

Lighthouse Financial Advisors, Inc.– Form CRS

Lighthouse Financial Advisors, Inc. (“we”, “our”, or “us”) is registered with the U.S. Securities and Exchange Commission (“SEC”) as an investment adviser. Our services and compensation structure differs from that of a registered broker-dealer. Free and simple tools are available to research firms and financial professionals at www.investor.gov/CRS. The site also provides educational materials about broker-dealers, investment advisers and investing. Information in text boxes below are intended to be conversation starters for you to have with us and are required by the instructions to Form CRS.

What investment services and advice can you provide me?

We provide wealth management services to individuals and their trusts and estates (our “retail investors”). These services may include discretionary or non-discretionary investment advisory services, tax preparation, tax planning, insurance review, budgeting & cash flow, inventory of assets and liabilities, analysis of financial goals, portfolio analysis, development of an asset allocation strategy, no-load mutual fund recommendations, retirement planning and estate plan reviews. This program is designed for clients seeking ongoing advice, education and implementation assistance.

We first determine your investment objective, and then invest or recommend that you invest your assets according to your investment objectives. Once invested, we monitor and review your account performance and asset allocation, and may rebalance or recommend that you rebalance as necessary based on these reviews.

We generally provide our services on a non-discretionary basis, which means we require your consent before engaging in a course of action. We also provide our services on a discretionary basis, which means we have the authority to buy and sell investments in your account without speaking to you prior to doing so. You can place reasonable restrictions on the securities and types of securities that we buy by notifying us, in writing.

We do not limit the scope of the universe of securities that we use in managing client accounts, although we generally invest in mutual funds, exchange traded funds, individual equities, and fixed income securities.

We generally require a minimum annual fee of \$5,000 for our wealth management services.

We also offer a more limited financial review service for a three-hour financial review consultation.

For more detailed information about our *Advisory Business* and the *Types of Clients* we generally service, please See Items 4 and 7, respectively in our [Form ADV Part 2A](#).

<i>Given my financial situation, should I choose an investment advisory service? Why or why not?</i>
<i>How will you choose investments to recommend to me?</i>
<i>What is your relevant experience, including your licenses, education and other qualifications? What do these qualifications mean?</i>

What fees will I pay?

Our fee is dependent on various objective and subjective factors, including the scope and complexity of the service being offered, the amount of assets under management, anticipated future earning capacity, anticipated future additional assets, related accounts, account composition, negotiations with the client and the qualifications of the professional(s) rendering the service(s). Often, we will negotiate a fixed, annual fee for the first year of wealth management services that is between \$5,000 and \$60,000. In future years, we will review the fee and may agree to reduce it. The annual fee is prorated and due quarterly, in advance, at the beginning of each quarter. Financial reviews are generally \$900 for our consultations or \$720 where a client is referred by an existing client.

Clients may authorize us to deduct our fee from one or more of your investment accounts.

Your account will be held with a qualified custodian. Custodians generally charge transaction fees for effecting certain securities transactions. In addition, your assets can be invested in mutual funds and ETFs. You will bear your pro rata share of the investment management fees and other fees of the funds, which are in addition to the fees you pay us. These fees and expenses are described in each fund’s prospectus and potentially include a management fee, distribution fee, and other fund expenses. You will pay fees and costs whether you make or lose money on your investments. Fees and costs will reduce any amount of money you make on your investments over time. Please make sure you understand what fees and costs you

A copy of our Part 2A is available at:

https://files.adviserinfo.sec.gov/IAPD/Content/Common/crd_iapd_Brochure.aspx?BRCHR_VRSN_ID=627967

are paying.

Help me understand how these fees and costs might affect my investments. If I give you \$10,000 to invest, how much will go to fees and costs, and how much will be invested for me?

For more detailed information about our fees and costs related to our management of your account, please See Item 5 in our [Form ADV Part 2A](#).

What are your legal obligations to me when acting as my investment adviser? How else does your firm make money and what conflicts of interest do you have?

When we act as your investment adviser, we have to act in your best interest and not put our interest ahead of yours. At the same time, the way we make money creates some conflicts with your interests. You should understand and ask us about these conflicts because they can affect the investment advice we provide you. Here are some examples to help you understand what this means:

* We may recommend a particular custodian from whom we receive support services. This presents a conflict of interest, because our receipt of their support make us more inclined to continue using and recommending them.

How might your conflicts of interest affect me, and how will you address them?

For more detailed information about our conflicts of interest, please review Items 11 and 12 of our [Form ADV Part 2A](#).

How do your financial professionals make money?

Our financial professionals are generally compensated on a salary basis and may receive discretionary bonuses. In the event an employee earns a bonus, they are based on various factors. In addition, certain of our financial professionals are equity owners of the firm, in which case they stand to receive a share of the profits of the firm.

Do you or your financial professionals have legal or disciplinary history?

No. We encourage you to visit www.Investor.gov/CRS to research our firm and our financial professionals. Furthermore, we encourage you to ask your financial professional:

As a financial professional, do you have any disciplinary history? If so, for what type of conduct?

Additional information about our firm is available on the SEC's website at www.adviserinfo.sec.gov. You may contact our Chief Compliance Officer at any time to request a current copy of your Form ADV Part 2A or our *relationship summary*. Our Chief Compliance Officer may be reached by phone at (732) 747-6680.

Who is my primary contact person? Is he or she a representative of an investment adviser or broker-dealer? Who can I talk to if I have concerns about how this person is treating me?