

Item 1. Cover Page

Disclosure Brochure and Brochure Supplement
March 28, 2018

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This brochure and brochure supplement provides information about the qualifications and business practices of Lighthouse Financial LLC. If you have any questions about the contents of this brochure, please contact us at (303) 444-1818. Our website is: www.lighthousefinancialLLC.com. The information in this brochure has not been approved or verified by the United States Securities and Exchange Commission or by any state securities authority.

Lighthouse Financial LLC is a registered investment adviser with the Securities and Exchange Commission. Registration of an investment adviser does not imply a certain level of skill or training.

Additional information about Lighthouse Financial LLC is also available on the SEC's website at www.adviserinfo.sec.gov.

Item 2. Material Changes

On July 28, 2010, the United States Securities and Exchange Commission ("SEC") approved new requirements for the disclosure document ("Brochure") required to be provided to clients that affected both the format and content of the Brochure.

The Material Changes section of the Brochure addresses specific material changes in the Brochure since the last annual update. Our last annual update was March 3, 2017.

You may request a copy of our current Brochure at any time, which we will provide to you free of charge. If you would like to request a copy of our current Brochure, please contact our compliance department at (303) 444-1818.

SUMMARY OF MATERIAL CHANGES/UPDATE MARCH 28, 2018

1. Lighthouse updated Item 4 – Discretionary Management Services to disclose that the discretionary management services we currently offer utilize SEI, an unaffiliated investment adviser, to manage client assets. We continue to manage certain client accounts internally in strategies no longer offered to new clients.
2. Lighthouse has updated Item 10.D. Conflicts of Interest from Arrangements with Other Investment Advisers to expand on specific potential conflicts of interest related to the recommendation of SEI as the manager of client assets as well as our process for dealing with these potential conflicts.
3. Lighthouse updated Item 14 to disclose that we receive certain benefits from SEI and refers to updated disclosure in Item 10.D. as described above.
4. Lighthouse updated Item 4.D. to reflect its regulatory assets under management as of 12/31/2017. (If less than 90 million must disclose loss of SEC eligibility)

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Item 4. Advisory Business

A. The Firm and Principal Owners

Lighthouse Financial, LLC (LH), ("Lighthouse", "LH," or "the Firm") has been a registered investment adviser with the SEC since December of 1999. We are seventy five percent (75%) owned by our Managing Partner, J. Lynn Hinds and twenty five percent (25%) owned by Michael Gordon, Chief Operating Officer.

B. Types of Services Offered

Financial Planning Services:

LH offers complete financial planning services. LH financial planning services include defining the client's personal goals; evaluate the client's existing financial circumstances, and developing coordinated strategies to meet the client's financial objectives. LH financial plans include a written and online presentation of the client's objectives and goals; a summary of LH assumptions used in preparing the client's financial analyses, discussions addressing each of the client's objectives and addressing the client's ability to achieve each goal and recommendations by detailing the steps the client must take to achieve the client's goals. The client is responsible for the timely production of documents needed by Lighthouse.

LH financial planning services may include the following areas:

- Retirement Planning

LH retirement planning services may include, but are not limited to, the following:

- Creating income projections based on an assumed investment return, rate of inflation, retirement age and retirement spending;
- Creating distribution and withdrawal options, including lump-sum distributions, mandatory distributions, beneficiary designations and pension pay-out options.
- Generating a Social Security analysis in an effort to maximize your benefits
- Recommending cash flows, savings and debt repayments;
- Calculating income tax, possible penalty tax, and estate tax;
- Creating simulation models, such as Monte Carlo or historical simulations that indicate probability of success based on mathematical modeling.

- Income and Expense, Net Worth, and Tax Estimates

LH will prepare current year financial statements and LH may also include projected multiple-year financial statements. LH will also make recommendations for tax review, debt reduction, liability management and cash flow management.

- Education Funding Planning

LH will analyze the client's educational planning needs to suggest a course of action for college education or vocational training for the client's children that are compatible with their skills and desires and the client's financial goals. LH educational planning services include recommendations for various forms of funding, analysis of the taxation of college savings, discussion of ownership and control issues, the impact of saving on financial aid and the use of trusts.

- Business Planning

LH will provide the client, as the owner of a small business, with advice about business continuation planning, employee benefit plans and qualified and non-qualified retirement plans.

- Insurance Planning

LH will review the client's risk protection for premature death, disability, long-term care and casualty losses.

- Estate Planning

LH estate planning services address the client's concerns regarding the accumulation, conservation, and distribution of the client's estate. LH will analyze the client's income sources for the client's lifestyle and gifting desires and recommend strategies for the distribution of the client's estate. LH will work closely with the client's attorney and client's other advisers to develop strategies designed to accomplish the client's objectives and minimize the client's taxes.

- Charitable Gift Planning

LH will help the client, as an individual, or the client's family, define and achieve the client's philanthropic goals through charitable gift strategies. LH will work with the client's other advisors to recommend strategies to the client to minimize taxes, protect the client's family and benefit non-profit organizations.

Discretionary Asset Management Services

LH provides discretionary asset management services based on the client's personal objectives, risk tolerance, and time horizon. Based on information from an investor profile and analysis of a client's financial situation, LH develops a written statement of investment policy, overall strategy, initial asset allocation model and recommended portfolio. LH provides continuous portfolio supervision.

