

## 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 differ from a registered broker-dealer, and it is important for you to understand the differences between those structures. Free and simple tools are available to research firms and financial professionals at [www.investor.gov/CRS](http://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 (“you,” or “client”). 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, investment recommendations, retirement planning and estate plan reviews. This program is designed for clients seeking ongoing advice, education, and implementation assistance.

We first develop investment objectives with our clients, and then invest or recommend that clients invest their assets according to those investment objectives. Once allocated, Lighthouse provides ongoing monitoring and review of account performance and asset allocation as compared to client investment objectives and may periodically execute or recommend account transactions based upon those reviews or other triggering events.

We generally provide our services on a non-discretionary basis, which means we require client consent before executing any transactions. This means that non-discretionary clients make the ultimate decision about the purchase or sale of their investments. We also provide our services on a discretionary basis, which means we have the authority to buy and sell investments in those clients’ accounts without confirming with them before 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 (“ETFs”) individual equities, and individual bonds.

We generally require a minimum annual fee of \$6,000 for our wealth management services.

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

We may also agree to provide financial planning and consulting services as part of our wealth management services without additional charge, or on a stand-alone separate fee basis. When we provide those services to a client, we rely upon the information they provide and do not verify or monitor that information while or after providing these services. Our financial planning consulting services are completed upon the communication of our recommendations to our client or delivery of a written financial plan.

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 [ADV Part 2A Brochure](#).

<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 but not limited to the scope and complexity of the service being offered, the amount of assets under management or advisement, anticipated future earning capacity, anticipated future additional assets, related / family accounts, account composition, prior relationships with our firm or its representatives, negotiations with the client and the qualifications of the professional providing services. We typically negotiate a fixed, annual fee for the first year of wealth management services that is between \$6,000 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 an existing client refers a client.

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

A copy of our Form ADV Part 2A is available by selecting “Part 2 Brochures” at: <https://adviserinfo.sec.gov/firm/summary/121496>.

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Your account will be held with a qualified custodian. You will also be responsible for the fees and expenses charged by qualified custodians and imposed by broker dealers according to their fee schedules. Those fees and expenses include but are not limited to, transaction charges, wire transfer and electronic fund fees, and other fees and taxes on brokerage accounts and securities transactions. In addition, if your assets are invested in mutual funds, ETFs, or other registered and unregistered investment companies, 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 or other offering documents.

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 are paying.

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

*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?*

***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 4, 8, 11 and 12 of our [ADV Part 2A Brochure](#).

***How do your financial professionals make money?***

Our financial professionals are generally compensated on a salary basis and may receive discretionary bonuses based on various factors. In addition, certain of our financial professionals are equity owners of the firm, who stand to be compensated based on their respective share of the firm's profits.

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

No. We encourage you to visit [www.Investor.gov/CRS](http://www.Investor.gov/CRS) for a free and simple search tool to research our firm and our financial professionals.

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

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Additional information about our firm is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov). You may contact our Chief Compliance Officer at any time to request a current copy of our [ADV Part 2A Brochure](#). 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?*