of professional designation).

Disciplinary Information

Robert Marton has no disciplinary information to disclose.

Other Business Activities

In addition to 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 Bank of 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.

Additional Compensation

Robert Marton has no additional compensation to disclose.

Supervision

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

Robert Marton's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at 800-301-LIDO or jozur@lidoadvisors.com.

Brochure Supplement

(Part 2B of Form ADV)
February 2026

Robert Renshaw, CFP®

Senior Vice President, Senior Wealth Advisor

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

Educational Background & Business Experience

Robert Renshaw (b. 1973) joined Lido in December 2025 with the acquisition of Fountainhead Advisors LLC where he served as an Investment Adviser Representative. He brings over two decades of financial experience with roles including Financial Planner with American Economic Planning Group, INC. and Wealth Advisor with Prestige Wealth Management Group LLC. Robert holds a BS in Accounting from Montclair State University. Robert is a CERTIFIED FINANCIAL PLANNER® professional* (*See Appendix A for explanation of professional designation).

Disciplinary Information

Robert Renshaw has no disciplinary information to disclose.

Other Business Activities

Robert Renshaw does not engage in other business activities.

Additional Compensation

Robert Renshaw has no additional compensation to disclose.

Supervision

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

Robert Renshaw's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at 800-301-LIDO or jozur@lidoadvisors.com.

Brochure Supplement

(Part 2B of Form ADV)
January 2026

Roberto Paredes

President, National Strategic Relationships

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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 Brochure. Please contact our Chief Compliance Officer if you did not receive Lido's Disclosure Brochure or if you have any questions about the contents of this supplement.

Educational Background & Business Experience

Roberto Paredes (b. 1970) joined Lido in January 2021 with over three decade of experience. He previously worked as a Regional Vice President - West Coast, Senior Wealth Consultant at Mariner Wealth Advisors. Roberto holds a B.A. in Political Science from the University of California, Santa Barbara.

Disciplinary Information

Roberto Paredes has no disciplinary information to disclose.

Other Business Activities

Roberto Paredes does not engage in other business activities.

Additional Compensation

Roberto Paredes has no additional compensation to disclose.

Supervision

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

Roberto Paredes's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at 800-301-LIDO or jozur@lidoadvisors.com.

Brochure Supplement

(Part 2B of Form ADV)
January 2026

Roy Elliott

Managing Director, Senior Wealth Manager

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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 Brochure. Please contact our Chief Compliance Officer if you did not receive Lido's Disclosure Brochure or if you have any questions about the contents of this supplement.

Educational Background & Business Experience

Roy Elliott (b. 1974) joined the Lido team in May 2023 bringing in a decade of financial industry experience. He previously worked as a Wealth Manager for First Republic Investment Managment. Roy holds a B.A. in Economics from California State University, San Marcos.

Disciplinary Information

Roy Elliott has no disciplinary information to disclose.

Other Business Activities

In addition to 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.

Additional Compensation

Roy Elliott has no additional compensation to disclose.

Supervision

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

Roy Elliott's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at 800-301-LIDO or jozur@lidoadvisors.com.

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(Part 2B of Form ADV)
January 2026

Ryan Cosgrove

Senior Vice President, Senior Wealth Advisor

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

Educational Background & Business Experience

Ryan Cosgrove (b. 1997) joined Lido in August 2025 after five years with Edelman Financial Engines where he served most recently as Director, Financial Planning. Previously, he worked at Lifetyme Financial as an Investment Adviser Representative and Insurance Agent. Ryan holds a B.A. in Liberal Studies from Arizona State University.

Disciplinary Information

Ryan Cosgrove has no disciplinary information to disclose.

Other Business Activities

Ryan Cosgrove does not engage in other business activities.

Additional Compensation

Ryan Cosgrove has no additional compensation to disclose.

Supervision

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

Ryan Cosgrove's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at 800-301-LIDO or jozur@lidoadvisors.com.

Brochure Supplement
(Part 2B of Form ADV)
January 2026

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

Educational Background & Business Experience
Ryan Erlanger (b. 2000) joined Lido in December 2025 with the acquisition of Fountainhead Advisors LLC where he served as a Associate, Financial Strategist. He was introduced to the finacial sector with an Wealth and Investment Management internship with Wells Fargo. Ryan holds a B.A. in Finance from Penn State University.

Disciplinary Information
Ryan Erlanger has no disciplinary information to disclose.

Other Business Activities
Ryan Erlanger does not engage in other business activities.

Additional Compensation
Ryan Erlanger has no additional compensation to disclose.

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

Ryan Erlanger's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at 800-301-LIDO or jozur@lidoadvisors.com.

Brochure Supplement

(Part 2B of Form ADV)
January 2026

Ryan Pittman, CFP®, ChFC®

Senior Associate, Advanced Wealth Planning

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

Educational Background & Business Experience

Ryan Pittman (b. 1999) joined Lido in May 2025. He previously worked as an External Registered Representative for CG Advisory Services LLC, an Advisor for The Advancement Group, and a Financial Representative for the Inspire Financial Group. Ryan holds a B.B.A. from Oral Roberts University. Ryan is a CERTIFIED FINANCIAL PLANNER® professional* and a Chartered Financial Consultant* (*See Appendix A for explanation of professional designation).

Disciplinary Information

Ryan Pittman has no disciplinary information to disclose.

Other Business Activities

In addition to activities at Lido, Mr. Pittman is an Oklahoma Insurance Agent. He is not actively doing business, but collects renewal fees and maintains a valid license. Further, Mr. Pittman is the owner and operator of RP Systems, LLC, an Oklahoma based company licensed for the sales of firearms.

Additional Compensation

Ryan Pittman has no additional compensation to disclose.

Supervision

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

Ryan Pittman's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at 800-301-LIDO or jozur@lidoadvisors.com.

Brochure Supplement

(Part 2B of Form ADV)
January 2026

Sagar Sheth

Senior Vice President, Senior Wealth Advisor

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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 Brochure. Please contact our Chief Compliance Officer if you did not receive Lido's Disclosure Brochure or if you have any questions about the contents of this supplement.

Educational Background & Business Experience

Sagar Sheth (b. 1995) joined Lido in February 2024. He previously worked as a Registered Representative for TD Ameritrade Investment Management, an Investment Consultant for Charles Schwab & Co., and a Financial Representative for Fidelity Brokerage Services LLC. Sagar holds a B.S. in Economics from the University of Illinois, Urbana-Champaign.

Disciplinary Information

Sagar Sheth has no disciplinary information to disclose.

