

Item 1: Cover Page



Illuminating Your Financial Future

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Form ADV Part 2B – Firm Brochure Supplement

James K Adams, III, CFA, CFP®

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<https://www.lighthousewealth.com>

This Brochure Supplement (“Supplement”) provides information about James Adams that supplements the Firm Brochure (Form ADV Part 2A) for Lighthouse Wealth Management, LLC (“Lighthouse”).

You should have received a copy of that brochure. If you have any questions about the contents of this Supplement, or you have not received a copy, please contact us at (717) 516-8630.

Item 2: Educational Background and Business Experience

Year of birth: 1977

Formal education:

- UNC – Chapel Hill, MBA, 2007
- Wake Forest University, BS, Finance, 2001

Business background:

- Lighthouse Wealth Management, Chief Investment Officer, (09/2022 to Present)
- Advisory Services Network, LLC dba BSSF Wealth, Investment Adviser Representative, (10/2020 to 08/2022)
- Mighty Oak Strong America Investment Company, Vice President, (06/2016-10/2020)
- Sageworth Trust Company, Senior Research Analyst, (03/ 2012-06/ 2016)

Mr. Adams received his MBA from the University of North Carolina-Chapel Hill and his Bachelor of Science degree in Finance and Accounting, *cum laude*, from Wake Forest University. He is a Chartered Financial Analyst (CFA) charterholder, a Certified Financial Planner (CFP®) Advisor, and a registered investment adviser representative.

Prior to becoming a partner and Chief Investment Officer of Lighthouse, Mr. Adams started BSSF Wealth, a comprehensive fee-only wealth management and financial planning firm. He also served five years as Vice President of a Registered Investment Advisor firm.

CFA®:

CFA® is a professional designation granted by the CFA Institute. To earn a CFA charter, an individual must have four years of qualified investment work experience, become a member of CFA Institute, pledge to adhere to Code of Ethics and Standards of Professional Conduct on an annual basis, apply for membership to a local CFA member society, and complete the CFA Program.

The CFA Program is organized into three levels, each culminating in a six-hour exam. Completing the program takes most candidates between two and five years (there is no limit to the number of times you can take each exam), but you can take as long as you need to complete the program.

CFP:

CFP® is a professional certification mark granted in the United States by Certified Financial Planner Board of Standards, Inc. ("CFP Board"). It is recognized 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. 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, 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

This is not applicable as there are no disciplinary actions filed or threatened against Mr. Adams.

Item 4: Other Business Activities

Mr. Adams is not engaged in any business activities other than those related to Lighthouse.

Item 5: Additional Compensation

This is not applicable to Mr. Adams. No economic benefits are received from anyone who provides advisory services to clients or refers clients, thus this is not applicable to Mr. Adams.

Item 6: Supervision

Mr. Adams is the Chief Investment Officer and co-owner of Lighthouse and is jointly responsible for overseeing portfolio management and other investment services. Mr. Adams reviews planning and investments for compliance with Lighthouse's policies and procedures.