

BROCHURE SUPPLEMENT
(Part 2B of Form ADV)

December 2023

Adam Castillo

Lido Advisors, LLC

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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 Disclosure Brochure. Please contact our Chief Compliance Officer at (310) 278-8232 if you did not receive Lido Advisors, LLC's Disclosure Brochure or if you have any questions about the contents of this supplement.

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

ITEM 1: COVER PAGE

Please see previous page.

ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Adam Castillo

Date of Birth: 1995

Educational Background

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

Business Background

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

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

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

ITEM 3: DISCIPLINARY INFORMATION

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

ITEM 4: OTHER BUSINESS ACTIVITIES

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

ITEM 5: ADDITIONAL COMPENSATION

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

ITEM 6: SUPERVISION

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

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

BROCHURE SUPPLEMENT
(Part 2B of Form ADV)

December 2023

Adrienne Erickson

Lido Advisors, LLC

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

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

ITEM 1: COVER PAGE

Please refer to previous page.

ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Adrianne Erickson
Year of Birth: 1979

Business Background

Lido Advisors, LLC, Investment Adviser Representative (6/2022 – Present)
RWJ Barnabas Health, Senior Par (7/2010 – 6/2022)

ITEM 3: DISCIPLINARY INFORMATION

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

ITEM 4: OTHER BUSINESS ACTIVITIES

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

ITEM 5: ADDITIONAL COMPENSATION

Ms. Erickson has no additional compensation to disclose.

ITEM 6: SUPERVISION

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

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

BROCHURE SUPPLEMENT
(Part 2B of Form ADV)

January 2024

Alexandra Browne

Lido Advisors, LLC

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

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

ITEM 1: COVER PAGE

Please see previous page.

ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Alexandra Browne

Year of Birth: 1983

Educational Background

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

Business Background

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

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

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

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

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

ITEM 3: DISCIPLINARY INFORMATION

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

ITEM 4: OTHER BUSINESS ACTIVITIES

In addition to her activities at Lido, Ms. Browne is an Investment Adviser Representative for IDB Lido Wealth, LLC, which is an SEC investment adviser owned by Lido. She devotes approximately 5% of her time performing services for IDB Lido Wealth.

ITEM 5: ADDITIONAL COMPENSATION

In addition to her ordinary compensation at Lido, Ms. Browne receives compensation from IDB Lido Wealth, LLC which make up 5% of her total annual income. Ms. Browne does receive an economic benefit from new business coming into Lido. In addition, all Lido employees are entitled to an end of year discretionary bonus based on overall firm profitability.

ITEM 6: SUPERVISION

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

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

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

BROCHURE SUPPLEMENT
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December 2023

Alexander Kob

Lido Advisors, LLC

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www.lidoadvisors.com

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

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

ITEM 1: COVER PAGE

Please see previous page.

ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Alexander Kob

Year of Birth: 1992

Educational Background

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

Business Background

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

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

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

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

ITEM 3: DISCIPLINARY INFORMATION

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

ITEM 4: OTHER BUSINESS ACTIVITIES

Mr. Kob does not have additional business activities to disclose at this time.

ITEM 5: ADDITIONAL COMPENSATION

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

ITEM 6: SUPERVISION

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

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

BROCHURE SUPPLEMENT
(Part 2B of Form ADV)

January 2024

Alyssa Weinberger, CPA, CFP[®]

Lido Advisors, LLC

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

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

ITEM 1: COVER PAGE

Please see previous page.

ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Alyssa Weinberger, CPA, CFP®

Year of Birth: 1978

Educational Background

University of Arizona – Bachelor of Science in Accounting, 2000

Business Background

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

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

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

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

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

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

Explanation of Professional Designation:

Certified Public Accountant

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

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

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

Certified Financial Planner™ Certification Explanation

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

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

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

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

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

- Continuing Education – Complete 30 hours of continuing education hours every two years, including two hours on the Code of Ethics and other parts of the

Standards of Professional Conduct, to maintain competence and keep up with developments in the financial planning field; and

- Ethics – Renew an agreement to be bound by the Standards of Professional Conduct. The Standards prominently require that CFP® professionals provide financial planning services at a fiduciary standard of care. This means CFP® professionals must provide financial planning services in the best interests of their clients.

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

ITEM 3: DISCIPLINARY INFORMATION

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

ITEM 4: OTHER BUSINESS ACTIVITIES

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

Mrs. Weinberger is a member of the City of Hope Board of Governors where she helps with events and fundraisers. She also sits on the Cedars-Sinai Board of Governors where she supports the hospital’s foremost clinical programs, biomedical research, and community outreach by providing financial resources, educational experiences and volunteer opportunities. Ms. Weinberger sits on the Board of Directors for the C5 Youth Foundation of Southern California. In addition, Mrs. Weinberger is an advisor for Morpheus Data Systems, Inc. where her primary responsibilities are strategic planning and visionary ideas for growth opportunities.

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

The fact that Mrs. Weinberger is a Managing Member of LLCs that invest in certain private funds that are invested in by Lido clients creates a conflict of interest due to the private funds being limited offerings. Lido addresses the conflict through its written Code of Ethics that includes preapproval and reporting requirements of certain personal securities transactions by Lido employees, including private funds,

and through disclosures to clients. In addition, clients are not obligated to implement recommended transactions in private Funds or other private limited partnerships.

ITEM 5: ADDITIONAL COMPENSATION

In addition to the compensation received from Lido, Mrs. Weinberger, as Member and part owner of LAH, shares in the profits and losses of the firm. Mrs. Weinberger does not receive any compensation for her role as Member of Lido Flamingo, LLC, but she does have ownership interests, whether direct or indirect, and shares in the profits and losses of these entities. Additionally, Mrs. Weinberger receives compensation for the services she performs for Lido Consulting, LLC. Lastly, Mrs. Weinberger receives shares for her position as Advisory Board Member of Morpheus.

Currently, the compensation received from her outside business activities equates to less than 15% of her annual income.

ITEM 6: SUPERVISION

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

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

BROCHURE SUPPLEMENT
(Part 2B of Form ADV)

February 2024

Andrew Hancock, CFP[®], ChFC[®], CIMA[®]

Lido Advisors, LLC

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

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

ITEM 1: COVER PAGE

Please refer to previous page.

ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Andrew Hancock, CFP®, ChFC®, CIMA®

Year of Birth: 1992

Educational Background

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

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

Business Background

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

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

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

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

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

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

Explanation of Designation

Certified Financial Planner™ Certification Explanation

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

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

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

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

management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning;

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

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

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

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

Huebner School ChFC® Designation Requirements

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.

Certified Investment Management Analyst®

The CIMA® certification signifies that an individual has met initial and on-going experience, ethical, education, and examination requirements for investment management consulting, including advanced investment management theory and application. Prerequisites for the CIMA certification are three years of financial services experience and an acceptable regulatory history. To obtain the CIMA

certification, candidates must pass an online Qualification Examination, successfully complete a one-week classroom education program provided by a Registered Education Provider, pass an online Certification Examination, and have an acceptable regulatory history. CIMA designees are required to adhere to IMCA's *Code of Professional Responsibility, Standards of Practice, and Rules and Guidelines for Use of the Marks*. CIMA designees must report 40 hours of continuing education credits, including two ethics hours, every two years to maintain the certification. The designation is administered through Investment Management Consultants Association (IMCA).

The CIMA certification has earned ANSI® (American National Standards Institute) accreditation under the personnel certification program. The American National Standards Institute, or ANSI, is a private non-profit organization that facilitates standardization and conformity assessment activities in the United States. CIMA is the first financial services credential to meet this international standard for personnel certification.

ITEM 3: DISCIPLINARY INFORMATION

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

ITEM 4: OTHER BUSINESS ACTIVITIES

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

ITEM 5: ADDITIONAL COMPENSATION

Mr. Hancock has no additional compensation to disclose.

ITEM 6: SUPERVISION

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

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

BROCHURE SUPPLEMENT
(Part 2B of Form ADV)

January 2024

Anna Ackerman

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

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

ITEM 1: COVER PAGE

Please see previous page.

ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Anna Ackerman
Year of Birth: 1978

Educational Background

Illinois State University – Bachelor of Arts in Communication Sciences and Disorders, 2000
St. Xavier University – Master of Science in Speech-Language Pathology, 2002

Business Background

Lido Advisors, LLC, Investment Adviser Representative (10/2021 – Present)
Shaveology, Founder/Co-Owner (8/2016 – Present)
Purity Labs, Founder/Co-Owner (1/2017 – 9/2023)
BNY Mellon Wealth Management, Senior Wealth Director & Client Strategist (5/2017 – 04/2021)
Toshiba Medical Systems, Senior Account Executive/Sales (5/2013 – 5/2017)

ITEM 3: DISCIPLINARY INFORMATION

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

ITEM 4: OTHER BUSINESS ACTIVITIES

In addition to her activities at Lido, Mrs. Ackerman is Founder and Co-Owner of Shaveology where she spends less than 5 hours a week outside of business hours.

ITEM 5: ADDITIONAL COMPENSATION

Outside of the typical and ordinary compensation earned from her employment at Lido, Anna Ackerman receives no compensation for her duties as a Founder and Co-Owner of Shaveology.

ITEM 6: SUPERVISION

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

BROCHURE SUPPLEMENT
(Part 2B of Form ADV)

January 2024

Barbara Lommen, CFP®

Lido Advisors, LLC

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Additional information about Barbara Lommen is available on the SEC’s website at adviserinfo.sec.gov.

ITEM 1: COVER PAGE

Please see previous page.

ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Barbara Lommen, CFP®

Year of Birth: 1964

Business Background

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

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

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

Explanation of Professional Designation:

Certified Financial Planner™ Certification Explanation

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

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

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

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

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

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

ITEM 3: DISCIPLINARY INFORMATION

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

ITEM 4: OTHER BUSINESS ACTIVITIES

Barbara Lommen does not engage in other business activities outside of her position at Lido.

ITEM 5: ADDITIONAL COMPENSATION

Barbara Lommen has no additional compensation to disclose.

ITEM 6: SUPERVISION

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

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

BROCHURE SUPPLEMENT
(Part 2B of Form ADV)

January 2024

Benjamin Lloyd, CFA®

Lido Advisors, LLC

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

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

ITEM 1: COVER PAGE

Please refer to previous page.

ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Benjamin Lloyd, CFA®

Year of Birth: 1993

Educational Background

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

Business Background

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

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

Unemployed (6/2023 – 12/2023)

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

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

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

Professional Designation Explanation

Chartered Financial Analyst®

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

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

High Ethical Standards

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

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

Global Recognition

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

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

Comprehensive and Current Knowledge

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

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

ITEM 3: DISCIPLINARY INFORMATION

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

ITEM 4: OTHER BUSINESS ACTIVITIES

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

ITEM 5: ADDITIONAL COMPENSATION

Mr. Lloyd has no additional compensation to disclose.

ITEM 6: SUPERVISION

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

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

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

BROCHURE SUPPLEMENT
(Part 2B of Form ADV)

December 2023

Benjamin Markman

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

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

ITEM 1: COVER PAGE

Please refer to previous page.

ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Benjamin Markman

Year of Birth: 1997

Educational Background

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

Business Background

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

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

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

ITEM 3: DISCIPLINARY INFORMATION

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

ITEM 4: OTHER BUSINESS ACTIVITIES

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

ITEM 5: ADDITIONAL COMPENSATION

Mr. Markman has no additional compensation to disclose.

ITEM 6: SUPERVISION

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

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

BROCHURE SUPPLEMENT (Part 2B of Form ADV)

December 2023

Billy Nail

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

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

ITEM 1: COVER PAGE

Please refer to previous page.

ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Billy Nail

Year of Birth: 2000

Educational Background

Santa Clara University – Bachelor of Arts in Finance, 2023

Business Background

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

The Finnish Long Drink, Marketing Representative (10/2021 – 6/2023)

First Republic Bank, Relationship Management Intern (6/2022 – 8/2022)

Santa Clara University, Full-Time Student (9/2019 – 6/2023)

ITEM 3: DISCIPLINARY INFORMATION

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

ITEM 4: OTHER BUSINESS ACTIVITIES

Mr. Nail does not engage in other business activities outside of his position at Lido.

ITEM 5: ADDITIONAL COMPENSATION

Mr. Nail has no additional compensation to disclose.

ITEM 6: SUPERVISION

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

Mr. Nail investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at (310) 278-8232 or jozur@lidoadvisors.com.

BROCHURE SUPPLEMENT
(Part 2B of Form ADV)

December 2023

Blair Buick, CFA[®]

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

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

ITEM 1: COVER PAGE

Please see previous page.

ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Blair Buick, CFA®

Year of Birth: 1981

Educational Background

Boston University – Bachelor of Science in Business, 2002

Earned Chartered Financial Analyst Designation, 2006

Business Background

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

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

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

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

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

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

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

Chartered Financial Analyst®

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High Ethical Standards

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

Global Recognition

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

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

Comprehensive and Current Knowledge

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

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

ITEM 3: DISCIPLINARY INFORMATION

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

ITEM 4: OTHER BUSINESS ACTIVITIES

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

ITEM 5: ADDITIONAL COMPENSATION

Blair Buick has no additional compensation to disclose.

ITEM 6: SUPERVISION

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

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

BROCHURE SUPPLEMENT
(Part 2B of Form ADV)

January 2024

Brandon M. Denihan

Lido Advisors, LLC

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

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

ITEM 1: COVER PAGE

Please refer to previous page.

ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Brandon M. Denihan

Year of Birth: 1978

Educational Background

Wake Forest University – Bachelor of Science in Mathematics, 2000

Business Background

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

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

ITEM 3: DISCIPLINARY INFORMATION

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

ITEM 4: OTHER BUSINESS ACTIVITIES

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

ITEM 5: ADDITIONAL COMPENSATION

Mr. Denihan has no additional compensation to disclose.

ITEM 6: SUPERVISION

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

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

BROCHURE SUPPLEMENT
(Part 2B of Form ADV)

March 2024

Brandon Heicklen

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

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

ITEM 1: COVER PAGE

Please refer to previous page.

ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Brandon Heicklen

Year of Birth: 1997

Educational Background

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

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

Business Background

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

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

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

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

ITEM 3: DISCIPLINARY INFORMATION

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

ITEM 4: OTHER BUSINESS ACTIVITIES

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

ITEM 5: ADDITIONAL COMPENSATION

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

ITEM 6: SUPERVISION

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

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

BROCHURE SUPPLEMENT
(Part 2B of Form ADV)

December 2023

Brandon Nie

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

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

ITEM 1: COVER PAGE

Please refer to previous page.

ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Brandon Nie

Year of Birth: 1996

Educational Background

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

Business Background

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

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

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

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

ITEM 3: DISCIPLINARY INFORMATION

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

ITEM 4: OTHER BUSINESS ACTIVITIES

Brandon Nie does not engage in other business activities outside of her position at Lido.

ITEM 5: ADDITIONAL COMPENSATION

Brandon Nie has no additional compensation to disclose.

ITEM 6: SUPERVISION

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

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

BROCHURE SUPPLEMENT
(Part 2B of Form ADV)

December 2023

Brendan Van Cleve

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

Additional information about Brendan Van Cleve is available on the SEC's website at adviserinfo.sec.gov.

ITEM 1: COVER PAGE

Please see previous page.

ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Brendan Van Cleve

Date of Birth: 1982

Educational Background

Butler University – Bachelor of Science in Finance, 2004

Business Background

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

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

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

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

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

ITEM 3: DISCIPLINARY INFORMATION

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

ITEM 4: OTHER BUSINESS ACTIVITIES

Mr. Van Cleve does not have additional business activities to disclose at this time.

ITEM 5: ADDITIONAL COMPENSATION

Mr. Van Cleve does not receive additional compensation outside of his activities at Lido.

ITEM 6: SUPERVISION

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

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

BROCHURE SUPPLEMENT
(Part 2B of Form ADV)

December 2023

Brennan Fontana

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

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

ITEM 1: COVER PAGE

Please refer to previous page.

ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Brennan Fontana
Year of Birth: 1988

Educational Background

Southern Methodist University – Bachelor of Science in Economics, 2010

Business Background

Lido Advisors, LLC, Investment Adviser Representative (8/2023 – Present)
eXp Realty, Real Estate Agent (3/2023 – 8/2023)
The Science of Flipping, Real Estate Director of Sales (2/2023 – 8/2023)
VestorPro, Real Estate Director of Sales (2/2022 – 12/2022)
Net Lease Realty Partners, Commercial Real Estate Agent (1/2022 – 10/2022)
NRE RE LLC, Director of Sales (11/2021 – 2/22)
Marcus & Millichap, Commercial Real Estate Agent (1/2021 – 1/2022)
Fortune Builders, Real Estate Agent (1/2020 – 10/2021)
Bank of America, N.A., Financial Advisor Trainee – FADP (7/2018 – 12/2019)
Merrill Lynch Pierce Fenner & Smith, Financial Advisor (2/2018 – 12/2019)
Westin Vacation Club, Sales Executive (5/2017 – 10/2017)
Fortune Builders, Advisor (2/2016 – 3/2017)
NFIB, Sales Representative (8/2015 – 12/2015)
Fortune Builders, Advisor (6/2013 – 1/2015)

ITEM 3: DISCIPLINARY INFORMATION

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

ITEM 4: OTHER BUSINESS ACTIVITIES

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

ITEM 5: ADDITIONAL COMPENSATION

Mr. Fontana has no additional compensation to disclose.

ITEM 6: SUPERVISION

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

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

BROCHURE SUPPLEMENT
(Part 2B of Form ADV)

March 2024

Brian Appel

Lido Advisors, LLC

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

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

ITEM 1: COVER PAGE

Please refer to previous page.

ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Brian Appel

Year of Birth: 1971

Educational Background

Kean University – Bachelor of Science in Management Science, 1994

Business Background

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

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

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

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

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

ITEM 3: DISCIPLINARY INFORMATION

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

ITEM 4: OTHER BUSINESS ACTIVITIES

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

ITEM 5: ADDITIONAL COMPENSATION

Mr. Appel has no additional compensation to disclose.

ITEM 6: SUPERVISION

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

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

BROCHURE SUPPLEMENT
(Part 2B of Form ADV)

January 2024

Brian Blackwell, CFP[®], ChFC[®], RICP[®], CDA[™]

Lido Advisors, LLC

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

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

ITEM 1: COVER PAGE

Please see previous page.

ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Brian Blackwell, CFP®, ChFC®, RICP®, CDAA™

Year of Birth: 1983

Educational Background

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

Georgia State University – Master of Business Administration, 2013

Business Background

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

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

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

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

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

Explanation of Professional Designation:

Certified Financial Planner™ Certification Explanation

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

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

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

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

management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning;

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

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

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

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

Huebner School ChFC® designation requirements

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.

Retirement Income Certified Professional® (“RICP®”)

The RICP® designation teaches advisers techniques and best practices used to create sustainable streams of retirement income. The education covers retirement income planning, maximizing Social Security and other income sources, minimizing risks to the plan, and managing portfolios during the asset distribution phase. The designation includes three required, college-level courses that represent a total average study time of more than 150 hours. RICP® designees must meet experience,

continuing education and ethics requirements. The credential is awarded by The American College, a non-profit educator with an 85-year heritage and the highest form of academic accreditation.

Certified Digital Asset Advisor (CDAA™)

The CDAA™ designation is for financial professional focused on helping individuals manage digital assets including cryptocurrencies and tokens like NFTs. The designation requires the completion of a 12-hour training course which must include 2 hours of compliance education. The credential is awarded by PlannerDAO.

ITEM 3: DISCIPLINARY INFORMATION

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

ITEM 4: OTHER BUSINESS ACTIVITIES

Brian Blackwell does not engage in other business activities outside of his position at Lido.

ITEM 5: ADDITIONAL COMPENSATION

Brian Blackwell has no additional compensation to disclose.

ITEM 6: SUPERVISION

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

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

BROCHURE SUPPLEMENT
(Part 2B of Form ADV)

January 2024

Brian Wesley Mills

Lido Advisors, LLC

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

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

ITEM 1: COVER PAGE

Please refer to previous page.

ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Brian W. Mills

Year of Birth: 1991

Educational Background

Princeton University – Bachelor of Science in Psychology, 2014

Princeton University – Bachelor of Science Certificate in Neuroscience, 2014

Business Background

Lido Advisors, LLC, Investment Adviser Representative (6/2018 – Present)

Lincoln Financial Distributors, MoneyGuard Internal Wholesaler (8/2014 – 6/2018)

Princeton University, Student (8/2010 – 6/2014)

ITEM 3: DISCIPLINARY INFORMATION

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

ITEM 4: OTHER BUSINESS ACTIVITIES

Mr. Mills does not engage in other business activities outside of his position at Lido.

ITEM 5: ADDITIONAL COMPENSATION

Mr. Mills has no additional compensation to disclose.

ITEM 6: SUPERVISION

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

Mr. Brian Mills investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at (310) 278-8232 or jozur@lidoadvisors.com.

BROCHURE SUPPLEMENT
(Part 2B of Form ADV)

March 2024

Brian Reisner

Lido Advisors, LLC

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

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

ITEM 1: COVER PAGE

Please refer to previous page.

ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Brian Reisner

Year of Birth: 1972

Educational Background

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

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

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

Business Background

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

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

ITEM 3: DISCIPLINARY INFORMATION

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

ITEM 4: OTHER BUSINESS ACTIVITIES

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

ITEM 5: ADDITIONAL COMPENSATION

Mr. Reisner has no additional compensation to disclose.

ITEM 6: SUPERVISION

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

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

BROCHURE SUPPLEMENT
(Part 2B of Form ADV)

January 2024

Bryant Schulman, CFP®

Lido Advisors, LLC

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

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

ITEM 1: COVER PAGE

Please refer to previous page.

ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Bryant Schulman, CFP®

Year of Birth: 1989

Educational Background

University of Washington – Bachelor of Arts in Political Science, 2012

Business Background

Lido Advisors, LLC, Investment Adviser Representative (7/2023 – Present)

Crescent Bay Advisors, Analyst (1/2019 – 6/2023)

BNY Mellon, Associate Portfolio Manager (6/2012 – 6/2018)

Certified Financial Planner™ Certification Explanation

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

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

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

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

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

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

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

ITEM 3: DISCIPLINARY INFORMATION

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

ITEM 4: OTHER BUSINESS ACTIVITIES

Mr. Schulman does not engage in other business activities outside of his position at Lido.

ITEM 5: ADDITIONAL COMPENSATION

Mr. Schulman has no additional compensation to disclose.

ITEM 6: SUPERVISION

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

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

BROCHURE SUPPLEMENT
(Part 2B of Form ADV)

December 2023

Bryce Coward, CFA[®], CFP[®]

Lido Advisors, LLC

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

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

ITEM 1: COVER PAGE

Please see previous page.

ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Bryce Coward, CFA®, CFP®

Year of Birth: 1984

Educational Background

University of Denver – Bachelor of Science in Business Administration, 2006

University of Denver – Master of Business Administration, 2007

Business Background

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

Knowledge Leaders Capital, Deputy Chief Investment Officer and Portfolio Manager
(8/2009 – 1/2022)

Explanation of Professional Designation:

Chartered Financial Analyst®

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

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

High Ethical Standards

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

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

Global Recognition

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

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

Comprehensive and Current Knowledge

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

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

Certified Financial Planner™ Certification Explanation

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

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

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

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

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

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

ITEM 3: DISCIPLINARY INFORMATION

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

ITEM 4: OTHER BUSINESS ACTIVITIES

Bryce Coward does not engage in other business activities outside of his position at Lido.

ITEM 5: ADDITIONAL COMPENSATION

Bryce Coward has no additional compensation to disclose.

ITEM 6: SUPERVISION

Generally, all client investment decisions are overseen by Jeff Garden, Chief Investment Officer and head of Lido's Investment Committee. The Investment Committee meets periodically to discuss overall portfolio management decisions and strategies. 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 Coward's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at (310) 278-8232 or jozur@lidoadvisors.com.

BROCHURE SUPPLEMENT
(Part 2B of Form ADV)

December 2023

Callum Harris

Lido Advisors, LLC

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

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

ITEM 1: COVER PAGE

Please see previous page.

ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Callum Harris

Year of Birth: 1995

Educational Background

Texas A&M University, Bachelor of Business Administration in Finance, 2017

Business Background

Lido Advisors, LLC, Investment Adviser Representative (3/2021 – Present)

Goldman Sachs, Relationship Manager (9/2019 – 3/2021)

United Capital Financial Advisers, LLC, Guidance Specialist (11/2017 – 9/2019)

United Capital Financial Advisers, LLC, Advisory Service Associate (6/2017 – 11/2017)

Northwestern Mutual, Financial Representative Intern (6/2016 – 10/2016)

Wells Fargo, N.A., Account Management Intern (5/2015 – 8/2015)

ITEM 3: DISCIPLINARY INFORMATION

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

ITEM 4: OTHER BUSINESS ACTIVITIES

Callum Harris does not engage in other business activities outside of his position at Lido.

ITEM 5: ADDITIONAL COMPENSATION

Callum Harris has no additional compensation to disclose.

ITEM 6: SUPERVISION

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

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

BROCHURE SUPPLEMENT
(Part 2B of Form ADV)

March 2024

Carlos Arroyo

Lido Advisors, LLC

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Los Angeles, California 90067

Phone: (310) 278-8232

Fax: (310) 278-8267

www.lidoadvisors.com

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

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

ITEM 1: COVER PAGE

Please refer to previous page.

ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Carlos Arroyo
Year of Birth: 1999

Educational Background

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

Business Background

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

ITEM 3: DISCIPLINARY INFORMATION

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

ITEM 4: OTHER BUSINESS ACTIVITIES

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

ITEM 5: ADDITIONAL COMPENSATION

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

ITEM 6: SUPERVISION

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

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

BROCHURE SUPPLEMENT
(Part 2B of Form ADV)

January 2024

Charles Faulhaber, CFP[®], ChFC[®]

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

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

ITEM 1: COVER PAGE

Please refer to previous page.

ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Charles Faulhaber, CFP®, ChFC®

Year of Birth: 1985

Educational Background

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

Business Background

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

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

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

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

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

Certified Financial Planner™ Certification Explanation

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

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

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

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

management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning;

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

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

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

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

Huebner School ChFC® Designation Requirements

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

ITEM 3: DISCIPLINARY INFORMATION

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

ITEM 4: OTHER BUSINESS ACTIVITIES

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

ITEM 5: ADDITIONAL COMPENSATION

Mr. Faulhaber has no additional compensation to disclose.

ITEM 6: SUPERVISION

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

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

BROCHURE SUPPLEMENT
(Part 2B of Form ADV)

December 2023

Christopher DeSalvo

Lido Advisors, LLC

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Fax: (310) 278-8267
cdesalvo@lidoadvisors.com

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www.lidoadvisors.com

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

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

ITEM 1: COVER PAGE

Please see previous page.

ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Christopher DeSalvo

Year of Birth: 1997

Educational Background

Elmhurst University – Bachelor of Science in Finance, 2020

Business Background

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

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

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

ITEM 3: DISCIPLINARY INFORMATION

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

ITEM 4: OTHER BUSINESS ACTIVITIES

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

ITEM 5: ADDITIONAL COMPENSATION

Mr. DeSalvo has no additional compensation to disclose.

ITEM 6: SUPERVISION

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

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

BROCHURE SUPPLEMENT
(Part 2B of Form ADV)

December 2023

Christopher Michael Lagudis

Lido Advisors, LLC
d/b/a Colorado Financial Management, A Lido Company

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Denver, CO 80206
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clagudis@lidoadvisors.com

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Fax: (310) 278-8267
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This brochure supplement provides information about Christopher Lagudis that supplements the Lido Advisors, LLC (“Lido”) d/b/a Colorado Financial Management, A Lido Company’s Disclosure Brochure (Form ADV Part 2A). You should have received a copy of that Disclosure Brochure. Please contact our Chief Compliance Officer at (310) 278-8232 if you did not receive Lido Advisors, LLC d/b/a Colorado Financial Management, A Lido Company’s Disclosure Brochure or if you have any questions about the contents of this supplement.

Additional information about Christopher Lagudis is available on the SEC’s website at adviserinfo.sec.gov.

ITEM 1: COVER PAGE

Please see previous page.

ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Christopher Lagudis
Year of Birth: 1957

Educational Background

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

Business Background

Lido Advisors, LLC d/b/a Colorado Financial Management, A Lido Co., Investment Adviser Representative (2/2023 – Present)

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

ITEM 3: DISCIPLINARY INFORMATION

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

ITEM 4: OTHER BUSINESS ACTIVITIES

Christopher Lagudis does not engage in other business activities outside of his position at Lido.

ITEM 5: ADDITIONAL COMPENSATION

Christopher Lagudis has no additional compensation to disclose.

ITEM 6: SUPERVISION

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

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

BROCHURE SUPPLEMENT
(Part 2B of Form ADV)

December 2023

Christopher G. Peterson

Lido Advisors, LLC

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cpeterson@lidoadvisors.com

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

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

ITEM 1: COVER PAGE

Please see previous page.

ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Christopher G. Peterson

Year of Birth: 1988

Educational Background

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

Business Background

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

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

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

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

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

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

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

ITEM 3: DISCIPLINARY INFORMATION

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

ITEM 4: OTHER BUSINESS ACTIVITIES

Christopher Peterson does not engage in other business activities outside of his position at Lido.

ITEM 5: ADDITIONAL COMPENSATION

Christopher Peterson has no additional compensation to disclose.

ITEM 6: SUPERVISION

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

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

BROCHURE SUPPLEMENT
(Part 2B of Form ADV)

February 2024

Clayton Westover, CFP®

Lido Advisors, LLC

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

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

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

ITEM 1: COVER PAGE

Please refer to previous page.

ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Clayton Westover, CFP®

Year of Birth: 1991

Educational Background

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

College for Financial Planning – Certified Financial Planner, 2022

Business Background

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

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

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

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

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

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

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

Certified Financial Planner™ Certification Explanation

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

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

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

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

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

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

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

ITEM 3: DISCIPLINARY INFORMATION

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

ITEM 4: OTHER BUSINESS ACTIVITIES

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

ITEM 5: ADDITIONAL COMPENSATION

Mr. Westover has no additional compensation to disclose.

ITEM 6: SUPERVISION

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

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

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

BROCHURE SUPPLEMENT
(Part 2B of Form ADV)

December 2023

Cody Ambrogi

Lido Advisors, LLC

Business Address

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cambrogi@lidoadvisors.com

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Fax: (310) 278-8267
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This brochure supplement provides information about Cody Ambrogi that supplements Lido Advisors, LLC's ("Lido") Disclosure Brochure (Form ADV Part 2A). You should have received a copy of that Disclosure Brochure. Please contact our Chief Compliance Officer at (310) 278-8232 if you did not receive Lido Advisors, LLC's Disclosure Brochure or if you have any questions about the contents of this supplement.

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

ITEM 1: COVER PAGE

Please refer to previous page.

ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Cody Ambrogi

Year of Birth: 1996

Educational Background

Penn State University – Bachelor of Science in Economics, 2020

Business Background

Lido Advisors, LLC, Investment Adviser Representative (4/2022 – Present)

SEI Investments, Analyst (4/2021 – 4/2022)

Penn State University, Full Time Student (5/2015 – 12/2020)

ITEM 3: DISCIPLINARY INFORMATION

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

ITEM 4: OTHER BUSINESS ACTIVITIES

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

ITEM 5: ADDITIONAL COMPENSATION

Mr. Ambrogi has no additional compensation to disclose.

ITEM 6: SUPERVISION

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

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

BROCHURE SUPPLEMENT
(Part 2B of Form ADV)

January 2024

Colin Grover, CFP®

Lido Advisors, LLC

Business Address

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

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

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

ITEM 1: COVER PAGE

Please refer to previous page.

ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Colin Grover

Year of Birth: 1984

Educational Background

Fairfield University – Certificate in Financial Planning, 2014

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

Business Background

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

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

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

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

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

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

Certified Financial Planner™ Certification Explanation

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management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning;

- Examination – Pass the comprehensive CFP® Certification Examination. The examination includes case studies and client scenarios designed to test one's ability to correctly diagnose financial planning issues and apply one's knowledge of financial planning to real world circumstances;
- Experience – Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year); and
- Ethics – Agree to be bound by CFP Board's Standards of Professional Conduct, a set of documents outlining the ethical and practice standards for CFP® professionals. Individuals who become certified must complete the following ongoing education and ethics requirements in order to maintain the right to continue to use the CFP® marks:
 - Continuing Education – Complete 30 hours of continuing education hours every two years, including two hours on the Code of Ethics and other parts of the Standards of Professional Conduct, to maintain competence and keep up with developments in the financial planning field; and
 - Ethics – Renew an agreement to be bound by the Standards of Professional Conduct. The Standards prominently require that CFP® professionals provide financial planning services at a fiduciary standard of care. This means CFP® professionals must provide financial planning services in the best interests of their clients.