LH utilizes SEI, an unaffiliated investment adviser which is an institutional money manager, to manage the assets in client accounts. LH has discretion in modifying their models and making trades where appropriate. They generally ascribe to modern portfolio theory and with an emphasis on key principles that include asset allocation, portfolio design, investment manager selection, portfolio construction and management, tax management and risk management. Their approach also includes periodic rebalancing.

LH continues to manage certain client accounts internally in strategies that are no longer offered to new clients. LH utilizes a multi-disciplined approach in managing these portfolios. LH considers the economic conditions by country, consumer and credit quality. LH develops and monitors asset allocation techniques, investment strategies and market models. And LH analyzes industries, sectors, and companies for potential opportunities. This is a dynamic process that is reviewed on a periodic basis and adjusted according to current conditions.

Non-Discretionary Advisory Services:

LH also continues to provide investment advice on investments, portfolio allocation models, securities analyses and selection and portfolio construction on a non-discretionary basis to certain clients. The investment advice may include continuous monitoring of the portfolio and/or periodic portfolio reviews.

C. Level of Services Provided to Clients with managed investments

LH tailors our advisory services to the needs of LH clients. LH Advisors discuss and advise the client on the types of investments and investment strategies based upon the client's financial situation, risk profile and financial goals. This process requires LH Advisors to collect information about the client through personal interviews and completion of an investor profile. Based on this information, a written statement of investment policy is developed, initial asset allocation model and recommended portfolio for the client and place the client's assets in an appropriate established portfolio strategy. However, LH may customize the strategies based upon the client's particular circumstances. Once LH places the client in an appropriate portfolio strategy, LH will provide the client with continuous portfolio supervision. The client is permitted to impose reasonable investment restrictions on investing in certain securities or types of securities. Additionally, after collecting information regarding the client's income needs, if the client is in a withdrawal phase from the client's investments LH will develop a withdrawal plan. The client is permitted to modify their income needs at any time.

D. Assets Under Management

As of December 31, 2017, Lighthouse manages \$110,360,616 of assets on a discretionary basis and \$254,893 of assets on a non-discretionary basis. We use the same method to calculate our assets under management here as we have used to calculate our assets under management on Item 5(F) of our Form ADV 1.

Item 5. Fees and Compensation

A. Asset Management Fees

LH charges a declining asset management fee that is due and payable in advance at the end of each fiscal quarter. LH calculates our advisory fee based on the market value of the aggregate account assets under LH management or subadvisor (including cash) as of the close of business on the last business day of the fiscal quarter. The fee schedule is billed quarterly in advance and as stated in the investment management agreement. If the SEI investment platform is utilized, the same fee schedule applies, and the monthly fees are billed in arrears.

The asset management fee for accounts held at SEI is payable in arrears at the end of each month and is based upon the market value of the client's aggregated account assets under management (including cash) as of the close of business on the last business day of the month. Accounts established during a month are billed at the end of the month.

The Lighthouse Fee schedule is as follows:

Portfolio Value	Fee
\$0-\$250,000	1.60%
\$250,001 - \$500,000	1.30%
\$500,001 - \$1,000,000	1.15%
\$1,000,001 - \$2,000,000	.90%
\$2,000,001 +	.60%

Investment Advice and Financial Planning Fees

The LH fee for providing investment advice and financial planning services generally falls within a range of one hundred dollars (\$100.00) to four thousand dollars (\$4,000.00), depending on the complexity and size of the portfolio, and the number of hours needed to create a financial plan. The LH hourly fees range from seventy-five dollars (\$75.00) an hour for administrative staff to two hundred fifty dollars (\$250.00) an hour for the financial planner time. The fee must be agreed upon in advance. One half of the agreed upon fee is due prior to beginning the advisory or financial planning work. The remaining balance is due upon the delivery of the LH advisory or financial planning work. LH will deliver the agreed upon plan within six (6) months of the date of the signed advisory agreement. The fee may include further guidance in the implementation of the plan recommendations, and includes regular updates or reviews of the client's plan for one year.

B. Payment of Fees

The LH advisory agreement provides for authorized deductions directly from accounts held at the qualified custodians. The qualified custodian will directly debit the account for fees payable and will forward those fees to Lighthouse or our designated agent. Please be aware that when the qualified custodian deducts fees directly from your account, it is your responsibility to review your account and notify us as to any discrepancies.

- LH provides written authorization for the qualified custodian to debit the client's account quarterly and, sends notification showing the amount of the fee, the value of the assets in the account(s) on which the fee is based, the rate at which the fee was calculated and the period covered.

C. Additional Fees and Expenses

In addition to the asset management and financial planning fees described above, LH clients are responsible for paying the following fees and expenses applicable to their accounts:

Transaction costs and related trading expenses; stock odd-lot differentials; transfer taxes; wire transfer and electronic fund fees; other fees and taxes related to brokerage accounts; deferred sales charges; IRA and qualified retirement plan fees; internal management fees and administrative expenses for mutual funds and exchange traded funds that are disclosed in the fund prospectus; mutual fund or money market 12b-1; management fees for Separately Managed Accounts utilized by SEI; and other fees and expenses required by law. Please refer to Item 12 (Brokerage Practices) below for more information on our brokerage practices.