Other Business Activities

Sagar Sheth does not engage in other business activities.

Additional Compensation

Sagar Sheth has no additional compensation to disclose.

Supervision

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

Sagar Sheth's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at 800-301-LIDO or jozur@lidoadvisors.com.

Brochure Supplement

(Part 2B of Form ADV)
January 2026

Samuel Hoeck, CFA

Senior Vice President, Senior Wealth Manager

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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 Brochure. Please contact our Chief Compliance Officer if you did not receive Lido's Disclosure Brochure or if you have any questions about the contents of this supplement.

Educational Background & Business Experience

Samuel Hoeck (b. 1993) joined the Lido team in May 2023 with nearly a decade of experience in the finance industry. He previously worked as a Client Relationship Analyst for First Republic Investment Management. Samuel holds a B.S. in Managerial Economics from the University of California, Davis. He is a Chartered Financial Analyst® Charterholder* (*See Appendix A for explanation of professional designations).

Disciplinary Information

Samuel Hoeck has no disciplinary information to disclose.

Other Business Activities

Samuel Hoeck does not engage in other business activities.

Additional Compensation

Samuel Hoeck has no additional compensation to disclose.

Supervision

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

Samuel Hoeck's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at 800-301-LIDO or jozur@lidoadvisors.com.

Brochure Supplement

(Part 2B of Form ADV)
January 2026

Samuel Richman

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

Educational Background & Business Experience

Samuel Richman (b. 1992) joined Lido in August 2025 after several years with IFM Securities LLC as a Business Development Analyst and a couple years with Earnest Research as a Senior Business Development Associate. He has previous experience in Client Relations with Morgan Stanley Smith Barney and Bernstein Private Wealth Management. Sam holds a B.A. in Political and International Affairs from Wake Forest University.

Disciplinary Information

Samuel Richman has no disciplinary information to disclose.

Other Business Activities

Samuel Richman does not engage in other business activities.

Additional Compensation

Samuel Richman has no additional compensation to disclose.

Supervision

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

Samuel Richman's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at 800-301-LIDO or jozur@lidoadvisors.com.

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January 2026

Sanjeev Sardana

Managing Director, Senior Wealth Advisor

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

Educational Background & Business Experience

Sanjeev Sardana (b. 1969) joined Lido in May 2025, bringing nearly two decades of experience within the financial industry. He previously worked as a Managing Member for Bluepointe Capital Management. Sanjeev holds a B.S. in Accounting from Rutgers University and a Master's degree in International Management from Thunderbird School of Global Management.

Disciplinary Information

Sanjeev Sardana has no disciplinary information to disclose.

Other Business Activities

In addition to activities at Lido, Mr. Sardana is a member of Sansaar Holdings, LLC (fka BluePointe Capital Management LLC), which is a holding company for investments and company shares.

Additional Compensation

Sanjeev Sardana has no additional compensation to disclose.

Supervision

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

Sanjeev Sardana's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at 800-301-LIDO or jozur@lidoadvisors.com.

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January 2026

LIDO

Scott Berman
Director, Senior Wealth Manager

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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 Brochure. Please contact our Chief Compliance Officer if you did not receive Lido's Disclosure Brochure or if you have any questions about the contents of this supplement.

Educational Background & Business Experience
Scott Berman (b. 1976) joined Lido in June 2019 with two decades of experience in the financial industry. Previously, he worked as the Managing Director for Coliseum Wealth Management. Scott holds a B.S. in Finance from George Mason University.

Disciplinary Information
Scott Berman has no disciplinary information to disclose.

Other Business Activities
In addition to 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.

Additional Compensation
Scott Berman has no additional compensation to disclose.

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

Scott Berman's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at 800-301-LIDO or jozur@lidoadvisors.com.

Brochure Supplement

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January 2026

Scott Bird

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

Educational Background & Business Experience

Scott Bird (b. 1983) joined Lido in September 2025 with the acquisition of Olympus Wealth Management, which he co-founded in May 2013 and served as the Managing Partner and Chief Operating Officer. Previously, he worked as a Vice President with JP Morgan Securities Inc. Scott holds a B.A. in Economics from Brigham Young University - Idaho and a MBA from the University of Utah.

Disciplinary Information

Scott Bird has no disciplinary information to disclose.

Other Business Activities

In addition to activities at Lido, Mr. Bird is a member of Olympus Wealth Management LLC, Olympus Wealth Holdings LLC, and Olympus Lifecycle LLC. These may include investments that clients are enrolled in, a conflict that is mitigated by a pre-approval request system outlined in the Code of Ethics. This makes up less than 10% of his time and income.

Additional Compensation

Scott Bird has no additional compensation to disclose.

Supervision

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

Scott Bird's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at 800-301-LIDO or jozur@lidoadvisors.com.

Brochure Supplement

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January 2026

LiDO

Scott Brokaw

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

Educational Background & Business Experience

Scott Brokaw (b. 1980) joined Lido in September 2012 with over a decade of professional experience. He previously worked as an Insurance Agent and Manager. Scott holds a B.A. in Economics from the University of California, Los Angeles.

Disciplinary Information

Scott Brokaw has no disciplinary information to disclose.

Other Business Activities

In addition to 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.

Additional Compensation

Scott Brokaw has no additional compensation to disclose.

Supervision

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

Scott Brokaw's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at 800-301-LIDO or jozur@lidoadvisors.com.

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Scott Poelman

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

Educational Background & Business Experience

Scott Poelman (b. 1977) joined Lido in September 2025 with the acquisition of Olympus Wealth Management, which he co-founded more than a decade prior and served as the Chief Business Development Officer. Previously, he worked as a Banker with JP Morgan Chase Bank and as an Attorney with the firms Jones Waldo Holbrook & McDonough and Procopio Cory Hargreaves & Savitch. Scott holds a B.A. in English from Brigham Young University, a J.D. from Wake Forest University, School of Law, and a LL.M in Tax from University of San Diego, School of Law.

Disciplinary Information

Scott Poelman has no disciplinary information to disclose.

Other Business Activities

In addition to activities at Lido, Mr. Poelman manages several LLCs that hold rental properties, personal investments, and estate planning entities - LSC Austen 818 LLC, LSC Austen 818 LLC, LSC Moab 818 LLC, LSC Freedom 818 LLC, and LSC Adventure 818 LLC, Olympus Wealth Management LLC, and Olympus Wealth Holdings LLC. These may include investments that clients are enrolled in, a conflict that is mitigated by a pre-approval request system outlined in the Code of Ethics. This makes up less than 10% of his time and income.