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

ITEM 3: DISCIPLINARY INFORMATION

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

ITEM 4: OTHER BUSINESS ACTIVITIES

Colin Grover does not engage in other business activities outside of his position at Lido.

ITEM 5: ADDITIONAL COMPENSATION

Colin Grover has no additional compensation to disclose.

ITEM 6: SUPERVISION

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

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

BROCHURE SUPPLEMENT
(Part 2B of Form ADV)

January 2024

Colleen Elizabeth Kelly

Lido Advisors, LLC

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www.lidoadvisors.com

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

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

ITEM 1: COVER PAGE

Please refer to previous page.

ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Colleen E. Kelly
Year of Birth: 1983

Educational Background

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

Business Background

Lido Advisors, LLC, Investment Adviser Representative (8/2018 – Present)
Stifel Nicolaus, Registered Associate (6/2017 – 8/2018)
Wells Fargo Advisors, Registered Associate (8/2012 – 6/2017)

ITEM 3: DISCIPLINARY INFORMATION

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

ITEM 4: OTHER BUSINESS ACTIVITIES

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

ITEM 5: ADDITIONAL COMPENSATION

Ms. Kelly has no additional compensation to disclose.

ITEM 6: SUPERVISION

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

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

BROCHURE SUPPLEMENT
(Part 2B of Form ADV)

December 2023

Connor Maniatty

Lido Advisors, LLC

Business Address

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Boston, MA 02109
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Fax: (310) 278-8267
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This brochure supplement provides information about Connor Maniatty that supplements Lido Advisors, LLC's ("Lido") Disclosure Brochure (Form ADV Part 2A). You should have received a copy of that Disclosure Brochure. Please contact our Chief Compliance Officer at (310) 278-8232 if you did not receive Lido Advisors, LLC's Disclosure Brochure or if you have any questions about the contents of this supplement.

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

ITEM 1: COVER PAGE

Please refer to previous page.

ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Connor Maniatty
Year of Birth: 1992

Educational Background

Fairfield University – Bachelor of Science in Finance, 2014

Business Background

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

ITEM 3: DISCIPLINARY INFORMATION

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

ITEM 4: OTHER BUSINESS ACTIVITIES

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

ITEM 5: ADDITIONAL COMPENSATION

Mr. Maniatty has no additional compensation to disclose.

ITEM 6: SUPERVISION

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

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

BROCHURE SUPPLEMENT
(Part 2B of Form ADV)

March 2024

Dana Sikora

Lido Advisors, LLC

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dsikora@lidoadvisors.com

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

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

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

ITEM 1: COVER PAGE

Please refer to previous page.

ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Dana Sikora
Year of Birth: 1993

Educational Background

Texas Christian University – Bachelor of Science in Electrical Engineering, 2015

Business Background

Lido Advisors, LLC, Investment Adviser Representative (10/2023 – Present)
Goldman Sachs PFM, Relationship Manager (9/2021 – 10/2023)
Eaton Corp, Sales Engineer (7/2015 – 9/2021)

ITEM 3: DISCIPLINARY INFORMATION

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

ITEM 4: OTHER BUSINESS ACTIVITIES

Mrs. Sikora does not engage in other business activities outside of her position at Lido.

ITEM 5: ADDITIONAL COMPENSATION

Mrs. Sikora has no additional compensation to disclose.

ITEM 6: SUPERVISION

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

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

BROCHURE SUPPLEMENT
(Part 2B of Form ADV)

December 2023

Dani Comart

Lido Advisors, LLC

Business Address

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Boca Raton, FL 33431
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Fax: (323) 983-0877
dcomart@lidoadvisors.com

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www.lidoadvisors.com

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

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

ITEM 1: COVER PAGE

Please refer to previous page.

ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Dani Comart

Year of Birth: 1990

Educational Background

University of Florida, Gainesville – Bachelor of Science in Finance, 2010

Business Background

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

JP Morgan Private Bank, Vice President, Client Advisor (8/2011-10/2020)

University of Florida, Full Time Student (8/2007-12/2010)

ITEM 3: DISCIPLINARY INFORMATION

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

ITEM 4: OTHER BUSINESS ACTIVITIES

Dani Comart does not engage in other business activities outside of his position at Lido.

ITEM 5: ADDITIONAL COMPENSATION

Dani Comart has no additional compensation to disclose.

ITEM 6: SUPERVISION

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

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

BROCHURE SUPPLEMENT
(Part 2B of Form ADV)

December 2023

Daniel Kim, CFP®

Lido Advisors, LLC

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

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

ITEM 1: COVER PAGE

Please see previous page.

ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Daniel Kim, CFP®

Year of Birth: 1997

Educational Background

University of California, Los Angeles – Bachelor of Arts in Economics, 2020

Business Background

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

Ritholtz Wealth Management, Client Service Representative (3/2021 – 11/2021)

Certified Financial Planner™ Certification Explanation

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

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

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

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

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

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

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

ITEM 3: DISCIPLINARY INFORMATION

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

ITEM 4: OTHER BUSINESS ACTIVITIES

Daniel Kim does not engage in other business activities outside of his position at Lido.

ITEM 5: ADDITIONAL COMPENSATION

Daniel Kim has no additional compensation to disclose.

ITEM 6: SUPERVISION

Generally, all client investment decisions are overseen by Jeff Garden, Chief Investment Officer and head of Lido’s Investment Committee. The Investment Committee meets periodically to discuss overall portfolio management decisions and strategies. 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 Kim’s investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at (310) 278-8232 or jozur@lidoadvisors.com.

BROCHURE SUPPLEMENT
(Part 2B of Form ADV)

December 2023

Daniel Leong

Lido Advisors, LLC

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dleong@lidoadvisors.com
www.lidoadvisors.com

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

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

ITEM 1: COVER PAGE

Please refer to previous page.

ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Danny Leong
Year of Birth: 1997

Educational Background

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

Business Background

IDB Lido Wealth, LLC, Investment Adviser Representative (4/2023 – Present)
Lido Advisors, LLC, Investment Adviser Representative (8/2020 – Present)
Oracle Corporation, Sales Representative (8/2019 – 8/2020)
University of Southern California, Full Time Student (8/2015 – 5/2019)
Morgan Stanley, Customer Service Representative (3/2018 – 4/2019)

ITEM 3: DISCIPLINARY INFORMATION

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

ITEM 4: OTHER BUSINESS ACTIVITIES

In addition to his activities at Lido, Mr. Leong is an Investment Adviser Representative for IDB Lido Wealth, LLC, which is an SEC investment adviser owned by Lido. He devotes approximately 5% of his time performing services for IDB Lido Wealth.

ITEM 5: ADDITIONAL COMPENSATION

In addition to his ordinary compensation at Lido, Mr. Leong receives compensation from IDB Lido Wealth, LLC which make up 5% of his total annual income.

ITEM 6: SUPERVISION

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

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

BROCHURE SUPPLEMENT
(Part 2B of Form ADV)

December 2023

Daniel Reardon

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dreardon@lidoadvisors.com

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

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

ITEM 1: COVER PAGE

Please refer to previous page.

ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Daniel Reardon

Year of Birth: 1999

Educational Background

Texas Christian University – Bachelor of Business Administration in Finance, 2022

Business Background

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

Fisher Investments, Account Executive (7/2022 – 9/2023)

Reardon & Company, Owner & Operator (6/2015 – 6/2022)

Northwestern Mutual, Financial Representative Intern (5/2020 – 12/2021)

Rhodes College Finance Office, Comptroller (8/2018 – 5/2019)

ITEM 3: DISCIPLINARY INFORMATION

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

ITEM 4: OTHER BUSINESS ACTIVITIES

Mr. Reardon does not engage in other business activities outside of his position at Lido.

ITEM 5: ADDITIONAL COMPENSATION

Mr. Reardon has no additional compensation to disclose.

ITEM 6: SUPERVISION

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

Mr. Reardon investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at (310) 278-8232 or jozur@lidoadvisors.com.

BROCHURE SUPPLEMENT
(Part 2B of Form ADV)

January 2024

Daniel Weitzman, CFP®

Lido Advisors, LLC

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dweitzman@lidoadvisors.com

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

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

ITEM 1: COVER PAGE

Please refer to previous page.

ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Daniel Weitzman, CFP®

Year of Birth: 1992

Educational Background

California State University, Fullerton – Bachelor of Arts in Finance and Marketing,
2018

Business Background

Lido Advisors, LLC, Investment Adviser Representative (8/2019 – Present)

RAI Wealth Management, Operations Associate (3/2017 – 8/2019)

Explanation of Professional Designation:

Certified Financial Planner™ Certification Explanation

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

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

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

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

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

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

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

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

ITEM 3: DISCIPLINARY INFORMATION

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

ITEM 4: OTHER BUSINESS ACTIVITIES

Mr. Weitzman does not engage in other business activities outside of his position at Lido.

ITEM 5: ADDITIONAL COMPENSATION

Mr. Weitzman has no additional compensation to disclose.

ITEM 6: SUPERVISION

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

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

BROCHURE SUPPLEMENT
(Part 2B of Form ADV)

January 2024

David Haddad

Lido Advisors, LLC

Business Address

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Manhattan, NY 10022
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dhaddad@lidoadvisors.com

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

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

ITEM 1: COVER PAGE

Please refer to previous page.

ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

David Haddad
Year of Birth: 1995

Educational Background

Touro College NYSCAS – Bachelor of Science in Biology, 2019

Business Background

IDB Lido Wealth, LLC, Investment Adviser Representative (4/2023 – Present)
Lido Advisors, LLC, Investment Adviser Representative (7/2022 – Present)
Self Employed, Stock Trader & Investor (9/2019 – 7/2022)

ITEM 3: DISCIPLINARY INFORMATION

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

ITEM 4: OTHER BUSINESS ACTIVITIES

In addition to his activities at Lido, Mr. Haddad is an Investment Adviser Representative for IDB Lido Wealth, LLC, which is an SEC investment adviser owned by Lido. He devotes approximately 5% of his time performing services for IDB Lido Wealth. Additionally, Mr. Haddad serves as CFO to Congregation Ahavat Torah, a 501(c)(3) non-profit organization where he spends less than 10% of his time and is not compensated for his services.

ITEM 5: ADDITIONAL COMPENSATION

In addition to his ordinary compensation at Lido, Mr. Haddad receives compensation from IDB Lido Wealth, LLC which make up 5% of his total annual income.

ITEM 6: SUPERVISION

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

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

BROCHURE SUPPLEMENT
(Part 2B of Form ADV)

December 2023

David Lundquist

Lido Advisors, LLC

Business Address

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dlundquist@lidoadvisors.com

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www.lidoadvisors.com

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

Additional information about David Lundquist is available on the SEC's website at www.adviserinfo.sec.gov.

ITEM 1: COVER PAGE

Please see previous page.

ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

David Lundquist
Year of Birth: 1979

Educational Background

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

Business Background

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

ITEM 3: DISCIPLINARY INFORMATION

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

ITEM 4: OTHER BUSINESS ACTIVITIES

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

ITEM 5: ADDITIONAL COMPENSATION

Mr. Lundquist has no additional compensation to disclose.

ITEM 6: SUPERVISION

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

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

BROCHURE SUPPLEMENT
(Part 2B of Form ADV)

December 2023

Davis Bell

Lido Advisors, LLC

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www.lidoadvisors.com

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

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

ITEM 1: COVER PAGE

Please refer to previous page.

ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Davis Bell

Year of Birth: 1998

Educational Background

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

Business Background

Lido Advisors, LLC, Investment Adviser Representative (5/2022 – Present)
Emissary Wealth, Financial Planning Associate (9/2021 – 5/2022)
Virginia Tech, Student (8/2017 – 5/2021)

ITEM 3: DISCIPLINARY INFORMATION

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

ITEM 4: OTHER BUSINESS ACTIVITIES

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

ITEM 5: ADDITIONAL COMPENSATION

Mr. Bell has no additional compensation to disclose.

ITEM 6: SUPERVISION

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

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

BROCHURE SUPPLEMENT
(Part 2B of Form ADV)

December 2023

Derek Tam, CFP[®]

Lido Advisors, LLC

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Principal Office Address

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

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

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

ITEM 1: COVER PAGE

Please see previous page.

ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Derek Tam, CFP®

Year of Birth: 1984

Educational Background

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

Business Background

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

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

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

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

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

Explanation of Professional Designation:

Certified Financial Planner™ Certification Explanation

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

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

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

management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning;

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

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

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

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

ITEM 3: DISCIPLINARY INFORMATION

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

ITEM 4: OTHER BUSINESS ACTIVITIES

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

ITEM 5: ADDITIONAL COMPENSATION

In addition to his compensation for Lido duties, Mr. Tam is compensated for his duties as Co-Owner of Hapa's Brewing Company. Less than 10% of his annual compensation is from his duties as Co-Owner of Hapa's Brewing Company.

ITEM 6: SUPERVISION

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

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

BROCHURE SUPPLEMENT
(Part 2B of Form ADV)

December 2023

Dillon Gracey, CFP®

Lido Advisors, LLC

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www.lidoadvisors.com

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

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

ITEM 1: COVER PAGE

Please refer to previous page.

ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Dillon Gracey, CFP®

Year of Birth: 1986

Educational Background

University of California, Berkeley – CFP® Certification, 2020

Shippensburg University – Bachelor of Arts in Economics, 2010

Business Background

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

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

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

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

Explanation of Designation

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

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

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

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

- Examination – Pass the comprehensive CFP® Certification Examination. The examination includes case studies and client scenarios designed to test one's ability to correctly diagnose financial planning issues and apply one's knowledge of financial planning to real world circumstances;
- Experience – Complete at least three years of full-time financial planning related experience (or the equivalent, measured as 2,000 hours per year); and
- Ethics – Agree to be bound by CFP Board's Standards of Professional Conduct, a set of documents outlining the ethical and practice standards for CFP® professionals. Individuals who become certified must complete the following ongoing education and ethics requirements in order to maintain the right to continue to use the CFP® marks:
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 - Ethics – Renew an agreement to be bound by the Standards of Professional Conduct. The Standards prominently require that CFP® professionals provide financial planning services at a fiduciary standard of care. This means CFP® professionals must provide financial planning services in the best interests of their clients. CFP® professionals who fail to comply with the above standards and requirements may be subject to CFP Board's enforcement process, which could result in suspension or permanent revocation of their CFP® certification.

ITEM 3: DISCIPLINARY INFORMATION

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

ITEM 4: OTHER BUSINESS ACTIVITIES

Mr. Gracey does not engage in other business activities outside of his position at Lido.

ITEM 5: ADDITIONAL COMPENSATION

Mr. Gracey has no additional compensation to disclose.

ITEM 6: SUPERVISION

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

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

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

BROCHURE SUPPLEMENT
(Part 2B of Form ADV)

January 2024

Dominik Elmasian

Lido Advisors, LLC

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

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

ITEM 1: COVER PAGE

Please see previous page.

ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Dominik Elmasian

Year of Birth: 1989

Educational Background

Florida Atlantic University – Bachelor of Arts in Business Administration & Marketing Management, 2014

Business Background

Lido Advisors, LLC, Investment Adviser Representative (11/2020 – Present)

Boston Private Wealth, LLC, Business Development Associate (1/2018 – 11/2020)

Edward Jones, Financial Advisor (11/2017 – 12/2017)

Voya Financial Advisors, Registered Representative (12/2016 – 11/2017)

Morgan Stanley, Financial Advisor Associate (8/2016 – 10/2016)

ITEM 3: DISCIPLINARY INFORMATION

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

ITEM 4: OTHER BUSINESS ACTIVITIES

Mr. Elmasian does not engage in other business activities outside of his position at Lido.

ITEM 5: ADDITIONAL COMPENSATION

Mr. Elmasian has no additional compensation to disclose.

ITEM 6: SUPERVISION

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

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

BROCHURE SUPPLEMENT
(Part 2B of Form ADV)

January 2024

Elias Kaplan, CFP[®]

Lido Advisors, LLC

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ekaplan@lidoadvisors.com

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

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

ITEM 1: COVER PAGE

Please refer to previous page.

ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Elias Kaplan, CFP®

Year of Birth: 1992

Educational Background

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

Certified Financial Planner, Earned 2021

Business Background

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

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

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

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

Explanation of Professional Designation:

Certified Financial Planner™ Certification Explanation

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

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

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

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

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

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

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

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

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

ITEM 3: DISCIPLINARY INFORMATION

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

ITEM 4: OTHER BUSINESS ACTIVITIES

Mr. Kaplan does not engage in other business activities outside of his position at Lido.

ITEM 5: ADDITIONAL COMPENSATION

Mr. Kaplan has no additional compensation to disclose.

ITEM 6: SUPERVISION

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

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

BROCHURE SUPPLEMENT
(Part 2B of Form ADV)

December 2023

Emily Howard

Lido Advisors, LLC

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

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

ITEM 1: COVER PAGE

Please refer to previous page.

ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Emily Howard

Year of Birth: 1994

Educational Background

American University – Bachelor of Arts in Applied Mathematics, 2016

Business Background

Lido Advisors, LLC, Investment Adviser Representative (1/2019 – Present)

Goldman Sachs & Co., Financial Analyst (6/2016 – 7/2018)

American University, Student (8/2012 – 5/2016)

ITEM 3: DISCIPLINARY INFORMATION

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

ITEM 4: OTHER BUSINESS ACTIVITIES

Ms. Howard does not engage in other business activities outside of her position at Lido.

ITEM 5: ADDITIONAL COMPENSATION

Ms. Howard has no additional compensation to disclose.

ITEM 6: SUPERVISION

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

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

BROCHURE SUPPLEMENT
(Part 2B of Form ADV)

December 2023

Eric Sagadin, CFP[®]

Lido Advisors, LLC

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

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

ITEM 1: COVER PAGE

Please refer to previous page.

ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Eric Sagadin, CFP®

Year of Birth: 1994

Educational Background

Illinois State University – Bachelor of Science in Finance, 2016

Business Background

Lido Advisors, LLC, Investment Adviser Representative (02/2020 – Present)

Northwestern Mutual Wealth Management Company, Associate Wealth Management Advisor (11/2018 – 1/2020)

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

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

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

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

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

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

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

Explanation of Professional Designation:

Certified Financial Planner™ Certification Explanation

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

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

- Education – Complete an advanced college-level course of study addressing the financial planning subject areas that CFP Board’s studies have determined as necessary for the competent and professional delivery of financial planning services, and attain a Bachelor’s Degree from a regionally accredited United States college or university (or its equivalent from a foreign university). CFP Board’s financial planning subject areas include insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning;
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- Experience – Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year); and
- Ethics – Agree to be bound by CFP Board’s Standards of Professional Conduct, a set of documents outlining the ethical and practice standards for CFP® professionals. Individuals who become certified must complete the following ongoing education and ethics requirements in order to maintain the right to continue to use the CFP® marks:
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 - Ethics – Renew an agreement to be bound by the Standards of Professional Conduct. The Standards prominently require that CFP® professionals provide financial planning services at a fiduciary standard of care. This means CFP® professionals must provide financial planning services in the best interests of their clients.

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

ITEM 3: DISCIPLINARY INFORMATION

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

ITEM 4: OTHER BUSINESS ACTIVITIES

Eric Sagadin does not engage in other business activities outside of his position at Lido.

ITEM 5: ADDITIONAL COMPENSATION

Eric Sagadin has no additional compensation to disclose.

ITEM 6: SUPERVISION

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

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

BROCHURE SUPPLEMENT
(Part 2B of Form ADV)

December 2023

Erica Ghotra

Lido Advisors, LLC

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

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

ITEM 1: COVER PAGE

Please refer to previous page.

ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Erica Ghotra

Year of Birth: 1985

Educational Background

Tufts University – Bachelor of Arts in Archaeology, 2007

Business Background

Lido Advisors, LLC, Investment Adviser Representative (8/2019 – Present)

Westmount Asset Management, Senior Portfolio Manager (5/2016 – 8/2019)

Bank of America, Financial Advisor (9/2009 – 5/2016)

Merrill Lynch, Pierce, Fenner & Smith Incorporated, Financial Advisor (8/2009 – 5/2016)

ITEM 3: DISCIPLINARY INFORMATION

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

ITEM 4: OTHER BUSINESS ACTIVITIES

Ms. Ghotra does not engage in other business activities outside of her position at Lido.

ITEM 5: ADDITIONAL COMPENSATION

Ms. Ghotra has no additional compensation to disclose.

ITEM 6: SUPERVISION

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

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

BROCHURE SUPPLEMENT
(Part 2B of Form ADV)

December 2023

Evaggelia Hatzimanolis, CFP®

Lido Advisors, LLC

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

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

ITEM 1: COVER PAGE

Please refer to previous page.

ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Evaggelia Hatzimanolis, CFP®

Year of Birth: 1977

Educational Background

Florida International University – Bachelor of Science in Finance, 2004

Business Background

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

Goldman Sachs & Co, LLC, Registered Representative (1/2021 – 9/2023)

United Capital Financial Advisers, LLC, Investment Adviser Representative (1/2021-9/2023)

TIAA, Wealth Management Advisor (11/2015 – 11/2020)

TIAA-Cref Individual & Institutional Services, LLC, Registered Representative (11/2015 – 11/2020)

Strategic Advisers, Inc, Registered Representative (5/2015 – 10/2015)

Fidelity Brokerage Services, LLC, Investment Consultant (4/2015 – 10/2015)

Strategic Advisers, Inc, Registered Representative (10/2012 – 4/2015)

Fidelity Brokerage Services, LLC, Investment Consultant (10/2012 – 4/2015)

Explanation of Designation

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necessary for the competent and professional delivery of financial planning services, and attain a Bachelor's Degree from a regionally accredited United States college or university (or its equivalent from a foreign university). CFP Board's financial planning subject areas include insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning

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- Experience – Complete at least three years of full-time financial planning related experience (or the equivalent, measured as 2,000 hours per year); and
- Ethics – Agree to be bound by CFP Board's Standards of Professional Conduct, a set of documents outlining the ethical and practice standards for CFP® professionals. Individuals who become certified must complete the following ongoing education and ethics requirements in order to maintain the right to continue to use the CFP® marks:
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 - Ethics – Renew an agreement to be bound by the Standards of Professional Conduct. The Standards prominently require that CFP® professionals provide financial planning services at a fiduciary standard of care. This means CFP® professionals must provide financial planning services in the best interests of their clients. CFP® professionals who fail to comply with the above standards and requirements may be subject to CFP Board's enforcement process, which could result in suspension or permanent revocation of their CFP® certification.

ITEM 3: DISCIPLINARY INFORMATION

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

ITEM 4: OTHER BUSINESS ACTIVITIES

Ms. Hatzimanolis does not engage in other business activities outside of her position at Lido.

ITEM 5: ADDITIONAL COMPENSATION

Ms. Hatzimanolis has no additional compensation to disclose.

ITEM 6: SUPERVISION

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

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

BROCHURE SUPPLEMENT
(Part 2B of Form ADV)

January 2024

Evan Robert Levy

Lido Advisors, LLC

Principal Business Address

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Los Angeles, California 90067
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elevy@lidoadvisors.com
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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 at (310) 278-8232 if you did not receive Lido Advisors, LLC's Disclosure Brochure or if you have any questions about the contents of this supplement.

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

ITEM 1: COVER PAGE

Please see previous page.

ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Evan Robert Levy

Year of Birth: 1972

Educational Background

University of Colorado, Boulder – Bachelor of Science, Pre-Law, 1994

Loyola Law School – Juris Doctor, 1997

California Bar – Passed 1997, Currently Inactive

Certificate in Estate Planning, National Institute of Estate Planners, 2018

Business Background

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

Lido Advisors, Inc., Investment Adviser Representative (6/2013 – 7/2015)

Law Offices of Donald Raich, Attorney (6/2005 – 6/2013)

Lewis Brisbois Bisgaard and Smith, Associate (7/2002 – 6/2005)

ITEM 3: DISCIPLINARY INFORMATION

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

ITEM 4: OTHER BUSINESS ACTIVITIES

Mr. Levy does not engage in other business activities outside of his position at Lido which represent a substantial source (*i.e.*, more than 10%) of his time or income.

ITEM 5: ADDITIONAL COMPENSATION

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

ITEM 6: SUPERVISION

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

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

BROCHURE SUPPLEMENT
(Part 2B of Form ADV)

December 2023

Garrett Gabriel
Lido Advisors, LLC

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ggabriel@lidoadvisors.com

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

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

ITEM 1: COVER PAGE

Please refer to previous page.

ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Garrett Gabriel

Year of Birth: 1999

Educational Background

Baylor University, Bachelor of Arts in Communication, 2021

Business Background

Lido Advisors, LLC, Investment Adviser Representative (12/2021 – Present)

Spectrum Financial Group, Financial Services Specialist (7/2021 – 9/2021)

Baylor University, Full Time Student (8/2017 – 5/2021)

ITEM 3: DISCIPLINARY INFORMATION

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

ITEM 4: OTHER BUSINESS ACTIVITIES

Mr. Gabriel does not engage in other business activities outside of his position at Lido.

ITEM 5: ADDITIONAL COMPENSATION

Mr. Gabriel has no additional compensation to disclose.

ITEM 6: SUPERVISION

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

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

BROCHURE SUPPLEMENT
(Part 2B of Form ADV)

December 2023

Garrett Niles, CFP®

Lido Advisors, LLC

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gniles@lidoadvisors.com

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

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

ITEM 1: COVER PAGE

Please refer to previous page.

ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Garrett Niles, CFP®

Year of Birth: 1988

Educational Background

University of Utah – Bachelor of Science in Economics, 2018

Business Background

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

Morgan Stanley Private Bank, N.A, Financial Advisor (2/2023 – 7/2023)

Morgan Stanley, Financial Consultant (11/2022 – 07/2023)

ETRADE Capital Management, LLC, Financial Consultant (4/2016 – 12/2022)

ETRADE Securities, LLC, Financial Consultant (4/2016 – 12/2022)

Morgan Stanley, Registered Client Service Associate (1/2014 – 4/2016)

Explanation of Designation

Certified Financial Planner™ Certification Explanation

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

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

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

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

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

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

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

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

ITEM 3: DISCIPLINARY INFORMATION

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

ITEM 4: OTHER BUSINESS ACTIVITIES

Mr. Niles does not engage in other business activities outside of his position at Lido.

ITEM 5: ADDITIONAL COMPENSATION

Mr. Niles has no additional compensation to disclose.

ITEM 6: SUPERVISION

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

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

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

BROCHURE SUPPLEMENT
(Part 2B of Form ADV)

December 2023

Grant Vahalla, CFP[®]

Lido Advisors, LLC

Business Address

3655 Noble Drive, Suite 630
San Diego, CA 92122
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gvahalla@lidoadvisors.com

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

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

ITEM 1: COVER PAGE

Please see previous page.

ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Grant Vahalla, CFP®

Year of Birth: 1988

Educational Background

George Fox University – Bachelor of Arts in Economic and Business Administration, 2010

Business Background

Lido Advisors, LLC, Investment Adviser Representative (3/2023 – Present)

TIAA, Wealth Management Advisor (5/2017 – 3/2023)

TIAA-CREF Individual & Institutional Services, LLC, Registered Representative (5/2017 – 3/2023)

Fidelity Brokerage Services, LLC, Financial Representative (3/2012 – 4/2017)

Advanced Practice Advisors, LLC, Administrative (7/2010 – 1/2012)

Explanation of Professional Designation:

Certified Financial Planner™ Certification Explanation

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

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

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

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

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

- Examination – Pass the comprehensive CFP® Certification Examination. The examination includes case studies and client scenarios designed to test one's ability to correctly diagnose financial planning issues and apply one's knowledge of financial planning to real world circumstances;
- Experience – Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year); and
- Ethics – Agree to be bound by CFP Board's Standards of Professional Conduct, a set of documents outlining the ethical and practice standards for CFP® professionals. Individuals who become certified must complete the following ongoing education and ethics requirements in order to maintain the right to continue to use the CFP® marks:
 - Continuing Education – Complete 30 hours of continuing education hours every two years, including two hours on the Code of Ethics and other parts of the Standards of Professional Conduct, to maintain competence and keep up with developments in the financial planning field; and
 - Ethics – Renew an agreement to be bound by the Standards of Professional Conduct. The Standards prominently require that CFP® professionals provide financial planning services at a fiduciary standard of care. This means CFP® professionals must provide financial planning services in the best interests of their clients.

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

ITEM 3: DISCIPLINARY INFORMATION

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

ITEM 4: OTHER BUSINESS ACTIVITIES

In addition to his work at Lido, Mr. Vahalla is co-owner of Lauderdale Laundromat where he spends less than 5% of his total time completing duties.

ITEM 5: ADDITIONAL COMPENSATION

In addition to his compensation for work at Lido, Mr. Vahalla is compensated less than 5% of his total annual compensation for his duties as co-owner of Lauderdale Laundromat.

ITEM 6: SUPERVISION

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

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

BROCHURE SUPPLEMENT
(Part 2B of Form ADV)

January 2024

Gregory Paul Kushner

Lido Advisors, LLC

Principal Business Address

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Los Angeles, California 90067
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gkushner@lidoadvisors.com
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This brochure supplement provides information about Greg Kushner that supplements Lido Advisors, LLC's ("Lido") Disclosure Brochure (Form ADV Part 2A). You should have received a copy of that Disclosure Brochure. Please contact our Chief Compliance Officer at (310) 278-8232 if you did not receive Lido Advisors, LLC's Disclosure Brochure or if you have any questions about the contents of this supplement.

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

ITEM 1: COVER PAGE

Please refer to previous page.

ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Gregory P. Kushner

Year of Birth: 1956

Educational Background

University of Southern California – Bachelor of Science in Business Administration, 1978

Los Angeles Valley College – Associate of Arts in Business Administration, 1975

Business Background

Lido Advisors, LLC, Founder & Chairman, Sr.Managing Director (2/2022 – Present)

Lido Consulting Group, LLC, Founder & Chairman (9/2021 – Present)

Kushner Holdings, Inc., Member (7/2015 – Present)

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

Lido Advisors, LLC, Founder & Chief Executive Officer, Senior Managing Director,
Wealth Advisor (5/2021 – 02/2022)

Oakhurst Advisors, LLC, Senior Managing Director (4/2016 – 12/2022)

Lido Advisors, LLC, Chairman and Chief Executive Officer (7/2015 – 5/2021)

Lido Advisors, LLC, President and Chief Compliance Officer (6/2015 – 7/2015)

Investment Security Corp., Registered Representative (3/2001 – 1/2021)

Lido Advisors, Inc., President and Chief Compliance Officer (5/1999 – 6/2015)

Lido Consulting, Inc., President (11/1995 – 9/2021)

Mr. Kushner founded Lido Advisors, Inc. in 1999, which evolved into Lido Advisors, LLC in 2015. Mr. Kushner began Lido after 22 years of providing personal and financial consulting services to high-net-worth individuals and family investment offices. In 1995, he founded Lido Consulting Group, LLC, the successor to Lido Consulting Inc., which provides resources to and consulting services for family offices. These services are non-investment related and include producing educational events and webinars on topics of interest to the family office industry. Additionally, Lido Consulting provides other services including review of technology, executive compensation, or executive recruiting among others for ultra-high-net-worth individuals and families. Mr. Kushner has expertise in the areas of financial planning, money management and income tax and estate planning. He is a licensed Certified Public Accountant (inactive) and holds the Series 65 license.

ITEM 3: DISCIPLINARY INFORMATION

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

ITEM 4: OTHER BUSINESS ACTIVITIES

Mr. Kushner is the founder and Chairman of Lido Consulting Group, LLC, the successor to Lido Consulting Inc., a personal services consulting firm specializing in providing consulting and other services to family offices and high net worth individuals. Lido Consulting Group, LLC is wholly owned by Lido Advisors, LLC. Notably, Lido Consulting Group, LLC generates revenues from seminar and conference planning, consulting, and executive recruiting activities. Mr. Kushner's workday is divided among his activities for Lido and Lido Consulting Group, LLC.