D. Prepayment of Fees

The asset management fee for accounts custody at Pershing is due and payable in advance at the end of each fiscal quarter and is based on the market value of the client's aggregated account assets under LH management (including cash) as of the close of business on the last business day of the fiscal quarter.

The client has the right to terminate their investment management agreement with LH without penalty within five (5) days after the effective date of the agreement by providing notice to LH in writing. After five (5) days, the client will incur a pro rata charge for the advisory services that LH has provided to client up to the date of the termination of the agreement. LH will refund the client the prepaid quarterly fee amount less the fee amount prorated to the date of termination for Pershing accounts. Clients who terminate accounts held at SEI will be billed on a pro rata basis for the days accrued during the current quarterly cycle.

For LH financial planning services, the client should receive the client's final plan from LH within six (6) months. If the client has not received their plan within six (6) months, LH will return the client's initial payment before (6) months have passed. If the client terminates the client's financial plan agreement with LH prior to LH's delivery of the plan, the client may be eligible for a partial refund on pro-rated basis based upon the amount of time LH have spent on the client's project.

E. Compensation for Sale of Securities or Other Investment Products

LH does not charge commissions in addition to asset management fees. However, some mutual funds distribute payments to broker-dealers pursuant to a 12b-1 distribution plan, or other such plan, as compensation for brokerage services. In their capacity as a broker-dealer agents acting on the client's behalf, LH Advisors may be eligible to receive such service fees and compensation. In some instances, a load-waived mutual fund may pay a 12b-1 service fee. For taxable accounts, LH receives the 12b-1 fee but it is generally LH policy that Advisors not receive 12b-1 fees on mutual funds recommended in taxable accounts. For ERISA qualified accounts (IRA's, 403b plans, 401k plans and other ERISA plans), neither Lighthouse nor the Advisor receives 12b-1 fees. These fees are either retained by the broker dealer (Cambridge) or

are offset from quarterly asset management fees. One exception to this practice is the case where LH recommends a variable annuity to a client. In this case, a commission on the sale of the variable annuity and ongoing 12b-1 fees from the sale may be received. In cases where LH is granted authority by the client to manage the investment options inside the annuity on a discretionary basis, LH does not charge advisory fees. LH considers the payment of commissions and ongoing 12b-1 fees to be the compensation in these situations. A conflict of interest exists in these arrangements. The Advisor may have a financial incentive to recommend a variable annuity based upon the compensation he or she will receive rather than on the best interests of the client. LH addresses this conflict by requiring that all variable annuity sales be reviewed and approved by the Chief Compliance Officer to ensure the recommendation is appropriate for the client after considering other investment alternatives.

In cases where LH prepares a financial plan or performs other investment advice on a non-discretionary basis, the client has a choice as to whether they want to implement the financial plan or recommended portfolio through LH or use another financial advisor or institution that is not affiliated. If the client uses Lighthouse to implement the recommended portfolio the Advisor has a conflict of interest in that they may receive compensation in the form of commissions or a share of the advisory fee for all or part of the recommended portfolio. This conflict is disclosed to clients in the client agreement. LH also discloses the conflict when LH meets with the client to discuss the implementation of the plan. In addition, if LH recommends mutual funds in these cases, LH will generally recommend “no load or load waived” funds. A “no load” fund does not charge a sales commission. A load-waived fund does not charge a sales commission but may pay a 12b-1 service fee.

LH Advisors are also representatives of unaffiliated insurance agencies. In their capacity as insurance agents they may offer insurance products and receive normal and customary commissions as a result of such transactions. Therefore, when the client purchases insurance products from a LH Advisor who is also an insurance agent, there may be a potential conflict of interest because the Advisors have an interest in making commissions on sales that may not be in the client’s best interests. LH addresses this conflict by requiring that the Chief Compliance Officer review all insurance sales to advisory clients to ensure the product is suitable for the client.

Item 6. Performance-Based Fees and Side-By-Side Management

LH and our supervised persons do not charge performance-based fees.

Item 7. Types of Clients

LH manages investment advisory accounts for individuals, trusts, estates, and qualified and non-qualified retirement plans. LH does not require clients to make a minimum investment in order to open an investment advisory account with LH. However, LH generally discourages investment advisory accounts with less than \$100,000 unless you plan on adding additional funds within a reasonable period of time that will create an advisory account with a minimum of \$100,000 of investable assets.

Item 8. Methods of Analysis, Investment Strategies and Risk of Loss

A. Method of Analysis and Investment Strategy -

LH primarily utilizes financial strategies or programs that provide current and historical information on assets to determine the suitability and inclusion of these assets in our managed accounts. In determining the suitability of various investments LH takes into consideration the profile, holdings, historical performance and pricing, trading volume, and size of the asset as well as any unusual or unique attributes before placing an investment in client portfolios. As a general rule LH does not invest in thinly traded investments with low daily volume, low priced stocks or assets with less than one year's history.