Additional Compensation

Scott Poelman has no additional compensation to disclose.

Supervision

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

Scott Poelman's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at 800-301-LIDO or jozur@lidoadvisors.com.

Brochure Supplement

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January 2026

Scott Silver

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

Educational Background & Business Experience

Scott Silver (b. 1975) joined Lido in December 2025 with the acquisition of Fountainhead Advisors LLC where he served as Partner and Chief Financial Strategist. Bringing nearly three decades of financial services experience, he previously worked as a Registered Representative with FSIC and Securevest Financial Group, Inc.

Disciplinary Information

Scott Silver has no disciplinary information to disclose.

Other Business Activities

Scott Silver does not engage in other business activities.

Additional Compensation

Scott Silver has no additional compensation to disclose.

Supervision

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

Scott Silver's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at 800-301-LIDO or jozur@lidoadvisors.com.

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(Part 2B of Form ADV)
January 2026

Sergio Dueñas, CFA

Senior Vice President, Investments and Analytics

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

Educational Background & Business Experience

Sergio Dueñas (b. 1990) joined Lido in June 2017 and has worked on the Investment Management team in various investment research and analysis roles. Sergio holds a B.S. in Business Administration from California State University, Long Beach. He is a Chartered Financial Analyst® Charterholder* (*See Appendix A for explanation of professional designations).

Disciplinary Information

Sergio Dueñas has no disciplinary information to disclose.

Other Business Activities

Sergio Dueñas does not engage in other business activities.

Additional Compensation

Sergio Dueñas has no additional compensation to disclose.

Supervision

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

Sergio Dueñas's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at 800-301-LIDO or jozur@lidoadvisors.com.

Brochure Supplement

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January 2026

Shane Sawyer Jones

Senior Vice President, Co-Head Client Relationship Management

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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 Brochure. Please contact our Chief Compliance Officer if you did not receive Lido's Disclosure Brochure or if you have any questions about the contents of this supplement.

Educational Background & Business Experience

Shane Sawyer Jones (b. 1995) joined Lido in June 2022 after previously working as a Music Teacher for Mounds Public School. Shane holds a Bachelor of Music Education from University of Tulsa.

Disciplinary Information

Shane Sawyer Jones has no disciplinary information to disclose.

Other Business Activities

Shane Sawyer Jones does not engage in other business activities.

Additional Compensation

Shane Sawyer Jones has no additional compensation to disclose.

Supervision

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

Shane Sawyer Jones's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at 800-301-LIDO or jozur@lidoadvisors.com.

Brochure Supplement

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January 2026

Shannon Sahli

Business Strategy Manager

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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 Brochure. Please contact our Chief Compliance Officer if you did not receive Lido's Disclosure Brochure or if you have any questions about the contents of this supplement.

Educational Background & Business Experience

Shannon Sahli (b. 1997) joined Lido in May 2023 after previously working as a Project Manager and Analyst for five years at JetBlue Airways. Shannon holds a B.S. in Business Administration from Long Island University.

Disciplinary Information

Shannon Sahli has no disciplinary information to disclose.

Other Business Activities

Shannon Sahli does not engage in other business activities.

Additional Compensation

Shannon Sahli has no additional compensation to disclose.

Supervision

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

Shannon Sahli's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at 800-301-LIDO or jozur@lidoadvisors.com.

Brochure Supplement

(Part 2B of Form ADV)
January 2026

Shawn Moran

Senior Managing Director, Senior Wealth Advisor, Market Lead

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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 Brochure. Please contact our Chief Compliance Officer if you did not receive Lido's Disclosure Brochure or if you have any questions about the contents of this supplement.

Educational Background & Business Experience

Shawn Moran (b. 1990) joined Lido in May 2020. He previously worked as a Business Development Associate for Crawford Investment Council Inc. Shawn holds a B.B.A. in Finance from the University of Georgia, Terry College of Business.

Disciplinary Information

Shawn Moran has no disciplinary information to disclose.

Other Business Activities

Shawn Moran does not engage in other business activities.

Additional Compensation

Shawn Moran has no additional compensation to disclose.

Supervision

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

Shawn Moran's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at 800-301-LIDO or jozur@lidoadvisors.com.

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January 2026

Shelby Seivert

Senior Associate, Client Relationship Manager

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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 Brochure. Please contact our Chief Compliance Officer if you did not receive Lido's Disclosure Brochure or if you have any questions about the contents of this supplement.

Educational Background & Business Experience

Shelby Seivert (b. 2000) joined Lido in January 2024. She previously worked as an Analyst and Marketing Specialist for Echelon Partners LLC. Shelby holds a B.B.A. in Marketing from the University of San Diego.

Disciplinary Information

Shelby Seivert has no disciplinary information to disclose.

Other Business Activities

Shelby Seivert does not engage in other business activities.

Additional Compensation

Shelby Seivert has no additional compensation to disclose.

Supervision

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

Shelby Seivert's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at 800-301-LIDO or jozur@lidoadvisors.com.

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January 2026

LIDO

Sierra Argyle, CFP®

Director, Senior Wealth Manager

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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 Brochure. Please contact our Chief Compliance Officer if you did not receive Lido's Disclosure Brochure or if you have any questions about the contents of this supplement.

Educational Background & Business Experience

Sierra Argyle (b. 1991) joined Lido in November 2019. She previously worked as an Assistant Vice President, Associate Client Advisor for Bessemer Trust, as well as a Client Care Associate for Signature FD, LLC. Sierra holds a B.A. in English from the University of Oregon. Sierra is a CERTIFIED FINANCIAL PLANNER® professional* (*See Appendix A for explanation of professional designation).

Disciplinary Information

Sierra Argyle has no disciplinary information to disclose.

Other Business Activities

Sierra Argyle does not engage in other business activities.

Additional Compensation

Sierra Argyle has no additional compensation to disclose.

Supervision

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

Sierra Argyle's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at 800-301-LIDO or jozur@lidoadvisors.com.

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January 2026

Stacy Beattie

Chief Operating Officer

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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 Brochure. Please contact our Chief Compliance Officer if you did not receive Lido's Disclosure Brochure or if you have any questions about the contents of this supplement.

Educational Background & Business Experience

Stacy Beattie (b. 1979) joined Lido in October 2021 as the Chief Operating Officer responsible for the day-to-day operations of the firm and ensuring that all systems, resources, and people are in alignment to support Lido's goals. Immediately prior, she served as the COO of the Alternative Investments Team at Stifel, Nicolaus & Company, Inc. She previously held a leadership position in Mass Transfer with Barclays Capital Inc. Stacy holds a B.A. in Political Science from Iowa State University and an M.S. in Public Service Management from DePaul University.