Mr. Kushner also serves as the Managing Member for the following limited liability companies ("LLCs") that invest in commercial and residential real estate:

- Wildwood Apartments, LLC
- Shangri-La Apartments, LLC
- 616 N. La Brea, LLC
- 1045 4th Avenue, LLC
- 1671 Fremont, LLC, a wholly-owned subsidiary of 1045 4th Avenue, LLC
- Lido Flamingo, LLC

The members of these limited liability companies are family members and close friends, and the main purpose of each LLC is to engage in passive real estate investing. Also, Lido Flamingo, LLC invests in certain private funds that are also invested in by Lido clients. The fact that Mr. Kushner is a Managing Member of LLCs that invest in certain private funds that are invested in by Lido clients creates a conflict of interest due to the private funds being limited offerings. Lido addresses the conflict through its written Code of Ethics that includes preapproval and reporting requirements of certain personal securities transactions, including private funds by Lido employees, and through disclosures to clients. In addition, clients are not obligated to implement recommended transactions in private funds or other private limited partnerships.

While Mr. Kushner serves as the Managing Member for the LLCs, he is not involved in the day-to-day management of the various properties and/or other investments made by the LLCs. Mr. Kushner also serves as trustee to two family-related trusts and as CFO to a family foundation, and all three entities are clients of Lido. Additionally, Mr. Kushner serves as CFO and is a shareholder of a California corporation, Kushdon Management Inc., that performs real estate management

services. This company provides management services to some of the real estate invested in by the family LLCs.

Mr. Kushner sits on the Board of Directors for the C5 Youth Foundation of Southern California as well as the Board of Governors for City of Hope.

Mr. Kushner spends less than 10% of his work time performing his duties as Managing Member, trustee, and/or CFO for all of these entities.

ITEM 5: ADDITIONAL COMPENSATION

In addition to the compensation received from Lido, Mr. Kushner, as a Member (through his wholly owned company, Kushner Holdings, Inc.) and part owner of Lido Group Holdings, LLC, shares in the profits and losses of LAH. The compensation Mr. Kushner receives for performing his roles as Managing Member, Trustee and CFO for the family-related entities and LLCs described in Item 4 accounts for less than 10% of his income.

ITEM 6: SUPERVISION

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

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

BROCHURE SUPPLEMENT
(Part 2B of Form ADV)

January 2024

Heather O'Connor

Lido Advisors, LLC

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

Additional information about Heather O'Connor is available on the SEC's website at adviserinfo.sec.gov.

ITEM 1: COVER PAGE

Please see previous page.

ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Heather O'Connor

Year of Birth: 1969

Educational Background

Valencia College – Associate Degree in Science, 1992

Business Background

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

First Republic Investment Management, Inc., Senior Client Service Associate (12/2021 – 5/2023)

First Republic Securities Company, LLC, Senior Client Service Associate (12/2021 – 5/2023)

First Republic Investment Management, Inc., Senior Client Service Associate (1/2019 – 10/2020)

First Republic Securities Company, LLC, Senior Client Service Associate (1/2019 – 10/2020)

Wells Fargo Clearing Services, LLC, Registered Representative (11/2016 – 1/2019)

Kestra Investment Services, LLC, Registered Representative (2/2014 – 11/2016)

Washington Wealth Management, LLC, Investment Advisor (10/2012 – 11/2016)

ITEM 3: DISCIPLINARY INFORMATION

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

ITEM 4: OTHER BUSINESS ACTIVITIES

In addition to his activities at Lido, Mrs. O'Connor assists her husband's private investigator business in administrative tasks. Heather O'Connor spends less than 5% of her time performing duties for this outside business activity.

ITEM 5: ADDITIONAL COMPENSATION

Mrs. O'Connor's compensation for her outside business activities accounts for less than 5% of her total annual compensation.

ITEM 6: SUPERVISION

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

responsible for the general oversight of all investment advice given by its supervised persons.

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

BROCHURE SUPPLEMENT
(Part 2B of Form ADV)

December 2023

Henry Herrill

Lido Advisors, LLC

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

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

ITEM 1: COVER PAGE

Please see previous page.

ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Henry Herrill

Year of Birth: 1994

Educational Background

Northwestern University, Bachelor of Science in Economics (2016)

Business Background

Lido Advisors, LLC, Investment Adviser Representative (9/2017 – Present)

Northwestern Mutual, Financial Representative (8/2016—08/2017)

Goldman Sachs, Intern (3/2015 – 6/2015)

UBS, Intern (7/2014 – 8/2014)

ITEM 3: DISCIPLINARY INFORMATION

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

ITEM 4: OTHER BUSINESS ACTIVITIES

Mr. Herrill does not currently participate in any outside business activities from his role as investment adviser representative with Lido.

ITEM 5: ADDITIONAL COMPENSATION

As described in Item 4 above, Mr. Herrill does not participate in any outside business activities outside of his role with Lido and therefore does not receive any additional compensation.

ITEM 6: SUPERVISION

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

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

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

March 2024

Ioannis P. Haralambous, CFP[®]

Lido Advisors, LLC

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

Additional information about Ioannis Haralambous is available on the SEC's website at [adviserinfo.sec.gov](https://www.adviserinfo.sec.gov).

ITEM 1: COVER PAGE

Please see previous page.

ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Ioannis P. Haralambous, CFP®

Year of Birth: 1990

Educational Background

University of North Carolina at Charlotte – Bachelor of Arts in Criminal Justice and Minor in Operations Management, 2012

Campbell University – Masters in Trust and Wealth Management, 2014

Campbell Law School – Juris Doctor, 2015

Business Background

Lido Advisors, LLC, Investment Adviser Representative (10/2022 – Present)

Truist Financial, APG Strategist (3/2021 – 9/2022)

Truist Financial, APG Analyst (12/2017 – 2/2021)

US Trust, Specialized Fid Officer and Trust Officer (11/2015 – 12/2017)

Explanation of Professional Designation:

Certified Financial Planner™ Certification Explanation

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management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning;

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

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

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

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

ITEM 3: DISCIPLINARY INFORMATION

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

ITEM 4: OTHER BUSINESS ACTIVITIES

Mr. Haralambous does not have any outside business activities to disclose at this time.

ITEM 5: ADDITIONAL COMPENSATION

Mr. Haralambous does not receive additional compensation at this time.

ITEM 6: SUPERVISION

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

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

BROCHURE SUPPLEMENT
(Part 2B of Form ADV)

February 2024

Jack Bergon

Lido Advisors, LLC

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

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

ITEM 1: COVER PAGE

Please refer to previous page.

ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Jack Bergon

Year of Birth: 1998

Educational Background

University of California, Santa Barbara – Bachelor of Arts in Economics, 2019

Business Background

Lido Advisors, LLC, Investment Adviser Representative (7/2023 – Present)

First Republic Bank, Client Service Associate II (3/2021 – 5/2023)

Talkdesk, Enterprise Sales Development Representative (8/2020 – 2/2021)

Procore Technologies, Accounting Intern (7/2019 – 8/2020)

Shaw Security, Security Guard Team Lead (7/2015 – 7/2019)

ITEM 3: DISCIPLINARY INFORMATION

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

ITEM 4: OTHER BUSINESS ACTIVITIES

Mr. Bergon does not engage in other business activities outside of his position at Lido.

ITEM 5: ADDITIONAL COMPENSATION

Mr. Bergon has no additional compensation to disclose.

ITEM 6: SUPERVISION

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

Mr. Bergon investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at (310) 278-8232 or jozur@lidoadvisors.com.

BROCHURE SUPPLEMENT
(Part 2B of Form ADV)

December 2023

Jack Kirby

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

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

ITEM 1: COVER PAGE

Please see previous page.

ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Jack Kirby

Year of Birth: 1996

Educational Background

California Lutheran University – Bachelor of Science in Accounting, 2019

California Lutheran University – Master of Business Administration in Financial Planning, 2023

Business Background

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

Wells Fargo Advisors, Client Service Associate (5/2019 – 8/2020)

Wells Fargo Advisors, Finance Intern (7/2018 – 5/2019)

ITEM 3: DISCIPLINARY INFORMATION

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

ITEM 4: OTHER BUSINESS ACTIVITIES

Mr. Kirby does not engage in other business activities outside of his position at Lido.

ITEM 5: ADDITIONAL COMPENSATION

Mr. Kirby has no additional compensation to disclose.

ITEM 6: SUPERVISION

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

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

BROCHURE SUPPLEMENT
(Part 2B of Form ADV)

February 2024

Jack Weinstein

Lido Advisors, LLC

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

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

ITEM 1: COVER PAGE

Please refer to previous page.

ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Jack Weinstein
Year of Birth: 1996

Educational Background

American University – Bachelor of Business Administration, 2017

Business Background

IDB Lido Wealth LLC, Investment Adviser Representative (4/2023 – Present)
Lido Advisors, LLC, Investment Adviser Representative (1/2020 – Present)
BNY Mellon Wealth Management (1/2018 – 12/2019)
American University, Student (8/2014 – 12/2017)

ITEM 3: DISCIPLINARY INFORMATION

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

ITEM 4: OTHER BUSINESS ACTIVITIES

In addition to his activities at Lido, Mr. Weinstein is an Investment Adviser Representative for IDB Lido Wealth, LLC, which is an SEC investment adviser owned by Lido. He devotes approximately 5% of his time performing services for IDB Lido Wealth.

ITEM 5: ADDITIONAL COMPENSATION

In addition to his ordinary compensation at Lido, Mr. Weinstein receives compensation from IDB Lido Wealth, LLC which make up 5% of his total annual income.

ITEM 6: SUPERVISION

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

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

BROCHURE SUPPLEMENT
(Part 2B of Form ADV)

December 2023

Jacob Loosle, CFP[®]

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

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

ITEM 1: COVER PAGE

Please refer to previous page.

ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Jacob Loosle, CFP®

Year of Birth: 1985

Educational Background

Utah State University – Bachelor of Science in Accounting, 2012

Business Background

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

United Capital Financial Advisers, LLC, Investment Adviser Representative
(12/2015 – 6/2022)

Bedrock Capital Management, Associate Wealth Planner (1/2013 – 12/2015)

Integra Financial Services, Account Manager (3/2010 – 12/2012)

Explanation of Professional Designation:

Certified Financial Planner™ Certification Explanation

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

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

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

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

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

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

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

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

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

ITEM 3: DISCIPLINARY INFORMATION

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

ITEM 4: OTHER BUSINESS ACTIVITIES

Mr. Loosle does not engage in other business activities outside of his position at Lido.

ITEM 5: ADDITIONAL COMPENSATION

Mr. Loosle has no additional compensation to disclose.

ITEM 6: SUPERVISION

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

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

BROCHURE SUPPLEMENT
(Part 2B of Form ADV)

December 2023

James Savage

Lido Advisors, LLC

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

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

ITEM 1: COVER PAGE

Please refer to previous page.

ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

James Savage
Year of Birth: 1993

Educational Background

University of Iowa – Bachelor of Business Administration in Finance, 2015

Business Background

Lido Advisors, LLC, Investment Adviser Representative (9/2019 – Present)
Merrill Lynch, Pierce, Fenner & Smith Inc, Investment Specialist (4/2016 – 9/2019)
Jones Lang Lasalle, Accounts Receivable (2/2016 – 4/2016)
Lasalle Network, Accounts Receivable (9/2015 – 2/2016)

ITEM 3: DISCIPLINARY INFORMATION

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

ITEM 4: OTHER BUSINESS ACTIVITIES

Mr. Savage does not engage in other business activities outside of his position at Lido.

ITEM 5: ADDITIONAL COMPENSATION

Mr. Savage has no additional compensation to disclose.

ITEM 6: SUPERVISION

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

Mr. Savage investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at (310) 278-8232 or jozur@lidoadvisors.com.

BROCHURE SUPPLEMENT
(Part 2B of Form ADV)

February 2024

Jason Blumberg

Lido Advisors, LLC

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

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

ITEM 1: COVER PAGE

Please see previous page.

ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Jason Blumberg
Year of Birth: 1991

Educational Background

University of Maryland, College Park – Bachelor of Science in Finance, 2013
University of Maryland, College Park – Bachelor of Science in Information Systems, 2013

Business Background

IDB Lido Wealth, LLC, Investment Adviser Representative (4/2023 – Present)
Lido Advisors, LLC, Investment Adviser Representative (7/2015 – Present)
Lido Advisors, Inc., Private Client Associate (2/2015 – 7/2015)
Morgan Stanley, Financial Analyst (6/2013 – 12/2014)
Morgan Stanley, Intern (6/2012 – 8/2012)

ITEM 3: DISCIPLINARY INFORMATION

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

ITEM 4: OTHER BUSINESS ACTIVITIES

In addition to his activities at Lido, Mr. Blumberg is an Investment Adviser Representative for IDB Lido Wealth, LLC, which is an SEC investment adviser owned by Lido. He devotes approximately 5% of his time performing services for IDB Lido Wealth.

ITEM 5: ADDITIONAL COMPENSATION

In addition to his ordinary compensation at Lido, Mr. Blumberg receives compensation from IDB Lido Wealth, LLC which make up 5% of his total annual income.

ITEM 6: SUPERVISION

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

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

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

BROCHURE SUPPLEMENT
(Part 2B of Form ADV)

January 2024

Jason Ozur

Lido Advisors, LLC

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

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

ITEM 1: COVER PAGE

Please see previous page.

ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Jason Ozur

Year of Birth: 1974

Education Background:

California State University, Northridge – Bachelor of Arts in Business and Accounting, 1997

Business Background:

IBD Lido Wealth, LLC, Investment Adviser Representative (4/2023 – Present)

Lido Advisors, LLC, Chief Executive Officer (5/2021 – Present)

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

Oakhurst Advisors, LLC, Senior Managing Director (4/2016 – 12/2022)

Lido Advisors, LLC, Senior Managing Director, Chief Investment Officer, and President (2/2018 – Present)

Lido Advisors, LLC, Senior Managing Director, Chief Investment Officer, and Portfolio Manager (7/2015 – 2/2018)

Lido Advisors, LLC, Managing Director, Chief Investment Officer, and Portfolio Manager (6/2015 – 7/2015)

Lido Advisors, Inc., Managing Director, Chief Investment Officer, and Portfolio Manager (4/2009 – 6/2015)

ITEM 3: DISCIPLINARY INFORMATION

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

ITEM 4: OTHER BUSINESS ACTIVITIES

Mr. Ozur serves as Managing Member of Lido Flamingo, LLC which invests in real estate, both directly and through investments in private limited partnerships, including certain private funds that are invested in by Lido clients. The fact that Mr. Ozur is a Managing Member of an LLC that invests in certain private funds that are invested in by Lido clients creates a conflict of interest due to the private funds being limited offerings. Lido addresses the conflict through its written Code of Ethics that includes preapproval and reporting requirements of certain personal securities transactions by Lido employees, including private funds, and through disclosures to clients. In addition, clients are not obligated to implement recommended transactions in Private Funds or other private limited partnerships.

Mr. Ozur is also a board member of Perfectomundo, Inc. a non-investment related company. Mr. Ozur primarily facilitates introductions to contacts which may help grow each of their business. Mr. Ozur is a Consultant and CFO for Hello Marketing, a medical consulting firm. Mr. Ozur performs accounting work for Mapleton, Vestone, and Ocean Park and spends less than 5% of his time on this outside business activity.

ITEM 5: ADDITIONAL COMPENSATION

Mr. Ozur does not receive any compensation from the private funds for Lido clients that invest in the funds.

Mr. Ozur does not receive any compensation for his role as board member of Perfectomundo, CFO and Consultant of Hello Marketing, Managing Member of Lido Flamingo, LLC, for his role with Archway Capital, or as Member of Oakhurst Advisors, LLC, but he does have ownership interest and shares in the profits and losses of the entities. Currently, this equates to less than 10% of his annual income. However, Mr. Ozur receives compensation for accounting services for Mapleton, Vestone, and Ocean Park which makes up for less than 1% of his total annual income.

ITEM 6: SUPERVISION

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

The Lido Board of Directors have oversight over Mr. Ozur. Greg Kushner, the Chairman of this Board can be contacted at (310) 278-8232 or gkushner@lidoadvisors.com.

BROCHURE SUPPLEMENT
(Part 2B of Form ADV)

January 2024

Jeffrey A. Christie

Lido Advisors, LLC

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

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

ITEM 1: COVER PAGE

Please see previous page.

ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Jeffrey A. Christie

Date of Birth: 1981

Educational Background

San Diego State University – Bachelor of Science in Finance, 2005

Business Background

Lido Advisors, LLC, Investment Adviser Representative (7/2015 - Present)
Investment Securities Corporation, Registered Representative (12/2016 – 12/2018)
Lido Advisors, Inc., Investment Adviser Representative (2/2014 – 7/2015)
Ken Stern & Associates, Inc., Director, Wealth Management (12/2005 – 12/2018)
Asset Planning Solutions, Inc., Insurance Agent (11/2004 – 12/2021)
First Allied Securities, Inc., Registered Representative (11/2004 – 12/2014)

ITEM 3: DISCIPLINARY INFORMATION

Lido is required to disclose all material facts regarding any legal or disciplinary event pertaining to the firm or its investment adviser representatives that would be material to your evaluation of each investment person providing advice to you. Mr. Christie has no information relevant or required to be disclosed under this Item.

ITEM 4: OTHER BUSINESS ACTIVITIES

Mr. Christie does not have additional business activities to disclose at this time.

ITEM 5: ADDITIONAL COMPENSATION

Mr. Christie does not have additional compensation to disclose at this time.

ITEM 6: SUPERVISION

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

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

BROCHURE SUPPLEMENT
(Part 2B of Form ADV)

December 2023

Jeffrey H. Garden, CFA[®]

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

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

ITEM 1: COVER PAGE

Please see previous page.

ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Jeffrey Hiram Garden, CFA®

Year of Birth: 1979

Educational Background

University of Michigan – Master of Applied Data Science, 2021

Earned Chartered Financial Analyst Designation, 2015

The Open University of Israel – Master of Business Administration, 2012

San Jose State University – Bachelor of Arts in Political Science, 2002

Business Background

Lido Advisors, LLC, Chief Investment Officer (1/2019 - Present)

Oakhurst Advisors, LLC, Portfolio Manager (5/2016 – Present)

Lido Advisors, LLC, Sr. Analyst (7/2015 – 1/2019)

Lido Advisors, Inc., Sr. Analyst (3/2014 – 7/2015)

Union Bank of Israel, Investment Advisor (4/2011 – 12/2013)

Infinity Investments, Institutional Wholesaler (8/2010 – 4/2011)

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 charterholders to:

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

Global Recognition

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

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

Comprehensive and Current Knowledge

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

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

ITEM 3: DISCIPLINARY INFORMATION

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

ITEM 4: OTHER BUSINESS ACTIVITIES

In addition to his role with Lido, Mr. Garden also serves as Portfolio Manager for Oakhurst Advisors, LLC, an affiliate of Lido. While most of his work for Oakhurst is incidental to his role with Lido, Mr. Garden spends less than 10% of his time on Oakhurst related activities.

ITEM 5: ADDITIONAL COMPENSATION

Outside of the typical and ordinary compensation earned from his arrangement with Lido, Mr. Garden does not receive any income that represents a substantial source (*i.e.*, more than 10%) of his annual income from outside business activities.

ITEM 6: SUPERVISION

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

Mr. Garden's employee activities are supervised by Mr. Ozur, who can be contacted at (310) 278-8232 or jozur@lidoadvisors.com.

BROCHURE SUPPLEMENT
(Part 2B of Form ADV)

January 2024

Jeffrey Kaufmann

Lido Advisors, LLC

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

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

ITEM 1: COVER PAGE

Please see previous page.

ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Jeffrey Kaufmann
Year of Birth: 1967

Educational Background

Williams College – Bachelor of Arts in Political Science, 1989

Business Background

Lido Advisors, LLC, Investment Adviser Representative (2/2021 – Present)
Boston Private Wealth, LLC, Sr. Business Development Officer (2/2015 – 2/2021)
Boston Private Wealth Management, Senior Client Advisor (10/2014 – 2/2015)
Banyan Partners, LLC, Senior Client Advisor (1/2011 – 10/2014)
Weiss Capital Management, Inc., Financial Advisor (6/2008 – 1/2011)

ITEM 3: DISCIPLINARY INFORMATION

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

ITEM 4: OTHER BUSINESS ACTIVITIES

Jeffrey Kaufmann does not engage in other business activities outside of his position at Lido.

ITEM 5: ADDITIONAL COMPENSATION

Jeffrey Kaufmann has no additional compensation to disclose.

ITEM 6: SUPERVISION

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

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

BROCHURE SUPPLEMENT
(Part 2B of Form ADV)

January 2024

Jeffrey J. Westheimer

Lido Advisors, LLC

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

Additional information about Jeffrey Westheimer is available on the SEC’s website at adviserinfo.sec.gov.

ITEM 1: COVER PAGE

Please see previous page.

ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Jeffrey Westheimer

Year of Birth: 1971

Educational Background

Southern Methodist University School of Law – Juris Doctor, 1996

Georgetown University Law Center – Visiting Student, 1995-1996

University of Texas, Austin – Bachelor of Arts in Political Science, 1993

Business Background

Lido Advisors, LLC, Investment Adviser Representative (6/2015 – Present)

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

Lido Advisors, Inc., Senior Vice President (6/2009 – 6/2015)

Investment Security Corporation, Registered Representative (8/2011 – 3/2015)

Lido Advisors, Inc., Vice President (1/2008 – 6/2009)

Investment Security Corporation, Registered Representative (11/2007 – 12/2009)

Mr. Westheimer is a Member and 15% owner of Lido Advisor Holdings, LLC (“LAH”), which is the majority owner of Lido. Mr. Westheimer serves as a Senior Managing Director for Lido, where he participates in executive management decisions and is responsible for business development and client servicing. Mr. Westheimer also serves on the Lido Investment Committee and conducts research and due diligence on many of Lido’s portfolio investment holdings and sub-advisory relationships. Mr. Westheimer has a law degree and holds the Series 66 license.

ITEM 3: DISCIPLINARY INFORMATION

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

ITEM 4: OTHER BUSINESS ACTIVITIES

In addition to his services performed for Lido, Mr. Westheimer is a Member and part owner of LAH, which is the majority owner of Lido.

Mr. Westheimer also does occasional consulting for a fee for family members as well as through 10 Fifteen Consulting, LLC. Although Mr. Westheimer is not currently in any consulting relationships via 10 Fifteen Consulting, LLC., this may change in the

future. Mr. Westheimer is currently only engaged in consulting services with members of his own family, some of which are clients of Lido.

Mr. Westheimer also serves as a Member of Lido Flamingo, LLC, which invests in real estate both directly and through investments in private limited partnerships, including certain private funds that are invested in by Lido clients. Mr. Westheimer is also a partial owner of Archway Capital. Archway Capital is a joint venture involving Oakhurst Advisors, LLC.

Mr. Westheimer spends less than 5% of his time on these outside business activities. The fact that Mr. Westheimer is a Member of LLCs that invest in certain private funds that are invested in by Lido clients creates a conflict of interest due to the fact that the private funds are limited offerings. Lido addresses the conflict through its written Code of Ethics that includes preapproval and reporting requirements of certain personal securities transactions by Lido employees, including private funds, and through disclosures to clients. In addition, clients are not obligated to implement recommended transactions in private funds or other private limited partnerships.

ITEM 5: ADDITIONAL COMPENSATION

Mr. Westheimer does not receive any compensation for his role as Member of Lido Flamingo, LLC, Archway Capital, or LAH, but he does have ownership interests and shares in the profits and losses. Mr. Westheimer also receives fees for his consulting activities. Currently, the income from these activities equates to less than 5% of his annual income.

ITEM 6: SUPERVISION

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

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

BROCHURE SUPPLEMENT
(Part 2B of Form ADV)

December 2023

Jeremiah James

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

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

ITEM 1: COVER PAGE

Please refer to previous page.

ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Jeremiah James
Year of Birth: 1999

Educational Background

University of Oklahoma, Bachelor of Arts in Law and Commerce (2022)

Business Background

Lido Advisors, LLC, Investment Adviser Representative (10/2023 – Present)
GDS Wealth Management, Financial Advisor (2/2023 – 9/2023)
Adaptation Financial, Financial Associate (6/2022 – 2/2023)
University of Oklahoma, Student (8/2018 – 5/2022)
Armstrong Bank, Banker (6/2020 – 06/2022)

ITEM 3: DISCIPLINARY INFORMATION

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

ITEM 4: OTHER BUSINESS ACTIVITIES

Mr. James does not engage in other business activities outside of his position at Lido.

ITEM 5: ADDITIONAL COMPENSATION

Mr. James has no additional compensation to disclose.

ITEM 6: SUPERVISION

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

Mr. James investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at (310) 278-8232 or jozur@lidoadvisors.com.

BROCHURE SUPPLEMENT
(Part 2B of Form ADV)

December 2023

Jerry Nigro

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

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

ITEM 1: COVER PAGE

Please refer to previous page.

ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Jerry Nigro

Year of Birth: 1970

Educational Background

The Ohio State University – Bachelor of Science in Family Financial Management,
1992

Business Background

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

Claybrook Capital, LLC, Founding Partner & Sr. Wealth Advisor (01/2017 - 11/2023)

Robertson Stephens Advisors LLC, Managing Director & Financial Advisor (6/2015
- 1/2017)

Robertson Stephens Securities LLC, Registered Representative (6/2015 - 1/2017)

UBS Financial Services Inc, Financial Advisor (11/2013 - 6/2015)

UBS Financial Services Inc, Financial Advisor (5/2008 - 11/2013)

ITEM 3: DISCIPLINARY INFORMATION

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

ITEM 4: OTHER BUSINESS ACTIVITIES

Mr. Nigro does not engage in other business activities outside of his position at Lido.

ITEM 5: ADDITIONAL COMPENSATION

Mr. Nigro has no additional compensation to disclose.

ITEM 6: SUPERVISION

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

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

BROCHURE SUPPLEMENT
(Part 2B of Form ADV)

December 2023

John C. Bute, CPA

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

Additional information about John C. Bute is available on the SEC's website at adviserinfo.sec.gov.

ITEM 1: COVER PAGE

Please refer to previous page.

ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

John C. Bute, CPA
Year of Birth: 1962

Educational Background

State University of New York at New Paltz – Bachelor of Science in Business Administration, 1986

Business Background

Lido Tax, LLC, Director (4/2021 – Present)
Lido Advisors, LLC, Investment Adviser Representative (10/2019 – Present)
Bank of America, Financial Advisor (11/2009 – 10/2019)
Merrill Lynch, Pierce, Fenner & Smith Incorporated, Financial Advisor (11/2008-10/2019)
Wachovia Securities, LLC, Financial Advisor (3/2006 – 11/2008)
Dean Witter Reynolds, Financial Advisor (8/2001 – 3/2006)
Dean Witter Reynolds, Financial Advisor Trainee (8/1999 – 8/2001)
Gobel and Bute CPA, Partner (5/1995 – 8/1999)
William Gobel CPA, Senior Accountant (5/1990 – 5/1995)
Steinberg Steckler & Picciurro CPAs, Accountant/Auditor (6/1988 – 5/1990)
Congress Financial Corporation, Financial Analyst (6/1986 – 5/1988)

Explanation of Professional Designation:

Certified Public Accountant

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

In order to maintain a CPA license, states generally require the completion of 40 hours of continuing professional education (CPE) each year (or 80 hours over a two-year period or 120 hours over a three-year period). Additionally, all American Institute

of Certified Public Accountants (AICPA) members are required to follow a rigorous Code of Professional Conduct which requires that they act with integrity, objectivity, due care, competence, fully disclose any conflicts of interest (and obtain client consent if a conflict exists), maintain client confidentiality, disclose to the client any commission or referral fees, and serve the public interest when providing financial services.

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

ITEM 3: DISCIPLINARY INFORMATION

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

ITEM 4: OTHER BUSINESS ACTIVITIES

In addition to his activities at Lido, Mr. Bute is also a Director for Lido Tax, LLC where he spends approximately 15 hours a month performing his duties.

ITEM 5: ADDITIONAL COMPENSATION

In addition to his ordinary compensation at Lido, Mr. Bute receives compensation for his duties at Lido Tax, LLC that make up 15% of his total annual income.

ITEM 6: SUPERVISION

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

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

BROCHURE SUPPLEMENT
(Part 2B of Form ADV)

January 2024

John McInerney, CFP[®]

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

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

ITEM 1: COVER PAGE

Please see previous page.

ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

John McInerney, CFP®
Year of Birth: 1978

Educational Background

Pace University, Lubin School of Business – Bachelor of Arts in Finance, 2000

Business Background

Lido Advisors, LLC, Investment Adviser Representative (1/2023 – Present)
Old Bridge Black Belt, President & Instructor (9/2002 – 12/2018)
Morgan Stanley Private Bank, National Assc., Financial Advisor (1/2015 – 1/2023)
Morgan Stanley Smith Barney, FAA (12/2009 – 1/2023)

Explanation of Professional Designation:

Certified Financial Planner™ Certification Explanation

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

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

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

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

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

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

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

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

ITEM 3: DISCIPLINARY INFORMATION

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

ITEM 4: OTHER BUSINESS ACTIVITIES

In addition to his duties at Lido, Mr. McInerney is also a Sole Proprietor of Samurai Race LLC, where he spends less than 5% of his time doing administrative tasks for the entity. Time spent on this outside business activity is outside of trading hours.

ITEM 5: ADDITIONAL COMPENSATION

Mr. McInerney is not compensated for his duties as Sole Proprietor of Samurai Race, LLC.

ITEM 6: SUPERVISION

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

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

BROCHURE SUPPLEMENT
(Part 2B of Form ADV)

December 2023

Jonathan Caprilli

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

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

ITEM 1: COVER PAGE

Please see previous page.

ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Jonathan Caprilli
Year of Birth: 1988

Educational Background

University of California, Santa Barbara – Bachelor of Arts in Psychology, 2012
Mount San Antonio College, Walnut – Associates of Arts in Mathematics, 2010
Mount San Antonio College, Walnut – Associates of Arts in Natural Science, 2010

Business Background

Lido Advisors, LLC, Investment Adviser Representative (4/2022 – Present)
Service Master Camarillo, President, CEO (11/2021 – 4/2022)
EP Wealth Advisors, Client Relationship Associate (9/2020 – 12/2021)
Manchester Capital Management, LLC, Operations Associate (8/2017 – 7/2020)
Mercer Global Advisors Inc., Operations Specialist (6/2015 – 8/2017)

ITEM 3: DISCIPLINARY INFORMATION

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

ITEM 4: OTHER BUSINESS ACTIVITIES

Mr. Caprilli does not engage in other business activities outside of his position at Lido.

ITEM 5: ADDITIONAL COMPENSATION

Mr. Caprilli has no additional compensation to disclose.

ITEM 6: SUPERVISION

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

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

BROCHURE SUPPLEMENT
(Part 2B of Form ADV)

January 2024

Jonathan Jewitt, CFA[®]

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

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

ITEM 1: COVER PAGE

Please see previous page.

ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Jonathan Jewitt, CFA®

Year of Birth: 1977

Educational Background

University of California, San Diego – Bachelor of Science in Management Science, 2000

Business Background

Lido Advisors, LLC, Investment Adviser Representative (5/2023 – Present)

First Republic Investment Management, Inc., MD, Wealth Manager (1/2019 – 5/2023)

First Republic Securities Company, LLC, MD, Wealth Manager (1/2019 – 5/2023)

Wells Fargo Bank, MD, Sr. Investment Strategist (9/2005 – 1/2019)

Explanation of Professional Designation:

Chartered Financial Analyst®

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

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

High Ethical Standards

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

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

Global Recognition

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

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

Comprehensive and Current Knowledge

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

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

ITEM 3: DISCIPLINARY INFORMATION

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

ITEM 4: OTHER BUSINESS ACTIVITIES

In addition to his activities at Lido, Mr. Jewitt is an owner of KJ5 Legacy, LLC where he spends less than 5% of his time performing his duties.

ITEM 5: ADDITIONAL COMPENSATION

Mr. Jewitt's compensation for his outside business activity accounts for less than 5% of his total annual compensation.

ITEM 6: SUPERVISION

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

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

BROCHURE SUPPLEMENT
(Part 2B of Form ADV)

January 2024

Jonathan Archer Teran, CFP®

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

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

ITEM 1: COVER PAGE

Please refer to previous page.

ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Jonathan A. Teran, CFP®

Year of Birth: 1973

Educational Background

Biola University – Bachelor of Arts in Humanities, 1996

Fuller Theological Seminary – Master of Arts in Biblical Studies, 2000

California State Polytechnic University, Pomona – Master of Arts in English, 2006

Business Background

Lido Advisors, LLC, Investment Adviser Representative (7/2018 – Present)

Capstone Pacific Investment Strategies, Inc, Investment Advisor Representative
(11/2011 – 06/2018)

American Portfolios, Investment Advisor Associate (01/2008 – 12/2010)

Centaurus Financial, Inc., Registered Representative (07/2000 – 12/2007)

Certified Financial Planner™ Certification Explanation

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

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

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

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

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

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

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

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

ITEM 3: DISCIPLINARY INFORMATION

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

ITEM 4: OTHER BUSINESS ACTIVITIES

In addition to his activities at Lido, Mr. Teran is the President of the San Gabriel Valley Financial Planning Association where he runs monthly board meetings, delegates projects, responsibilities and activities of the chapter. Mr. Teran is also a board member of the San Gabriel Valley Estate Planning Council. Mr. Teran spends approximately less than 5 hours a month during business hours engaging in these activities.

