

**FORM ADV****Uniform Application for Investment Adviser Registration****Part II - Page 1**

## OMB APPROVAL

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Name of Investment Adviser:

**Lighthouse Financial Advisors, Inc.**

Address: (Number and Street)

(City)

(State)

(Zip Code)

Area Code: Telephone Number:

**164 W. Main Street, Suite F****New Market****MD****21774****( 301 ) 865-9740**

**This part of Form ADV gives information about the investment adviser and its business for the use of clients.  
The information has not been approved or verified by any governmental authority.**

**Table of Contents**

<b><u>Item Number</u></b>	<b><u>Item</u></b>	<b><u>Page</u></b>
1	Advisory Services and Fees . . . . .	2
2	Types of Clients . . . . .	2
3	Types of Investments . . . . .	3
4	Methods of Analysis, Sources of Information and Investment Strategies . . . . .	3
5	Education and Business Standards . . . . .	4
6	Education and Business Background . . . . .	4
7	Other Business Activities . . . . .	4
8	Other Financial Industry Activities or Affiliations . . . . .	4
9	Participation or Interest in Client Transactions . . . . .	5
10	Conditions for Managing Accounts . . . . .	5
11	Review of Accounts . . . . .	5
12	Investment or Brokerage Discretion . . . . .	6
13	Additional Compensation . . . . .	6
14	Balance Sheet . . . . .	6
	Continuation Sheet . . . . .	Schedule F
	Balance Sheet, if required. . . . .	Schedule G

(Schedules A, B, C, D, and E are included with Part I of this Form, for the use of regulatory bodies, and are not distributed to clients.)

**Potential persons who are to respond to the collection of information contained in this form  
are not required to respond unless the form displays a currently valid OMB control number.**

**FORM ADV****Part II - Page 2**

Applicant:

**Lighthouse Financial Advisors, Inc.**

SEC File Number:

801-N/A

Date:

**07/14/2009****1. A. Advisory Services and Fees.** (check the applicable boxes)For each type of service provided, state the approximate % of total advisory billings from that service. **Estimate**  
(See instruction below.)**Applicant:**

- |                                     |     |   |              |
|-------------------------------------|-----|---|--------------|
| <input checked="" type="checkbox"/> | (1) | Provides investment supervisory services .....  | <u>95%</u>   |
| <input type="checkbox"/>            | (2) | Manages investment advisory accounts not involving investment supervisory services .....  | <u>    %</u> |
| <input checked="" type="checkbox"/> | (3) | Furnishes investment advice through consultations not included in either service described above .....  | <u>3%</u>    |
| <input type="checkbox"/>            | (4) | Issues periodicals about securities by subscription .....   | <u>    %</u> |
| <input type="checkbox"/>            | (5) | Issues special reports about securities not included in any service described above .....   | <u>    %</u> |
| <input type="checkbox"/>            | (6) | Issues, not as part of any service described above, any charts, graphs, formulas, or other devices which clients may use to evaluate securities ..... | <u>    %</u> |
| <input checked="" type="checkbox"/> | (7) | On more than an occasional basis, furnishes advice to clients on matters not involving securities .....   | <u>2%</u>    |
| <input type="checkbox"/>            | (8) | Provides a timing service .....   | <u>    %</u> |
| <input type="checkbox"/>            | (9) | Furnishes advice about securities in any manner not described above .....   | <u>    %</u> |

(Percentages should be based on applicant's last fiscal year. If applicant has not completed its first fiscal year, provide estimates of advisory billings for that year and state that the percentages are estimates.)

**B.** Does applicant call any of the services it checked above financial planning or some similar term? .....Yes No  
☒ ☐**C.** Applicant offers investment advisory services for: (check all that apply)

- |  |  |
|--|--|
| <input checked="" type="checkbox"/> (1) A percentage of assets under management      | <input type="checkbox"/> (4) Subscription fees |
| <input checked="" type="checkbox"/> (2) Hourly charges                               | <input type="checkbox"/> (5) Commissions       |
| <input checked="" type="checkbox"/> (3) Fixed fees (not including subscription fees) | <input type="checkbox"/> (6) Other             |

**D.** For each checked box in A above, describe on Schedule F:

- the services provided, including the name of any publication or report issued by the adviser on a subscription basis or for a fee
- applicant's basic fee schedule, how fees are charged and whether its fees are negotiable
- when compensation is payable, and if compensation is payable before service is provided, how a client may get a refund or may terminate an investment advisory contract before its expiration date

**2. Types of clients** - Applicant generally provides investment advice to: (check those that apply)

- |   |  |
|---|--|
| <input checked="" type="checkbox"/> A. Individuals                      | <input checked="" type="checkbox"/> E. Trusts, estates, or charitable organizations                    |
| <input type="checkbox"/> B. Banks or thrift institutions                | <input checked="" type="checkbox"/> F. Corporations or business entities other than those listed above |
| <input type="checkbox"/> C. Investment companies                        | <input type="checkbox"/> G. Other (describe on Schedule F)   |
| <input checked="" type="checkbox"/> D. Pension and profit sharing plans |  |