1. Most LH investment models are actively managed and traded. LH risk management strategy is not managed for tax efficiency as the average holding period is often less than one year. It is managed for risk reduction and preservation of capital. Additionally, LH may use rebalancing when funds are added, withdrawn or are sold out of a model. As a general rule LH has different models available to meet the client's needs; accelerated growth, growth, moderate, conservative, strategic income, strategic, custom and a defensive income model. LH utilizes a risk tolerance questionnaire that is completed by the client to determine which model or models are suitable for investment. LH models are managed on a discretionary basis with LH having a limited power of attorney to buy and sell assets in the client's account.
2. Our small accounts (under \$50,000 of assets) platforms are a more traditional buy and hold approach to managing client assets. LH relies on the historical performance of each asset included in the portfolio and diversification for the construction of client portfolios. LH may utilize a rebalancing strategy whenever funds are added or withdrawn or on an annual basis as a risk management tool. LH takes into consideration the profile, holdings, historical performance and pricing, trading volume and size of the asset as well as any unusual or unique attributes before placing an investment in client portfolios.

B. Material Risks Involved for Each Significant Investment Strategy

Possible risks in the LH active investment strategy are the possibility of owning an asset that underperforms. Another risk is a potential of overlap (concentration of individual securities inside two or more mutual funds or ETF's).

Possible risks utilizing modern portfolio theory are remaining fully invested during a significant market decline and owning assets that under perform for a period of time.

The risk management strategy may have an adverse impact on performance by selling an asset and realizing a loss when immediately thereafter a sharp reversal causes the price of the asset to increase above the selling price. Additionally there may be trading costs and adverse tax consequences in taxable accounts. This strategy will generally lag a buy and hold strategy when

the market begins appreciating because of a defensive cash position and later subsequent re-entry into the market.

C. Material Risks Associated with Certain Securities

There are certain risks associated with investments that may result in a loss. Clients who have short term needs for liquidity (less than one year) should not invest those funds in a managed account. Lighthouse invests client assets primarily in ETF's (exchange traded funds), mutual funds, FDIC insured instruments and individual stocks and bonds. Some of the risks associated with these investments are as follows: (1) The mutual fund or ETF could be closed or liquidated (2) Mutual funds, ETF's, stocks and bonds are subject to a decrease in value due to market fluctuations (3) The underlying companies included in a mutual fund or ETF or the individual stock or bond can be merged, sold, liquidated or go bankrupt (4) The government may exercise a circuit breaker on any exchange and stop all trading for a period of time (5) There can be a change in management at all levels (individual company, fund level, Lighthouse Financial) which may have an impact on performance (6) Under our risk managed strategy there may be frequent trades that generate short term losses in a volatile market. Frequent trades may also generate short term gains in taxable accounts which are currently taxed at a higher rate. (7) There may be a lack of liquidity from investments in individual bonds or CD's.

D. SEI Investment Strategies

See Item 8 in the SEI Brochure for Methods of Analysis, Investment Strategies, Material Risks of Strategies and Material Risks of Certain Securities.

Item 9. Disciplinary Information

LH has determined that LH does not have any legal or disciplinary events that are material to the clients' or prospective clients' evaluation of LH's advisory business or the integrity of LH management.

Item 10. Other Financial Industry Activities and Affiliations

A. Registered Broker-Dealers

LH is not a registered broker-dealer. LH management persons are registered representatives of Cambridge Investment Research, Inc., (“Cambridge”), an unaffiliated FINRA broker-dealer. LH acts as an Office of Supervisory Jurisdiction (“OSJ”) for Cambridge. The OSJ management is responsible for supervising the brokerage activities of LH Advisors who are also registered representatives of Cambridge.

B. Registered Futures Commission Merchant, Commodity Pool Operator, a Commodity Trading Advisor

LH and our management persons are not registered and do not have an application pending to register as a futures commission merchant, commodity pool operator, commodity trading advisor or an associated person of these entities.

C. Material Relationships with Related Persons and Conflicts of Interest from Relationships with Related Persons

LH does not have any material relationships with any affiliated companies. Cambridge is an unaffiliated broker-dealer, and potential conflicts of interest are discussed in Item 5 and Item 12 of this Brochure.

LH Advisors may be licensed as insurance agents of unaffiliated insurance agencies. See Item 5 for a discussion of potential conflicts of interest associated with this affiliation.

D. Conflicts of Interest from Arrangements with Other Investment Advisers

LH does recommend SEI, an unaffiliated investment adviser. LH does not receive any direct compensation from SEI. However, LH does benefit from the fact that SEI provides certain services and benefits to us in order to assist us in providing advisory services to clients. These benefits and services are set forth in the client agreement and include the following:

1. Technology solutions and operational support relating to SEI’s systems;
2. Investment research
3. Assistance in marketing activities; and
4. Assistance in transitioning accounts to SEI.

LH may be eligible for direct payments from SEI in certain circumstances. SEI may pay LH for travel reimbursement for reviewing the Firm’s business and practices and/or providing certain clerical or custodial support services.

The services LH receives from SEI may be based on the business we do with SEI and may be offered to us at no fee or at a discounted fee. As such, we may be influenced in recommending or requiring that you establish accounts with SEI vs. another investment adviser. LH continually examines this potential conflict of interest. LH has determined that our selection of SEI is in the best interests of our clients. Our selection is primarily based upon the quality of the services provided that benefit LH clients and not on benefits received by LH.