ITEM 5: ADDITIONAL COMPENSATION

Mr. Teran does not receive additional compensation for his activities outside of Lido.

ITEM 6: SUPERVISION

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

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

BROCHURE SUPPLEMENT
(Part 2B of Form ADV)

December 2023

Jordan Kunz, CFA, CFP[®], CSRIC[®]

Lido Advisors, LLC
d/b/a Colorado Financial Management, A Lido Company

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This brochure supplement provides information about Jordan Kunz that supplements the Lido Advisors, LLC (“Lido”) d/b/a Colorado Financial Management, A Lido Company’s Disclosure Brochure (Form ADV Part 2A). You should have received a copy of that Disclosure Brochure. Please contact our Chief Compliance Officer at (310) 278-8232 if you did not receive Lido Advisors, LLC d/b/a Colorado Financial Management, A Lido Company’s Disclosure Brochure or if you have any questions about the contents of this supplement.

Additional information about Jordan Kunz is available on the SEC’s website at adviserinfo.sec.gov.

ITEM 1: COVER PAGE

Please see previous page.

ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Jordan Kunz, CFA, CFP®, CSRIC®
Year of Birth: 1984

Educational Background

Pomona College in Claremont, California - Bachelor of Arts in Economics, 2007

Business Background

Lido Advisors, LLC, d/b/a Colorado Financial Management, A Lido Co., Investment Adviser Representative (2/2023 – Present)
Sargent Bickham Lagudis, LLC, Financial Advisor (10/2012 – 2/2023)
Harbor Financial Group, Inc., Wealth Manager (9/2007 – 9/2012)

Explanation of Professional Designation:

Chartered Financial Analyst®

Mr. Kunz holds the Chartered Financial Analyst designation. 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 190,000 CFA charterholders working in 134 countries. To earn the CFA charter, candidates must: 1) pass three sequential, six-hour examinations; 2) have at least four years of qualified professional investment experience; 3) join CFA Institute as members; and 4) commit to abide by, and annually reaffirm, their adherence to the CFA Institute Code of Ethics and Standards of Professional Conduct.

High Ethical Standards

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

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

Global Recognition

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

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

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

Comprehensive and Current Knowledge

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

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

Certified Financial Planner™

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

The CFP® certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP® certification. It is recognized in the United States and a number of other countries for its (1) high standard of professional education; (2) stringent code of conduct and standards of practice; and (3) ethical requirements that govern professional engagements with clients. Currently, more than 95,000 individuals have obtained CFP® certification in the United States.

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

- Education – Complete an advanced college-level course of study addressing the financial planning subject areas that CFP Board's studies have determined as necessary for the competent and professional delivery of

financial planning services, and attain a Bachelor's Degree from a regionally accredited United States college or university (or its equivalent from a foreign university). CFP Board's financial planning subject areas include insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning;

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

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

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

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

Chartered SRI CounselorSM

Mr. Kunz has held the Chartered SRI CounselorSM designation since 2020. The Chartered SRI CounselorSM, or CSRIC® program, is a designation program for financial professionals through the College for Financial Planning in partnership with US SIF. This program provides experienced financial advisors and investment professionals with a foundation knowledge of the history, definitions, trends, portfolio construction principles, fiduciary responsibilities, and best practices for sustainable, responsible, and impact (SRI) investments. All professional designation holders are responsible

for completing 16 hours of continuing education (CE) credits every two years after successfully passing the final examination.

ITEM 3: DISCIPLINARY INFORMATION

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

ITEM 4: OTHER BUSINESS ACTIVITIES

Mr. Kunz does not engage in other business activities outside of his position at Lido.

ITEM 5: ADDITIONAL COMPENSATION

Mr. Kunz has no additional compensation to disclose.

ITEM 6: SUPERVISION

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

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

BROCHURE SUPPLEMENT (Part 2B of Form ADV)

December 2023

Joseph Kuepper

Lido Advisors, LLC

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jkuepper@lidoadvisors.com

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

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

ITEM 1: COVER PAGE

Please refer to previous page.

ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Joseph Kuepper
Year of Birth: 1986

Educational Background

Colorado State University – Bachelor of Science in Natural Resources Recreation and Tourism, 2016

Business Background

Lido Advisors, LLC, Investment Adviser Representative (2/2023 - Present)
Colorado Financial Management, Senior Client Service Manager (7/2017 - 2/2023)
US Geological Survey, Administrative Operations (6/2016 - 7/2017)
Denver Health Paramedic Training, Instructor/Consultant (6/2013 - 6/2016)
Odin Tactical LLC, President (6/2013 - 6/2016)

ITEM 3: DISCIPLINARY INFORMATION

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

ITEM 4: OTHER BUSINESS ACTIVITIES

Mr. Kuepper does not engage in other business activities outside of his position at Lido.

ITEM 5: ADDITIONAL COMPENSATION

Mr. Kuepper has no additional compensation to disclose.

ITEM 6: SUPERVISION

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

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

BROCHURE SUPPLEMENT
(Part 2B of Form ADV)

December 2023

Joseph Romeo, CFP®

Lido Advisors, LLC

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

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

ITEM 1: COVER PAGE

Please refer to previous page.

ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Joseph Romeo, CFP®

Year of Birth: 1991

Educational Background

SUNY Old Westbury – Bachelor of Science in Education, Mathematics 2014

Business Background

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

UBS Financial Services, Registered Client Associate (9/2018 – 6/2022)

RNR Securities, LLC, Registered Representative (10/2016 – 9/2018)

JP Morgan Securities, LLC, Private Client Investment Associate (9/2014 – 9/2016)

RNR Securities, Registered Representative (7/2014 – 8/2014)

Explanation of Professional Designation:

Certified Financial Planner™ Certification Explanation

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

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

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

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

management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning;

- Examination – Pass the comprehensive CFP® Certification Examination. The examination includes case studies and client scenarios designed to test one's ability to correctly diagnose financial planning issues and apply one's knowledge of financial planning to real world circumstances;
- Experience – Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year); and
- Ethics – Agree to be bound by CFP Board's Standards of Professional Conduct, a set of documents outlining the ethical and practice standards for CFP® professionals.
- Individuals who become certified must complete the following ongoing education and ethics requirements in order to maintain the right to continue to use the CFP® marks:
 - Continuing Education – Complete 30 hours of continuing education hours every two years, including two hours on the Code of Ethics and other parts of the Standards of Professional Conduct, to maintain competence and keep up with developments in the financial planning field; and
 - Ethics – Renew an agreement to be bound by the Standards of Professional Conduct. The Standards prominently require that CFP® professionals provide financial planning services at a fiduciary standard of care. This means CFP® professionals must provide financial planning services in the best interests of their clients.

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

ITEM 3: DISCIPLINARY INFORMATION

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

ITEM 4: OTHER BUSINESS ACTIVITIES

Mr. Romeo has no outside business activities to disclose at this time.

ITEM 5: ADDITIONAL COMPENSATION

Mr. Romeo has no additional compensation to disclose at this time.

ITEM 6: SUPERVISION

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

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

BROCHURE SUPPLEMENT
(Part 2B of Form ADV)

December 2023

Justin Cho, CFP®

Lido Advisors, LLC

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

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

ITEM 1: COVER PAGE

Please refer to previous page.

ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Justin Cho, CFP®

Year of Birth: 1996

Educational Background

Boston College at Bryant University – Certified Financial Planner, 2020

San Diego State University – Bachelor of Science in Finance, 2018

Universidad de Carlos III Madrid – International Economics, Spring 2017

Business Background

Lido Advisors, LLC, Investment Adviser Representative (9/2021 – Present)

LPL Financial, Associate Business Consultant IAS Executive (11/2018 - 8/2021)

CFG Wealth Management, Intern (6/2018 - 8/2018)

Explanation of Professional Designation:

Certified Financial Planner™ Certification Explanation

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

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

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

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

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

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

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

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

ITEM 3: DISCIPLINARY INFORMATION

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

ITEM 4: OTHER BUSINESS ACTIVITIES

In addition to his activities at Lido, Justin Cho is also the owner of The Original JMT Company, a vending machine business where he spends less than 5% of his time performing duties.

ITEM 5: ADDITIONAL COMPENSATION

Justin Cho is not currently compensated for his duties as owner of The Original JMY Company and as such does not receive any additional compensation.

ITEM 6: SUPERVISION

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

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

BROCHURE SUPPLEMENT
(Part 2B of Form ADV)

December 2023

Justin Moreci

Lido Advisors, LLC

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www.lidoadvisors.com

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

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

ITEM 1: COVER PAGE

Please refer to previous page.

ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Justin Moreci

Year of Birth: 1992

Educational Background

California State University, Fullerton – Bachelor of Arts in Finance, 2018

Business Background

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

Morgan Stanley Smith Barney LLC, PWM Registered Associate (5/2020 – 7/2022)

Bank of America, Financial Advisor Trainee (12/2018 – 5/2020)

UBS Financial Services, Wealth Management Intern (4/2017 – 8/2017)

California State University – Fullerton, Student (8/2015 – 8/2018)

ITEM 3: DISCIPLINARY INFORMATION

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

ITEM 4: OTHER BUSINESS ACTIVITIES

Mr. Moreci does not engage in other business activities outside of his position at Lido.

ITEM 5: ADDITIONAL COMPENSATION

Mr. Moreci has no additional compensation to disclose.

ITEM 6: SUPERVISION

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

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

BROCHURE SUPPLEMENT
(Part 2B of Form ADV)

December 2023

Kayla Cross

Lido Advisors, LLC

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Los Angeles, California 90067
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kacross@lidoadvisors.com
www.lidoadvisors.com

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

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

ITEM 1: COVER PAGE

Please refer to previous page.

ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Kayla Cross

Year of Birth: 1996

Educational Background

University of California, Irvine – Bachelor of Arts in Business Economics, 2018

Business Background

Lido Advisors, LLC, Investment Adviser Representative (9/2020 – Present)

LPL Financial, Licensed Administrative Assistant (9/2017 – 7/2020)

Madrid Retirement Advisors, Client Services Manager (7/2018 – 4/2019)

UC Irvine Housing, Resident Advisor (8/2016 – 6/2018)

UC Irvine, Student (9/2014 – 6/2018)

National Security Agency, Work Study (9/2013 – 5/2014)

ITEM 3: DISCIPLINARY INFORMATION

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

ITEM 4: OTHER BUSINESS ACTIVITIES

Ms. Cross does not engage in other business activities outside of her position at Lido.

ITEM 5: ADDITIONAL COMPENSATION

Ms. Cross has no additional compensation to disclose.

ITEM 6: SUPERVISION

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

Ms. Cross investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at (310) 278-8232 or jozur@lidoadvisors.com.

BROCHURE SUPPLEMENT
(Part 2B of Form ADV)

December 2023

Kayla Kaltenecker, CFP[®]

Lido Advisors, LLC

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

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

ITEM 1: COVER PAGE

Please see previous page.

ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Kayla Kaltenecker, CFP®

Year of Birth: 1994

Educational Background

Miami University, Oxford, OH – Bachelor of Arts in Economics, 2016

Miami University, Oxford, OH – Bachelor of Arts in Political Science, 2016

Business Background

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

Lido Advisors, LLC, Investment Adviser Representative (1/2017 – 10/2023)

Kaltenecker Inc., Data Entry Assistant (1/2013 – Present)

J&Y Business Group, Operations Associate (5/2016 – 1/2017)

Bang Zoom! Entertainment, Executive Assistant (9/2015 – 1/2016)

Explanation of Professional Designation:

Certified Financial Planner™ Certification Explanation

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

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

management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning;

- Examination – Pass the comprehensive CFP® Certification Examination. The examination includes case studies and client scenarios designed to test one's ability to correctly diagnose financial planning issues and apply one's knowledge of financial planning to real world circumstances;
- Experience – Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year); and
- Ethics – Agree to be bound by CFP Board's Standards of Professional Conduct, a set of documents outlining the ethical and practice standards for CFP® professionals.
- Individuals who become certified must complete the following ongoing education and ethics requirements in order to maintain the right to continue to use the CFP® marks:
 - Continuing Education – Complete 30 hours of continuing education hours every two years, including two hours on the Code of Ethics and other parts of the Standards of Professional Conduct, to maintain competence and keep up with developments in the financial planning field; and
 - Ethics – Renew an agreement to be bound by the Standards of Professional Conduct. The Standards prominently require that CFP® professionals provide financial planning services at a fiduciary standard of care. This means CFP® professionals must provide financial planning services in the best interests of their clients.

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

ITEM 3: DISCIPLINARY INFORMATION

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

ITEM 4: OTHER BUSINESS ACTIVITIES

Ms. Kaltenecker currently participates in outside business activities through her role as a Data Entry Assistant for Kaltenecker Inc.

ITEM 5: ADDITIONAL COMPENSATION

Ms. Kaltenecker receives compensation for services rendered as Data Entry Assistant for Kaltenecker Inc. Current compensation received from this outside business activities equates to less than 15% of her annual income.

ITEM 6: SUPERVISION

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

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

BROCHURE SUPPLEMENT
(Part 2B of Form ADV)

January 2024

Kelly Oliver

Lido Advisors, LLC

Business Address

4800 Hampden Lane Suite 271
Bethesda, MD 20814
Phone: (202) 978-1082
koliver@lidoadvisors.com

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

This brochure supplement provides information about Kelly Oliver that supplements the Lido Advisors, LLC's ("Lido") Disclosure Brochure (Form ADV Part 2A). You should have received a copy of that Disclosure Brochure. Please contact our Chief Compliance Officer at (310) 278-8232 if you did not receive Lido Advisors, LLC's Disclosure Brochure or if you have any questions about the contents of this supplement.

Additional information about Kelly Oliver is available on the SEC's website at adviserinfo.sec.gov.

ITEM 1: COVER PAGE

Please see previous page.

ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Kelly Oliver

Year of Birth: 1993

Educational Background

Florida State University – Bachelor of Science in Business Management, 2017

Business Background

Lido Advisors, LLC, Investment Adviser Representative (1/2023 – Present)

XPS Capital LLC, Investment Adviser Representative (1/2022 – 12/2022)

Purshe Kaplan Sterling Investments, Registered Rep. (5/2020 – 12/2022)

Cope Corrales, Client Relationship Manager (2/2020 – 12/2022)

Northwestern Mutual, Financial Advisor (10/2018 – 9/2021)

Jarred Bunch Consulting LLC, Senior Paraplanner (2/2020 – 3/2021)

Chevy Chase Trust, Client Service Associate (1/2019 – 1/2020)

Northwestern Mutual Investment Services LLC, Registered Rep. (1/2018 – 10/2018)

Northwestern Mutual Life Insurance Company, Agent (8/2016 – 10/2018)

ITEM 3: DISCIPLINARY INFORMATION

Lido is required to disclose all material facts regarding any legal or disciplinary event that would be material to your evaluation of each investment person providing advice to you. Ms. Oliver has no information required to be disclosed under this Item.

ITEM 4: OTHER BUSINESS ACTIVITIES

Ms. Oliver has no other business activities to disclose at this time.

ITEM 5: ADDITIONAL COMPENSATION

Ms. Oliver has no additional compensation to disclose at this time.

ITEM 6: SUPERVISION

Generally, all client investment decisions are overseen by Jeff Garden, Chief Investment Officer and head of Lido's Investment Committee. The Investment Committee meets periodically to discuss overall portfolio management decisions and strategies. In addition, Jason Ozur, Chief Executive Officer of Lido, is responsible for the general oversight of all investment advice given by its supervised persons.

Ms. Oliver's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at (310) 278-8232 or jozur@lidoadvisors.com.

BROCHURE SUPPLEMENT
(Part 2B of Form ADV)

January 2024

Kenneth Stern, CFP[®]

Lido Advisors, LLC

Principal Business Office
1875 Century Park East, Suite 950
Los Angeles, California 90067
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This brochure supplement provides information about Kenneth Stern that supplements the Lido Advisors, LLC's ("Lido") Disclosure Brochure (Form ADV Part 2A). You should have received a copy of that Disclosure Brochure. Please contact our Chief Compliance Officer at (310) 278-8232 if you did not receive Lido Advisors, LLC's Brochure or if you have any questions about the contents of this supplement.

Additional information about Kenneth Stern is available on the SEC's website at adviserinfo.sec.gov.

ITEM: 1 COVER PAGE

Please see previous page.

ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Kenneth Stern, CFP®

Year of Birth: 1969

Educational Background

Harvard Business School – Executive Education in Management Excellence, 2022

Harvard Business School – Program for Leadership Development, 2022

College of Financial Planning™ – Certified Financial Planner Designation, 1994

Business Background

Lido Advisors, LLC, President, Senior Managing Director (5/2021 – Present)

Oakhurst Advisors, LLC, Senior Managing Director (4/2016 – 12/2022)

Lido Advisors, LLC, Senior Managing Director (7/2015 to 5/2021)

APS Holdings, Inc., President (1/2001 – 12/2021)

Asset Planning Solutions, Inc., President (4/1995 – 12/2021)

Investment Securities Corporation, Registered Representative (12/2016 – 12/2018)

Ken Stern & Associates, Inc., Managing Director (12/1998 – 12/2018)

Lido Advisors, Inc., Managing Director (1/2015 – 7/2015)

Lido Advisors, Inc., Investment Adviser Representative (1/2014 – 1/2015)

First Allied Securities, Inc., Registered Representative (1/2002 – 12/2014)

Explanation of Professional Designation:

Certified Financial Planner™ Certification Explanation

The CERTIFIED FINANCIAL PLANNER™, CFP® and federally registered CFP (with flame design) marks (collectively, the “CFP® marks”) are professional certification marks granted in the United States by Certified Financial Planner Board of Standards, Inc. (“CFP Board”).

The CFP® certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP® certification. It is recognized in the United States and a number of other countries for its (1) high standard of professional education; (2) stringent code of conduct and standards of practice; and (3) ethical requirements that govern professional engagements with clients. Currently, more than 71,000 individuals have obtained CFP® certification in the United States.

To attain the right to use the CFP® marks, an individual must satisfactorily fulfill the following requirements:

- Education – Complete an advanced college-level course of study addressing the financial planning subject areas that CFP Board’s studies have determined as necessary for the competent and professional delivery of financial planning services, and attain a Bachelor’s Degree from a regionally accredited United States college or university (or its equivalent from a foreign university). CFP Board’s financial planning subject areas include insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning;
- Examination – Pass the comprehensive CFP® Certification Examination. The examination includes case studies and client scenarios designed to test one’s ability to correctly diagnose financial planning issues and apply one’s knowledge of financial planning to real world circumstances;
- Experience – Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year); and
- Ethics – Agree to be bound by CFP Board’s Standards of Professional Conduct, a set of documents outlining the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements in order to maintain the right to continue to use the CFP® marks:

- Continuing Education – Complete 30 hours of continuing education hours every two years, including two hours on the Code of Ethics and other parts of the Standards of Professional Conduct, to maintain competence and keep up with developments in the financial planning field; and
- Ethics – Renew an agreement to be bound by the Standards of Professional Conduct. The Standards prominently require that CFP® professionals provide financial planning services at a fiduciary standard of care. This means CFP® professionals must provide financial planning services in the best interests of their clients.

ITEM 3: DISCIPLINARY INFORMATION

Lido is required to disclose all material facts regarding any legal or disciplinary event pertaining to the firm or its investment adviser representatives that would be material to your evaluation of each investment person providing advice to you. Mr. Stern has no information relevant or required to be disclosed under this Item.

ITEM 4: OTHER BUSINESS ACTIVITIES

In addition to his duties at Lido, Mr. Stern is a member and part owner of Lido Advisor Holdings, LLC (“LAH”). Mr. Stern is a director and manager of IDB Lido Wealth, LLC, which is an SEC investment adviser owned by Lido, for which he spends less than 5% of his time. Mr. Stern is also a rental property owner in which he spends less than 5% of his time collecting rent and keeping records for the property. Time spent on this outside business activity is outside of trading hours.

ITEM 5: ADDITIONAL COMPENSATION

In addition to Mr. Stern's compensation for his duties at Lido, Mr. Stern, as Member and part owner of LAH, shares in the profits and losses of the firm and its entities. Mr. Stern is compensated for being a rental property owner. Less than 5% of his annual compensation is from his duties as a rental property owner.

ITEM 6: SUPERVISION

Generally, all client investment decisions are overseen by Jeff Garden, Chief Investment Officer and head of Lido's Investment Committee. The Investment Committee meets periodically to discuss overall portfolio management decisions and strategies. In addition, Jason Ozur, Chief Executive Officer of Lido, is responsible for the general oversight of all investment advice given by its supervised persons.

Mr. Stern's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at (310) 278-8232 or jozur@lidoadvisors.com.

BROCHURE SUPPLEMENT
(Part 2B of Form ADV)

December 2023

Kevin Maldonado

Lido Advisors, LLC

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This brochure supplement provides information about Kevin Maldonado that supplements the Lido Advisors, LLC's ("Lido") Disclosure Brochure (Form ADV Part 2A). You should have received a copy of that Disclosure Brochure. Please contact our Chief Compliance Officer at (310) 278-8232 if you did not receive Lido Advisors, LLC's Disclosure Brochure or if you have any questions about the contents of this supplement.

Additional information about Kevin Maldonado is available on the SEC's website at adviserinfo.sec.gov.

ITEM 1: COVER PAGE

Please see previous page.

ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Kevin Maldonado
Year of Birth: 1993

Educational Background

University of Illinois, Urbana-Champaign – Bachelor of Science in English, 2017

Business Background

Lido Advisors, LLC, Investment Adviser Representative (6/2021 – Present)
The Northern Trust Company, Associate Wealth Management (4/2018 – 6/2021)
Chicago Tribune, Marketing (11/2017 – 4/2018)

ITEM 3: DISCIPLINARY INFORMATION

Lido is required to disclose all material facts regarding any legal or disciplinary event that would be material to your evaluation of each investment person providing advice to you. Mr. Maldonado has no information required to be disclosed under this Item.

ITEM 4: OTHER BUSINESS ACTIVITIES

Mr. Maldonado does not engage in other business activities outside of his position at Lido.

ITEM 5: ADDITIONAL COMPENSATION

Mr. Maldonado has no additional compensation to disclose.

ITEM 6: SUPERVISION

Generally, all client investment decisions are overseen by Jeff Garden, Chief Investment Officer and head of Lido's Investment Committee. The Investment Committee meets periodically to discuss overall portfolio management decisions and strategies. In addition, Jason Ozur, Chief Executive Officer of Lido, is responsible for the general oversight of all investment advice given by its supervised persons.

Mr. Maldonado's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at (310) 278-8232 or jozur@lidoadvisors.com.

BROCHURE SUPPLEMENT
(Part 2B of Form ADV)

December 2023

Kyle Cross

Lido Advisors, LLC

Principal Business Address

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Los Angeles, CA

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Fax: (310) 278-8267

kcross@lidoadvisors.com

www.lidoadvisors.com

This brochure supplement provides information about Kyle Cross that supplements the Lido Advisors, LLC's ("Lido") Disclosure Brochure (Form ADV Part 2A). You should have received a copy of that Disclosure Brochure. Please contact our Chief Compliance Officer at (310) 278-8232 if you did not receive Lido Advisors, LLC's Disclosure Brochure or if you have any questions about the contents of this supplement.

Additional information about Kyle Cross is available on the SEC's website at adviserinfo.sec.gov.

ITEM 1: COVER PAGE

Please see previous page.

ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Kyle Cross

Year of Birth: 1991

Educational Background

University of California, Los Angeles – MPH in Healthcare Management, 2020

University of California, Los Angeles – Masters of Business Administration, 2020

Vanderbilt University – Bachelor of Science in Economic History, 2013

Business Background

Lido Advisors, LLC, Investment Adviser Representative (8/2020 – Present)

Pricewaterhouse Coopers, Advisory Consultant (6/2019 – 08/2019)

Genentech, MA&S Associate (6/2018 – 8/2018)

Avanade, Change Enablement Consultant (8/2013 – 9/2017)

ITEM 3: DISCIPLINARY INFORMATION

Lido is required to disclose all material facts regarding any legal or disciplinary event that would be material to your evaluation of each investment person providing advice to you. Mr. Cross has no information required to be disclosed under this Item.

ITEM 4: OTHER BUSINESS ACTIVITIES

Kyle Cross does not engage in other business activities outside of his position at Lido.

ITEM 5: ADDITIONAL COMPENSATION

Kyle Cross has no additional compensation to disclose.

ITEM 6: SUPERVISION

Generally, all client investment decisions are overseen by Jeff Garden, Chief Investment Officer and head of Lido's Investment Committee. The Investment Committee meets periodically to discuss overall portfolio management decisions and strategies. In addition, Jason Ozur, Chief Executive Officer of Lido, is responsible for the general oversight of all investment advice given by its supervised persons.

Mr. Cross' investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at (310) 278-8232 or jozur@lidoadvisors.com.

BROCHURE SUPPLEMENT
(Part 2B of Form ADV)

January 2024

Louis C. Flamino

Lido Advisors, LLC

Business Address

7047 E. Greenway Parkway, Suite 250
Scottsdale, AZ 85255
Phone: (619) 363-3995
Fax: (310) 278-8267
lflamino@lidoadvisors.com

Principal Office Address

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Phone: (310) 278-8232
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This brochure supplement provides information about Louis Flamino that supplements the Lido Advisors, LLC's ("Lido") Disclosure Brochure (Form ADV Part 2A). You should have received a copy of that Disclosure Brochure. Please contact our Chief Compliance Officer at (310) 278-8232 if you did not receive Lido Advisors, LLC's Disclosure Brochure or if you have any questions about the contents of this supplement.

Additional information about Louis Flamino is available on the SEC's website at adviserinfo.sec.gov.

ITEM 1: COVER PAGE

Please see previous page.

ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Louis C. Flamino

Year of Birth: 1975

Educational Background

Vanderbilt University – Bachelor of Arts in Political Science, 1997

Business Background

IDB Lido Wealth, LLC, Investment Adviser Representative (1/2024 – Present)

Lido Advisors, LLC, Investment Adviser Representative (1/2016 – Present)

Foreside Fund Services, LLC, Registered Representative (7/2013 – 12/2015)

Rafferty Asset Management, LLC, SVP, Regional Director (1/1999 – 7/2013)

ITEM 3: DISCIPLINARY INFORMATION

Lido is required to disclose all material facts regarding any legal or disciplinary event pertaining to the firm or its investment adviser representatives that would be material to your evaluation of each investment person providing advice to you. Mr. Flamino has no information relevant or required to be disclosed under this Item.

ITEM 4: OTHER BUSINESS ACTIVITIES

In addition to his activities at Lido, Mr. Flamino is an Investment Adviser Representative for IDB Lido Wealth, LLC, which is an SEC investment adviser owned by Lido. He devotes approximately 5% of his time performing services for IDB Lido Wealth.

ITEM 5: ADDITIONAL COMPENSATION

In addition to his ordinary compensation at Lido, Mr. Flamino receives compensation from IDB Lido Wealth, LLC which make up 5% of his total annual income.

ITEM 6: SUPERVISION

Generally, all client investment decisions are overseen by Jeff Garden, Chief Investment Officer and head of Lido's Investment Committee. The Investment Committee meets periodically to discuss overall portfolio management decisions and strategies. In addition, Jason Ozur, Chief Executive Officer of Lido, is responsible for the general oversight of all investment advice given by its supervised persons.

Mr. Louis Flamino's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at (310) 278-8232 or jozur@lidoadvisors.com.

BROCHURE SUPPLEMENT
(Part 2B of Form ADV)

December 2023

Luke Robert Daniel, CFP®

Lido Advisors, LLC
d/b/a Colorado Financial Management, A Lido Company

Business Address

4840 Pearl East Circle, Suite 300E
Boulder, CO 80301
Phone: (720) 726-3552
Fax: (303) 443-0254
ldaniel@lidoadvisors.com

Principal Office Address

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Fax: (310) 278-8267
www.lidoadvisors.com

This brochure supplement provides information about Luke Robert Daniel that supplements the Lido Advisors, LLC (“Lido”) d/b/a Colorado Financial Management, A Lido Company’s Disclosure Brochure (Form ADV Part 2A). You should have received a copy of that Disclosure Brochure. Please contact our Chief Compliance Officer at (310) 278-8232 if you did not receive Lido Advisors, LLC d/b/a Colorado Financial management, A Lido Company’s Disclosure Brochure or if you have any questions about the contents of this supplement.

Additional information about Luke Robert Daniel is available on the SEC’s website at adviserinfo.sec.gov.

ITEM 1: COVER PAGE

Please see previous page.

ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Luke Robert Daniel, CFP®

Year of Birth: 1978

Educational Background

The Colorado State University, Fort Collins – Business Administration, 2000

Business Background

Lido Advisors, LLC d/b/a Colorado Financial Management, A Lido Co., Investment Adviser Representative (2/2023 – Present)

Sargent Bickham Lagudis, LLC, Portfolio Manager/Advisor (10/2007 – 2/2023)

Charles Schwab Bank N.A., Bank Products, Dual Employee (2/2005 – 10/2007)

Charles Schwab & Co. Inc., Portfolio Consultant (9/2000 – 10/2007)

Explanation of Professional Designation:

Certified Financial Planner™ Certification Explanation

The CERTIFIED FINANCIAL PLANNER™, CFP® and federally registered CFP (with flame design) marks (collectively, the “CFP® marks”) are professional certification marks granted in the United States by Certified Financial Planner Board of Standards, Inc. (“CFP Board”).

The CFP® certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP® certification. It is recognized in the United States and a number of other countries for its (1) high standard of professional education; (2) stringent code of conduct and standards of practice; and (3) ethical requirements that govern professional engagements with clients. Currently, more than 71,000 individuals have obtained CFP® certification in the United States.

To attain the right to use the CFP® marks, an individual must satisfactorily fulfill the following requirements:

- Education – Complete an advanced college-level course of study addressing the financial planning subject areas that CFP Board’s studies have determined as necessary

for the competent and professional delivery of financial planning services, and attain a Bachelor’s Degree from a regionally accredited United States college or university

(or its equivalent from a foreign university). CFP Board's financial planning subject areas include insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning;

- Examination – Pass the comprehensive CFP® Certification Examination. The examination includes case studies and client scenarios designed to test one's ability to correctly diagnose financial planning issues and apply one's knowledge of financial planning to real world circumstances;
- Experience – Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year); and
- Ethics – Agree to be bound by CFP Board's Standards of Professional Conduct, a set of documents outlining the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements in order to maintain the right to continue to use the CFP® marks:

- Continuing Education – Complete 30 hours of continuing education hours every two years, including two hours on the Code of Ethics and other parts of the Standards of Professional Conduct, to maintain competence and keep up with developments in the financial planning field; and
- Ethics – Renew an agreement to be bound by the Standards of Professional Conduct. The Standards prominently require that CFP® professionals provide financial planning services at a fiduciary standard of care. This means CFP® professionals must provide financial planning services in the best interests of their clients.

CFP® professionals who fail to comply with the above standards and requirements may be subject to CFP Board's enforcement process, which could result in suspension or permanent revocation of their CFP® certification.

ITEM 3: DISCIPLINARY INFORMATION

Lido is required to disclose all material facts regarding any legal or disciplinary event that would be material to your evaluation of each investment person providing advice to you. Mr. Daniel has no information required to be disclosed under this Item.

ITEM 4: OTHER BUSINESS ACTIVITIES

Outside of his position at Lido, Mr. Daniel is actively engaged as volunteer Chair of the Colorado State University Foundation Investment Committee as well as their Board of Directors.

ITEM 5: ADDITIONAL COMPENSATION

Mr. Daniel has no additional compensation to disclose.

ITEM 6: SUPERVISION

Generally, all client investment decisions are overseen by Jeff Garden, Chief Investment Officer and head of Lido's Investment Committee. The Investment Committee meets periodically to discuss overall portfolio management decisions and strategies. In addition, Jason Ozur, Chief Executive Officer of Lido, is responsible for the general oversight of all investment advice given by its supervised persons.

Luke Robert Daniel's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at (310) 278-8232 or jozur@lidoadvisors.com.

