

Martin D. Parlato & Associates, Inc., dba Lighthouse Retirement
Form CRS Customer Relationship Summary
March 19, 2024

Martin D. Parlato & Associates, Inc., dba Lighthouse Retirement (“Lighthouse,” “we,” “our” or the “Firm”) is an investment adviser registered with the U.S. Securities and Exchange Commission (“SEC”). The services of and fees for brokerage and investment advisory services differ and it is important for you to understand those differences. Free and simple tools are available to you to research us, other firms and financial professionals at [Investor.gov/CRS](https://www.investor.gov/crs), where you may also find important educational materials about broker-dealers, investment advisers and investing.

What investment services and advice can you provide me?

Ask your financial professional the following questions:

Given my financial situation, should I choose an investment advisory service? Why or why not?

How will you choose investments to recommend to me?

What is your relevant experience, including your licenses, education, and other qualifications? What do these qualifications mean?

We offer investment advisory services to retail investors, like you. Our services include ongoing discretionary investment management services, and one-time or ongoing financial planning services. Our financial planning services range from comprehensive financial planning to more focused consultations, depending on the needs of each client and are consistent with a client’s finances, objectives, risk tolerance, and tax status. The plan can include information on retirement, education, major purchases, estate issues, insurance, and other needs. As part of our investment management service, we gather information from each client and establish an Investment Policy Statement (“IPS”). We utilize both in-person meetings and/or telephonic interviews with the clients to gather information in generating the IPS. The firm typically employs an investment strategy that includes industry concentration, high risks, and a limited number of investments. The strategy is not suitable for all

potential clients. The investment instruments Lighthouse advises its clientele on mostly include equity (“stock”) positions, but will also employ a limited amount of exchange-traded funds (“ETFs”), investment company (“mutual funds”) products, and fixed income/debt (“bond”) instruments. At times, if deemed in the best interest of the client, we will also employ margin, options, and/or leveraged and inverse ETFs on behalf of clients. Occasionally, the Firm also utilizes the services of one or more unaffiliated, third-party investment advisers to manage a portion of client assets in accordance with prescribed investment strategies. Upon execution of a client agreement, we work to establish accounts so we can manage the portfolio. We continually monitor and will periodically rebalance these accounts as needed. We manage accounts on a discretionary basis, meaning our firm has authority to determine the type of securities bought and sold, the dollar amounts of the securities to be bought and sold, the ability to add/remove/change third-party managers, and whether a client’s transaction should be combined with those of other clients and traded as a “block” without consulting you first. We maintain this discretion until it is revoked. We generally require a minimum initial investment of \$100,000 to open an account.

What fees will I pay?

For investment management services, we charge fees based on a percentage of assets under management. We charge a quarterly fee, in advance, at the beginning of each quarter, based upon the market value of assets under management within client’s custodial account (including cash and cash equivalents) based upon a 365-day count (*i.e.*, for quarterly billing we divide by the number of days in the upcoming calendar quarter). Fees will vary by client up to 2.00% of assets under management, subject to a \$250/quarter minimum fee. If a client maintains less than \$500,000 of assets under management, and fees are otherwise less than \$1,000 annually, the Firm will typically assess an annual minimum fee of \$1,000. The exact fee for each client is set forth in the client’s agreement and is based on factors such as: client’s total assets under management; client’s financial complexity; and anticipated or requested frequency of client interaction. Fees for third-party investment advisers are separate from, and in addition to, the fees assessed by us for our advisory services. As such, client assets managed by third-party advisers will pay higher fees than assets managed solely by us. Fees for our Financial

Ask one of our financial professionals the following questions:

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?

Planning Services will be charged either at an hourly rate of \$250 per hour, or at a fixed annual rate of \$4,500, depending on the type, scope, and complexity of the requested services.

Clients should understand the fees discussed above are specific to what we charge and don't include charges imposed by third parties such as custodial and mutual fund fees and 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 are paying. *More detailed information about our fees and other costs associated with investing, along with applicable conflicts can be found in Items 5, 10, and 14 of our Form ADV Part 2A disclosure brochure. For a copy contact us at (855) 378-3105 or go to www.adviserinfo.sec.gov.*

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 Lighthouse acts 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 provided you. As an example, to help you understand what this means: as part of our

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arrangement with recommended broker-dealers, they provide our investment professionals access to products and services that assist us in managing and administering your account(s). This includes research, brokerage services, software and other technology. Thus, a conflict may exist as we have an incentive to select a broker-dealer based on our interest in receiving the research or other products or services, rather than on the clients' interest in receiving lower fees and commissions through another broker-dealer. We review our relationship with broker-dealers and the associated costs to you as part of our obligation to act in your best interest. *More detailed information about our conflicts of interest can be found in Items 4, 5, 8, 10, 11, 12, and 14 of our Form ADV Part 2A disclosure brochure. For a copy contact us at (855) 378-3105 or go to www.adviserinfo.sec.gov.*

How do your financial professionals make money?

Martin D. Parlato is the sole owner of the Firm and a financial professional servicing clients. He receives salary, a percentage of the fees of the clients whose portfolios he manages, and profits from the Firm's earnings. Information about compensation for our professionals and related conflicts of interest are found in our Form(s) ADV Part 2B. *Form ADV Part 2B for our representatives is available through us at: 12724 Gran Bay Parkway West, BeeLine Building #410, Jacksonville, FL 32258, or by phone at (855) 378-3105.*

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

Yes. Please go to www.Investor.gov/CRS for a free and simple search tool to research us and our financial professionals.

Ask your financial professional:

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

Additional Information

Additional information and a copy of this Form CRS can be found at www.adviserinfo.sec.gov by searching "Martin D. Parlato & Associates, Inc.", "Lighthouse Retirement", or CRD#147403; or contacting us at 12724 Gran Bay Parkway West, BeeLine Building #410, Jacksonville, FL 32258, or by phone at (855) 378-3105.

Ask your financial professional:

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

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