We may receive discounted pricing, including transaction and custody fees, for your account based on the nature and scope of the business we do with SEI currently as well as expected future business. SEI may change this pricing, services and other benefits if the nature or scope of LH's business changes or does not reach certain levels, in which case your account may revert to an amount not to exceed the standard pricing.

Item 11. Code of Ethics, Participation or Interest in Client Transactions and Personal Trading

A. Summary of Code of Ethics

LH will provide our Code of Ethics (the "Code") in its entirety to any client or prospective client upon request. The following is a summary of the key provisions of the Code:

1. **Scope** - The Code covers all directors, officers, partners, employees, and any other persons who are under the Firm's supervision and control.
2. **Fiduciary Duties** - This Code of Ethics is based on the principal that LH and its employees owe a fiduciary duty to its clients. Accordingly, LH and its employees must avoid activities, interests and relationships that might interfere or appear to interfere with making decisions in the best interests of our advisory clients.
3. **Personal Securities Trading** - All Employees are subject to certain trading restrictions. In addition, all employees must report their personal securities transactions quarterly and personal securities holdings annually.
4. **Code of Conduct** - The Code contains specific topics designed to reflect the Firm's commitment to ethical conduct.

You may receive a copy of our Code of Ethics by contacting J. Lynn Hinds at 360 Interlocken Blvd., Suite 101, Broomfield, CO 80021-3496, (303) 444-1818.

B. Recommending Securities in Which We Hold a Financial Interest

LH does not recommend or buy or sell securities in which LH or a related party holds a material financial interest.

C. Lighthouse Employees Investing in the Same Securities as Clients

LH permits our supervised persons to trade in the same securities as those held by clients. Potential conflicts arise when our supervised persons buy or sell the same securities LH buys or sell for clients. For instance, if supervised persons have knowledge of pending client trades that could impact the market price of a security, they could time their transactions so as to receive a better price than that of the clients. Our policy is to prohibit supervised persons from purchasing or selling securities for their accounts in any manner that might conflict with our clients.

In addition, LH does not allow employees to invest in initial public offerings (IPO's). Associated persons, aside from those in their status as clients of the LH, are not permitted to participate in aggregated trades with client accounts. For additional information on aggregation of trades see Item 12(B).

D. Lighthouse Employees Trading in the Same Securities as Clients at the Same Time

See Item 11(C), above.

Item 12. Brokerage Practices

A. Criteria for Recommending Brokers to Clients

LH requires that clients designate Cambridge Investment Research, Inc. ("Cambridge") to act as the broker-dealer and Pershing LLC ("Pershing") to act as the custodian for their accounts with the exception of those accounts managed by SEI. SEI accounts are custodied and traded at SEI. Clients receive SEI's ADV 2 disclosures regarding fees and brokerage practices.

We selected Cambridge as the broker-dealer and Pershing as the custodian in our program after considering a wide range of factors including, among others:

- Financial strength, integrity and stability; quality of their trading and execution services; competitiveness of the fees based upon the quality of service; breadth of available investment products (mutual funds and ETF's) and responsiveness.

Pershing charges clients a transaction fee for effecting some securities transactions. LH seeks to negotiate competitive rates for our clients. However, the transaction fees charged by the broker may be higher or lower than those charged by other brokers for the same services.

Products and Services Available to Us from Cambridge

Cambridge provides LH and our clients with certain services and benefits that help us manage or administer clients' accounts.

Among the services provided by Cambridge that **directly benefit clients** are: execution and settlement services, broad range of investment products, custody of client assets, and availability of certain investment products that are not available to retail accounts.

Certain services provided by Cambridge may **benefit us but may not directly benefit clients**. These services assist us in managing client accounts. They include, but are not limited to:

- Research, pricing services and other market data; the ability to electronically download client trades, balances and positions and input them in to our portfolio record keeping systems; the use of trading software to facilitate trade execution and aggregate orders for multiple client accounts; the ability to debit our management fees directly from client accounts and provide access to client account data such as confirmations and statements

Potential Conflicts of Interest Arising from Broker Arrangements

The following potential conflicts of interest arise from our Broker/Custodian Arrangements

- The products and services made available to us through Cambridge may directly benefit LH because we do not have to produce or pay market value for such products and services.

LH continually examines this potential conflict of interest. LH has determined that our selection of Cambridge/Pershing is in the best interests of our clients. Our selection is primarily based upon the quality and price of the services provided that benefit LH clients and not on those services that may benefit LH.

Soft Dollar Programs

We do not participate in soft dollar programs with brokers where soft dollar credits are generated based upon a certain level of commissions for use in purchasing research or other products or services.

Brokerage for Client Referrals

LH does not select or recommend brokers or direct client transactions to brokers based upon whether LH or our Advisors receive client referrals from such brokers.

Cambridge/Pershing Directed Brokerage

LH requires our clients to designate Cambridge to act as the broker-dealer and Pershing or SEI to act as the Custodian for their accounts. LH has provided a full explanation of this practice and the consequences to the client under Selection of Broker Custodian at the beginning of Item 12A. Representatives of LH are available to address any questions a client or prospective client may have regarding the Firm's arrangement with Cambridge/Pershing and any corresponding perceived conflict of interest any such arrangement may create.

Cambridge and Pershing are not affiliates of Lighthouse.

Client Directed Brokerage

We do not allow our clients directed brokerage.