BROCHURE SUPPLEMENT
(Part 2B of Form ADV)

February 2024

Matt Kulka, CFP®

Lido Advisors, LLC

Business Address

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Chicago, IL 60602
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mkulka@lidoadvisors.com

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Phone: (310) 278-8232
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www.lidoadvisors.com

This brochure supplement provides information about Matt Kulka that supplements Lido Advisors, LLC's ("Lido") Disclosure Brochure (Form ADV Part 2A). You should have received a copy of that Disclosure Brochure. Please contact our Chief Compliance Officer at (310) 278-8232 if you did not receive Lido Advisors, LLC's Disclosure Brochure or if you have any questions about the contents of this supplement.

Additional information about Matt Kulka is available on the SEC's website at adviserinfo.sec.gov.

ITEM 1: COVER PAGE

Please refer to previous page.

ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Matt Kulka, CFP®

Year of Birth: 1993

Educational Background

Michigan State University – Bachelor of Arts in Economics, 2017

Business Background

Lido Advisors, LLC, Investment Adviser Representative (2/2024 – Present)

Morgan Stanley, Mass Transfer (9/2023 – 12/2023)

Morgan Stanley, Financial Consultant (1/2023 – 12/2023)

E*Trade Capital Management, LLC, Financial Consultant (11/2020 – 12/2023)

E*Trade Securities LLC, Financial Consultant (11/2020 – 12/2023)

Fidelity Brokerage Services, LLC, Financial Representative (3/2019 – 11/2020)

Royal Alliance Associates Inc, Registered Representative (11/2018 – 1/2019)

SII, Registered Representative (1/2018 – 11/2018)

Explanation of Designation

Certified Financial Planner™ Certification Explanation

The CERTIFIED FINANCIAL PLANNER™, CFP® and federally registered CFP (with flame design) marks (collectively, the “CFP® marks”) are professional certification marks granted in the United States by Certified Financial Planner Board of Standards, Inc. (“CFP Board”).

The CFP® certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP® certification. It is recognized in the United States and a number of other countries for its (1) high standard of professional education; (2) stringent code of conduct and standards of practice; and (3) ethical requirements that govern professional engagements with clients. Currently, more than 71,000 individuals have obtained CFP® certification in the United States.

To attain the right to use the CFP® marks, an individual must satisfactorily fulfill the following requirements:

- Education – Complete an advanced college-level course of study addressing the financial planning subject areas that CFP Board’s studies have determined as necessary for the competent and professional delivery of financial planning services, and attain a Bachelor’s Degree from a regionally accredited United States college or university (or its equivalent from a foreign university). CFP Board’s financial planning subject areas include insurance planning and risk

management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning;

- Examination – Pass the comprehensive CFP® Certification Examination. The examination includes case studies and client scenarios designed to test one's ability to correctly diagnose financial planning issues and apply one's knowledge of financial planning to real world circumstances;
- Experience – Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year); and
- Ethics – Agree to be bound by CFP Board's Standards of Professional Conduct, a set of documents outlining the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements in order to maintain the right to continue to use the CFP® marks:

- Continuing Education – Complete 30 hours of continuing education hours every two years, including two hours on the Code of Ethics and other parts of the Standards of Professional Conduct, to maintain competence and keep up with developments in the financial planning field; and
- Ethics – Renew an agreement to be bound by the Standards of Professional Conduct. The Standards prominently require that CFP® professionals provide financial planning services at a fiduciary standard of care. This means CFP® professionals must provide financial planning services in the best interests of their clients.

CFP® professionals who fail to comply with the above standards and requirements may be subject to CFP Board's enforcement process, which could result in suspension or permanent revocation of their CFP® certification.

ITEM 3: DISCIPLINARY INFORMATION

Lido is required to disclose all material facts regarding any legal or disciplinary event that would be material to your evaluation of each investment person providing advice to you. Mr. Kulka has no information required to be disclosed under this Item.

ITEM 4: OTHER BUSINESS ACTIVITIES

Mr. Kulka does not engage in other business activities outside of his position at Lido.

ITEM 5: ADDITIONAL COMPENSATION

Mr. Kulka has no additional compensation to disclose.

ITEM 6: SUPERVISION

Generally, all client investment decisions are overseen by Jeff Garden, Chief Investment Officer and head of Lido's Investment Committee. The Investment

Committee meets periodically to discuss overall portfolio management decisions and strategies. In addition, Jason Ozur, Chief Executive Officer of Lido, is responsible for the general oversight of all investment advice given by its supervised persons.

Mr. Kulka's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at (310) 278-8232 or jozur@lidoadvisors.com.

BROCHURE SUPPLEMENT **(Part 2B of Form ADV)**

December 2023

Matthew Sealy

Lido Advisors, LLC

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This brochure supplement provides information about Matthew Sealy that supplements Lido Advisors, LLC's ("Lido") Disclosure Brochure (Form ADV Part 2A). You should have received a copy of that Disclosure Brochure. Please contact our Chief Compliance Officer at (310) 278-8232 if you did not receive Lido Advisors, LLC's Disclosure Brochure or if you have any questions about the contents of this supplement.

Additional information about Matthew Sealy is available on the SEC's website at adviserinfo.sec.gov.

ITEM 1: COVER PAGE

Please refer to previous page.

ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Matthew Sealy

Year of Birth: 2000

Educational Background

San Diego State University – Bachelor of Science in Business Administration - Finance, 2022

Business Background

Lido Advisors, LLC, Investment Adviser Representative (6/2022 – Present)

BlastMotion Inc., Product Support Intern (7/2020 – 6/2022)

San Diego State University, Full Time Student (8/2018 – 5/2022)

ITEM 3: DISCIPLINARY INFORMATION

Lido is required to disclose all material facts regarding any legal or disciplinary event that would be material to your evaluation of each investment person providing advice to you. Mr. Sealy has no information required to be disclosed under this Item.

ITEM 4: OTHER BUSINESS ACTIVITIES

Mr. Sealy does not engage in other business activities outside of his position at Lido.

ITEM 5: ADDITIONAL COMPENSATION

Mr. Sealy has no additional compensation to disclose.

ITEM 6: SUPERVISION

Generally, all client investment decisions are overseen by Jeff Garden, Chief Investment Officer and head of Lido's Investment Committee. The Investment Committee meets periodically to discuss overall portfolio management decisions and strategies. In addition, Jason Ozur, Chief Executive Officer of Lido, is responsible for the general oversight of all investment advice given by its supervised persons.

Mr. Sealy's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at (310) 278-8232 or jozur@lidoadvisors.com.

BROCHURE SUPPLEMENT
(Part 2B of Form ADV)

January 2024

Max Lee, CFP®

Lido Advisors, LLC

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This brochure supplement provides information about Max Lee that supplements the Lido Advisors, LLC's ("Lido") Disclosure Brochure (Form ADV Part 2A). You should have received a copy of that Disclosure Brochure. Please contact our Chief Compliance Officer at (310) 278-8232 if you did not receive Lido Advisors, LLC's Disclosure Brochure or if you have any questions about the contents of this supplement.

Additional information about Max Lee is available on the SEC's website at adviserinfo.sec.gov.

ITEM 1: COVER PAGE

Please see previous page.

ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Max Lee, CFP®

Year of Birth: 1992

Educational Background

Yale School of Management – Certified Private Wealth Advisor Certification, 2021

College for Financial Planning – CFP, 2019

College for Financial Planning – Chartered Retirement Planning Counselor, 2017

California State University, Long Beach – Bachelor of Science in Finance, 2015

Business Background

Lido Advisors, LLC, Investment Adviser Representative (1/2023 – Present)

Morgan Stanley Bank, Financial Advisor (11/2021 – 12/2022)

Morgan Stanley Smith Barney, Financial Advisor (10/2021 – 12/2022)

Yale School of Management, Student (3/2021 – 5/2021)

UBS Financial Services, Inc., Wealth Strategy Associate (5/2015 – 3/2021)

Explanation of Professional Designation:

Certified Financial Planner™ Certification Explanation

The CERTIFIED FINANCIAL PLANNER™, CFP® and federally registered CFP (with flame design) marks (collectively, the “CFP® marks”) are professional certification marks granted in the United States by Certified Financial Planner Board of Standards, Inc. (“CFP Board”).

The CFP® certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP® certification. It is recognized in the United States and a number of other countries for its (1) high standard of professional education; (2) stringent code of conduct and standards of practice; and (3) ethical requirements that govern professional engagements with clients. Currently, more than 71,000 individuals have obtained CFP® certification in the United States.

To attain the right to use the CFP® marks, an individual must satisfactorily fulfill the following requirements:

- Education – Complete an advanced college-level course of study addressing the financial planning subject areas that CFP Board’s studies have determined as necessary for the competent and professional delivery of financial planning services, and attain a Bachelor’s Degree from a regionally accredited United States college or university (or its equivalent from a foreign university). CFP Board’s financial planning subject areas include insurance planning and risk

management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning;

- Examination – Pass the comprehensive CFP® Certification Examination. The examination includes case studies and client scenarios designed to test one's ability to correctly diagnose financial planning issues and apply one's knowledge of financial planning to real world circumstances;
- Experience – Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year); and
- Ethics – Agree to be bound by CFP Board's Standards of Professional Conduct, a set of documents outlining the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements in order to maintain the right to continue to use the CFP® marks:

- Continuing Education – Complete 30 hours of continuing education hours every two years, including two hours on the Code of Ethics and other parts of the Standards of Professional Conduct, to maintain competence and keep up with developments in the financial planning field; and
- Ethics – Renew an agreement to be bound by the Standards of Professional Conduct. The Standards prominently require that CFP® professionals provide financial planning services at a fiduciary standard of care. This means CFP® professionals must provide financial planning services in the best interests of their clients.

CFP® professionals who fail to comply with the above standards and requirements may be subject to CFP Board's enforcement process, which could result in suspension or permanent revocation of their CFP® certification.

ITEM 3: DISCIPLINARY INFORMATION

Lido is required to disclose all material facts regarding any legal or disciplinary event that would be material to your evaluation of each investment person providing advice to you. Mr. Lee has no information required to be disclosed under this Item.

ITEM 4: OTHER BUSINESS ACTIVITIES

Max Lee does not engage in other business activities outside of his position at Lido.

ITEM 5: ADDITIONAL COMPENSATION

Max Lee has no additional compensation to disclose.

ITEM 6: SUPERVISION

Generally, all client investment decisions are overseen by Jeff Garden, Chief Investment Officer and head of Lido's Investment Committee. The Investment

Committee meets periodically to discuss overall portfolio management decisions and strategies. In addition, Jason Ozur, Chief Executive Officer of Lido, is responsible for the general oversight of all investment advice given by its supervised persons.

Mr. Lee's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at (310) 278-8232 or jozur@lidoadvisors.com.

BROCHURE SUPPLEMENT
(Part 2B of Form ADV)

December 2023

Maxwell Westheimer

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This brochure supplement provides information about Maxwell Westheimer that supplements Lido Advisors, LLC's ("Lido") Disclosure Brochure (Form ADV Part 2A). You should have received a copy of that Disclosure Brochure. Please contact our Chief Compliance Officer at (310) 278-8232 if you did not receive Lido Advisors, LLC's Disclosure Brochure or if you have any questions about the contents of this supplement.

Additional information about Maxwell Westheimer is available on the SEC's website at adviserinfo.sec.gov.

ITEM 1: COVER PAGE

Please refer to previous page.

ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Maxwell Westheimer

Year of Birth: 1997

Educational Background

Texas Tech University – Bachelor of Science in Natural Resources Management,
2019

Business Background

Lido Advisors, LLC, Associate, Wealth Management (2/2023– Present)

AgriWebb, Enterprise Account Executive (11/2020 – 1/2023)

Fishpond, Account Manager (9/2019 – 10/2020)

A Bar A Ranch, Seasonal Expedition Guide (5/2019 – 8/2019)

ITEM 3: DISCIPLINARY INFORMATION

Lido is required to disclose all material facts regarding any legal or disciplinary event that would be material to your evaluation of each investment person providing advice to you. Mr. Westheimer has no information required to be disclosed under this Item.

ITEM 4: OTHER BUSINESS ACTIVITIES

Mr. Westheimer does not engage in other business activities outside of his position at Lido.

ITEM 5: ADDITIONAL COMPENSATION

Mr. Westheimer has no additional compensation to disclose.

ITEM 6: SUPERVISION

Generally, all client investment decisions are overseen by Jeff Garden, Chief Investment Officer and head of Lido's Investment Committee. The Investment Committee meets periodically to discuss overall portfolio management decisions and strategies. In addition, Jason Ozur, Chief Executive Officer of Lido, is responsible for the general oversight of all investment advice given by its supervised persons.

Mr. Westheimer's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at (310) 278-8232 or jozur@lidoadvisors.com.

BROCHURE SUPPLEMENT
(Part 2B of Form ADV)

December 2023

Melinda McHugh, CFP[®]

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This brochure supplement provides information about Melinda McHugh that supplements Lido Advisors, LLC's ("Lido") Disclosure Brochure (Form ADV Part 2A). You should have received a copy of that Disclosure Brochure. Please contact our Chief Compliance Officer at (310) 278-8232 if you did not receive Lido Advisors, LLC's Disclosure Brochure or if you have any questions about the contents of this supplement.

Additional information about Melinda McHugh is available on the SEC's website at adviserinfo.sec.gov.

ITEM 1: COVER PAGE

Please refer to previous page.

ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Melinda McHugh, CFP®

Year of Birth: 1980

Educational Background

Florida Atlantic University – Master of Business Administration in Financial Planning, 2007

University of Louisville – Bachelor of Science in Business Administration and Management, 2002

Business Background

Lido Advisors, LLC, Investment Adviser Representative (10/2019 – Present)

Merrill Lynch, Pierce, Fenner, & Smith Inc., Senior Registered Client Associate (11/2008 – 10/2019)

Explanation of Professional Designation:

Certified Financial Planner™ Certification Explanation

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The CFP® certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP® certification. It is recognized in the United States and a number of other countries for its (1) high standard of professional education; (2) stringent code of conduct and standards of practice; and (3) ethical requirements that govern professional engagements with clients. Currently, more than 71,000 individuals have obtained CFP® certification in the United States.

To attain the right to use the CFP® marks, an individual must satisfactorily fulfill the following requirements:

- Education – Complete an advanced college-level course of study addressing the financial planning subject areas that CFP Board’s studies have determined as necessary for the competent and professional delivery of financial planning services, and attain a Bachelor’s Degree from a regionally accredited United States college or university (or its equivalent from a foreign university). CFP Board’s financial planning subject areas include insurance planning and risk

management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning;

- Examination – Pass the comprehensive CFP® Certification Examination. The examination includes case studies and client scenarios designed to test one's ability to correctly diagnose financial planning issues and apply one's knowledge of financial planning to real world circumstances;
- Experience – Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year); and
- Ethics – Agree to be bound by CFP Board's Standards of Professional Conduct, a set of documents outlining the ethical and practice standards for CFP® professionals. Individuals who become certified must complete the following ongoing education and ethics requirements in order to maintain the right to continue to use the CFP® marks:
 - Continuing Education – Complete 30 hours of continuing education hours every two years, including two hours on the Code of Ethics and other parts of the Standards of Professional Conduct, to maintain competence and keep up with developments in the financial planning field; and
 - Ethics – Renew an agreement to be bound by the Standards of Professional Conduct. The Standards prominently require that CFP® professionals provide financial planning services at a fiduciary standard of care. This means CFP® professionals must provide financial planning services in the best interests of their clients.

CFP® professionals who fail to comply with the above standards and requirements may be subject to CFP Board's enforcement process, which could result in suspension or permanent revocation of their CFP® certification.

ITEM 3: DISCIPLINARY INFORMATION

Lido is required to disclose all material facts regarding any legal or disciplinary event that would be material to your evaluation of each investment person providing advice to you. Melinda McHugh has no information required to be disclosed under this Item.

ITEM 4: OTHER BUSINESS ACTIVITIES

Melinda McHugh does not engage in other business activities outside of her position at Lido.

ITEM 5: ADDITIONAL COMPENSATION

Melinda McHugh has no additional compensation to disclose.

ITEM 6: SUPERVISION

Generally, all client investment decisions are overseen by Jeff Garden, Chief Investment Officer and head of Lido's Investment Committee. The Investment Committee meets periodically to discuss overall portfolio management decisions and strategies. In addition, Jason Ozur, Chief Executive Officer of Lido, is responsible for the general oversight of all investment advice given by its supervised persons.

Ms. Melinda McHugh's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at (310) 278-8232 or jozur@lidoadvisors.com.

BROCHURE SUPPLEMENT
(Part 2B of Form ADV)

December 2023

Michael Karsa

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This brochure supplement provides information about Michael Karsa that supplements the Lido Advisors, LLC's ("Lido") Disclosure Brochure (Form ADV Part 2A). You should have received a copy of that Disclosure Brochure. Please contact our Chief Compliance Officer at (310) 278-8232 if you did not receive Lido Advisors, LLC's Disclosure Brochure or if you have any questions about the contents of this supplement.

Additional information about Michael Karsa is available on the SEC's website at adviserinfo.sec.gov.

ITEM 1: COVER PAGE

Please see previous page.

ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Michael Joseph Karsa

Year of Birth: 1990

Educational Background

University of Iowa, Bachelor of Business Administration in Finance, 2012

Business Background

Lido Advisors, LLC, Investment Adviser Representative (9/2015 – Present)

National Financial Partners, Insurance Agent (9/2015 – 12/2015)

MCADAM LLC, Investment Adviser Representative (10/2014 – 9/2015)

Purshe Kaplan Sterling Investments, Registered Representative (10/2015 – 9/2015)

MCADAM Financial Group, Associate (10/2012 – 10/2014)

ING Financial Partners Inc., Registered Representative (6/2012 – 10/2014)

ITEM 3: DISCIPLINARY INFORMATION

Lido is required to disclose all material facts regarding any legal or disciplinary event that would be material to your evaluation of each investment person providing advice to you. Mr. Karsa has no information required to be disclosed under this Item.

ITEM 4: OTHER BUSINESS ACTIVITIES

Mr. Karsa does not have additional business activities to disclose at this time.

ITEM 5: ADDITIONAL COMPENSATION

Mr. Karsa has no additional compensation to disclose.

ITEM 6: SUPERVISION

Generally, all client investment decisions are overseen by Jeff Garden, Chief Investment Officer and head of Lido's Investment Committee. The Investment Committee meets periodically to discuss overall portfolio management decisions and strategies. In addition, Jason Ozur, Chief Executive Officer of Lido, is responsible for the general oversight of all investment advice given by its supervised persons.

Mr. Michael Karsa's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at (310) 278-8232 or jozur@lidoadvisors.com.

BROCHURE SUPPLEMENT
(Part 2B of Form ADV)

December 2023

Michael Reis

Lido Advisors, LLC

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This brochure supplement provides information about Michael Reis that supplements the Lido Advisors, LLC's ("Lido") Disclosure Brochure (Form ADV Part 2A). You should have received a copy of that Disclosure Brochure. Please contact our Chief Compliance Officer at (310) 278-8232 if you did not receive Lido Advisors, LLC's Disclosure Brochure or if you have any questions about the contents of this supplement.

Additional information about Michael Reis is available on the SEC's website at adviserinfo.sec.gov.

ITEM 1: COVER PAGE

Please see previous page.

ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Michael Reis

Year of Birth: 1971

Educational Background

Williams College – Bachelor of Arts in Economics, 1994

Williams College – Bachelor of Arts in Chemistry, 1994

Business Background

Lido Advisors, LLC, Investment Adviser Representative (5/2022 – Present)

Oakhurst Advisors, LLC, Investment Adviser Representative (11/2020 – Present)

Charles Schwab & Co., Inc, Regional Manager, Branch Solutions (8/2015 – 11/2019)

OptionsXpress, Regional Manager, Trading Solutions (11/2014 – 10/2017)

Great Point Capital, Prop Trader (2/2014 – 8/2014)

Bank of America, Financial Advisor (8/2012 – 12/2013)

ITEM 3: DISCIPLINARY INFORMATION

Lido is required to disclose all material facts regarding any legal or disciplinary event that would be material to your evaluation of each investment person providing advice to you. Mr. Reis has no information required to be disclosed under this Item.

ITEM 4: OTHER BUSINESS ACTIVITIES

In addition to his activities at Lido, Mr. Reis also serves as an Investment Adviser Representative for Oakhurst Advisors, LLC, an affiliate of Lido.

ITEM 5: ADDITIONAL COMPENSATION

Outside of the typical and ordinary compensation earned from his employment at Lido, Mr. Reis receives compensation for services rendered to Oakhurst Advisors, LLC which equates to less than 10% of his annual income.

ITEM 6: SUPERVISION

Generally, all client investment decisions are overseen by Jeff Garden, Chief Investment Officer and head of Lido's Investment Committee. The Investment Committee meets periodically to discuss overall portfolio management decisions and strategies. In addition, Jason Ozur, Chief Executive Officer of Lido, is responsible for the general oversight of all investment advice given by its supervised persons.

Mr. Reis' investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at (310) 278-8232 or jozur@lidoadvisors.com.

BROCHURE SUPPLEMENT
(Part 2B of Form ADV)

January 2024

Nicholas Doddo

Lido Advisors, LLC

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This brochure supplement provides information about Nicholas Doddo that supplements Lido Advisors, LLC's ("Lido") Disclosure Brochure (Form ADV Part 2A). You should have received a copy of that Disclosure Brochure. Please contact our Chief Compliance Officer at (310) 278-8232 if you did not receive Lido Advisors, LLC's Disclosure Brochure or if you have any questions about the contents of this supplement.

Additional information about Nicholas Doddo is available on the SEC's website at adviserinfo.sec.gov.

ITEM 1: COVER PAGE

Please refer to previous page.

ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Nicholas Doddo
Year of Birth: 1994

Educational Background

University of Hartford – Bachelor of Science in Business Administration, 2016

Business Background

Lido Advisors, LLC, Investment Adviser Representative (1/2020 – Present)
Veritonic Inc., Business Development (3/2019 – 9/2019)
AYEHU Software Technologies, Business Development Representative (9/2017 – 4/2018)
MVP Systems Software, Business Development Representative (6/2016 – 5/2017)
University of Hartford, Student (9/2012 – 12/2016)

ITEM 3: DISCIPLINARY INFORMATION

Lido is required to disclose all material facts regarding any legal or disciplinary event that would be material to your evaluation of each investment person providing advice to you. Mr. Doddo has no information required to be disclosed under this Item.

ITEM 4: OTHER BUSINESS ACTIVITIES

In addition to his activities at Lido, Mr. Doddo serves as an administrator for a crypto news website. This work occurs outside of business hours and is currently not compensated.

ITEM 5: ADDITIONAL COMPENSATION

Mr. Doddo has no additional compensation to disclose.

ITEM 6: SUPERVISION

Generally, all client investment decisions are overseen by Jeff Garden, Chief Investment Officer and head of Lido's Investment Committee. The Investment Committee meets periodically to discuss overall portfolio management decisions and strategies. In addition, Jason Ozur, Chief Executive Officer of Lido, is responsible for the general oversight of all investment advice given by its supervised persons.

Mr. Doddo's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at (310) 278-8232 or jozur@lidoadvisors.com.

BROCHURE SUPPLEMENT

(Part 2B of Form ADV)

February 2024

Olivia Zaiya, CFP®

Lido Advisors, LLC

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ozaiya@lidoadvisors.com

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www.lidoadvisors.com

This brochure supplement provides information about Olivia Zaiya that supplements Lido Advisors, LLC's ("Lido") Disclosure Brochure (Form ADV Part 2A). You should have received a copy of that Disclosure Brochure. Please contact our Chief Compliance Officer at (310) 278-8232 if you did not receive Lido Advisors, LLC's Disclosure Brochure or if you have any questions about the contents of this supplement.

Additional information about Olivia Zaiya is available on the SEC's website at adviserinfo.sec.gov.

ITEM 1: COVER PAGE

Please refer to previous page.

ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Olivia Zaiya, CFP®

Year of Birth: 1988

Educational Background

San Diego State University – Executive Financial Planner Advanced Certificate Program, 2016

Syracuse University – Juris Doctor, 2013

Syracuse University – Master of Business Administration, 2013

University of San Diego – Bachelor of Business Administration in Business Economics, 2010

Business Background

Lido Advisors, LLC, Investment Adviser Representative (8/2021 – Present)

Callan Capital, LLC, Managing Director, Financial Planning (6/2018 – 8/2021)

Commonwealth Financial Network, Advanced Planning Consultant (7/2014 – 6/2018)

Chad West Law, Attorney (1/2014 – 7/2014)

Empire Tax Group, Financial Officer (5/2011 – 5/2013)

Cal Tax Group, Economic Development Officer (2/2010 – 8/2010)

Certified Financial Planner™ Certification Explanation

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- Education – Complete an advanced college-level course of study addressing the financial planning subject areas that CFP Board’s studies have determined as necessary for the competent and professional delivery of financial planning services,

and attain a Bachelor's Degree from a regionally accredited United States college or university (or its equivalent from a foreign university). CFP Board's financial planning subject areas include insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning;

- Examination – Pass the comprehensive CFP® Certification Examination. The examination includes case studies and client scenarios designed to test one's ability to correctly diagnose financial planning issues and apply one's knowledge of financial planning to real world circumstances;
- Experience – Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year); and
- Ethics – Agree to be bound by CFP Board's Standards of Professional Conduct, a set of documents outlining the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements in order to maintain the right to continue to use the CFP® marks:

- Continuing Education – Complete 30 hours of continuing education hours every two years, including two hours on the Code of Ethics and other parts of the Standards of Professional Conduct, to maintain competence and keep up with developments in the financial planning field; and
- Ethics – Renew an agreement to be bound by the Standards of Professional Conduct. The Standards prominently require that CFP® professionals provide financial planning services at a fiduciary standard of care. This means CFP® professionals must provide financial planning services in the best interests of their clients.

CFP® professionals who fail to comply with the above standards and requirements may be subject to CFP Board's enforcement process, which could result in suspension or permanent revocation of their CFP® certification.

ITEM 3: DISCIPLINARY INFORMATION

Lido is required to disclose all material facts regarding any legal or disciplinary event that would be material to your evaluation of each investment person providing advice to you. Olivia Zaiya has no information required to be disclosed under this Item.

ITEM 4: OTHER BUSINESS ACTIVITIES

In addition to her activities at Lido, Ms. Zaiya serves as a volunteer attorney for a number of organizations. This volunteer work occurs outside of business hours. Ms. Zaiya is not compensated for her volunteer work.

ITEM 5: ADDITIONAL COMPENSATION

Olivia Zaiya has no additional compensation to disclose.

ITEM 6: SUPERVISION

Generally, all client investment decisions are overseen by Jeff Garden, Chief Investment Officer and head of Lido's Investment Committee. The Investment Committee meets periodically to discuss overall portfolio management decisions and strategies. In addition, Jason Ozur, Chief Executive Officer of Lido, is responsible for the general oversight of all investment advice given by its supervised persons.

Ms. Zaiya's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at (310) 278-8232 or jozur@lidoadvisors.com.

BROCHURE SUPPLEMENT
(Part 2B of Form ADV)

December 2023

Paris Rodriguez

Lido Advisors, LLC

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prodriguez@lidoadvisors.com

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www.lidoadvisors.com

This brochure supplement provides information about Paris Rodriguez that supplements Lido Advisors, LLC's ("Lido") Disclosure Brochure (Form ADV Part 2A). You should have received a copy of that Disclosure Brochure. Please contact our Chief Compliance Officer at (310) 278-8232 if you did not receive Lido Advisors, LLC's Disclosure Brochure or if you have any questions about the contents of this supplement.

Additional information about Paris Rodriguez is available on the SEC's website at adviserinfo.sec.gov.

ITEM 1: COVER PAGE

Please refer to previous page.

ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Paris Rodriguez
Year of Birth: 1985

Educational Background

De Paul University, Bachelor of Science Business Management, 2006

Business Background

Lido Advisors, LLC, Investment Adviser Representative (11/2016 – Present)
Fidelity Investments, Relationship Manager (10/2008 – 11/2016)
Strategic Advisers, Inc., Administrative Assistant (6/2010 – 8/2015)

ITEM 3: DISCIPLINARY INFORMATION

Lido is required to disclose all material facts regarding any legal or disciplinary event that would be material to your evaluation of each investment person providing advice to you. Ms. Rodriguez has no information required to be disclosed under this Item.

ITEM 4: OTHER BUSINESS ACTIVITIES

Ms. Rodriguez does not engage in other business activities outside of her position at Lido.

ITEM 5: ADDITIONAL COMPENSATION

Ms. Rodriguez has no additional compensation to disclose.

ITEM 6: SUPERVISION

Generally, all client investment decisions are overseen by Jeff Garden, Chief Investment Officer and head of Lido's Investment Committee. The Investment Committee meets periodically to discuss overall portfolio management decisions and strategies. In addition, Jason Ozur, Chief Executive Officer of Lido, is responsible for the general oversight of all investment advice given by its supervised persons.

Ms. Rodriguez's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at (310) 278-8232 or jozur@lidoadvisors.com.

BROCHURE SUPPLEMENT
(Part 2B of Form ADV)

December 2023

James Parker Bryant

Lido Advisors, LLC

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This brochure supplement provides information about Parker Bryant that supplements Lido Advisors, LLC's ("Lido") Disclosure Brochure (Form ADV Part 2A). You should have received a copy of that Disclosure Brochure. Please contact our Chief Compliance Officer at (310) 278-8232 if you did not receive Lido Advisors, LLC's Disclosure Brochure or if you have any questions about the contents of this supplement.

Additional information about Parker Bryant is available on the SEC's website at adviserinfo.sec.gov.

ITEM 1: COVER PAGE

Please refer to previous page.

ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Parker Bryant
Year of Birth: 1997

Educational Background

Southern Methodist University – Bachelor of Business Administration in Real Estate Finance, 2020

Business Background

Lido Advisors, LLC, Investment Adviser Representative (12/2021 – Present)
McCorquodale Transfer, Team Manager (5/2020 – 5/2021)
Southern Methodist University, Full Time Student (8/2016 – 5/2020)

ITEM 3: DISCIPLINARY INFORMATION

Lido is required to disclose all material facts regarding any legal or disciplinary event that would be material to your evaluation of each investment person providing advice to you. Mr. Bryant has no information required to be disclosed under this Item.

ITEM 4: OTHER BUSINESS ACTIVITIES

Mr. Bryant does not engage in other business activities outside of his position at Lido.

ITEM 5: ADDITIONAL COMPENSATION

Mr. Bryant has no additional compensation to disclose.

ITEM 6: SUPERVISION

Generally, all client investment decisions are overseen by Jeff Garden, Chief Investment Officer and head of Lido's Investment Committee. The Investment Committee meets periodically to discuss overall portfolio management decisions and strategies. In addition, Jason Ozur, Chief Executive Officer of Lido, is responsible for the general oversight of all investment advice given by its supervised persons.

Mr. Bryant's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at (310) 278-8232 or jozur@lidoadvisors.com.

BROCHURE SUPPLEMENT
(Part 2B of Form ADV)

December 2023

Pat Wahler

Lido Advisors, LLC

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This brochure supplement provides information about Pat Wahler that supplements Lido Advisors, LLC's ("Lido") Disclosure Brochure (Form ADV Part 2A). You should have received a copy of that Disclosure Brochure. Please contact our Chief Compliance Officer at (310) 278-8232 if you did not receive Lido Advisors, LLC's Disclosure Brochure or if you have any questions about the contents of this supplement.

Additional information about Pat Wahler is available on the SEC's website at adviserinfo.sec.gov.

ITEM 1: COVER PAGE

Please refer to previous page.

ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Pat Wahler

Year of Birth: 1967

Educational Background

Santa Clara University – Bachelor of Science in Psychology, 1991

Business Background

Lido Advisors, LLC, Investment Adviser Representative (8/2022 – Present)

Enterprise Trust & Investment Company, Vice President, Business Development
(2/2013 – 8/2022)

ITEM 3: DISCIPLINARY INFORMATION

Lido is required to disclose all material facts regarding any legal or disciplinary event that would be material to your evaluation of each investment person providing advice to you. Mr. Wahler has no information required to be disclosed under this Item.

ITEM 4: OTHER BUSINESS ACTIVITIES

Mr. Wahler does not engage in other business activities outside of his position at Lido.

ITEM 5: ADDITIONAL COMPENSATION

Mr. Wahler has no additional compensation to disclose.

ITEM 6: SUPERVISION

Generally, all client investment decisions are overseen by Jeff Garden, Chief Investment Officer and head of Lido's Investment Committee. The Investment Committee meets periodically to discuss overall portfolio management decisions and strategies. In addition, Jason Ozur, Chief Executive Officer of Lido, is responsible for the general oversight of all investment advice given by its supervised persons.