Disciplinary Information

Stacy Beattie has no disciplinary information to disclose.

Other Business Activities

Stacy Beattie does not engage in other business activities.

Additional Compensation

Stacy Beattie has no additional compensation to disclose.

Supervision

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

Stacy Beattie's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at 800-301-LIDO or jozur@lidoadvisors.com.

Brochure Supplement

(Part 2B of Form ADV)
January 2026

Stasia Washington

Managing Director, Senior Wealth Manager

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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 Brochure. Please contact our Chief Compliance Officer if you did not receive Lido's Disclosure Brochure or if you have any questions about the contents of this supplement.

Educational Background & Business Experience

Stasia Washington (b. 1961) joined Lido in June 2023 bringing over two decades of experience in the financial service industry. She previously worked as the Managing Director of First Foundation Advisors. Stasia holds a M.B.A. in Business Administration and Management from Pepperdine University.

Disciplinary Information

Stasia Washington has no disciplinary information to disclose.

Other Business Activities

In addition to activities at Lido, Ms. Washington is on the Board of Directors for LA84 Foundation and The Ralph M. Parsons Foundation. Ms. Washington spends less than 5% of her time completing duties and responsibilities as a board member of these organizations.

Additional Compensation

Stasia Washington has no additional compensation to disclose.

Supervision

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

Stasia Washington's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at 800-301-LIDO or jozur@lidoadvisors.com.

Brochure Supplement

(Part 2B of Form ADV)
January 2026

Stephen Zhou

Vice President, Wealth Advisor

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

Educational Background & Business Experience

Stephen Zhou (b. 1991) joined Lido in December 2025 with the acquisition of Fountainhead Advisors LLC , where he served as an Investment Adviser Representative. He previously worked as a Registered Representative and Agent with MassMutual. Stephen holds a B.S. in Managerial Economics from the University of California, Davis.

Disciplinary Information

Stephen Zhou has no disciplinary information to disclose.

Other Business Activities

In addition to activities at Lido, Mr. Zhou is an independent insurance agent appointed with various insurance companies in California. As a licensed insurance agent, he may recommend to clients' certain insurance products sold through unaffiliated insurance companies. If a Lido client elects to purchase an insurance product, Mr. Zhou would receive the usual and customary commission for doing so. Mr. Zhou spends approximately 25% of his time performing services as an insurance agent.

Additional Compensation

Stephen Zhou has no additional compensation to disclose.

Supervision

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

Stephen Zhou's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at 800-301-LIDO or jozur@lidoadvisors.com.

Brochure Supplement

(Part 2B of Form ADV)
January 2026

Steven Ralff, CFA

Vice President, Wealth Advisor

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

Educational Background & Business Experience

Steven Ralff (b. 1968) joined Lido in December 2025 with the acquistition of Fountainhead Advisors LLC where he served as a Investment Adviser Representative. Bringing over two decades of experience in the financial industry, he previously worked as Global Head of Business Development for LaSalle Securities and a Director as Blackrock Investments, LLC. Steven holds a B.A. in History from Tulane University. Steve is a Chartered Financial Analyst® Charterholder* (*See Appendix A for explanation of professional designations).

Disciplinary Information

Steven Ralff has no disciplinary information to disclose.

Other Business Activities

Steven Ralff does not engage in other business activities.

Additional Compensation

Steven Ralff has no additional compensation to disclose.

Supervision

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

Steven Ralff's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at 800-301-LIDO or jozur@lidoadvisors.com.

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January 2026

Stuart Chaussée

Managing Director, Senior Wealth Advisor

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

Educational Background & Business Experience

Stuart Chaussée (b. 1961) joined Lido in December 2025 with the acquisition of Stuart Chaussée & Associates Inc., a registered investment adviser he founded in 1996. Stuart hold a B.A. from University of California, Berkeley and a M.A. of International Management from Thunderbird School of Global Management.

Disciplinary Information

Stuart Chaussée has no disciplinary information to disclose.

Other Business Activities

In addition to activities at Lido, Mr. Chausée is an Investment Adviser Representative for Stuart Chausée & Associates Inc, where he provides subadvisory asset management services to Lido Advisors. The company remains active while the merger and acquistion finalizes the process.

Additional Compensation

Stuart Chaussée has no additional compensation to disclose.

Supervision

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

Stuart Chaussée's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at 800-301-LIDO or jozur@lidoadvisors.com.

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January 2026

Stuart Katz

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

Educational Background & Business Experience

Stuart Katz (b. 1977) joined Lido in July 2021 after previously working as the Vice President of Sanford C. Bernstein & Co. for a decade. Stuart holds a B.S. in Industrial and Labor Relations from Cornell University and a J.D. from Northwestern University School of Law.

Disciplinary Information

Stuart Katz has no disciplinary information to disclose.

Other Business Activities

In addition to 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 Bank of 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.

Additional Compensation

Stuart Katz has no additional compensation to disclose.

Supervision

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

Stuart Katz's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at 800-301-LIDO or jozur@lidoadvisors.com.

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January 2026

Tariq Maiden

Vice President, Client Relationship Manager

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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 Brochure. Please contact our Chief Compliance Officer if you did not receive Lido's Disclosure Brochure or if you have any questions about the contents of this supplement.

Educational Background & Business Experience

Tariq Maiden (b. 1992) joined Lido in August 2024. He previously worked as a Registered Representative for both Ameriprise Financial Services and Northwestern Mutual Wealth Management Co. Tariq holds a B.A. in Finance from the University of Cincinnati.

Disciplinary Information

Tariq Maiden has no disciplinary information to disclose.

Other Business Activities

Tariq Maiden does not engage in other business activities.

Additional Compensation

Tariq Maiden has no additional compensation to disclose.

Supervision

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

Tariq Maiden's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at 800-301-LIDO or jozur@lidoadvisors.com.

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January 2026

Thomas Bartling, CFP®
Vice President, Advanced Wealth Planning

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

Educational Background & Business Experience
Thomas Bartling (b. 1992) joined Lido in October 2023. He previously worked as an Associate in Wealth Management for Aspiriant and as a Financial Planning Associate for Platt Wealth Management. Thomas holds a B.S. in Business Administration in Financial Services - and an A.S. in Financial Services / A.S. in Biology both from Miramar/Mesa Community College. Thomas is a CERTIFIED FINANCIAL PLANNER® professional* (*See Appendix A for explanation of professional designation).