B. Trade Aggregation

We aggregate orders for the sale and purchase of securities for our clients if we believe we can obtain a better execution price. For aggregated trades that are fully executed, each client will receive the number of shares originally intended for his or her account. For aggregated orders that are executed in more than one transaction, the client's portion of such order is the average of the prices at which all of such transactions were executed for each day. The average price may be greater or less than the price the client would receive if the trade was done separately for such client. The client is responsible for all transaction costs.

Item 13. Review of Accounts

A. Review of Client Accounts

Pershing or SEI, as the custodian for your account, will provide statements for your account at least quarterly.

Lighthouse monitors your account continuously and schedules regular investment meetings based upon a mutually agreed schedule. Lighthouse may also address other financial planning topics with you at these meetings for no additional fee.

In addition, Lighthouse offers on-line electronic or written Quarterly Performance Reports on managed accounts and compares them with your IPS to determine whether you are meeting your goals. Your IPS will help you track your investment objectives, time horizon and expected rate of return. Lighthouse also provide electronic access via a password protected venue for viewing your account on a 24/7 basis.

Other than for general advice, Lighthouse does not review the accounts of those who contracted for a one-time-only financial plan. However, such persons may enter into a new agreement with Lighthouse for annual updates of their financial plan for a stated fee. The content of these reviews may include updated financial statements, tax analysis, investment summary, asset allocation analysis, retirement and other funding updates, and estate review.

Lighthouse requires each Adviser to review client accounts for consistency with client objectives, guidelines and agreements. In addition, our Chief Compliance Officer reviews reports, contracts, and financial plans Lighthouse delivers to clients.

B. Review of client accounts on other than a periodic basis, along with a description of the factors that trigger a review.

Factors that may cause our Adviser, Advisory Supervisor or Chief Compliance Officer to review a client's account more frequently may include volatile market periods and changes in your objectives.

C. Description of the content and indication of the frequency of written or verbal regular reports that Lighthouse provides to clients regarding their accounts.

Lighthouse offers Quarterly Performance Reports, including portfolio statements, either in hard copy or on-line. The Performance report includes periodic Time Weighted Rates of Return for the entire portfolio and individual account listings by registration including each asset owned in the account.

In addition, Pershing or SEI, our current custodians of client accounts, provides either in hard copy or on-line monthly account statements.

Item 14. Client Referrals and Other Compensation

A. Economic Benefits from Third Parties

Lighthouse may receive an economic benefit from the broker we recommend to clients. This benefit is in the form of products and services the broker makes available to investment advisers whose clients maintain their accounts with Cambridge/Pershing. The actual products and services received that may benefit us and potential conflicts of interest are fully described in Item 12 (Brokerage Practices) above.

The Firm receives certain benefits from SEI, the third party manager recommended by LH. The benefits received and potential conflicts are described in Item 10.D. (Other Investment Advisers).

The Firm's owner has the right to be included in an equity participation program offered by Cambridge Investment Research Inc., the broker-dealer utilized by the Firm. We do not receive any other economic benefit from a third party for providing investment advisory services.

B. Compensation to Third Parties for Referrals

We do not have any third party solicitors or solicitation agreements. One adviser representative has an agreement with LH that allows such representative to receive a percentage of the client's management fee as compensation.

Item 15. Custody

Lighthouse clients may designate Pershing or SEI to act as the custodian for their accounts as part of their client advisory agreement with us. Lighthouse does not maintain physical custody of any client assets. However Lighthouse does debit client advisory accounts for payment of our advisory fees. For accounts held at SEI they act as custodians for those accounts and debit advisory fees for payment of Lighthouse advisory services. This policy is more fully described under Item 5, Fees and Compensation.

Pershing will directly send in paper format or electronic format account statements at least quarterly. The statements produced by Pershing list account balance(s), transaction history and any fee debits or other fees taken out of their accounts including our advisory fee. Clients should carefully review the account statements for accuracy.

SEI will directly send in paper or electronic format account statements at least quarterly. The statements produced by SEI list account balances, assets held within the account, any fee transactions including Lighthouse advisory fee. Clients should carefully review the statements for accuracy.

Lighthouse does not provide separate account statements to clients. Lighthouse provides performance reports to our clients as well as electronic access detailing account balance(s), assets held within the account and any fees (including our advisory fee) on demand on a 24/7 basis. For those clients who desire their quarterly reports in paper format Lighthouse provides those as well. Lighthouse urges clients to compare the account statements they receive from Pershing or SEI with the performance reports they receive from us. If clients have any questions about their account statement or if they do not receive an account statement, they should contact our Compliance department at 303-444-1818.

Lighthouse encourages our clients to raise any questions with us about the custody, safety or security of their assets.

Item 16. Investment Discretion

Clients must sign a limited discretionary investment management agreement with Lighthouse before we will begin managing their accounts on a discretionary basis. This agreement gives Lighthouse the right to purchase or sell assets in the account and the amount and type of securities to be traded in the account without receiving prior consent.

Item 17. Voting Client Securities

Lighthouse does not and will not accept the proxy authority to vote on behalf of clients. In addition, Lighthouse will not provide advice to clients about how to vote proxies. Clients will receive proxies or other solicitations directly from Pershing or SEI, if applicable.