Mr. Wahler's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at (310) 278-8232 or jozur@lidoadvisors.com.

BROCHURE SUPPLEMENT
(Part 2B of Form ADV)

December 2023

Paul Anello

Lido Advisors, LLC

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This brochure supplement provides information about Paul Anello that supplements Lido Advisors, LLC's ("Lido") Disclosure Brochure (Form ADV Part 2A). You should have received a copy of that Disclosure Brochure. Please contact our Chief Compliance Officer at (310) 278-8232 if you did not receive Lido Advisors, LLC's Disclosure Brochure or if you have any questions about the contents of this supplement.

Additional information about Paul Anello is available on the SEC's website at adviserinfo.sec.gov.

ITEM 1: COVER PAGE

Please refer to previous page.

ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Paul Anello

Year of Birth: 1977

Educational Background

Northern Arizona University – Bachelor of Arts in Business, 2000

Business Background

Lido Advisors, LLC, Investment Adviser Representative (8/2022 – Present)

Fisher Investments, Vice President (4/2018 – 4/2022)

Fidelity Brokerage Services LLC, Investment Representative (12/2006 – 4/2018)

Wells Fargo Funds Distributor, Relationship Associate (4/2005 – 12/2006)

Strong Investments, Inc., Financial Sales Representatives (1/2005 – 4/2005)

ITEM 3: DISCIPLINARY INFORMATION

Lido is required to disclose all material facts regarding any legal or disciplinary event that would be material to your evaluation of each investment person providing advice to you. Mr. Anello has no information required to be disclosed under this Item.

ITEM 4: OTHER BUSINESS ACTIVITIES

Mr. Anello does not engage in other business activities outside of his position at Lido.

ITEM 5: ADDITIONAL COMPENSATION

Mr. Anello has no additional compensation to disclose.

ITEM 6: SUPERVISION

Generally, all client investment decisions are overseen by Jeff Garden, Chief Investment Officer and head of Lido's Investment Committee. The Investment Committee meets periodically to discuss overall portfolio management decisions and strategies. In addition, Jason Ozur, Chief Executive Officer of Lido, is responsible for the general oversight of all investment advice given by its supervised persons.

Mr. Anello's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at (310) 278-8232 or jozur@lidoadvisors.com.

BROCHURE SUPPLEMENT
(Part 2B of Form ADV)

January 2024

Paul Ryan

Lido Advisors, LLC

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This brochure supplement provides information about Paul Ryan that supplements the Lido Advisors, LLC’s (“Lido”) Disclosure Brochure (Form ADV Part 2A). You should have received a copy of that Disclosure Brochure. Please contact our Chief Compliance Officer at (310) 278-8232 if you did not receive Lido Advisors, LLC’s Disclosure Brochure or if you have any questions about the contents of this supplement.

Additional information about Paul Ryan is available on the SEC’s website at adviserinfo.sec.gov.

ITEM 1: COVER PAGE

Please see previous page.

ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Paul Patrick Ryan
Year of Birth: 1983

Educational Background

Florida Southern University – Bachelor of Science in Kinesiology, 2006

Business Background

Lido Advisors, LLC, Investment Adviser Representative (7/2015 – Present)
Investment Security Corporation, Registered Representative (3/2015 – 1/2021)
Lido Advisors, Inc., Trader (4/2013 – 7/2015)
Morgan Stanley & Co., LLC, Associate/Director (6/2010 – 4/2013)
Morgan Stanley & Co., LLC, Supervisor/Associate (6/2007 – 6/2010)

ITEM 3: DISCIPLINARY INFORMATION

Lido is required to disclose all material facts regarding any legal or disciplinary event that would be material to your evaluation of each investment person providing advice to you. Mr. Ryan has no information required to be disclosed under this Item.

ITEM 4: OTHER BUSINESS ACTIVITIES

Mr. Ryan does not have other business activities to disclose at this time.

ITEM 5: ADDITIONAL COMPENSATION

Outside of the typical and ordinary compensation earned from his arrangement with Lido, Mr. Ryan does not receive any additional compensation.

ITEM 6: SUPERVISION

Generally, all client investment decisions are overseen by Jeff Garden, Chief Investment Officer and head of Lido's Investment Committee. The Investment Committee meets periodically to discuss overall portfolio management decisions and strategies. In addition, Jason Ozur, Chief Executive Officer of Lido, is responsible for the general oversight of all investment advice given by its supervised persons.

Mr. Ryan investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at (310) 278-8232 or jozur@lidoadvisors.com.

BROCHURE SUPPLEMENT
(Part 2B of Form ADV)

December 2023

Peter Morimoto

Lido Advisors, LLC

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This brochure supplement provides information about Peter Morimoto that supplements the Lido Advisors, LLC's ("Lido") Disclosure Brochure (Form ADV Part 2A). You should have received a copy of that Disclosure Brochure. Please contact our Chief Compliance Officer at (310) 278-8232 if you did not receive Lido Advisors, LLC's Disclosure Brochure or if you have any questions about the contents of this supplement.

Additional information about Peter Morimoto is available on the SEC's website at adviserinfo.sec.gov.

ITEM 1: COVER PAGE

Please see previous page.

ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Peter Morimoto

Year of Birth: 1974

Educational Background

University of California, San Diego – Bachelor of Arts in Economics, 1997

Business Background

Lido Advisors, LLC, Investment Adviser Representative (5/2023 – Present)

First Republic Investment Mgmt, Inc MD, Wealth Manager (1/2019 – 5/2023)

First Republic Securities Company, LLC, MD, Wealth Manager (1/2019 – 5/2023)

Wells Fargo Clearing Services, LLC, Registered Representative (11/2016 – 1/2019)

ITEM 3: DISCIPLINARY INFORMATION

Lido is required to disclose all material facts regarding any legal or disciplinary event that would be material to your evaluation of each investment person providing advice to you. Mr. Morimoto has no information required to be disclosed under this Item.

ITEM 4: OTHER BUSINESS ACTIVITIES

In addition to his activities at Lido, Mr. Morimoto is also owner of Ridge Crest LLC. Ridge Crest LLC holds investment property in Whitefish Montana. Mr. Morimoto spends less than 5% of his time on activities as owner of this entity.

ITEM 5: ADDITIONAL COMPENSATION

Mr. Morimoto's compensation for Ridge Crest LLC makes up for less than 10% of his total annual compensation.

ITEM 6: SUPERVISION

Generally, all client investment decisions are overseen by Jeff Garden, Chief Investment Officer and head of Lido's Investment Committee. The Investment Committee meets periodically to discuss overall portfolio management decisions and strategies. In addition, Jason Ozur, Chief Executive Officer of Lido, is responsible for the general oversight of all investment advice given by its supervised persons.

Mr. Morimoto's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at (310) 278-8232 or jozur@lidoadvisors.com.

BROCHURE SUPPLEMENT
(Part 2B of Form ADV)

January 2024

Ramsey Andrijevich, CFP®

Lido Advisors, LLC

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randrijevich@lidoadvisors.com
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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 Disclosure Brochure. Please contact our Chief Compliance Officer at (310) 278-8232 if you did not receive Lido Advisors, LLC's Disclosure Brochure or if you have any questions about the contents of this supplement.

Additional information about Ramsey Andrijevich is available on the SEC's website at adviserinfo.sec.gov.

ITEM 1: COVER PAGE

Please see previous page.

ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Ramsey Andrijevich, CFP®

Year of Birth: 1991

Educational Background

University of Missouri, Kansas City – Bachelor of Arts in Economics, 2015

Certified Financial Planner Designation, 2021

Business Background

Lido Advisors, LLC, Investment Adviser Representative (6/2023 – Present)

First Foundation Advisors, Wealth Advisor (1/2020 – 6/2023)

First Foundation Advisors, Associate Wealth Advisor (4/2019 – 12/2019)

Purus Wealth Management, LLC, Relationship Manager (10/2018 – 4/2019)

Waddell & Reed, Advisor Training Specialist (10/2017 – 9/2018)

Waddell & Reed, Training Specialist (7/2016 – 9/2017)

Waddell & Reed, Operations Associate (6/2013 – 6/2016)

Explanation of Professional Designation:

Certified Financial Planner™ Certification Explanation

The CERTIFIED FINANCIAL PLANNER™, CFP® and federally registered CFP (with flame design) marks (collectively, the “CFP® marks”) are professional certification marks granted in the United States by Certified Financial Planner Board of Standards, Inc. (“CFP Board”).

The CFP® certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP® certification. It is recognized in the United States and a number of other countries for its (1) high standard of professional education; (2) stringent code of conduct and standards of practice; and (3) ethical requirements that govern professional engagements with clients. Currently, more than 71,000 individuals have obtained CFP® certification in the United States.

To attain the right to use the CFP® marks, an individual must satisfactorily fulfill the following requirements:

- Education – Complete an advanced college-level course of study addressing the financial planning subject areas that CFP Board’s studies have determined as necessary for the competent and professional delivery of financial planning services, and attain a Bachelor’s Degree from a regionally accredited United

States college or university (or its equivalent from a foreign university). CFP Board's financial planning subject areas include insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning;

- Examination – Pass the comprehensive CFP® Certification Examination. The examination includes case studies and client scenarios designed to test one's ability to correctly diagnose financial planning issues and apply one's knowledge of financial planning to real world circumstances;
- Experience – Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year); and
- Ethics – Agree to be bound by CFP Board's Standards of Professional Conduct, a set of documents outlining the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements in order to maintain the right to continue to use the CFP® marks:

- Continuing Education – Complete 30 hours of continuing education hours every two years, including two hours on the Code of Ethics and other parts of the Standards of Professional Conduct, to maintain competence and keep up with developments in the financial planning field; and
- Ethics – Renew an agreement to be bound by the Standards of Professional Conduct. The Standards prominently require that CFP® professionals provide financial planning services at a fiduciary standard of care. This means CFP® professionals must provide financial planning services in the best interests of their clients.

CFP® professionals who fail to comply with the above standards and requirements may be subject to CFP Board's enforcement process, which could result in suspension or permanent revocation of their CFP® certification.

ITEM 3: DISCIPLINARY INFORMATION

Lido is required to disclose all material facts regarding any legal or disciplinary event that would be material to your evaluation of each investment person providing advice to you. Ramsey Andrijevic has no information required to be disclosed under this Item.

ITEM 4: OTHER BUSINESS ACTIVITIES

In addition to his activities at Lido, Mr. Andrijevic serves as a Board Member of Arts Orange County, which advocates and advances artists and arts initiatives. This

outside business activity is not investment related and occurs outside of business hours. Mr. Andrijevich is not compensated for these activities.

ITEM 5: ADDITIONAL COMPENSATION

Mr. Andrijevich has no additional compensation to disclose.

ITEM 6: SUPERVISION

Generally, all client investment decisions are overseen by Jeff Garden, Chief Investment Officer and head of Lido's Investment Committee. The Investment Committee meets periodically to discuss overall portfolio management decisions and strategies. In addition, Jason Ozur, Chief Executive Officer of Lido, is responsible for the general oversight of all investment advice given by its supervised persons.

Mr. Andrijevich's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at (310) 278-8232 or jozur@lidoadvisors.com.

BROCHURE SUPPLEMENT
(Part 2B of Form ADV)

January 2024

Raul Acevedo

Lido Advisors, LLC

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racevedo@lidoadvisors.com

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This brochure supplement provides information about Raul Acevedo that supplements Lido Advisors, LLC's ("Lido") Disclosure Brochure (Form ADV Part 2A). You should have received a copy of that Disclosure Brochure. Please contact our Chief Compliance Officer at (310) 278-8232 if you did not receive Lido Advisors, LLC's Disclosure Brochure or if you have any questions about the contents of this supplement.

Additional information about Raul Acevedo is available on the SEC's website at adviserinfo.sec.gov.

ITEM 1: COVER PAGE

Please refer to previous page.

ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Raul Acevedo

Year of Birth: 1986

Educational Background

Babson College – Bachelor of Science in Business Administration, 2008

Business Background

Lido Advisors, LLC, Investment Adviser Representative (7/2022 – Present)

Stifel, Nicolaus & Company, Inc, Mass Transfer (12/2015 – 7/2022)

Barclays Wealth, Operations Analyst (9/2008 – 12/2015)

Lehman Brothers, Operations Analyst (8/2008 – 9/2008)

ITEM 3: DISCIPLINARY INFORMATION

Lido is required to disclose all material facts regarding any legal or disciplinary event that would be material to your evaluation of each investment person providing advice to you. Mr. Acevedo has no information required to be disclosed under this Item.

ITEM 4: OTHER BUSINESS ACTIVITIES

Mr. Acevedo does not engage in other business activities outside of his position at Lido.

ITEM 5: ADDITIONAL COMPENSATION

Mr. Acevedo has no additional compensation to disclose.

ITEM 6: SUPERVISION

Generally, all client investment decisions are overseen by Jeff Garden, Chief Investment Officer and head of Lido's Investment Committee. The Investment Committee meets periodically to discuss overall portfolio management decisions and strategies. In addition, Jason Ozur, Chief Executive Officer of Lido, is responsible for the general oversight of all investment advice given by its supervised persons.

Mr. Acevedo's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at (310) 278-8232 or jozur@lidoadvisors.com.

BROCHURE SUPPLEMENT
(Part 2B of Form ADV)

February 2024

Robert W. Marton, CFP[®], CIMA[®]

Lido Advisors, LLC

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This brochure supplement provides information about Robert W. Marton that supplements Lido Advisors, LLC's ("Lido") Disclosure Brochure (Form ADV Part 2A). You should have received a copy of that Disclosure Brochure. Please contact our Chief Compliance Officer at (310) 278-8232 if you did not receive Lido Advisors, LLC's Disclosure Brochure or if you have any questions about the contents of this supplement.

Additional information about Robert W. Marton is available on the SEC's website at adviserinfo.sec.gov.

ITEM 1: COVER PAGE

Please refer to previous page.

ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Robert W. Marton, CFP®

Year of Birth: 1964

Educational Background

University of Maryland – Bachelor of Arts in General Studies, 1986

Business Background

IDB Lido Wealth, LLC, Investment Adviser Representative (4/2023 – Present)

Lido Advisors, LLC, Investment Adviser Representative (10/2019 – Present)

Bank of America, N.A., SVP Wealth Management (12/2009 – 09/2019)

Merrill Lynch, Pierce, Fenner & Smith Incorporated, SVP Wealth Management (11/2008-10/2019)

Explanation of Professional Designation:

Certified Financial Planner™ Certification Explanation

The CERTIFIED FINANCIAL PLANNER™, CFP® and federally registered CFP (with flame design) marks (collectively, the “CFP® marks”) are professional certification marks granted in the United States by Certified Financial Planner Board of Standards, Inc. (“CFP Board”).

The CFP® certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP® certification. It is recognized in the United States and a number of other countries for its (1) high standard of professional education; (2) stringent code of conduct and standards of practice; and (3) ethical requirements that govern professional engagements with clients. Currently, more than 71,000 individuals have obtained CFP® certification in the United States.

To attain the right to use the CFP® marks, an individual must satisfactorily fulfill the following requirements:

- Education – Complete an advanced college-level course of study addressing the financial planning subject areas that CFP Board’s studies have determined as necessary for the competent and professional delivery of financial planning services, and attain a Bachelor’s Degree from a regionally accredited United States college or university (or its equivalent from a foreign university). CFP Board’s financial planning subject areas include insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning;

- Examination – Pass the comprehensive CFP® Certification Examination. The examination includes case studies and client scenarios designed to test one's ability to correctly diagnose financial planning issues and apply one's knowledge of financial planning to real world circumstances;
- Experience – Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year); and
- Ethics – Agree to be bound by CFP Board's Standards of Professional Conduct, a set of documents outlining the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements in order to maintain the right to continue to use the CFP® marks:

- Continuing Education – Complete 30 hours of continuing education hours every two years, including two hours on the Code of Ethics and other parts of the Standards of Professional Conduct, to maintain competence and keep up with developments in the financial planning field; and
- Ethics – Renew an agreement to be bound by the Standards of Professional Conduct. The Standards prominently require that CFP® professionals provide financial planning services at a fiduciary standard of care. This means CFP® professionals must provide financial planning services in the best interests of their clients.

CFP® professionals who fail to comply with the above standards and requirements may be subject to CFP Board's enforcement process, which could result in suspension or permanent revocation of their CFP® certification.

Certified Investment Management AnalystSM Certification Explanation

The CIMA® certification signifies that an individual has met initial and on-going experience, ethical, education, and examination requirements for investment management consulting, including advanced investment management theory and application. Prerequisites for the CIMA certification are three years of financial services experience and an acceptable regulatory history. To obtain the CIMA certification, candidates must pass an online Qualification Examination, successfully complete a one-week classroom education program provided by a Registered Education Provider, pass an online Certification Examination, and have an acceptable regulatory history. CIMA designees are required to adhere to IMCA's *Code of Professional Responsibility, Standards of Practice, and Rules and Guidelines for Use of the Marks*. CIMA designees must report 40 hours of continuing education credits, including two ethics hours, every two years to maintain the certification. The designation is administered through Investment Management Consultants Association (IMCA).

The CIMA certification has earned ANSI® (American National Standards Institute) accreditation under the personnel certification program. The American National Standards Institute, or ANSI, is a private non-profit organization that facilitates standardization and conformity assessment activities in the United States. CIMA is the first financial services credential to meet this international standard for personnel certification.

ITEM 3: DISCIPLINARY INFORMATION

Lido is required to disclose all material facts regarding any legal or disciplinary event that would be material to your evaluation of each investment person providing advice to you. Mr. Marton has no information required to be disclosed under this Item.

ITEM 4: OTHER BUSINESS ACTIVITIES

In addition to his activities at Lido, Mr. Marton is an Investment Adviser Representative for IDB Lido Wealth, LLC, which is an SEC investment adviser owned by Lido. He devotes approximately 5% of his time performing services for IDB Lido Wealth. Mr. Marton also serves as a committee member for a few charitable organizations including Jacobsen Jewish Community Foundation and Ruth & Norman Rales Jewish Family Services. Mr. Marton spends less than 10 hours a month engaging in these activities, with approximately one hour during trading hours.

ITEM 5: ADDITIONAL COMPENSATION

In addition to his ordinary compensation at Lido, Mr. Marton receives compensation from IDB Lido Wealth, LLC which make up 5% of his total annual income.

ITEM 6: SUPERVISION

Generally, all client investment decisions are overseen by Jeff Garden, Chief Investment Officer and head of Lido's Investment Committee. The Investment Committee meets periodically to discuss overall portfolio management decisions and strategies. In addition, Jason Ozur, Chief Executive Officer of Lido, is responsible for the general oversight of all investment advice given by its supervised persons.

Mr. Marton's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at (310) 278-8232 or jozur@lidoadvisors.com.

BROCHURE SUPPLEMENT
(Part 2B of Form ADV)

January 2024

Roberto Paredes

Lido Advisors, LLC

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This brochure supplement provides information about Roberto Paredes that supplements the Lido Advisors, LLC's ("Lido") Disclosure Brochure (Form ADV Part 2A). You should have received a copy of that Disclosure Brochure. Please contact our Chief Compliance Officer at (310) 278-8232 if you did not receive Lido Advisors, LLC's Disclosure Brochure or if you have any questions about the contents of this supplement.

Additional information about Roberto Paredes is available on the SEC's website at adviserinfo.sec.gov.

ITEM 1: COVER PAGE

Please see previous page.

ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Roberto Paredes
Year of Birth: 1970

Educational Background

University of California, Santa Barbara – Bachelor of Arts in Political Science, 1993

Business Background

Lido Advisors, LLC, Investment Adviser Representative (1/2021 – Present)
Mariner Wealth Advisors, Wealth Advisor (1/2012 – 11/2020)
Wells Fargo Advisors, LLC, Registered Representative (5/2009 – 1/2012)
Wachovia Securities, LLC, Productivity Manager (9/2007 – 5/2009)

ITEM 3: DISCIPLINARY INFORMATION

Lido is required to disclose all material facts regarding any legal or disciplinary event that would be material to your evaluation of each investment person providing advice to you. Mr. Paredes has no information required to be disclosed under this Item.

ITEM 4: OTHER BUSINESS ACTIVITIES

Roberto Paredes does not engage in other business activities outside of his position at Lido.

ITEM 5: ADDITIONAL COMPENSATION

Roberto Paredes has no additional compensation to disclose.

ITEM 6: SUPERVISION

Generally, all client investment decisions are overseen by Jeff Garden, Chief Investment Officer and head of Lido's Investment Committee. The Investment Committee meets periodically to discuss overall portfolio management decisions and strategies. In addition, Jason Ozur, Chief Executive Officer of Lido, is responsible for the general oversight of all investment advice given by its supervised persons.

Mr. Paredes' investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at (310) 278-8232 or jozur@lidoadvisors.com.

BROCHURE SUPPLEMENT

(Part 2B of Form ADV)

January 2024

Roy Elliott Jr.

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This brochure supplement provides information about Roy Elliott Jr. that supplements the Lido Advisors, LLC's ("Lido") Disclosure Brochure (Form ADV Part 2A). You should have received a copy of that Disclosure Brochure. Please contact our Chief Compliance Officer at (310) 278-8232 if you did not receive Lido Advisors, LLC's Disclosure Brochure or if you have any questions about the contents of this supplement.

Additional information about Roy Elliott Jr. is available on the SEC's website at adviserinfo.sec.gov.

ITEM 1: COVER PAGE

Please see previous page.

ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Roy Elliott Jr.

Year of Birth: 1974

Educational Background

California Sate University, San Marcos – Bachelor of Arts in Economics, 2001

Business Background

Lido Advisors, LLC, Investment Adviser Representative (5/2023 – Present)

First Republic Investment Management, Inc., MD, Wealth Manager (1/2019 – 5/2023)

First Republic Securities Company, LLC, MD, Wealth Manager (1/2019 – 5/2023)

Wells Fargo Clearing Services, LLC, Registered Representative (11/2016 – 1/2019)

Wells Fargo Advisors, LLC, Registered Representative (1/2011 – 11/2016)

ITEM 3: DISCIPLINARY INFORMATION

Lido is required to disclose all material facts regarding any legal or disciplinary event that would be material to your evaluation of each investment person providing advice to you. Mr. Elliott Jr. has no information required to be disclosed under this Item.

ITEM 4: OTHER BUSINESS ACTIVITIES

In addition to his activities at Lido, Mr. Elliott Jr. is also a Board Member of Oncology and Kids, as well as a Managing Member of ImpacTherapeutics, a drug and alcohol rehabilitation center. Mr. Elliott Jr. is an investor of Barj LLC, an entity that invests in computers that mine for cryptocurrency. Mr. Elliott Jr. also has a real estate portfolio of rental units, including the business space that rents to ImpacTherapeutics. Mr. Elliott Jr. spends less than 10% of his time performing duties for this outside business activity.

ITEM 5: ADDITIONAL COMPENSATION

Mr. Elliott Jr's compensation for his outside business activities accounts for less than 10% of his total annual compensation.

ITEM 6: SUPERVISION

Generally, all client investment decisions are overseen by Jeff Garden, Chief Investment Officer and head of Lido's Investment Committee. The Investment Committee meets periodically to discuss overall portfolio management decisions

and strategies. In addition, Jason Ozur, Chief Executive Officer of Lido, is responsible for the general oversight of all investment advice given by its supervised persons.

Mr. Elliott Jr's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at (310) 278-8232 or jozur@lidoadvisors.com.

BROCHURE SUPPLEMENT
(Part 2B of Form ADV)

January 2024

Ryan Hosegood

Lido Advisors, LLC

Principal Office Address

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rhosegood@lidoadvisors.com

www.lidoadvisors.com

This brochure supplement provides information about Ryan Hosegood that supplements Lido Advisors, LLC's ("Lido") Disclosure Brochure (Form ADV Part 2A). You should have received a copy of that Disclosure Brochure. Please contact our Chief Compliance Officer at (310) 278-8232 if you did not receive Lido Advisors, LLC's Disclosure Brochure or if you have any questions about the contents of this supplement.

Additional information about Ryan Hosegood is available on the SEC's website at adviserinfo.sec.gov.

ITEM 1: COVER PAGE

Please refer to previous page.

ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Ryan Hosegood
Year of Birth: 1995

Educational Background

St. Francis Xavier University – Bachelor of Arts in Finance, 2018

Business Background

Lido Advisors, LLC, Investment Adviser Representative (11/2019 – Present)
Conquest Planning Inc., Business Analyst (9/2019 – 11/2019)
Ryan Hose Collection, Owner (3/2019 – 9/2019)
Wellington-Altus Private Wealth, Freelance Associate (1/2019 – 2/2019)
Wellington-Altus Private Wealth, Investment Associate (1/2018 – 4/2018)
St. Francis Xavier University, Student (8/2013 – 12/2017)

ITEM 3: DISCIPLINARY INFORMATION

Lido is required to disclose all material facts regarding any legal or disciplinary event that would be material to your evaluation of each investment person providing advice to you. Mr. Hosegood has no information required to be disclosed under this Item.

ITEM 4: OTHER BUSINESS ACTIVITIES

In addition to his activities at Lido, Mr. Hosegood owns and operates Paper Peaks, a consumer goods company specializing in ski resort map merchandise. He spends approximately 20-40 hours per month outside of trading hours.

ITEM 5: ADDITIONAL COMPENSATION

Mr. Hosegood has no additional compensation to disclose.

ITEM 6: SUPERVISION

Generally, all client investment decisions are overseen by Jeff Garden, Chief Investment Officer and head of Lido's Investment Committee. The Investment Committee meets periodically to discuss overall portfolio management decisions and strategies. In addition, Jason Ozur, Chief Executive Officer of Lido, is responsible for the general oversight of all investment advice given by its supervised persons.

Mr. Hosegood's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at (310) 278-8232 or jozur@lidoadvisors.com.

BROCHURE SUPPLEMENT
(Part 2B of Form ADV)

January 2024

Jason Ryer Baldridge

Lido Advisors, LLC

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This brochure supplement provides information about Ryer Baldridge that supplements Lido Advisors, LLC's ("Lido") Disclosure Brochure (Form ADV Part 2A). You should have received a copy of that Disclosure Brochure. Please contact our Chief Compliance Officer at (310) 278-8232 if you did not receive Lido Advisors, LLC's Disclosure Brochure or if you have any questions about the contents of this supplement.

Additional information about Ryer Baldridge is available on the SEC's website at adviserinfo.sec.gov.

ITEM 1: COVER PAGE

Please refer to previous page.

ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Jason Ryer Baldridge

Year of Birth: 1994

Educational Background

Boston College, Carroll School of Management – Bachelor of Science in Leadership and Management, Concentration in Information Systems and Entrepreneurship, 2017

Business Background

Lido Advisors, LLC, Investment Adviser Representative (6/2021 – Present)

OluKai, Marketing Coordinator (8/2017 – 9/2018)

Boston College, Student (9/2013 – 5/2017)

ITEM 3: DISCIPLINARY INFORMATION

Lido is required to disclose all material facts regarding any legal or disciplinary event that would be material to your evaluation of each investment person providing advice to you. Mr. Baldridge has no information required to be disclosed under this Item.

ITEM 4: OTHER BUSINESS ACTIVITIES

Mr. Baldridge does not engage in other business activities outside of his position at Lido.

ITEM 5: ADDITIONAL COMPENSATION

Mr. Baldridge has no additional compensation to disclose.

ITEM 6: SUPERVISION

Generally, all client investment decisions are overseen by Jeff Garden, Chief Investment Officer and head of Lido's Investment Committee. The Investment Committee meets periodically to discuss overall portfolio management decisions and strategies. In addition, Jason Ozur, Chief Executive Officer of Lido, is responsible for the general oversight of all investment advice given by its supervised persons.

Mr. Baldridge's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at (310) 278-8232 or jozur@lidoadvisors.com.

BROCHURE SUPPLEMENT
(Part 2B of Form ADV)

February 2024

Sagar Sheth

Lido Advisors, LLC

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ssheth@lidoadvisors.com

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This brochure supplement provides information about Sagar Sheth that supplements Lido Advisors, LLC's ("Lido") Disclosure Brochure (Form ADV Part 2A). You should have received a copy of that Disclosure Brochure. Please contact our Chief Compliance Officer at (310) 278-8232 if you did not receive Lido Advisors, LLC's Disclosure Brochure or if you have any questions about the contents of this supplement.

Additional information about Sagar Sheth is available on the SEC's website at adviserinfo.sec.gov.

ITEM 1: COVER PAGE

Please refer to previous page.

ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Sagar Sheth

Year of Birth: 1995

Educational Background

University of Illinois, Urbana-Champaign – Bachelor of Science in Economics, 2017

Business Background

Lido Advisors, LLC, Investment Adviser Representative (2/2024 – Present)

TD Ameritrade Investment Management, LLC, Registered Rep (8/2022 – 1/2024)

TD Ameritrade Inc, Registered Representative (8/2022 – 1/2024)

Charles Schwab & Co., Inc., Investment Consultant (7/2021 – 1/2024)

Charles Schwab Bank SSB, Shared Employee (7/2021 – 1/2024)

Fidelity Brokerage Services LLC, Financial Representative (7/2019 – 6/2021)

Morgan Stanley Private Bank NA, Financial Advisor (11/2018 – 7/2019)

Morgan Stanley, Financial Advisor (9/2018 – 7/2019)

CVS Health, Healthcare Consultant (6/2017 – 9/2018)

University of Illinois at Urbana-Champaign, Student (8/2013 – 5/2017)

ITEM 3: DISCIPLINARY INFORMATION

Lido is required to disclose all material facts regarding any legal or disciplinary event that would be material to your evaluation of each investment person providing advice to you. Mr. Sheth has no information required to be disclosed under this Item.

ITEM 4: OTHER BUSINESS ACTIVITIES

In addition to his duties at Lido, Mr. Sheth is an investor in PBRH Lindenhurst LLC, an entity that owns a restaurant, where he spends less than 1% of his time performing activities on a monthly basis. Mr. Sheth maintains a residential rental unit.

ITEM 5: ADDITIONAL COMPENSATION

In addition to his compensation for Lido duties, Mr. Sheth, as part owner of the restaurant held in PBRH Lindenhurst LLC, shares in the profits and losses of the business. Mr. Sheth receives monthly rent from a tenant. Less than 10% of his compensation comes from his two outside ventures.

ITEM 6: SUPERVISION

Generally, all client investment decisions are overseen by Jeff Garden, Chief Investment Officer and head of Lido's Investment Committee. The Investment

Committee meets periodically to discuss overall portfolio management decisions and strategies. In addition, Jason Ozur, Chief Executive Officer of Lido, is responsible for the general oversight of all investment advice given by its supervised persons.

Mr. Sheth's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at (310) 278-8232 or jozur@lidoadvisors.com.

BROCHURE SUPPLEMENT
(Part 2B of Form ADV)

January 2024

Samuel Hoeck, CFA[®]

Lido Advisors, LLC

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This brochure supplement provides information about Samuel Hoeck that supplements the Lido Advisors, LLC's ("Lido") Disclosure Brochure (Form ADV Part 2A). You should have received a copy of that Disclosure Brochure. Please contact our Chief Compliance Officer at (310) 278-8232 if you did not receive Lido Advisors, LLC's Disclosure Brochure or if you have any questions about the contents of this supplement.

Additional information about Samuel Hoeck is available on the SEC's website at adviserinfo.sec.gov.

ITEM 1: COVER PAGE

Please see previous page.

ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Samuel Hoeck, CFA®

Year of Birth: 1993

Educational Background

University of California, Davis – Bachelor of Science in Managerial Economics, 2015

Business Background

Lido Advisors, LLC, Investment Adviser Representative (5/2023 – Present)

First Republic Investment Management Inc, Client Relationship Analyst (1/2019 – 5/2023)

First Republic Securities Company, LLC, Client Relationship Analyst (1/2019 – 5/2023)

Wells Fargo Clearing Services, LLC, Registered Representative (6/2018 – 1/2019)

San Diego Gas & Electric, Business Analyst (5/2017 – 6/2018)

Kestra Investment Services, LLC, Registered Representative (3/2015 – 5/2017)

Explanation of Professional Designation:

Chartered Financial Analyst®

The Chartered Financial Analyst® (CFA) charter is a globally respected, graduate-level investment credential established in 1962 and awarded by CFA Institute — the largest global association of investment professionals.

There are currently more than 90,000 CFA charterholders working in 134 countries. To earn the CFA charter, candidates must: 1) pass three sequential, six-hour examinations; 2) have at least four years of qualified professional investment experience; 3) join CFA Institute as members; and 4) commit to abide by, and annually reaffirm, their adherence to the CFA Institute Code of Ethics and Standards of Professional Conduct.