Disciplinary Information
Thomas Bartling has no disciplinary information to disclose.

Other Business Activities
Thomas Bartling does not engage in other business activities.

Additional Compensation
Thomas Bartling has no additional compensation to disclose.

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

Thomas Bartling's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at 800-301-LIDO or jozur@lidoadvisors.com.

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January 2026

Thomas McDonnell, CFP®

Senior Vice President, Senior Wealth Manager

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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 Brochure. Please contact our Chief Compliance Officer if you did not receive Lido's Disclosure Brochure or if you have any questions about the contents of this supplement.

Educational Background & Business Experience

Thomas McDonnell (b. 1982) joined Lido in January 2024 with a decade of experience in the financial service industry. He previously worked as the Vice President and Senior Retail Branch Manager for Morgan Stanley and E*Trade. Thomas holds a B.S. in Business Marketing from Washington State University. Thomas is a CERTIFIED FINANCIAL PLANNER® professional* (*See Appendix A for explanation of professional designation).

Disciplinary Information

Thomas McDonnell has no disciplinary information to disclose.

Other Business Activities

Thomas McDonnell does not engage in other business activities.

Additional Compensation

Thomas McDonnell has no additional compensation to disclose.

Supervision

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

Thomas McDonnell's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at 800-301-LIDO or jozur@lidoadvisors.com.

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(Part 2B of Form ADV)
April 2026

LiDO

Thomas Mirth, CFP®

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

Educational Background & Business Experience

Thomas Mirth (b. 2000) joined Lido in July 2025. He previously worked as both a Registered Representative and an Investment Advisor Representative for Childs Company, an affiliate of Kestra Investment Services, LLC. Prior to this, he held various roles at Paces Ferry Wealth Advisors including Client Service Associate and Associate Wealth Advisor. He also worked several internships during the time of his undergraduate studies at Fisher Investments, Vector Wealth Strategies, and Memphis Planning and Wealth. Thomas holds a B.S. in Commerce and Business Administration and a M.S. in Consumer Sciences with a concentration in Family Financial Planning and Counseling from the University of Alabama. Thomas is a CERTIFIED FINANCIAL PLANNER® professional* (*See Appendix A for explanation of professional designation).

Disciplinary Information

Thomas Mirth has no disciplinary information to disclose.

Other Business Activities

Thomas Mirth does not engage in other business activities.

Additional Compensation

Thomas Mirth has no additional compensation to disclose.

Supervision

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

Thomas Mirth's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at 800-301-LIDO or jozur@lidoadvisors.com.

Brochure Supplement

(Part 2B of Form ADV)
January 2026

Thomas Petrocelli

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

Educational Background & Business Experience

Thomas Petrocelli (b. 1995) joined Lido in December 2025 with the acquisition of Fountainhead Advisors LLC where he served as a Financial Analyst. He previously held an analyst role with Bloomberg LP. Thomas holds a B.S. in Finance from Bentley University.

Disciplinary Information

Thomas Petrocelli has no disciplinary information to disclose.

Other Business Activities

Thomas Petrocelli does not engage in other business activities.

Additional Compensation

Thomas Petrocelli has no additional compensation to disclose.

Supervision

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

Thomas Petrocelli's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at 800-301-LIDO or jozur@lidoadvisors.com.

Brochure Supplement

(Part 2B of Form ADV)
January 2026

Thomas Ryan

Associate, Trading

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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 Brochure. Please contact our Chief Compliance Officer if you did not receive Lido's Disclosure Brochure or if you have any questions about the contents of this supplement.

Educational Background & Business Experience

Thomas Ryan (b. 1995) joined Lido with the acquisition of Avitas Wealth Management, LLC in January 2025, where he worked as an Investment Adviser Representative. Prior to Avitas, he worked a Senior Account Executive at Payment Cloud for a year. Thomas holds a B.A. in Economics from Pepperdine University.

Disciplinary Information

Thomas Ryan has no disciplinary information to disclose.

Other Business Activities

Thomas Ryan does not engage in other business activities.

Additional Compensation

Thomas Ryan has no additional compensation to disclose.

Supervision

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

Thomas Ryan's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at 800-301-LIDO or jozur@lidoadvisors.com.

Brochure Supplement

(Part 2B of Form ADV)
January 2026

Timothy Johnson, CFP®

Vice President, Wealth Advisor

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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 Brochure. Please contact our Chief Compliance Officer if you did not receive Lido's Disclosure Brochure or if you have any questions about the contents of this supplement.

Educational Background & Business Experience

Timothy Johnson (b. 1998) joined Lido in December 2022. He previously worked as an Associate for Capco and as a Delivery Driver for Uber. Timothy holds a B.S. in Business Administration in Finance from the University of Central Florida. Thomas is a CERTIFIED FINANCIAL PLANNER® professional* (*See Appendix A for explanation of professional designation).

Disciplinary Information

Timothy Johnson has no disciplinary information to disclose.

Other Business Activities

Timothy Johnson does not engage in other business activities.

Additional Compensation

Timothy Johnson has no additional compensation to disclose.

Supervision

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

Timothy Johnson's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at 800-301-LIDO or jozur@lidoadvisors.com.

Brochure Supplement

(Part 2B of Form ADV)
January 2026

Timothy Walsh

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

Educational Background & Business Experience

Timothy Walsh (b. 1966) joined Lido in December 2025 with the acquisition of Fountainhead Advisors LLC, where he served as a Financial Strategist. He previously held roles of Agent with MassMutual Life Insurance and Registered Representative with MML Investors. Tim holds a B.S. in Health Care Administration from California State University, Long Beach.

Disciplinary Information

Timothy Walsh has no disciplinary information to disclose.

Other Business Activities

In addition to activities at Lido, Mr. Walsh is an insurance broker with MassMutual Life Insurance Company. As a licensed insurance agent, he may recommend to clients' certain insurance products sold through unaffiliated insurance companies, including life, disability, and long-term care insurance. If a Lido client elects to purchase an insurance product, Mr. Walsh would receive the usual and customary commission for doing so. Mr. Walsh spends less than 5 hours per month performing services as an insurance agent.

Additional Compensation

Timothy Walsh has no additional compensation to disclose.

Supervision

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

Timothy Walsh's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at 800-301-LIDO or jozur@lidoadvisors.com.