Item 18. Financial Information

Lighthouse does not require nor solicit prepayment of more than fifty percent of the agreed upon financial planning fee from a client more than six (6) months in advance. Therefore, Lighthouse has not included a balance sheet for our most recent fiscal year.

Although Lighthouse does have discretionary authority over clients' accounts, Lighthouse does not have any responsibility to disclose financial information that is likely to impair our ability to meet our contractual commitments to our clients. No client accounts are held at Lighthouse under any circumstances. Lighthouse has not been the subject of a bankruptcy petition at any time.

ADV Part 2B Brochure Supplement February 29, 2016**Item 1. Cover Page**

This brochure supplement provides information about Supervised Persons of Lighthouse Financial LLC. If you have any questions about the contents of this supplemental brochure, please contact us at (303) 444-1818.

Our website is <http://www.lighthousefinancialLLC.com>.

Lighthouse Financial LLC is a registered investment adviser with the Securities and Exchange Commission. Registration of an investment adviser does not imply any level of skill or training. Additional information about Supervised Persons is also available on the SEC's website at <http://www.adviserinfo.sec.gov>.

Supervised Persons:

Jack Hinds. 360 Interlocken Blvd. STE 101, Broomfield CO 80021. Telephone 303-444-1818
J. Lynn Hinds. 360 Interlocken Blvd. STE 101, Broomfield CO 80021. Telephone 303-444-1818
Lisa Malick. 360 Interlocken Blvd. STE 101, Broomfield CO 80021. Telephone 303-444-1818

Item 2: Educational Background and Business Experience

Jack A. Hinds, CLU, ChFC, MSFS, CKA - Broomfield, Colorado

Year of Birth: 1946

BS, Business Administration, University of Southern Colorado

2006 - 2016: Chief Investment Officer, Lighthouse Financial, LLC

2006 – Present Chief Compliance Officer

2009 - Present: OSJ Branch Manager, Cambridge Investment Research, Inc.

2006 - 2009: OSJ Branch Manager, Financial Network

2004 - 2006: Retired

J. Lynn Hinds, CRC, CKA - Broomfield, Colorado

Year of Birth: 1950

BA, Psychology / Art, University of Texas

2016 – Present Chief Investment Officer

1999 - Present: Managing Partner and Principal, Lighthouse Financial LLC, RIA

2009 - Present: Registered Representative Cambridge Investment Research, Inc.

1990 - 1997: Investment Advisor Supervisor, Financial Network

1998 - 2009: Regional Director, Financial Network

Lisa Malick, CFP, CKA – Broomfield, CO

Year of Birth: 1967

BS, Biology, State University of New York at Geneseo

MS, Marine Science, University of South Florida
Financial Planner Certificate, Boston University
2012 – Present: Registered Representative Cambridge Investment Research, Inc.
2014 – Present: Investment Advisor Representative Lighthouse Financial LLC
2011 – Present: Senior Financial Planner, Lighthouse Financial, LLC
2009 – Present: Financial Planner, Lighthouse Financial, LLC

EXPLANATION OF PROFESSIONAL DESIGNATIONS:

MSFS: Master of Financial Sciences. This advanced degree requires successful completion of studies and passing an examination related specifically to the financial services industry. Such topics include; economics, estate planning, taxation, risk management, investments and insurance related issues.

CLU: Chartered Life Underwriter. This designation requires successful completion of studies and passing an examination related specifically to life, health, disability, long term care insurance vehicles. It also covers areas of estate and business planning as well as charitable giving.

ChFC: Chartered Financial Consultant. This designation requires successful completion of studies and passing an examination related to aspects of financial planning. This includes area of budgeting, goal setting insurance reviews, estate and income tax planning, retirement planning, college funding and charitable planning.

CRC: Certified Retirement Consultant. This designation requires successful completion of studies and passing an examination related to aspects of retirement planning. This includes areas of retirement funding, social security planning, Medicare planning, long term health care planning, wills and trusts, and other retirement related issues.

CFP: Certified Financial Planner. This designation requires successful completion of studies and passing examinations in areas of financial planning, taxes, insurance, estate planning and retirement. In addition years of experience and ethic requirements are require as part of attaining the certification from the Certified Financial Planner Board of Standards.

CKA: Certified Kingdom Advisor. This designation requires successful completion of studies and passing examinations in Biblical stewardship, adhering to a Code of Ethics, hold an approved professional designation or a minimum of ten years' experience in a specific professional discipline.

Item 3: Disciplinary Information

Lighthouse has determined that there are no legal or disciplinary events that are material to our Supervised Persons of Lighthouse.

Item 4: Other Business Activities

Jack A. Hinds

Jack Hinds is a Registered Representative with Cambridge Investment Research Inc., an affiliated FINRA member broker dealer. While Lighthouse does not charge commissions in addition to asset management fees, some mutual funds distribute payments to broker-dealers

pursuant to a 12b-1 distribution plan, or other such plan, as compensation for brokerage services. In his capacity as a broker-dealer agent acting on the client's behalf, Mr. Hinds may be eligible to receive such service fees and compensation. It is generally Lighthouse policy that Advisors not receive 12b-1 fees on mutual funds recommended.