High Ethical Standards

The CFA Institute Code of Ethics and Standards of Professional Conduct, enforced through an active professional conduct program, require CFA charterholders to:

- Place their clients' interests ahead of their own
- Maintain independence and objectivity
- Act with integrity
- Maintain and improve their professional competence
- Disclose conflicts of interest and legal matters

Global Recognition

Passing the three CFA exams is a difficult feat that requires extensive study (successful candidates report spending an average of 300 hours of study per level). Earning the CFA charter demonstrates mastery of many of the advanced skills needed for investment analysis and decision making in today's quickly evolving global financial industry. As a result, employers and clients are increasingly seeking CFA charterholders—often making the charter a prerequisite for employment.

Additionally, regulatory bodies in 22 countries and territories recognize the CFA charter as a proxy for meeting certain licensing requirements, and more than 125 colleges and universities around the world have incorporated a majority of the CFA Program curriculum into their own finance courses.

Comprehensive and Current Knowledge

The CFA Program curriculum provides a comprehensive framework of knowledge for investment decision making and is firmly grounded in the knowledge and skills used every day in the investment profession. The three levels of the CFA Program test a proficiency with a wide range of fundamental and advanced investment topics, including ethical and professional standards, fixed-income and equity analysis, alternative and derivative investments, economics, financial reporting standards, portfolio management, and wealth planning.

The CFA Program curriculum is updated every year by experts from around the world to ensure that candidates learn the most relevant and practical new tools, ideas, and investment and wealth management skills to reflect the dynamic and complex nature of the profession.

ITEM 3: DISCIPLINARY INFORMATION

Lido is required to disclose all material facts regarding any legal or disciplinary event that would be material to your evaluation of each investment person providing advice to you. Mr. Hoeck has no information required to be disclosed under this Item.

ITEM 4: OTHER BUSINESS ACTIVITIES

Mr. Hoeck has no additional outside business activities to report at this time.

ITEM 5: ADDITIONAL COMPENSATION

Mr. Hoeck has no additional compensation to report at this time.

ITEM 6: SUPERVISION

Generally, all client investment decisions are overseen by Jeff Garden, Chief Investment Officer and head of Lido's Investment Committee. The Investment

Committee meets periodically to discuss overall portfolio management decisions and strategies. In addition, Jason Ozur, Chief Executive Officer of Lido, is responsible for the general oversight of all investment advice given by its supervised persons.

Mr. Hoeck's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at (310) 278-8232 or jozur@lidoadvisors.com.

BROCHURE SUPPLEMENT
(Part 2B of Form ADV)

February 2024

Sarah Pham, CFP[®], ChFC[®]

Lido Advisors, LLC

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This brochure supplement provides information about Sarah Pham that supplements Lido Advisors, LLC's ("Lido") Disclosure Brochure (Form ADV Part 2A). You should have received a copy of that Disclosure Brochure. Please contact our Chief Compliance Officer at (310) 278-8232 if you did not receive Lido Advisors, LLC's Disclosure Brochure or if you have any questions about the contents of this supplement.

Additional information about Sarah Pham is available on the SEC's website at adviserinfo.sec.gov.

ITEM 1: COVER PAGE

Please refer to previous page.

ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Sarah Pham, CFP®, ChFC®

Year of Birth: 1987

Educational Background

University of Colorado, Boulder – Bachelor of Science in Finance, 2009

University of Colorado, Boulder – Bachelor of Arts in Economics, 2009

Syracuse University – Master of Business Administration, 2017

Business Background

Lido Advisors, LLC, Investment Adviser Representative (2/2024 – Present)

Unemployed (8/2023 – 2/2024)

US Bancorp Investments, Inc., Private Wealth Management (1/2023 – 8/2023)

US Bank, Private Wealth Advisor (11/2022 – 8/2023)

Charles Schwab & Co, Inc., Registered Representative (12/2020 – 11/2022)

Schwab Private Client Investment Advisers, Investment Adviser (12/2020 – 11/2022)

TIAA, Wealth Management Advisor (12/2013 – 11/2020)

TIAA-CREF Individual & Institutional Services, LLC, Registered Representative
(12/2013 – 11/2020)

First Investors Advisory Services LLC, Investment Adviser Representative (5/2013
– 12/2013)

First Investors Corp., Registered Representative (10/2009 – 12/2013)

Certified Financial Planner™ Certification Explanation

The CERTIFIED FINANCIAL PLANNER™, CFP® and federally registered CFP (with flame design) marks (collectively, the “CFP® marks”) are professional certification marks granted in the United States by Certified Financial Planner Board of Standards, Inc. (“CFP Board”).

The CFP® certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP® certification. It is recognized in the United States and a number of other countries for its (1) high standard of professional education; (2) stringent code of conduct and standards of practice; and (3) ethical requirements that govern professional engagements with clients. Currently, more than 71,000 individuals have obtained CFP® certification in the United States.

To attain the right to use the CFP® marks, an individual must satisfactorily fulfill the following requirements:

- Education – Complete an advanced college-level course of study addressing the financial planning subject areas that CFP Board’s studies have determined as necessary for the competent and professional delivery of financial planning services, and attain a Bachelor’s Degree from a regionally accredited United States college or university (or its equivalent from a foreign university). CFP Board’s financial planning subject areas include insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning;
- Examination – Pass the comprehensive CFP® Certification Examination. The examination includes case studies and client scenarios designed to test one’s ability to correctly diagnose financial planning issues and apply one’s knowledge of financial planning to real world circumstances;
- Experience – Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year); and
- Ethics – Agree to be bound by CFP Board’s Standards of Professional Conduct, a set of documents outlining the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements in order to maintain the right to continue to use the CFP® marks:

- Continuing Education – Complete 30 hours of continuing education hours every two years, including two hours on the Code of Ethics and other parts of the Standards of Professional Conduct, to maintain competence and keep up with developments in the financial planning field; and
- Ethics – Renew an agreement to be bound by the Standards of Professional Conduct. The Standards prominently require that CFP® professionals provide financial planning services at a fiduciary standard of care. This means CFP® professionals must provide financial planning services in the best interests of their clients.

CFP® professionals who fail to comply with the above standards and requirements may be subject to CFP Board’s enforcement process, which could result in suspension or permanent revocation of their CFP® certification.

Huebner School ChFC® Designation Requirements

To receive the Huebner School ChFC® designation, a candidate must complete all courses in the program, meet experience requirements and ethics standards, and agree to comply with “The American College Code of Ethics and Procedures”. Experience requirements include, but are not limited to, three years of full-time business experience, which must be within the five years preceding the date of the designation. An undergraduate or graduate degree from an accredited educational institution qualifies as one year of business experience.

ITEM 3: DISCIPLINARY INFORMATION

Lido is required to disclose all material facts regarding any legal or disciplinary event that would be material to your evaluation of each investment person providing advice to you. Mrs. Pham has no information required to be disclosed under this Item.

ITEM 4: OTHER BUSINESS ACTIVITIES

In addition to her duties at Lido, Mrs. Pham is an independent insurance agent; however she does not have any current appointments with insurance companies. She is also a registered notary in the state of Colorado.

ITEM 5: ADDITIONAL COMPENSATION

In addition to the typical and ordinary compensation earned from her employment at Lido, as an insurance agent, Mrs. Pham receives usual and customary commissions on any insurance policy sold and a customary notary fee, which represents approximately 5% of her annual income.

ITEM 6: SUPERVISION

Generally, all client investment decisions are overseen by Jeff Garden, Chief Investment Officer and head of Lido's Investment Committee. The Investment Committee meets periodically to discuss overall portfolio management decisions and strategies. In addition, Jason Ozur, Chief Executive Officer of Lido, is responsible for the general oversight of all investment advice given by its supervised persons.

Mrs. Pham's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at (310) 278-8232 or jozur@lidoadvisors.com.

BROCHURE SUPPLEMENT
(Part 2B of Form ADV)

December 2023

Scott Berman, CRPC®

Lido Advisors, LLC

Business Address

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This brochure supplement provides information about Scott Berman that supplements the Lido Advisors, LLC's ("Lido") Disclosure Brochure (Form ADV Part 2A). You should have received a copy of that Disclosure Brochure. Please contact our Chief Compliance Officer at (310) 278-8232 if you did not receive Lido Advisors, LLC's Disclosure Brochure or if you have any questions about the contents of this supplement.

Additional information about Scott Berman is available on the SEC's website at adviserinfo.sec.gov.

ITEM 1: COVER PAGE

Please see previous page.

ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Scott Berman, CRPC®

Year of Birth: 1976

Educational Background

George Mason University – Bachelor of Science in Finance, 1999

Business Background

Lido Advisors, LLC, Investment Adviser Representative (6/2019 – Present)

Coliseum Wealth Management, LLC, Managing Director (11/2012 – 3/2020)

Triad Advisors, LLC, Registered Representative (2/2013 – 7/2019)

Ameriprise Financial, Inc, Private Wealth Advisor/Managing Director (9/2004 – 2/2013)

American Express Financial Advisors, District Manager/Advanced Financial Advisor (3/2001 – 9/2004)

American Express Financial Advisors, Financial Advisor (9/1999 – 3/2001)

Explanation of Professional Designation:

Chartered Retirement Planning Counselor

Individuals who hold the Chartered Retirement Planning Counselor or CRPC® designation have completed a course of study encompassing pre-and post-retirement needs, asset management, estate planning and the entire retirement planning process using models and techniques from real client situations. Additionally, individuals must pass an end-of-course examination that tests their ability to synthesize complex concepts and apply theoretical concepts to real-life situations.

All designees have agreed to adhere to Standards of Professional Conduct and are subject to a disciplinary process.

Designees renew their designation every two-years by completing 16 hours of continuing education, reaffirming adherence to the Standards of Professional Conduct and complying with self-disclosure requirements.

ITEM 3: DISCIPLINARY INFORMATION

Lido is required to disclose all material facts regarding any legal or disciplinary event that would be material to your evaluation of each investment person providing advice to you. Mr. Berman has no information required to be disclosed under this Item.

ITEM 4: OTHER BUSINESS ACTIVITIES

In addition to his activities at Lido, Mr. Berman is also the President and Owner of The Hedgehog Group which offers sales and business consulting services, and also has a rental property. Mr. Berman spends approximately 10 hours a month engaging in these activities, with none of that time during market hours.

ITEM 5: ADDITIONAL COMPENSATION

The compensation Mr. Berman receives from being President and Owner of The Hedgehog Group, accounts for less than 5% of his annual income. Mr. Berman also has rental property in which he receives compensation.

ITEM 6: SUPERVISION

Generally, all client investment decisions are overseen by Jeff Garden, Chief Investment Officer and head of Lido's Investment Committee. The Investment Committee meets periodically to discuss overall portfolio management decisions and strategies. In addition, Jason Ozur, Chief Executive Officer of Lido, is responsible for the general oversight of all investment advice given by its supervised persons.

Mr. Scott Berman's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at (310) 278-8232 or jozur@lidoadvisors.com.

BROCHURE SUPPLEMENT
(Part 2B of Form ADV)

January 2024

Scott David Brokaw

Lido Advisors, LLC

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This brochure supplement provides information about Scott David Brokaw that supplements the Lido Advisors, LLC's ("Lido") Disclosure Brochure (Form ADV Part 2A). You should have received a copy of that Disclosure Brochure. Please contact our Chief Compliance Officer at (310) 278-8232 if you did not receive Lido Advisors, LLC's Disclosure Brochure or if you have any questions about the contents of this supplement.

Additional information about Scott David Brokaw is available on the SEC's website at adviserinfo.sec.gov

ITEM 1: COVER PAGE

Please see previous page.

ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Scott David Brokaw

Year of Birth: 1980

Educational Background

University of California, Los Angeles – Bachelor of Arts in Economics, 2002

Business Background

Lido Advisors, LLC, Investment Adviser Representative (8/2015 – Present)

Scott Brokaw, Insurance Agent (10/2010 – Present)

Lido Advisors, Inc., Director of Operations and Analytics (06/2013 – 07/2015)

Lido Advisors, Inc., Analyst (09/2012 – 05/2013)

Leavitt Insurance Services, Manager (4/2009 – 9/2010)

CP Agents Insurance Services, Manager (11/2002 – 3/2009)

ITEM 3: DISCIPLINARY INFORMATION

Lido is required to disclose all material facts regarding any legal or disciplinary event that would be material to your evaluation of each investment person providing advice to you. Mr. Brokaw has no information required to be disclosed under this Item.

ITEM 4: OTHER BUSINESS ACTIVITIES

In addition to his duties at Lido, Mr. Brokaw is an independent insurance agent appointed with various insurance companies. These companies include, Blue Shield of California Life & Health Insurance Company, Brighthouse Life Insurance Company, West Coast Life Insurance Company, Cigna Health and Life Insurance Company, Genworth Life and Annuity Insurance Company, Lincoln National Life Insurance Company (the), Midland National Life Insurance Company, Principal Life Insurance Company, Protective Life Insurance Company, Pruco Life Insurance Company, AXA Equitable Life Insurance Company, Anthem Blue Cross Life and Health Insurance Company, and American General Life Insurance Company. As a licensed insurance agent, Mr. Brokaw may recommend to clients' certain insurance products sold through unaffiliated insurance companies. If a Lido client elects to purchase an insurance product, Mr. Brokaw would receive the usual and customary commission for doing so. Mr. Brokaw spends approximately 15 hours a month performing services as an insurance agent.

To the extent that Mr. Brokaw recommends the purchase of insurance products where he may receive commissions for doing so, a conflict of interest exists because

he will receive additional compensation should the clients elect to follow his recommendations, even if such recommendation is based on the best interest of the clients and their needs. Lido has adopted certain procedures designed to mitigate the effects of these conflicts.

Importantly, as part of Lido's fiduciary duty to clients, the Firm and its employees will endeavor at all times to put the interests of the clients first and will only make recommendations that they reasonably believe are suitable and in the best interests of the client. Additionally, material conflicts presented by these practices are disclosed to clients at the time of entering into an advisory agreement with Lido, mainly through the delivery of Form ADV Part 2A and Part 2B disclosure documents.

ITEM 5: ADDITIONAL COMPENSATION

In addition to the typical and ordinary compensation earned from his employment at Lido, Mr. Brokaw receives an economic benefit for any new clients that he may bring to the firm. Additionally, as an insurance agent, Mr. Brokaw receives usual and customary commissions on any insurance policy sold, which represents approximately 5% of his annual income. All Lido employees are entitled to an end of year discretionary bonus based on overall firm profitability.

ITEM 6: SUPERVISION

Generally, all client investment decisions are overseen by Jeff Garden, Chief Investment Officer and head of Lido's Investment Committee. The Investment Committee meets periodically to discuss overall portfolio management decisions and strategies. In addition, Jason Ozur, Chief Executive Officer of Lido, is responsible for the general oversight of all investment advice given by its supervised persons.

Mr. Scott Brokaw's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at (310) 278-8232 or jozur@lidoadvisors.com.

BROCHURE SUPPLEMENT
(Part 2B of Form ADV)

December 2023

Shane Sawyer Jones

Lido Advisors, LLC

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This brochure supplement provides information about Shane Sawyer Jones that supplements Lido Advisors, LLC's ("Lido") Disclosure Brochure (Form ADV Part 2A). You should have received a copy of that Disclosure Brochure. Please contact our Chief Compliance Officer at (310) 278-8232 if you did not receive Lido Advisors, LLC's Disclosure Brochure or if you have any questions about the contents of this supplement.

Additional information about Shane Sawyer Jones is available on the SEC's website at adviserinfo.sec.gov.

ITEM 1: COVER PAGE

Please refer to previous page.

ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Shane Sawyer Jones

Year of Birth: 1995

Educational Background

University of Tulsa, Oklahoma – Bachelor of Music Education, 2018

Business Background

Lido Advisors, LLC, Investment Adviser Representative (6/2022 – Present)

Mounds Public School, Music Teacher (6/2019 – 6/2022)

Union Public Schools, Substitute Teacher (12/2018 – 6/2019)

ITEM 3: DISCIPLINARY INFORMATION

Lido is required to disclose all material facts regarding any legal or disciplinary event that would be material to your evaluation of each investment person providing advice to you. Mr. Sawyer Jones has no information required to be disclosed under this Item.

ITEM 4: OTHER BUSINESS ACTIVITIES

Mr. Sawyer Jones does not engage in other business activities outside of his position at Lido.

ITEM 5: ADDITIONAL COMPENSATION

Mr. Sawyer Jones has no additional compensation to disclose.

ITEM 6: SUPERVISION

Generally, all client investment decisions are overseen by Jeff Garden, Chief Investment Officer and head of Lido's Investment Committee. The Investment Committee meets periodically to discuss overall portfolio management decisions and strategies. In addition, Jason Ozur, Chief Executive Officer of Lido, is responsible for the general oversight of all investment advice given by its supervised persons.

Mr. Sawyer Jones' investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at (310) 278-8232 or jozur@lidoadvisors.com.

BROCHURE SUPPLEMENT
(Part 2B of Form ADV)

January 2024

Shannon Sahli

Lido Advisors, LLC

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This brochure supplement provides information about Shannon Sahli that supplements Lido Advisors, LLC's ("Lido") Disclosure Brochure (Form ADV Part 2A). You should have received a copy of that Disclosure Brochure. Please contact our Chief Compliance Officer at (310) 278-8232 if you did not receive Lido Advisors, LLC's Disclosure Brochure or if you have any questions about the contents of this supplement.

Additional information about Shannon Sahli is available on the SEC's website at adviserinfo.sec.gov.

ITEM 1: COVER PAGE

Please refer to previous page.

ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Shannon Sahli
Year of Birth: 1997

Educational Background

Long Island University – Bachelor of Science in Business Administration, 2019

Business Background

Lido Advisors, LLC, Investment Adviser Representative (05/2023 – Present)
JetBlue Airways, Analyst/ Project Manager (06/2018 – 05/2023)

ITEM 3: DISCIPLINARY INFORMATION

Lido is required to disclose all material facts regarding any legal or disciplinary event that would be material to your evaluation of each investment person providing advice to you. Miss Sahli has no information required to be disclosed under this Item.

ITEM 4: OTHER BUSINESS ACTIVITIES

Miss Sahli does not engage in other business activities outside of her position at Lido.

ITEM 5: ADDITIONAL COMPENSATION

Miss Sahli has no additional compensation to disclose.

ITEM 6: SUPERVISION

Generally, all client investment decisions are overseen by Jeff Garden, Chief Investment Officer and head of Lido's Investment Committee. The Investment Committee meets periodically to discuss overall portfolio management decisions and strategies. In addition, Jason Ozur, Chief Executive Officer of Lido, is responsible for the general oversight of all investment advice given by its supervised persons.

Miss Sahli investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at (310) 278-8232 or jozur@lidoadvisors.com.

BROCHURE SUPPLEMENT
(Part 2B of Form ADV)

January 2024

Shawn Moran

Lido Advisors, LLC

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smoran@lidoadvisors.com

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This brochure supplement provides information about Shawn Moran that supplements Lido Advisors, LLC's ("Lido") Disclosure Brochure (Form ADV Part 2A). You should have received a copy of that Disclosure Brochure. Please contact our Chief Compliance Officer at (310) 278-8232 if you did not receive Lido Advisors, LLC's Disclosure Brochure or if you have any questions about the contents of this supplement.

Additional information about Shawn Moran is available on the SEC's website at adviserinfo.sec.gov.

ITEM 1: COVER PAGE

Please refer to previous page.

ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Shawn Moran

Year of Birth: 1990

Educational Background

The University of Georgia, Terry College of Business, Bachelor of Business Administration in Finance, 2013

Business Background

Lido Advisors, LLC, Investment Adviser Representative (5/2020 – 10/2021)

Crawford Investment Counsel, Inc, Business Development Assc. (7/2013 – 5/2020)

The University of Georgia, Full-Time Student (6/2009 – 5/2013)

ITEM 3: DISCIPLINARY INFORMATION

Lido is required to disclose all material facts regarding any legal or disciplinary event that would be material to your evaluation of each investment person providing advice to you. Shawn Moran has no information required to be disclosed under this Item.

ITEM 4: OTHER BUSINESS ACTIVITIES

Mr. Moran does not engage in other business activities outside of his position at Lido.

ITEM 5: ADDITIONAL COMPENSATION

Mr. Moran has no additional compensation to disclose.

ITEM 6: SUPERVISION

Generally, all client investment decisions are overseen by Jeff Garden, Chief Investment Officer and head of Lido's Investment Committee. The Investment Committee meets periodically to discuss overall portfolio management decisions and strategies. In addition, Jason Ozur, Chief Executive Officer of Lido, is responsible for the general oversight of all investment advice given by its supervised persons.

Mr. Moran's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at (310) 278-8232 or jozur@lidoadvisors.com.

BROCHURE SUPPLEMENT
(Part 2B of Form ADV)

January 2024

Sierra Anne Argyle

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This brochure supplement provides information about Sierra Anne Argyle that supplements Lido Advisors, LLC's ("Lido") Disclosure Brochure (Form ADV Part 2A). You should have received a copy of that Disclosure Brochure. Please contact our Chief Compliance Officer at (310) 278-8232 if you did not receive Lido Advisors, LLC's Disclosure Brochure or if you have any questions about the contents of this supplement.

Additional information about Sierra Anne Argyle is available on the SEC's website at adviserinfo.sec.gov.

ITEM 1: COVER PAGE

Please refer to previous page.

ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Sierra Anne Argyle

Year of Birth: 1991

Educational Background

University of Oregon – Bachelor of Arts in English, 2011

Business Background

Lido Advisors, LLC, Investment Adviser Representative (11/2019 – Present)

Signature FD, LLC, Client Care Associate (6/2018 – 11/2019)

Bessemer Trust, Asst Vice President, Associate Client Advisor (6/2014 – 5/2018)

Limos.com, Compliance Specialist (6/2013 – 6/2014)

Atlantic Aviation, Customer Service Representative (11/2012 – 3/2013)

University of Oregon Accessible Education Center, Transcriber (11/2009 – 9/2012)

ITEM 3: DISCIPLINARY INFORMATION

Lido is required to disclose all material facts regarding any legal or disciplinary event that would be material to your evaluation of each investment person providing advice to you. Sierra Anne Argyle has no information required to be disclosed under this Item.

ITEM 4: OTHER BUSINESS ACTIVITIES

Ms. Argyle has no outside business activities to disclose at this time.

ITEM 5: ADDITIONAL COMPENSATION

Ms. Argyle has no additional compensation to disclose at this time.

ITEM 6: SUPERVISION

Generally, all client investment decisions are overseen by Jeff Garden, Chief Investment Officer and head of Lido's Investment Committee. The Investment Committee meets periodically to discuss overall portfolio management decisions and strategies. In addition, Jason Ozur, Chief Executive Officer of Lido, is responsible for the general oversight of all investment advice given by its supervised persons.

Ms. Argyle's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at (310) 278-8232 or jozur@lidoadvisors.com.

BROCHURE SUPPLEMENT
(Part 2B of Form ADV)

December 2023

Stacy Beattie

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sbeattie@lidoadvisors.com
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This brochure supplement provides information about Stacy Beattie that supplements the Lido Advisors, LLC's ("Lido") Disclosure Brochure (Form ADV Part 2A). You should have received a copy of that Disclosure Brochure. Please contact our Chief Compliance Officer at (310) 278-8232 if you did not receive Lido Advisors, LLC's Disclosure Brochure or if you have any questions about the contents of this supplement.

Additional information about Stacy Beattie is available on the SEC's website at adviserinfo.sec.gov.

ITEM 1: COVER PAGE

Please see previous page.

ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Stacy Beattie

Year of Birth: 1979

Educational Background

Iowa State University – Bachelor of Arts in Political Science, 2002

DePaul University – Masters of Science in Public Service Management, 2007

Business Background

Lido Advisors, LLC, Chief Operating Officer (10/2021 – Present)

Stifel Nicolaus & Co Inc., Alternative Investments (5/2016 – 9/2021)

Ziegler Capital Management LLC, Managing Director (12/2015 – 5/2016)

Barclays Capital Inc., Mass Transfer (9/2008 – 12/2015)

ITEM 3: DISCIPLINARY INFORMATION

Lido is required to disclose all material facts regarding any legal or disciplinary event that would be material to your evaluation of each investment person providing advice to you. Stacy Beattie has no information required to be disclosed under this Item.

ITEM 4: OTHER BUSINESS ACTIVITIES

Stacy Beattie does not engage in other business activities outside of her position at Lido.

ITEM 5: ADDITIONAL COMPENSATION

Stacy Beattie has no additional compensation to disclose.

ITEM 6: SUPERVISION

Generally, all client investment decisions are overseen by Jeff Garden, Chief Investment Officer and head of Lido's Investment Committee. The Investment Committee meets periodically to discuss overall portfolio management decisions and strategies. In addition, Jason Ozur, Chief Executive Officer of Lido, is responsible for the general oversight of all investment advice given by its supervised persons.

Stacy Beattie's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at (310) 278-8232 or jozur@lidoadvisors.com.

BROCHURE SUPPLEMENT
(Part 2B of Form ADV)

January 2024

Stasia Washington

Lido Advisors, LLC

Principal Business Address

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swashington@lidoadvisors.com

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This brochure supplement provides information about Stasia Washington that supplements the Lido Advisors, LLC's ("Lido") Disclosure Brochure (Form ADV Part 2A). You should have received a copy of that Disclosure Brochure. Please contact our Chief Compliance Officer at (310) 278-8232 if you did not receive Lido Advisors, LLC's Disclosure Brochure or if you have any questions about the contents of this supplement.

Additional information about Stasia Washington is available on the SEC's website at adviserinfo.sec.gov.

ITEM 1: COVER PAGE

Please see previous page.

ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Stasia Washington

Year of Birth: 1961

Educational Background

Pepperdine University – Master of Business Administrations in Business Administration and Management, 2013

Business Background

Lido Advisors, LLC, Investment Adviser Representative (6/2023 – Present)

First Foundation Advisors, Managing Director (1/2013 – 6/2023)

UnionBanc Investment Services, LLC, Markets Manager (12/2004 – 2/2012)

ITEM 3: DISCIPLINARY INFORMATION

Lido is required to disclose all material facts regarding any legal or disciplinary event that would be material to your evaluation of each investment person providing advice to you. Ms. Washington has no information required to be disclosed under this Item.

ITEM 4: OTHER BUSINESS ACTIVITIES

In addition to her activities at Lido, Ms. Washington is a Board member of LA84 Foundation and non-fiduciary Chair of the Independent Audit Committee for MusiCares Foundation. Ms. Washington spends less than 5% of her time completing duties and responsibilities as a board member of these organizations.

Ms. Washington is a co-owner of Palazzo Concessions and Cato Hospitality Group where she spends less than 5% of her time completing duties for these entities.

ITEM 5: ADDITIONAL COMPENSATION

Outside of the typical and ordinary compensation earned from her employment at Lido, Ms. Washington receives an economic benefit as co-owner of Palazzo Concessions and Cato Hospitality Group, which makes up for less than 5% of her total annual income.

ITEM 6: SUPERVISION

Generally, all client investment decisions are overseen by Jeff Garden, Chief Investment Officer and head of Lido's Investment Committee. The Investment Committee meets periodically to discuss overall portfolio management decisions

and strategies. In addition, Jason Ozur, Chief Executive Officer of Lido, is responsible for the general oversight of all investment advice given by its supervised persons.

Ms. Washington's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at (310) 278-8232 or jozur@lidoadvisors.com.

BROCHURE SUPPLEMENT
(Part 2B of Form ADV)

February 2024

Stuart Katz

Lido Advisors, LLC

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This brochure supplement provides information about Stuart Katz that supplements Lido Advisors, LLC's ("Lido") Disclosure Brochure (Form ADV Part 2A). You should have received a copy of that Disclosure Brochure. Please contact our Chief Compliance Officer at (310) 278-8232 if you did not receive Lido Advisors, LLC's Disclosure Brochure or if you have any questions about the contents of this supplement.

Additional information about Stuart Katz is available on the SEC's website at adviserinfo.sec.gov.

ITEM 1: COVER PAGE

Please refer to previous page.

ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Stuart Katz

Year of Birth: 1977

Educational Background

Cornell University – Bachelor of Science in Industrial and Labor Relations, 1999
Northwestern University School of Law – Juris Doctor, 2003

Business Background

IDB Lido Wealth, LLC, Investment Adviser Representative (4/2023 – Present)
Lido Advisors, LLC, Investment Adviser Representative (7/2021 – Present)
Sanford C. Bernstein & Co. LLC, Vice President (5/2011 – 7/2021)
Manatt, Phelps & Phillips LLC, Attorney (10/2009 – 12/2010)

ITEM 3: DISCIPLINARY INFORMATION

Lido is required to disclose all material facts regarding any legal or disciplinary event that would be material to your evaluation of each investment person providing advice to you. Stuart Katz has no information required to be disclosed under this Item.

ITEM 4: OTHER BUSINESS ACTIVITIES

In addition to his activities at Lido, Mr. Katz is an Investment Adviser Representative for IDB Lido Wealth, LLC, which is an SEC investment adviser owned by Lido. He devotes approximately 5% of his time performing services for IDB Lido Wealth.

ITEM 5: ADDITIONAL COMPENSATION

In addition to his ordinary compensation at Lido, Mr. Katz receives compensation from IDB Lido Wealth, LLC which makes up 5% of his total annual income.

ITEM 6: SUPERVISION

Generally, all client investment decisions are overseen by Jeff Garden, Chief Investment Officer and head of Lido's Investment Committee. The Investment Committee meets periodically to discuss overall portfolio management decisions and strategies. In addition, Jason Ozur, Chief Executive Officer of Lido, is responsible for the general oversight of all investment advice given by its supervised persons.

Mr. Katz investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at (310) 278-8232 or jozur@lidoadvisors.com.

BROCHURE SUPPLEMENT
(Part 2B of Form ADV)

December 2023

Thomas Bartling, CFP®

Lido Advisors, LLC

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This brochure supplement provides information about Thomas Bartling that supplements Lido Advisors, LLC's ("Lido") Disclosure Brochure (Form ADV Part 2A). You should have received a copy of that Disclosure Brochure. Please contact our Chief Compliance Officer at (310) 278-8232 if you did not receive Lido Advisors, LLC's Disclosure Brochure or if you have any questions about the contents of this supplement.

Additional information about Thomas Bartling is available on the SEC's website at adviserinfo.sec.gov.

ITEM 1: COVER PAGE

Please refer to previous page.

ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Thomas Bartling, CFP®

Year of Birth: 1992

Educational Background

San Diego State University – CFP® Certification, 2023

San Diego State University – Bachelor of Science in Business Administration in Financial Services, 2020

Miramar/Mesa Community College – Associate Degree in Financial Services, 2018

Miramar/Mesa Community College – Associate Degree in Biology, 2013

Business Background

Lido Advisors, LLC, Investment Adviser Representative (10/2023 – Present)

Aspiriant, Associate – Wealth Management (8/2021 – 8/2023)

Platt Wealth Management, Financial Planning Associate (5/2020 – 8/2021)

San Diego County Credit Union, Financial Services Representative (8/2017 – 5/2020)

Union Bank, Branch Service Specialist (10/2015 – 8/2017)

Explanation of Professional Designation:

Certified Financial Planner™ Certification Explanation

The CERTIFIED FINANCIAL PLANNER™, CFP® and federally registered CFP (with flame design) marks (collectively, the “CFP® marks”) are professional certification marks granted in the United States by Certified Financial Planner Board of Standards, Inc. (“CFP Board”).

The CFP® certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP® certification. It is recognized in the United States and a number of other countries for its (1) high standard of professional education; (2) stringent code of conduct and standards of practice; and (3) ethical requirements that govern professional engagements with clients. Currently, more than 71,000 individuals have obtained CFP® certification in the United States.

To attain the right to use the CFP® marks, an individual must satisfactorily fulfill the following requirements:

- Education – Complete an advanced college-level course of study addressing the financial planning subject areas that CFP Board’s studies have determined as necessary for the competent and professional delivery of financial planning

services, and attain a Bachelor's Degree from a regionally accredited United States college or university (or its equivalent from a foreign university). CFP Board's financial planning subject areas include insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning;

- Examination – Pass the comprehensive CFP® Certification Examination. The examination includes case studies and client scenarios designed to test one's ability to correctly diagnose financial planning issues and apply one's knowledge of financial planning to real world circumstances;
- Experience – Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year); and
- Ethics – Agree to be bound by CFP Board's Standards of Professional Conduct, a set of documents outlining the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements in order to maintain the right to continue to use the CFP® marks:

- Continuing Education – Complete 30 hours of continuing education hours every two years, including two hours on the Code of Ethics and other parts of the Standards of Professional Conduct, to maintain competence and keep up with developments in the financial planning field; and
- Ethics – Renew an agreement to be bound by the Standards of Professional Conduct. The Standards prominently require that CFP® professionals provide financial planning services at a fiduciary standard of care. This means CFP® professionals must provide financial planning services in the best interests of their clients.