Brochure Supplement

(Part 2B of Form ADV)
January 2026

Todd Krieg, CFA

Senior Managing Director, Senior Wealth Advisor

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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 Brochure. Please contact our Chief Compliance Officer if you did not receive Lido's Disclosure Brochure or if you have any questions about the contents of this supplement.

Educational Background & Business Experience

Todd Krieg (b. 1961) joined Lido in December 2024 with over two decades of experience working in the financial industry. He was previously the Chairman and Chief Executive Officer of Pegasus Partners Ltd. Todd holds a B.A. in Political Economy from Williams College and a J.D. from Georgetown University. Todd is a Chartered Financial Analyst® Charterholder* (*See Appendix A for explanation of professional designations).

Disciplinary Information

Todd Krieg has no disciplinary information to disclose.

Other Business Activities

Todd Krieg does not engage in other business activities.

Additional Compensation

Todd Krieg has no additional compensation to disclose.

Supervision

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

Todd Krieg's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at 800-301-LIDO or jozur@lidoadvisors.com.

Brochure Supplement

(Part 2B of Form ADV)
January 2026

Trent Jordan

Vice President, Client Relationship Manager

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

Educational Background & Business Experience

Trent Jordan (b. 2003) joined Lido in October 2025 about a year after graduating college. He briefly served as a Financial Analyst with CountryPlace Mortgage. Trent holds a B.B.A. om Finance from Stephen F. Austin University.

Disciplinary Information

Trent Jordan has no disciplinary information to disclose.

Other Business Activities

Trent Jordan does not engage in other business activities.

Additional Compensation

Trent Jordan has no additional compensation to disclose.

Supervision

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

Trent Jordan's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at 800-301-LIDO or jozur@lidoadvisors.com.

Brochure Supplement
(Part 2B of Form ADV)
April 2026

Richard Stephen Henry
Director, Options Strategist

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

Educational Background & Business Experience
Richard Stephen Henry (b. 1982) joined Lido in April 2026 bringing over two decades of experience in the financial sector. He previously served as a Investment Research Analyst with Wells Fargo Investment Institute INC and a Partner and Portfolio Manager with Sauganash Capital Management LLC. Additionally, he held a Portfolio Manager position at Scalp Trade LLC, Tradelink LLC, and PTR Trading LLC. Stephen holds a B.S. in Commerce from University of Virginia and M.B.A. from Northwestern University's Kellogg School of Management.

Disciplinary Information
Richard Stephen Henry has no disciplinary information to disclose.

Other Business Activities
Richard Stephen Henry does not engage in other business activities.

Additional Compensation
Richard Stephen Henry has no additional compensation to disclose.

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

Richard Stephen Henry's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at 800-301-LIDO or jozur@lidoadvisors.com.

Brochure Supplement

(Part 2B of Form ADV)
April 2026

Trevor Guenther

Senior Associate, Client Relationship Manager

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

Educational Background & Business Experience

Trevor Guenther (b. 1998) joined Lido in September 2025 after gaining a few years of experience as a Registered Representative with RBC Capital Markets LLC and a Client Assistant with Robert W. Baird & Co Inc. Trevor holds a B.S. in Business Administration from Iowa State University.

Disciplinary Information

Trevor Guenther has no disciplinary information to disclose.

Other Business Activities

Trevor Guenther does not engage in other business activities.

Additional Compensation

Trevor Guenther has no additional compensation to disclose.

Supervision

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

Trevor Guenther's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at 800-301-LIDO or jozur@lidoadvisors.com.

Brochure Supplement

(Part 2B of Form ADV)
January 2026

Tristan Bishop, CFP®

Senior Associate, Advanced Wealth Planning

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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 Brochure. Please contact our Chief Compliance Officer if you did not receive Lido's Disclosure Brochure or if you have any questions about the contents of this supplement.

Educational Background & Business Experience

Tristan Bishop (b. 1996) joined Lido in July 2024. He previously worked as a Registered Representative and a Non-Licensed Advisor for LPL Financial, as well as an Associate Financial Planner for Lifeway Financial Corp. Tristian holds a B.S. in Personal Financial Planning from Texas Tech University. Tristan is a CERTIFIED FINANCIAL PLANNER® professional* (*See Appendix A for explanation of professional designation).

Disciplinary Information

Tristan Bishop has no disciplinary information to disclose.

Other Business Activities

Tristan Bishop does not engage in other business activities.

Additional Compensation

Tristan Bishop has no additional compensation to disclose.

Supervision

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

Tristan Bishop's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at 800-301-LIDO or jozur@lidoadvisors.com.

Brochure Supplement

(Part 2B of Form ADV)
January 2026

Troy Jones, CFA

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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 Brochure. Please contact our Chief Compliance Officer if you did not receive Lido's Disclosure Brochure or if you have any questions about the contents of this supplement.

Educational Background & Business Experience

Troy Jones (b. 1963) joined Lido in November 2022 with the acquisition of Enterprise Trust & Investment Company, where he has spent nearly 30 years as a Senior Portfolio Manager. He holds a B.B.A. in Finance and Marketing from University of Oregon. Troy is a Chartered Financial Analyst® Charterholder* (*See Appendix A for explanation of professional designations).

Disciplinary Information

Troy Jones has no disciplinary information to disclose.

Other Business Activities

Troy Jones does not engage in other business activities.

Additional Compensation

Troy Jones has no additional compensation to disclose.

Supervision

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

Troy Jones's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at 800-301-LIDO or jozur@lidoadvisors.com.

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(Part 2B of Form ADV)
January 2026

LIDO

Tyler Olsen, CFP®, CPA

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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 Brochure. Please contact our Chief Compliance Officer if you did not receive Lido's Disclosure Brochure or if you have any questions about the contents of this supplement.

Educational Background & Business Experience

Tyler Olsen (b. 1975) joined Lido with the acquisition of Platte River Wealth Advisors in December 2024. He helped found Platte River in July 2019 and worked as an Investment Adviser Representative. Before that, he spent over fifteen years with various Wells Fargo entities as a Registered Representative and Financial Planner. Tyler holds a M.S. in Finance from Utah State University and a B.S. in Accounting from Utah State University. Tyler is a CERTIFIED FINANCIAL PLANNER® professional* and a Certified Public Accountant* (*See Appendix A for explanation of professional designation).

Disciplinary Information

Tyler Olsen has no disciplinary information to disclose.

Other Business Activities

Tyler Olsen does not engage in other business activities.

Additional Compensation

Tyler Olsen has no additional compensation to disclose.

Supervision

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

Tyler Olsen's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at 800-301-LIDO or jozur@lidoadvisors.com.