**Answer all items. Complete amended pages in full, circle amended items and file with execution page (page 1).**

**FORM ADV****Part II - Page 3**

Applicant:

**Lighthouse Financial Advisors, Inc.**

SEC File Number:

801- **N/A**

Date:

**07/14/2009****3. Types of Investments.** Applicant offers advice on the following: (check those that apply)

- |  |  |
|--|--|
| <input checked="" type="checkbox"/> A. Equity securities                   | <input checked="" type="checkbox"/> H. United States government securities |
| <input checked="" type="checkbox"/> (1) exchange-listed securities         |  |
| <input checked="" type="checkbox"/> (2) securities traded over-the-counter | I. Options contracts on:   |
| <input checked="" type="checkbox"/> (3) foreign issues                     | <input checked="" type="checkbox"/> (1) securities                         |
|  | <input type="checkbox"/> (2) commodities                                   |
| <input checked="" type="checkbox"/> B. Warrants                            | J. Futures contracts on:   |
| <input checked="" type="checkbox"/> C. Corporate debt securities           | <input type="checkbox"/> (1) tangibles                                     |
| (other than commercial paper)  | <input type="checkbox"/> (2) intangibles                                   |
| <input checked="" type="checkbox"/> D. Commercial paper                    | K. Interests in partnerships investing in:                                 |
| <input checked="" type="checkbox"/> E. Certificates of deposit             | <input checked="" type="checkbox"/> (1) real estate                        |
| <input checked="" type="checkbox"/> F. Municipal securities                | <input checked="" type="checkbox"/> (2) oil and gas interests              |
|  | <input checked="" type="checkbox"/> (3) other (explain on Schedule F)      |
| G. Investment company securities:  | <input checked="" type="checkbox"/> L. Other (explain on Schedule F)       |
| <input checked="" type="checkbox"/> (1) variable life insurance            |  |
| <input checked="" type="checkbox"/> (2) variable annuities                 |  |
| <input checked="" type="checkbox"/> (3) mutual fund shares                 |  |

**4. Methods of Analysis, Sources of Information, and Investment Strategies.**

## A. Applicant's security analysis methods include: (check those that apply)

- |   |  |
|---|--|
| (1) <input checked="" type="checkbox"/> Charting    | (4) <input checked="" type="checkbox"/> Cyclical           |
| (2) <input checked="" type="checkbox"/> Fundamental | (5) <input type="checkbox"/> Other (explain on Schedule F) |
| (3) <input checked="" type="checkbox"/> Technical   |  |

## B. The main sources of information applicant uses include: (check those that apply)

- |   |   |
|---|---|
| (1) <input checked="" type="checkbox"/> Financial newspapers and magazines    | (5) <input type="checkbox"/> Timing services  |
| (2) <input type="checkbox"/> Inspections of corporate activities              | (6) <input checked="" type="checkbox"/> Annual reports, prospectuses, filings with the Securities and Exchange Commission |
| (3) <input checked="" type="checkbox"/> Research materials prepared by others | (7) <input checked="" type="checkbox"/> Company press releases  |
| (4) <input checked="" type="checkbox"/> Corporate rating services             | (8) <input type="checkbox"/> Other (explain on Schedule F)  |

## C. The investment strategies used to implement any investment advice given to clients include: (check those that apply)

- |  |  |
|--|--|
| (1) <input checked="" type="checkbox"/> Long term purchases<br>(securities held at least a year) | (5) <input checked="" type="checkbox"/> Margin transactions  |
| (2) <input checked="" type="checkbox"/> Short term purchases<br>(securities sold within a year)  | (6) <input checked="" type="checkbox"/> Option writing, including covered options, uncovered options or spreading strategies |
| (3) <input checked="" type="checkbox"/> Trading (securities sold within 30 days)                 | (7) <input type="checkbox"/> Other (explain on Schedule F)   |
| (4) <input type="checkbox"/> Short sales   |  |

**Answer all items. Complete amended pages in full, circle amended items and file with execution page (page 1).**

**FORM ADV****Part II - Page 4**

Applicant:

**Lighthouse Financial Advisors, Inc.**

SEC File Number:

801-N/A

Date:

**07/14/2009****5. Education and Business Standards.**

Are there any general standards of education or business experience that applicant requires of those involved in determining or giving investment advice to clients? .....

Yes No  
☒ ☐

(If yes, describe these standards on Schedule F.)

**6. Education and Business Background.**

For:

- each member of the investment committee or group that determines general investment advice to be given to clients, or
- if the applicant has no investment committee or group, each individual who determines general investment advice given to clients (if more than five, respond only for their supervisors)
- each principal executive officer of applicant or each person with similar status or performing similar functions.

On Schedule F, give the:

- |                 |  |
|-----------------|--|
| • name          | • formal education after high school               |
| • year of birth | • business background for the preceding five years |

**7. Other Business Activities.** (check those that apply)

- ☐ A. Applicant is actively engaged in a business other than giving investment advice.
- ☐ B. Applicant sells products or services other than investment advice to clients.
- ☒ C. The principal business of applicant or its principal executive officers involves something other than providing investment advice.