CFP® professionals who fail to comply with the above standards and requirements may be subject to CFP Board's enforcement process, which could result in suspension or permanent revocation of their CFP® certification.

ITEM 3: DISCIPLINARY INFORMATION

Lido is required to disclose all material facts regarding any legal or disciplinary event that would be material to your evaluation of each investment person providing advice to you. Mr. Bartling has no information required to be disclosed under this Item.

ITEM 4: OTHER BUSINESS ACTIVITIES

In addition to his activities at Lido, Mr. Bartling spends time outside of business hours as a server at Eden Abbey Brewing Community. He also serves on the Board of Directors for the Financial Planning Association of Central Florida, for which he receives no compensation.

ITEM 5: ADDITIONAL COMPENSATION

Outside of the typical and ordinary compensation from his employment at Lido, Mr. Bartling earns less than 5% of his annual income from his activities as a server.

ITEM 6: SUPERVISION

Generally, all client investment decisions are overseen by Jeff Garden, Chief Investment Officer and head of Lido's Investment Committee. The Investment Committee meets periodically to discuss overall portfolio management decisions and strategies. In addition, Jason Ozur, Chief Executive Officer of Lido, is responsible for the general oversight of all investment advice given by its supervised persons.

Mr. Bartling's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at (310) 278-8232 or jozur@lidoadvisors.com.

BROCHURE SUPPLEMENT
(Part 2B of Form ADV)

February 2024

Thomas McDonnell, CFP®

Lido Advisors, LLC

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This brochure supplement provides information about Thomas McDonnell that supplements Lido Advisors, LLC's ("Lido") Disclosure Brochure (Form ADV Part 2A). You should have received a copy of that Disclosure Brochure. Please contact our Chief Compliance Officer at (310) 278-8232 if you did not receive Lido Advisors, LLC's Disclosure Brochure or if you have any questions about the contents of this supplement.

Additional information about Thomas McDonnell is available on the SEC's website at adviserinfo.sec.gov.

ITEM 1: COVER PAGE

Please refer to previous page.

ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Thomas McDonnell, CFP®

Year of Birth: 1982

Educational Background

Washington State University – Bachelor of Science in Business Marketing, 2004

Business Background

Lido Advisors, LLC, Investment Adviser Representative (1/2024 – Present)

Unemployed, (7/2023 – 1/2024)

Morgan Stanley, VP, Senior Retail Branch Manager (1/2023 – 7/2023)

E*Trade Capital Mgmt LLC, VP, Senior Retail Branch Manager (1/2023 – 7/2023)

E*Trade Securities LLC, VP, Senior Retail Branch Manager (1/2023 – 7/2023)

E*Trade Capital Mgmt LLC, Retail Branch Manager (2/2020 – 1/2021)

E*Trade Securities LLC, Retail Branch Manager (2/2020 – 1/2021)

E*Trade Capital Mgmt LLC, VP, Branch Manager Retail Branch (7/2017 – 1/2020)

E*Trade Securities LLC, VP, Branch Manager Retail Branch (7/2017 – 1/2020)

E*Trade Capital Mgmt LLC, Corp. Services Financial Consultant (4/2013 – 7/2017)

E*Trade Securities LLC, Corp. Services Financial Consultant (4/2013 – 7/2017)

Explanation of Designation

Certified Financial Planner™ Certification Explanation

The CERTIFIED FINANCIAL PLANNER™, CFP® and federally registered CFP (with flame design) marks (collectively, the “CFP® marks”) are professional certification marks granted in the United States by Certified Financial Planner Board of Standards, Inc. (“CFP Board”).

The CFP® certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP® certification. It is recognized in the United States and a number of other countries for its (1) high standard of professional education; (2) stringent code of conduct and standards of practice; and (3) ethical requirements that govern professional engagements with clients. Currently, more than 71,000 individuals have obtained CFP® certification in the United States.

To attain the right to use the CFP® marks, an individual must satisfactorily fulfill the following requirements:

- Education – Complete an advanced college-level course of study addressing the financial planning subject areas that CFP Board’s studies have determined as necessary for the competent and professional delivery of financial planning

services, and attain a Bachelor's Degree from a regionally accredited United States college or university (or its equivalent from a foreign university). CFP Board's financial planning subject areas include insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning;

- Examination – Pass the comprehensive CFP® Certification Examination. The examination includes case studies and client scenarios designed to test one's ability to correctly diagnose financial planning issues and apply one's knowledge of financial planning to real world circumstances;
- Experience – Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year); and
- Ethics – Agree to be bound by CFP Board's Standards of Professional Conduct, a set of documents outlining the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements in order to maintain the right to continue to use the CFP® marks:

- Continuing Education – Complete 30 hours of continuing education hours every two years, including two hours on the Code of Ethics and other parts of the Standards of Professional Conduct, to maintain competence and keep up with developments in the financial planning field; and
- Ethics – Renew an agreement to be bound by the Standards of Professional Conduct. The Standards prominently require that CFP® professionals provide financial planning services at a fiduciary standard of care. This means CFP® professionals must provide financial planning services in the best interests of their clients.

CFP® professionals who fail to comply with the above standards and requirements may be subject to CFP Board's enforcement process, which could result in suspension or permanent revocation of their CFP® certification.

ITEM 3: DISCIPLINARY INFORMATION

Lido is required to disclose all material facts regarding any legal or disciplinary event that would be material to your evaluation of each investment person providing advice to you. Mr. McDonnell has no information required to be disclosed under this Item.

ITEM 4: OTHER BUSINESS ACTIVITIES

In addition to his employment at Lido, Mr. McDonnell is the Chief Umpire at North Bothell Little League. He is not compensated for his role.

ITEM 5: ADDITIONAL COMPENSATION

Mr. McDonnell has no additional compensation to disclose.

ITEM 6: SUPERVISION

Generally, all client investment decisions are overseen by Jeff Garden, Chief Investment Officer and head of Lido's Investment Committee. The Investment Committee meets periodically to discuss overall portfolio management decisions and strategies. In addition, Jason Ozur, Chief Executive Officer of Lido, is responsible for the general oversight of all investment advice given by its supervised persons.

Mr. McDonnell investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at (310) 278-8232 or jozur@lidoadvisors.com.

BROCHURE SUPPLEMENT
(Part 2B of Form ADV)

December 2023

Timothy Johnson

Lido Advisors, LLC

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This brochure supplement provides information about Tim Johnson that supplements Lido Advisors, LLC's ("Lido") Disclosure Brochure (Form ADV Part 2A). You should have received a copy of that Disclosure Brochure. Please contact our Chief Compliance Officer at (310) 278-8232 if you did not receive Lido Advisors, LLC's Disclosure Brochure or if you have any questions about the contents of this supplement.

Additional information about Tim Johnson is available on the SEC's website at adviserinfo.sec.gov.

ITEM 1: COVER PAGE

Please refer to previous page.

ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Timothy Johnson

Year of Birth: 1998

Educational Background

University of Central Florida – Bachelor of Science in Business Administration in Finance, 2019

Business Background

Lido Advisors, LLC, Investment Adviser Representative (12/2022 - Present)

Uber, Delivery Driver (12/2017 - Present)

Capco, Associate, (7/2020 - 11/2022)

Hawkers Asian Street Fare, Finance Assistant (8/2019 - 12/2019)

University of Central Florida, Full-Time Student (8/2016 - 12/2019)

ITEM 3: DISCIPLINARY INFORMATION

Lido is required to disclose all material facts regarding any legal or disciplinary event that would be material to your evaluation of each investment person providing advice to you. Mr. Johnson has no information required to be disclosed under this Item.

ITEM 4: OTHER BUSINESS ACTIVITIES

In addition to his activities at Lido, Mr. Johnson spends time outside of business hours as a driver for Uber.

ITEM 5: ADDITIONAL COMPENSATION

Outside of the typical and ordinary compensation from his employment at Lido, Mr. Johnson earns less than 1% of his annual income from his activities as a rideshare driver.

ITEM 6: SUPERVISION

Generally, all client investment decisions are overseen by Jeff Garden, Chief Investment Officer and head of Lido's Investment Committee. The Investment Committee meets periodically to discuss overall portfolio management decisions and strategies. In addition, Jason Ozur, Chief Executive Officer of Lido, is responsible for the general oversight of all investment advice given by its supervised persons.

Mr. Johnson's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at (310) 278-8232 or jozur@lidoadvisors.com.

BROCHURE SUPPLEMENT
(Part 2B of Form ADV)

December 2023

Troy Jones, CFA[®]

Lido Advisors, LLC

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This brochure supplement provides information about Troy Jones that supplements the Lido Advisors, LLC's ("Lido") Disclosure Brochure (Form ADV Part 2A). You should have received a copy of that Disclosure Brochure. Please contact our Chief Compliance Officer at (310) 278-8232 if you did not receive Lido Advisors, LLC's Disclosure Brochure or if you have any questions about the contents of this supplement.

Additional information about Troy Jones is available on the SEC's website at adviserinfo.sec.gov.

ITEM 1: COVER PAGE

Please see previous page.

ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Troy Jones, CFA®

Year of Birth: 1963

Educational Background

University of Oregon – Bachelor of Business Administration with Majors in Finance and Marketing, 1986

Earned Chartered Financial Analyst Designation, 1998

Business Background

Lido Advisors, LLC, Investment Adviser Representative (11/2022 – Present)

Enterprise Trust & Investment Company, Senior Portfolio Manager (9/1995 – Present)

Chartered Financial Analyst®

The Chartered Financial Analyst® (CFA) charter is a globally respected, graduate-level investment credential established in 1962 and awarded by CFA Institute — the largest global association of investment professionals.

There are currently more than 90,000 CFA charter holders working in 134 countries. To earn the CFA charter, candidates must: 1) pass three sequential, six-hour examinations; 2) have at least four years of qualified professional investment experience; 3) join CFA Institute as members; and 4) commit to abide by, and annually reaffirm, their adherence to the CFA Institute Code of Ethics and Standards of Professional Conduct.

High Ethical Standards

The CFA Institute Code of Ethics and Standards of Professional Conduct, enforced through an active professional conduct program, require CFA charter holders to:

- Place their clients' interests ahead of their own
- Maintain independence and objectivity
- Act with integrity
- Maintain and improve their professional competence
- Disclose conflicts of interest and legal matters

Global Recognition

Passing the three CFA exams is a difficult feat that requires extensive study (successful candidates report spending an average of 300 hours of study per level).

Earning the CFA charter demonstrates mastery of many of the advanced skills needed for investment analysis and decision making in today's quickly evolving global financial industry. As a result, employers and clients are increasingly seeking CFA charter holders—often making the charter a prerequisite for employment.

Additionally, regulatory bodies in 22 countries and territories recognize the CFA charter as a proxy for meeting certain licensing requirements, and more than 125 colleges and universities around the world have incorporated a majority of the CFA Program curriculum into their own finance courses.

Comprehensive and Current Knowledge

The CFA Program curriculum provides a comprehensive framework of knowledge for investment decision making and is firmly grounded in the knowledge and skills used every day in the investment profession. The three levels of the CFA Program test a proficiency with a wide range of fundamental and advanced investment topics, including ethical and professional standards, fixed-income and equity analysis, alternative and derivative investments, economics, financial reporting standards, portfolio management, and wealth planning.

The CFA Program curriculum is updated every year by experts from around the world to ensure that candidates learn the most relevant and practical new tools, ideas, and investment and wealth management skills to reflect the dynamic and complex nature of the profession.

ITEM 3: DISCIPLINARY INFORMATION

Lido is required to disclose all material facts regarding any legal or disciplinary event that would be material to your evaluation of each investment person providing advice to you. Mr. Jones has no information required to be disclosed under this Item.

ITEM 4: OTHER BUSINESS ACTIVITIES

Troy Jones is employed by Lido to serve as an Investment Adviser Representative for Enterprise Trust & Investment Company. Employee has no Lido duties outside of their duties at Enterprise Trust & Investment Company and devote all working hours as such. All compensation for such duties is paid by Lido.

ITEM 5: ADDITIONAL COMPENSATION

Troy Jones has no additional compensation to disclose.

ITEM 6: SUPERVISION

Generally, all client investment decisions are overseen by Jeff Garden, Chief Investment Officer, and head of Lido's Investment Committee. The Investment

Committee meets periodically to discuss overall portfolio management decisions and strategies. In addition, Jason Ozur, Chief Executive Officer of Lido, is responsible for the general oversight of all investment advice given by its supervised persons.

Mr. Jones' investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at (310) 278-8232 or jozur@lidoadvisors.com.

BROCHURE SUPPLEMENT
(Part 2B of Form ADV)

January 2024

Tyler Tevich

Lido Advisors, LLC

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Phone: (224) 360-1621
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ttevich@lidoadvisors.com

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This brochure supplement provides information about Tyler Tevich that supplements the Lido Advisors, LLC's ("Lido") Disclosure Brochure (Form ADV Part 2A). You should have received a copy of that Disclosure Brochure. Please contact our Chief Compliance Officer at (310) 278-8232 if you did not receive Lido Advisors, LLC's Disclosure Brochure or if you have any questions about the contents of this supplement.

Additional information about Tyler Tevich is available on the SEC's website at adviserinfo.sec.gov.

ITEM 1: COVER PAGE

Please see previous page.

ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Tyler Tevich

Year of Birth: 1996

Educational Background

University of Wisconsin, Madison – Bachelor of Arts in Economics, 2019

Business Background

Lido Advisors, LLC, Investment Adviser Representative (12/2021 – Present)

Northern Trust Bank, Registered Associate, PCS (7/2020 – 11/2021)

Northern Trust Securities, Inc., Registered Representative (7/2020 – 11/2021)

The Ayco Company, LP/Mercer Allied, Registered Representative (6/2019-0/2020)

ITEM 3: DISCIPLINARY INFORMATION

Lido is required to disclose all material facts regarding any legal or disciplinary event that would be material to your evaluation of each investment person providing advice to you. Mr. Tevich has no information required to be disclosed under this Item.

ITEM 4: OTHER BUSINESS ACTIVITIES

Mr. Tevich does not engage in other business activities outside of his position at Lido.

ITEM 5: ADDITIONAL COMPENSATION

Mr. Tevich has no additional compensation to disclose.

ITEM 6: SUPERVISION

Generally, all client investment decisions are overseen by Jeff Garden, Chief Investment Officer and head of Lido's Investment Committee. The Investment Committee meets periodically to discuss overall portfolio management decisions and strategies. In addition, Jason Ozur, Chief Executive Officer of Lido, is responsible for the general oversight of all investment advice given by its supervised persons.

Mr. Tevich's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at (310) 278-8232 or jozur@lidoadvisors.com.

BROCHURE SUPPLEMENT
(Part 2B of Form ADV)

January 2024

Victor Campos

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This brochure supplement provides information about Victor Campos that supplements Lido Advisors, LLC's ("Lido") Disclosure Brochure (Form ADV Part 2A). You should have received a copy of that Disclosure Brochure. Please contact our Chief Compliance Officer at (310) 278-8232 if you did not receive Lido Advisors, LLC's Disclosure Brochure or if you have any questions about the contents of this supplement.

Additional information about Victor Campos is available on the SEC's website at adviserinfo.sec.gov.

ITEM 1: COVER PAGE

Please refer to previous page.

ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Victor Campos
Year of Birth: 1996

Educational Background

San Diego State University – Master of Science in Accounting, 2020

Business Background

Lido Advisors, LLC, Investment Adviser Representative (11/2023 – Present)
Bridgelight Advisors, Paraplanner (4/2022 – 11/2023)
Grant Thornton LLP, Audit Associate (9/2020 – 4/2022)
Chipotle, Service Manager (2/2016 – 8/2020)

ITEM 3: DISCIPLINARY INFORMATION

Lido is required to disclose all material facts regarding any legal or disciplinary event that would be material to your evaluation of each investment person providing advice to you. Mr. Campos has no information required to be disclosed under this Item.

ITEM 4: OTHER BUSINESS ACTIVITIES

Mr. Campos does not engage in other business activities outside of his position at Lido.

ITEM 5: ADDITIONAL COMPENSATION

Mr. Campos has no additional compensation to disclose.

ITEM 6: SUPERVISION

Generally, all client investment decisions are overseen by Jeff Garden, Chief Investment Officer and head of Lido's Investment Committee. The Investment Committee meets periodically to discuss overall portfolio management decisions and strategies. In addition, Jason Ozur, Chief Executive Officer of Lido, is responsible for the general oversight of all investment advice given by its supervised persons.

Mr. Campos' investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at (310) 278-8232 or jozur@lidoadvisors.com.

BROCHURE SUPPLEMENT
(Part 2B of Form ADV)

January 2024

Viktoria Falus, CFP®

Lido Advisors, LLC

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This brochure supplement provides information about Viktoria Falus that supplements the Lido Advisors, LLC's ("Lido") Disclosure Brochure (Form ADV Part 2A). You should have received a copy of that Disclosure Brochure. Please contact our Chief Compliance Officer at (310) 278-8232 if you did not receive Lido Advisors, LLC's Disclosure Brochure or if you have any questions about the contents of this supplement.

Additional information about Viktoria Falus is available on the SEC's website at adviserinfo.sec.gov.

ITEM 1: COVER PAGE

Please see previous page.

ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Viktoria Falus, CFP®

Year of Birth: 1976

Educational Background

State University of New York, Purchase College – Bachelor of Arts in Economics, 2004

Business Background

Lido Advisors, LLC, Investment Adviser Representative (2/2023 – Present)

Sargent Bickham Lagudis, LLC, Executive Assistant/Financial Planner (3/2005 – 2/2023)

Explanation of Professional Designation:

Certified Financial Planner™ Certification Explanation

The CERTIFIED FINANCIAL PLANNER™, CFP® and federally registered CFP (with flame design) marks (collectively, the “CFP® marks”) are professional certification marks granted in the United States by Certified Financial Planner Board of Standards, Inc. (“CFP Board”).

The CFP® certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP® certification. It is recognized in the United States and a number of other countries for its (1) high standard of professional education; (2) stringent code of conduct and standards of practice; and (3) ethical requirements that govern professional engagements with clients. Currently, more than 71,000 individuals have obtained CFP® certification in the United States.

To attain the right to use the CFP® marks, an individual must satisfactorily fulfill the following requirements:

- Education – Complete an advanced college-level course of study addressing the financial planning subject areas that CFP Board’s studies have determined as necessary for the competent and professional delivery of financial planning services, and attain a Bachelor’s Degree from a regionally accredited United States college or university (or its equivalent from a foreign university). CFP Board’s financial planning subject areas include insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning;

- Examination – Pass the comprehensive CFP® Certification Examination. The examination includes case studies and client scenarios designed to test one's ability to correctly diagnose financial planning issues and apply one's knowledge of financial planning to real world circumstances;
- Experience – Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year); and
- Ethics – Agree to be bound by CFP Board's Standards of Professional Conduct, a set of documents outlining the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements in order to maintain the right to continue to use the CFP® marks:

- Continuing Education – Complete 30 hours of continuing education hours every two years, including two hours on the Code of Ethics and other parts of the Standards of Professional Conduct, to maintain competence and keep up with developments in the financial planning field; and
- Ethics – Renew an agreement to be bound by the Standards of Professional Conduct. The Standards prominently require that CFP® professionals provide financial planning services at a fiduciary standard of care. This means CFP® professionals must provide financial planning services in the best interests of their clients.

CFP® professionals who fail to comply with the above standards and requirements may be subject to CFP Board's enforcement process, which could result in suspension or permanent revocation of their CFP® certification.

ITEM 3: DISCIPLINARY INFORMATION

Lido is required to disclose all material facts regarding any legal or disciplinary event that would be material to your evaluation of each investment person providing advice to you. Viktoria Falus has no information required to be disclosed under this Item.

ITEM 4: OTHER BUSINESS ACTIVITIES

Viktoria Falus does not engage in other business activities outside of his position at Lido.

ITEM 5: ADDITIONAL COMPENSATION

Viktoria Falus has no additional compensation to disclose.

ITEM 6: SUPERVISION

Generally, all client investment decisions are overseen by Jeff Garden, Chief Investment Officer and head of Lido's Investment Committee. The Investment Committee meets periodically to discuss overall portfolio management decisions

and strategies. In addition, Jason Ozur, Chief Executive Officer of Lido, is responsible for the general oversight of all investment advice given by its supervised persons.

Viktoria Falus' investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at (310) 278-8232 or jozur@lidoadvisors.com.

BROCHURE SUPPLEMENT
(Part 2B of Form ADV)

December 2023

Vincent Bonavia

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This brochure supplement provides information about Vincent Bonavia that supplements Lido Advisors, LLC's ("Lido") Disclosure Brochure (Form ADV Part 2A). You should have received a copy of that Disclosure Brochure. Please contact our Chief Compliance Officer at (310) 278-8232 if you did not receive Lido Advisors, LLC's Disclosure Brochure or if you have any questions about the contents of this supplement.

Additional information about Vincent Bonavia is available on the SEC's website at adviserinfo.sec.gov.

ITEM 1: COVER PAGE

Please refer to previous page.

ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Vincent Bonavia

Year of Birth: 1990

Educational Background

Florida Atlantic University – Bachelor of Science in Economics, 2015

Business Background

Lido Advisors, LLC, Investment Adviser Representative (5/2022 – Present)

Cetera Investment Services LLC, Registered Representative (5/2021 – 5/2022)

Regions Bank, Employee (12/2019 – 5/2022)

Platinum Peak Advisors, LLC, Client Services Associate (6/2019 – 8/2019)

JP Morgan Chase Bank, Relationship Banker (1/2018 – 12/2018)

JP Morgan Securities LLC, Licensed Banker (1/2018 – 12/2018)

Variable Annuity Life Insurance Co., Enrollment Specialist (6/2016 – 1/2018)

Valic Financial Advisors, Inc., Registered Representative (3/2016 – 1/2018)

ITEM 3: DISCIPLINARY INFORMATION

Lido is required to disclose all material facts regarding any legal or disciplinary event that would be material to your evaluation of each investment person providing advice to you. Mr. Bonavia has no information required to be disclosed under this Item.

ITEM 4: OTHER BUSINESS ACTIVITIES

Mr. Bonavia does not engage in other business activities outside of his position at Lido.

ITEM 5: ADDITIONAL COMPENSATION

Mr. Bonavia has no additional compensation to disclose.

ITEM 6: SUPERVISION

Generally, all client investment decisions are overseen by Jeff Garden, Chief Investment Officer and head of Lido's Investment Committee. The Investment Committee meets periodically to discuss overall portfolio management decisions and strategies. In addition, Jason Ozur, Chief Executive Officer of Lido, is responsible for the general oversight of all investment advice given by its supervised persons.

Mr. Bonavia's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at (310) 278-8232 or jozur@lidoadvisors.com.

BROCHURE SUPPLEMENT **(Part 2B of Form ADV)**

December 2023

Walker Williams

Lido Advisors, LLC

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This brochure supplement provides information about Walker Williams that supplements the Lido Advisors, LLC's ("Lido") Disclosure Brochure (Form ADV Part 2A). You should have received a copy of that Disclosure Brochure. Please contact our Chief Compliance Officer at (310) 278-8232 if you did not receive Lido Advisors, LLC's Disclosure Brochure or if you have any questions about the contents of this supplement.

Additional information about Walker Williams is available on the SEC's website at adviserinfo.sec.gov.

ITEM 1: COVER PAGE

Please see previous page.

ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Walker Williams

Year of Birth: 1981

Educational Background

Emory University – Master of Business Administration, 2013

Cornell University – Bachelor of Science in Industry and Labor Relations, 2003

Business Background

Lido Advisors, LLC, Investment Adviser Representative (3/2022 – Present)

Alliance Bernstein Investments Inc., VP/Director, Alternative Business (7/2011 – 3/2022)

Neuberger Berman LLC, Vice President (8/2010 – 7/2011)

Maple Resources CO., Vice President (5/2009 – 7/2010)

ITEM 3: DISCIPLINARY INFORMATION

Lido is required to disclose all material facts regarding any legal or disciplinary event that would be material to your evaluation of each investment person providing advice to you. Mr. Williams has no information required to be disclosed under this Item.

ITEM 4: OTHER BUSINESS ACTIVITIES

In addition to his activities at Lido, Mr. Williams serves as a Board Member of the YPO Personal Investing Network and an Ambassador to the US Ski and Snowboard Association and Foundation. This outside business activity occurs outside of business hours. Mr. Williams is not compensated for these activities.

ITEM 5: ADDITIONAL COMPENSATION

Mr. Williams has no additional compensation to disclose.

ITEM 6: SUPERVISION

Generally, all client investment decisions are overseen by Jeff Garden, Chief Investment Officer and head of Lido's Investment Committee. The Investment Committee meets periodically to discuss overall portfolio management decisions and strategies. In addition, Jason Ozur, Chief Executive Officer of Lido, is responsible for the general oversight of all investment advice given by its supervised persons.

Mr. William's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at (310) 278-8232 or jozur@lidoadvisors.com.

BROCHURE SUPPLEMENT
(Part 2B of Form ADV)

December 2023

Will Dixon

Lido Advisors, LLC

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wdixon@lidoadvisors.com

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This brochure supplement provides information about Will Dixon that supplements Lido Advisors, LLC's ("Lido") Disclosure Brochure (Form ADV Part 2A). You should have received a copy of that Disclosure Brochure. Please contact our Chief Compliance Officer at (310) 278-8232 if you did not receive Lido Advisors, LLC's Disclosure Brochure or if you have any questions about the contents of this supplement.

Additional information about Will Dixon is available on the SEC's website at adviserinfo.sec.gov.

ITEM 1: COVER PAGE

Please refer to previous page.

ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Will Dixon

Year of Birth: 2000

Educational Background

Duke University, The Fuqua School of Business – Master of Management, 2023

Duke University – Bachelor of Science in Economics 2022

Business Background

Lido Advisors, LLC, Investment Adviser Representative (6/2023 - Present)

Duke University, The Fuqua School of Business, Student (7/2022 - 6/2023)

Duke University, Student (8/2018 - 5/2022)

Northwestern Mutual Investment Services, Registered Representative (10/2021 - 12/2021)

Northwestern Mutual Insurance Company, Agent (5/2021 - 12/2021)

ITEM 3: DISCIPLINARY INFORMATION

Lido is required to disclose all material facts regarding any legal or disciplinary event that would be material to your evaluation of each investment person providing advice to you. Mr. Dixon has no information required to be disclosed under this Item.

ITEM 4: OTHER BUSINESS ACTIVITIES

Mr. Dixon does not engage in other business activities outside of his position at Lido.

ITEM 5: ADDITIONAL COMPENSATION

Mr. Dixon has no additional compensation to disclose.

ITEM 6: SUPERVISION

Generally, all client investment decisions are overseen by Jeff Garden, Chief Investment Officer and head of Lido's Investment Committee. The Investment Committee meets periodically to discuss overall portfolio management decisions and strategies. In addition, Jason Ozur, Chief Executive Officer of Lido, is responsible for the general oversight of all investment advice given by its supervised persons.

Mr. Dixon's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at (310) 278-8232 or jozur@lidoadvisors.com.

BROCHURE SUPPLEMENT
(Part 2B of Form ADV)

December 2023

William Snider

Lido Advisors, LLC

d/b/a Colorado Financial Management, A Lido Company

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Fax: (858) 450-0686
wsnider@lidoadvisors.com

Principal Office Address

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Fax: (310) 278-8267
www.lidoadvisors.com

This brochure supplement provides information about William Snider that supplements the Lido Advisors, LLC (“Lido”) d/b/a Colorado Financial Management, A Lido Company Disclosure Brochure (Form ADV Part 2A). You should have received a copy of that Disclosure Brochure. Please contact our Chief Compliance Officer at (310) 278-8232 if you did not receive Lido Advisors, LLC d/b/a Colorado Financial Management LLC Disclosure Brochure or if you have any questions about the contents of this supplement.

Additional information about William Snider is available on the SEC’s website at adviserinfo.sec.gov.

ITEM 1: COVER PAGE

Please see previous page.

ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

William Snider

Year of Birth: 1966

Education Background

St. Edward Central Catholic High School, Elgin, IL, 1984

Business Background

Lido Advisors, LLC d/b/a Colorado Financial Management, A Lido Co., Investment Adviser Representative (2/2023 – Present)

Colorado Financial Management, LLC, Financial Advisor (9/2019 – 2/2023)

Cetera Investment Advisers, LLC, Investment Adviser Representative (4/2014 – 9/2019)

Cetera Investment Services, LLC, Registered Representative (4/2014 – 9/2019)

ANB Bank, SVP Trust Officer/Financial Advisor (6/2013 – 9/2019)

Cetera Investment Services, LLC, Registered Representative (1/2012 – 6/2013)

COREFIRST Bank & Trust, Trust Officer (2/2011 – 6/2013)

Denver Money Manager, Business Development (5/2009 – 11/2010)

First Western Trust, Senior Vice President (5/2007 – 4/2009)

Charles Schwab Bank, Bank Products, Dual Employee (2/2005 – 4/2007)

Charles Schwab & Co., Inc., VP Financial Advisor (12/1999 – 4/2007)

ITEM 3: DISCIPLINARY INFORMATION

Lido is required to disclose all material facts regarding any legal or disciplinary event that would be material to your evaluation of each investment person providing advice to you. Mr. Snider has no information required to be disclosed under this Item.

ITEM 4: OTHER BUSINESS ACTIVITIES

Mr. Snider does not engage in other business activities outside of his position at Lido.

ITEM 5: ADDITIONAL COMPENSATION

Mr. Snider has no additional compensation to disclose.

ITEM 6: SUPERVISION

Generally, all client investment decisions are overseen by Jeff Garden, Chief Investment Officer and head of Lido's Investment Committee. The Investment

Committee meets periodically to discuss overall portfolio management decisions and strategies. In addition, Jason Ozur, Chief Executive Officer of Lido, is responsible for the general oversight of all investment advice given by its supervised persons.

Mr. Snider's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at (310) 278-8232 or jozur@lidoadvisors.com.

BROCHURE SUPPLEMENT
(Part 2B of Form ADV)

January 2024

Zachary Schneider

Lido Advisors, LLC

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This brochure supplement provides information about Zachary Schneider that supplements Lido Advisors, LLC's ("Lido") Disclosure Brochure (Form ADV Part 2A). You should have received a copy of that Disclosure Brochure. Please contact our Chief Compliance Officer at (310) 278-8232 if you did not receive Lido Advisors, LLC's Disclosure Brochure or if you have any questions about the contents of this supplement.

Additional information about Zachary Schneider is available on the SEC's website at adviserinfo.sec.gov.

ITEM 1: COVER PAGE

Please refer to previous page.

ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Zachary Schneider

Year of Birth: 2001

Education Background

Florida Atlantic University – Business Management (Anticipated Graduation 2024)

Business Background

IDB Lido Wealth, LLC, Investment Adviser Representative (4/2023 – Present)

Lido Advisors, LLC, Investment Adviser Representative (2/2022 – Present)

First Fidelity Loan Servicing, Associate (1/2012 – 1/2022)

ITEM 3: DISCIPLINARY INFORMATION

Lido is required to disclose all material facts regarding any legal or disciplinary event that would be material to your evaluation of each investment person providing advice to you. Mr. Schneider has no information required to be disclosed under this Item.

ITEM 4: OTHER BUSINESS ACTIVITIES

In addition to his activities at Lido, Mr. Schneider is an Investment Adviser Representative for IDB Lido Wealth, LLC, which is an SEC investment adviser owned by Lido. He devotes approximately 5% of his time performing services for IDB Lido Wealth.

ITEM 5: ADDITIONAL COMPENSATION

In addition to his ordinary compensation at Lido, Mr. Schneider receives compensation from IDB Lido Wealth, LLC which make up 5% of his total annual income.

ITEM 6: SUPERVISION

Generally, all client investment decisions are overseen by Jeff Garden, Chief Investment Officer and head of Lido's Investment Committee. The Investment Committee meets periodically to discuss overall portfolio management decisions and strategies. In addition, Jason Ozur, Chief Executive Officer of Lido, is responsible for the general oversight of all investment advice given by its supervised persons.

Mr. Schneider's investment advice and employee activities are supervised by Mr. Ozur, who can be contacted at (310) 278-8232 or jozur@lidoadvisors.com.