In cases where Mr. Hinds prepares a financial plan or performs other investment advice on a non-discretionary basis, the client has a choice as to whether they want to implement the financial plan or recommended portfolio through Lighthouse or use another financial advisor or institution that is not affiliated. Since Mr. Hinds is compensated on a retainer fee basis, there is no conflict of interest because he does not receive compensation in the form of commissions or a share of the advisory fee for any part of the recommended portfolio.

J. Lynn Hinds.

J. Lynn Hinds is a Registered Representative with Cambridge Investment Research Inc., an affiliated FINRA member broker dealer. While Lighthouse does not charge commissions in addition to asset management fees, some mutual funds distribute payments to broker-dealers pursuant to a 12b-1 distribution plan, or other such plan, as compensation for brokerage services. In her capacity as a broker-dealer agent acting on the client's behalf, Ms. Hinds may be eligible to receive such service fees and compensation. It is generally Lighthouse policy that Advisors not receive 12b-1 fees on mutual funds recommended.

One exception to this practice is the case where Ms. Hinds recommends a variable annuity to a client. In this case, a commission on the sale of the variable annuity and ongoing 12b-1 fees from the sale may be received. In cases where Lighthouse is granted authority by the client to manage the investment options inside the annuity on a discretionary basis, Lighthouse does not charge advisory fees. Lighthouse considers the payment of commissions and ongoing 12b-1 fees to be the compensation in these situations. A conflict of interest exists in these arrangements. Ms. Hinds may have a financial incentive to recommend a variable annuity based upon the compensation she will receive rather than on the best interests of the client. Lighthouse addresses this conflict by requiring that all variable annuity sales be reviewed and approved by the Chief Compliance Officer to ensure the recommendation is appropriate for the client after considering other investment alternatives.

In cases where Ms. Hinds prepares a financial plan or performs other investment advice on a non-discretionary basis, the client has a choice as to whether they want to implement the financial plan or recommended portfolio through Lighthouse or use another financial advisor or institution that is not affiliated. If the client uses Lighthouse to implement the recommended portfolio, Ms. Hinds has a conflict of interest in that she may receive compensation in the form of commissions or a share of the advisory fee for all or part of the recommended portfolio. This conflict is disclosed to clients in the client agreement. Lighthouse also discloses the conflict when the Advisor meets with the client to discuss the implementation of the plan. In addition, if Lighthouse recommends mutual funds in these cases, we will generally recommend "no load or load waived" funds. A "no load" fund does not charge a sales commission. A load-waived fund does not charge a sales commission but may pay a 12b-1 service fee.

Ms. Hinds is also a representative of unaffiliated insurance agencies. In her capacity as an insurance agent, she may offer insurance products and receive normal and customary commissions as a result of such transactions. Therefore, when the client purchases insurance products from a Ms. Hinds, there may be a potential conflict of interest because she may have an

interest in making commissions on sales that may not be in the client's best interest. Lighthouse addresses this conflict by requiring that the Chief Compliance Officer review all insurance sales to advisory clients to ensure the product is suitable for the client.

Lisa Malick

Lisa Malick is a Registered Representative with Cambridge Investment Research Inc., an affiliated FINRA member broker dealer. While Lighthouse does not charge commissions in addition to asset management fees, some mutual funds distribute payments to broker-dealers pursuant to a 12b-1 distribution plan, or other such plan, as compensation for brokerage services. Ms. Malick is not eligible to receive such service fees and compensation; rather, as an employee of Lighthouse it allows her to receive a percentage of the client's management fee as compensation.

In cases where Ms. Malick prepares a financial plan or performs other investment advice on a non-discretionary basis, the client has a choice as to whether they want to implement the financial plan or recommended portfolio through Lighthouse or use another financial advisor or institution that is not affiliated. If the client uses Lighthouse to implement the recommended portfolio, there is a conflict of interest because Ms. Malick may receive compensation in the form of a share of the advisory fee for all or part of the recommended portfolio. This conflict is disclosed to clients in the client agreement. Lighthouse also disclosed the conflict when Advisor meets with the client to discuss implementation of the plan. In addition, if Lighthouse recommends mutual funds in these cases, we will generally recommend "no load or load waived" funds. A "no load" fund does not charge a sales commission. A load-waived fund does not charge a sales commission but may pay a 12b-1 service fee.

Item 5: Additional Compensation

In this item, we must disclose if someone who is not a client provides an economic benefit to our supervised persons for providing advisory services. For purposes of this Item, economic benefits include sales awards and other prizes.

Jack A. Hinds

This item is not applicable to Mr. Hinds.

J. Lynn Hinds.

This item is not applicable to Ms. Hinds.

Lisa Malick

This item is not applicable to Ms. Malick.

Item 6: Supervision

The Chief Compliance Officer, Jack Hinds and Principal, J. Lynn Hinds will conduct periodic testing to ensure that client objectives are being met. Contractual agreements, quarterly performance reports, and financial plans that are delivered to Lighthouse clients are reviewed on an ongoing basis. Mr. Hinds conducts meetings with Supervised Persons to review investment policy changes, asset allocation and security selection, and operational functions of accounts. In addition, the CCO and or his designee review emails, trading, correspondence as well as employees' personal securities transaction and holdings reports.

Person responsible for supervision:

Jack Hinds, Chief Compliance Officer. Telephone 303-444-1818.