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(Part 2B of Form ADV)
January 2026

Tyler Tevich

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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 Brochure. Please contact our Chief Compliance Officer if you did not receive Lido's Disclosure Brochure or if you have any questions about the contents of this supplement.

Educational Background & Business Experience

Tyler Tevich (b. 1996) joined Lido in December 2021. He previously worked as a Registered Associate for Northern Trust Bank. Tyler holds a B.A. in Economics from the University of Wisconsin, Madison.

Disciplinary Information

Tyler Tevich has no disciplinary information to disclose.

Other Business Activities

Tyler Tevich does not engage in other business activities.

Additional Compensation

Tyler Tevich has no additional compensation to disclose.

Supervision

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

Tyler Tevich's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at 800-301-LIDO or jozur@lidoadvisors.com.

Brochure Supplement

(Part 2B of Form ADV)
January 2026

Valerie Tanner

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

Educational Background & Business Experience

Valerie Tanner (b. 1979) joined Lido in September 2025 with the acquisition of Olympus Wealth Management where she worked for several years as a Client Service Senior Associate and with the latest role of Client Service Manager. She previously worked in Wealth Management with Morgan Stanley for over a decade. Valerie holds a Associate of Arts in Foundations of Business from University of Phoenix.

Disciplinary Information

Valerie Tanner has no disciplinary information to disclose.

Other Business Activities

Valerie Tanner does not engage in other business activities.

Additional Compensation

Valerie Tanner has no additional compensation to disclose.

Supervision

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

Valerie Tanner's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at 800-301-LIDO or jozur@lidoadvisors.com.

Brochure Supplement

(Part 2B of Form ADV)
January 2026

Victor Isidro

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

Educational Background & Business Experience

Victor Isidro (b. 2002) joined Lido in December 2025 after previously serving as an Analyst with Sumitomo Mitsui Banking Company. Victor holds a B.S. in Management from Boston College.

Disciplinary Information

Victor Isidro has no disciplinary information to disclose.

Other Business Activities

Victor Isidro does not engage in other business activities.

Additional Compensation

Victor Isidro has no additional compensation to disclose.

Supervision

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

Victor Isidro's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at 800-301-LIDO or jozur@lidoadvisors.com.

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January 2026

Viktoria Falus, CFP®

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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 Brochure. Please contact our Chief Compliance Officer if you did not receive Lido's Disclosure Brochure or if you have any questions about the contents of this supplement.

Educational Background & Business Experience

Viktoria Falus (b. 1976) joined Lido in February 2023 with nearly two decades of financial planning experience. She previously served as a Senior Financial Planner at Colorado Financial Management LLC (formerly Sargent Bickham Lagudis LLC). Viktoria holds a B.A. in Economics from State University of New York, Purchase College. Viktoria is a CERTIFIED FINANCIAL PLANNER® professional* (*See Appendix A for explanation of professional designation).

Disciplinary Information

Viktoria Falus has no disciplinary information to disclose.

Other Business Activities

Viktoria Falus does not engage in other business activities.

Additional Compensation

Viktoria Falus has no additional compensation to disclose.

Supervision

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

Viktoria Falus's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at 800-301-LIDO or jozur@lidoadvisors.com.

Brochure Supplement

(Part 2B of Form ADV)
January 2026

Vincent Bonavia

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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 Brochure. Please contact our Chief Compliance Officer if you did not receive Lido's Disclosure Brochure or if you have any questions about the contents of this supplement.

Educational Background & Business Experience

Vincent Bonavia (b. 1990) joined Lido in May 2022, bringing in almost a decade of professional experience. He previously worked as a Registered Representative for Cetera Investment Services. Prior to that, he worked for Regions Bank and PlatinumPeak Advisors, LLC. Vincent holds a B.S. in Economics from Florida Atlantic University.

Disciplinary Information

Vincent Bonavia has no disciplinary information to disclose.

Other Business Activities

Vincent Bonavia does not engage in other business activities.

Additional Compensation

Vincent Bonavia has no additional compensation to disclose.

Supervision

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

Vincent Bonavia's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at 800-301-LIDO or jozur@lidoadvisors.com.

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January 2026

Virginia Aaron

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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 Brochure. Please contact our Chief Compliance Officer if you did not receive Lido's Disclosure Brochure or if you have any questions about the contents of this supplement.

Educational Background & Business Experience

Virginia (Ginny) Aaron (b. 1979) joined Lido in November 2023 with the acquisition of Claybrook Capital, LLC, where she served as Vice President and Chief Compliance Officer. Previously, she worked as a Client Relationship Manager with Robertson Stephens Securities LLC. Ginny holds a B.A. in Psychology from the University of Massachusetts.

Disciplinary Information

Virginia Aaron has no disciplinary information to disclose.

Other Business Activities

Virginia Aaron does not engage in other business activities.

Additional Compensation

Virginia Aaron has no additional compensation to disclose.

Supervision

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

Virginia Aaron's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at 800-301-LIDO or jozur@lidoadvisors.com.

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January 2026

Walker Williams

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

Educational Background & Business Experience

Walker Williams (b. 1981) joined Lido in March 2022 with over a decade of industry experience. He previously worked as the Vice President and Director at Alliance Bernstein Investments Inc. Walker holds a B.S. in Industry and Labor Relations from Cornell University and an M.B.A. from Emory University.

Disciplinary Information

Walker Williams has no disciplinary information to disclose.

Other Business Activities

Walker Williams does not engage in other business activities.

Additional Compensation

Walker Williams has no additional compensation to disclose.

Supervision

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

Walker Williams's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at 800-301-LIDO or jozur@lidoadvisors.com.

Brochure Supplement

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January 2026

Warren Baker

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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 Brochure. Please contact our Chief Compliance Officer if you did not receive Lido's Disclosure Brochure or if you have any questions about the contents of this supplement.

Educational Background & Business Experience

Warren Baker (b. 1968) joined Lido with the acquisition of Platte River Wealth Advisors in December 2024. He helped found Platte River in July 2019 and worked as an Investment Adviser Representative. Previously, he spent nearly two decades with Wells Fargo Private Bank with the most recent title of Senior Vice President, Senior Investment Strategist. Warren holds a B.A. in Central & Eastern European Affairs from the University of Colorado, Boulder and a M.B.A. in Finance from the University of Denver, Daniels College of Business.

Disciplinary Information

Warren Baker has no disciplinary information to disclose.

Other Business Activities

Warren Baker does not engage in other business activities.

