

**George Dale McDaniel, CFP®**  
**Robert George McDaniel**  
**Heena Hem Shah, EA, CFP®**  
**Michael Robert Verity, CFA**  
**Brandon Michael Wren, PFP, CRTP**

**Lighthouse Financial Services, Inc.**  
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**Brea, California 92821**

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**March 21, 2013**

**FORM ADV PART 2B. BROCHURE SUPPLEMENT**

**This brochure supplement provides information about the above set forth supervised persons that supplements the Lighthouse Financial Services, Inc. brochure. You should have received a copy of that brochure. Please contact George D. McDaniel, Chief Compliance Officer if you did not receive Lighthouse Financial Services, Inc.'s brochure or if you have any questions about the contents of this supplement.**

**Additional information about the above individuals is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).**

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***Educational Background and Business Experience***

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George Dale McDaniel, CFP®

Year of Birth: 1944

Education:

Cal State Long Beach, 1978-86, graduated 1986, Business Management

College for Financial Planning, Denver, CO, Completed 1993

Employment:

Lighthouse Financial Services, Inc., Investment Adviser, President, 7/98 to present

Titan Value Equities Group, Inc., Broker /Dealer, Reg. Rep., 10/92 to 4/99

Robert George McDaniel

Year of Birth: 1969

Education:

Cal Poly Pomona, CA, 1988-90

University of Phoenix, 1998-2000, graduated 2000, Business Administration

Employment:

Lighthouse Financial Services, Inc., Investment Adviser, Vice President, 7/98 to present

Titan Value Equities Group, Inc., Broker/Dealer, Reg. Rep., 4/98 to 4/99

Western Financial Bank, Banking, Management, 9/93 to 2/98

Heena Hem Shah, EA, CFP®

Year of Birth: 1969

Education:

University of Dominguez Hill, graduated with B.S in Marketing, 1994

Employment:

Lighthouse Financial Services, Inc., Investment Adviser, Associated Person, 05/2002 to present

Zusstec, Assistant, from 6/2000 to 5/2002

Homemaker from 2/1996 to 6/2000

Procom, Marketing, from 10/94 to 2/96

Student from 8/91 to 6/94

Michael Robert Verity, CFA

Year of Birth: 1972

Education: Claremont McKenna College, graduated with a B.A. in Government/Economic, 1995

University of Hawaii, graduated with M.B.A. in Finance, 2001.

University of Hawaii Pacific Asian Management Institute, Earned Certificate of Entrepreneurship

Employment:

Lighthouse Financial Services, Inc., Investment Adviser, Senior Portfolio Analyst, from 9-16-10 to Present

East Wealth Management, Senior Equity Analyst, from 11/05 to 9-15-10

Bishop Street Capital Management, Equity Analyst, from 01/2002 to 11/2005

Surf N Sea, Sales Associate, from 08/1999 to 12/2001

Army, First Lieutenant, from 1995 to 1999

Brandon Michael Wren, PFP, CRTP

Year of Birth: 1979

Education:

Pepperdine University, graduated with a B.S. in Business Management, 2008

University of California, Irvine, earned a credential in Personal Financial Planning, 2011

Employment:

Lighthouse Financial Services, Inc., Investment Adviser, Financial PLanner 10-15-2012 to present

Crown Wealth Management, Investment Adviser, Director of Operations/Financial Planner, 01/11- 10/12

The CERTIFIED FINANCIAL PLANNER™, CFP® and federally registered CFP (with flame design) marks (collectively, the “CFP® marks”) are professional certification marks granted in the United States by Certified Financial Planner Board of Standards, Inc. (“CFP Board”).

The CFP® certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP® certification. It is recognized in the United States and a number of other countries 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. Currently, more than 62,000 individuals have obtained CFP® certification in the United States.

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, administered in 10 hours over a two-day period, 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* and other parts of the *Standards of Professional Conduct*, 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.

CFP® professionals who fail to comply with the above standards and requirements may be subject to CFP Board’s enforcement process, which could result in suspension or permanent revocation of their CFP® certification.

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- **Chartered Financial Analyst [‘CFA’]**: This designation is issued by the CFA Institute and is granted to individuals who meet one of the following prerequisites: possess an undergraduate degree and four years of professional experience investment decision making; or four years qualified work experience (full time, but not necessarily investment related). The candidate is required to follow a self study program involving 250 hours of study for each of the following three disciplines: Level One: Ethics & Professional Standards; Level Two: Investment Tools & Asset Classes; and Level Three: Portfolio Management & Wealth Planning. Once the designation is issued, no further Continuing Education is required.

**Enrolled Agent (E.A.)**: An enrolled agent is a person who has earned the privilege of representing taxpayers before the Internal Revenue Service by either passing a three-part comprehensive IRS test covering individual and business tax returns, or through experience as a former IRS employee. Enrolled agent status is the highest credential the IRS awards. Individuals who obtain this elite status must adhere to ethical standards and complete 72 hours of continuing education courses every three years.

Enrolled agents, like attorneys and certified public accountants (CPAs), have unlimited practice rights. This means they are unrestricted as to which taxpayers they can represent, what types of tax matters they can handle, and which IRS offices they can represent clients before.

#### ***Disciplinary Information***

None.

Form ADV Part 2B, Item 3

#### ***Other Business Activities***

Associated persons of Firm are Tax Preparers in the State of California. A potential conflict of interest exists. (George D. McDaniel, Robert G. McDaniel and Heena Shah are licensed Tax Preparers in the State of California.)

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***Additional Compensation***

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Associated persons of Firm are Tax Preparers in the State of California. A potential conflict of interest exists. (George D. McDaniel, Robert G. McDaniel and Heena Shah are licensed Tax Preparers in the State of California.)

***Supervision***

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George D. McDaniel, Chief Compliance Officer of the firm supervises all individuals. Robert McDaniel supervises George D. McDaniel.

***Requirements for State-Registered Advisers***

Form ADV Part 2B, Item 7

Not applicable.

## Notes