Additional Compensation

Warren Baker has no additional compensation to disclose.

Supervision

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

Warren Baker's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at 800-301-LIDO or jozur@lidoadvisors.com.

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January 2026

Wesley Yamada

Director, Senior Wealth Advisor

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

Educational Background & Business Experience

Wesley Yamada (b. 1985) joined Lido in December 2025 with the acquisition of Fountainhead Advisors LLC , where he served as a Investment Adviser Representative. He brings nearly two decades of experience in the financial sector, including roles as Registered Representative with MML Investors Services and a Licensed Financial Services Officer with UnionBanc Investment Services. Wes holds a B.A in Criminology, Law and Society from University of California, Irvine.

Disciplinary Information

Wesley Yamada has no disciplinary information to disclose.

Other Business Activities

In addition to activities at Lido, Mr. Yamada is an independent insurance agent appointed with 1847 Financial Group, LLC. As a licensed insurance agent, he may recommend to clients' certain insurance products sold through unaffiliated insurance companies. If a Lido client elects to purchase an insurance product, Mr. Yamada would receive the usual and customary commission for doing so. Mr. Yamada spends approximately 10 hours a month performing services as an insurance agent.

Additional Compensation

Wesley Yamada has no additional compensation to disclose.

Supervision

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

Wesley Yamada's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at 800-301-LIDO or jozur@lidoadvisors.com.

Brochure Supplement

(Part 2B of Form ADV)
January 2026

William Dixon

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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 Brochure. Please contact our Chief Compliance Officer if you did not receive Lido's Disclosure Brochure or if you have any questions about the contents of this supplement.

Educational Background & Business Experience

William Dixon (b. 2000) joined Lido in June 2023. He previously worked at Northwestern Mutual as a Financial Advisor Intern and as an Agent with Northwestern Mutual Life Insurance Company. Will holds a B.S. in Economics from Duke University and a Master of Management from Duke University, the Fuqua School of Business.

Disciplinary Information

William Dixon has no disciplinary information to disclose.

Other Business Activities

William Dixon does not engage in other business activities.

Additional Compensation

William Dixon has no additional compensation to disclose.

Supervision

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

William Dixon's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at 800-301-LIDO or jozur@lidoadvisors.com.

Brochure Supplement

(Part 2B of Form ADV)
March 2026

William Leathers

Vice President, Client Relationship Manager

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

Educational Background & Business Experience

William Leathers (b. 1998) joined Lido in January 2026 after previously serving as a Private Wealth Associate with Alliance Bernstein and a Private Wealth Associate with St. Germain Investments. He got his start in the financial industry with OneDigitial as a Market Analyst. Will holds a B.S. in Business Administration from Elon University.

Disciplinary Information

William Leathers has no disciplinary information to disclose.

Other Business Activities

William Leathers does not engage in other business activities.

Additional Compensation

William Leathers has no additional compensation to disclose.

Supervision

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

William Leathers's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at 800-301-LIDO or jozur@lidoadvisors.com.

Brochure Supplement

(Part 2B of Form ADV)
January 2026

William Nail

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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 Brochure. Please contact our Chief Compliance Officer if you did not receive Lido's Disclosure Brochure or if you have any questions about the contents of this supplement.

Educational Background & Business Experience

William Nail (b. 2000) joined Lido in August 2023, soon after completing his undergraduate studies. He gained experience as a Relationship Management Intern for First Republic Bank and as a Marketing Representative for The Finnish Long Drink. Billy holds a B.A. in Finance from Santa Clara University.

Disciplinary Information

William Nail has no disciplinary information to disclose.

Other Business Activities

William Nail does not engage in other business activities.

Additional Compensation

William Nail has no additional compensation to disclose.

Supervision

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

William Nail's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at 800-301-LIDO or jozur@lidoadvisors.com.

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January 2026

Yeugenia Napoli
Senior Associate, Compliance

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

Educational Background & Business Experience
Yeugenia "Jenny" Napoli (b. 1984) joined Lido in December 2025 with the acquisition of Fountainhead Advisors LLC where she served as an Investment Client Service Manager. She brought over a decade of client relationship experience with previous roles including Senior Premier Relationship Officer with HSBC Bank USA andHSBC Securities. She holds a B.B.A. in Finance and Marketing from Pace University, Lubin School of Business.

Disciplinary Information
Yeugenia Napoli has no disciplinary information to disclose.

Other Business Activities
In addition to activities at Lido, Ms. Napoli is a Registered Representative with Chelsea Financial Services, LLC where she serves as an advisor and administrator for legacy business related to Fountainhead. She spends less than 10 hours per month on this activity.

Additional Compensation
Yeugenia Napoli has no additional compensation to disclose.

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

Yeugenia Napoli's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at 800-301-LIDO or jozur@lidoadvisors.com.

Brochure Supplement

(Part 2B of Form ADV)
January 2026

Zachary Schneider

Vice President, Client Relationship Manager

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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 Brochure. Please contact our Chief Compliance Officer if you did not receive Lido's Disclosure Brochure or if you have any questions about the contents of this supplement.

Educational Background & Business Experience

Zachary Schneider (b. 2001) joined Lido in February 2022 after being introduced through a summer internship. He came with several years of experience as an Associate with First Fidelity Loan Servicing. Zack holds of Bachelor of General Studies from Florida Atlantic University.

Disciplinary Information

Zachary Schneider has no disciplinary information to disclose.

Other Business Activities

In addition to 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 Bank of 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.

Additional Compensation

Zachary Schneider has no additional compensation to disclose.

Supervision

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

Zachary Schneider's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at 800-301-LIDO or jozur@lidoadvisors.com.

a. 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.

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 charterholders—often making the charter a prerequisite for employment.

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

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

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

b. Certified Financial Planner®

Investment Adviser Representative is certified for financial planning services in the United States by Certified Financial Planner Board of Standards, Inc. ("CFP Board"). Therefore, he/she may refer to his- or herself as a CERTIFIED FINANCIAL PLANNER® professional or a CFP® professional, and may use these and the other certification marks (the "CFP Board Certification Marks") that Certified Financial Planner Board of Standards Center for Financial Planning, Inc. has licensed to CFP Board in the United States. The CFP® certification is voluntary. No federal or state law or regulation requires financial planners to hold the CFP® certification. You may find more information about the CFP® certification at www.cfp.net.

CFP® professionals have met CFP Board's high standards for education, examination, experience, and ethics. To become a CFP® professional, an individual must 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.

c. Certified Public Accoutant

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.

d. 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.