(For each checked box describe the other activities, including the time spent on them, on Schedule F.)

**8. Other Financial Industry Activities or Affiliations.** (check those that apply)

- ☐ A. Applicant is registered (or has an application pending) as a securities broker-dealer.
- ☐ B. Applicant is registered (or has an application pending) as a futures commission merchant, commodity pool operator or commodity trading adviser.
- C. Applicant has arrangements that are material to its advisory business or its clients with a related person who is a:
- |  |  |
|--|--|
| <input type="checkbox"/> (1) broker-dealer   | <input type="checkbox"/> (7) accounting firm                                       |
| <input type="checkbox"/> (2) investment company  | <input type="checkbox"/> (8) law firm  |
| <input type="checkbox"/> (3) other investment adviser  | <input type="checkbox"/> (9) insurance company or agency                           |
| <input type="checkbox"/> (4) financial planning firm   | <input type="checkbox"/> (10) pension consultant                                   |
| <input type="checkbox"/> (5) commodity pool operator, commodity trading adviser or futures commission merchant | <input type="checkbox"/> (11) real estate broker or dealer                         |
| <input type="checkbox"/> (6) banking or thrift institution   | <input type="checkbox"/> (12) entity that creates or packages limited partnerships |

(For each checked box in C, on Schedule F identify the related person and describe the relationship and the arrangements.)

- D. Is applicant or a related person a general partner in any partnership in which clients are solicited to invest?.....

Yes No  
☐ ☒

(If yes, describe on Schedule F the partnerships and what they invest in.)

**Answer all items. Complete amended pages in full, circle amended items and file with execution page (page 1).**

**FORM ADV****Part II - Page 5**

Applicant:

**Lighthouse Financial Advisors, Inc.**

SEC File Number:

801- **N/A**

Date:

**07/14/2009****9. Participation or Interest in Client Transactions.**

Applicant or a related person: (check those that apply)

- ☐ A. As principal, buys securities for itself from or sells securities it owns to any client.
- ☒ B. As broker or agent effects securities transactions for compensation for any client.
- ☐ C. As broker or agent for any person other than a client effects transactions in which client securities are sold to or bought from a brokerage customer.
- ☐ D. Recommends to clients that they buy or sell securities or investment products in which the applicant or a related person has some financial interest.
- ☒ E. Buys or sells for itself securities that it also recommends to clients.

(For each box checked, describe on Schedule F when the applicant or a related person engages in these transactions and what restrictions, internal procedures, or disclosures are used for conflicts of interest in those transactions.)

Describe, on Schedule F, your code of ethics, and state that you will provide a copy of your code of ethics to any client or prospective client upon request.

- 10. Conditions for Managing Accounts.** Does the applicant provide investment supervisory services, manage investment advisory accounts or hold itself out as providing financial planning or some similarly termed services *and* impose a minimum dollar value of assets or other conditions for starting or maintaining an account? . . . . .

Yes	No
<input checked="" type="checkbox"/>	<input type="checkbox"/>

(If yes, describe on Schedule F.)

- 11. Review of Accounts.** If applicant provides investment supervisory services, manages investment advisory accounts, or holds itself out as providing financial planning or some similarly termed services:

- A. Describe below the reviews and reviewers of the accounts. **For reviews**, include their frequency, different levels, and triggering factors. **For reviewers**, include the number of reviewers, their titles and functions, instructions they receive from applicant on performing reviews, and number of accounts assigned each.

**See Schedule F, Item 11.A.**

- B. Describe below the nature and frequency of regular reports to clients on their accounts.

**See Schedule F, Item 11.B.**

Answer all items. Complete amended pages in full, circle amended items and file with execution page (page 1).

**FORM ADV****Part II - Page 6**

Applicant:

**Lighthouse Financial Advisors, Inc.**

SEC File Number:

801-N/A

Date:

**07/14/2009****12. Investment or Brokerage Discretion.**

A. Does applicant or any related person have authority to determine, without obtaining specific client consent, the:

(1) securities to be bought or sold? . . . . .

Yes No

☒ ☐

(2) amount of the securities to be bought or sold ? . . . . .

Yes No

☒ ☐

(3) broker or dealer to be used ? . . . . .

Yes No

☐ ☒

(4) commission rates paid? . . . . .

Yes No

☐ ☒

B. Does applicant or a related person suggest brokers to clients? . . . . .

Yes No

☒ ☐

For each yes answer to A describe on Schedule F any limitations on the authority. For each yes to A(3), A(4) or B, describe on Schedule F the factors considered in selecting brokers and determining the reasonableness of their commissions. If the value of products, research and services given to the applicant or a related person is a factor, describe:

- the products, research and services
- whether clients may pay commissions higher than those obtainable from other brokers in return for those products and services
- whether research is used to service all of applicant's accounts or just those accounts paying for it; and
- any procedures the applicant used during the last fiscal year to direct client transactions to a particular broker in return for products and research services received.

**13. Additional Compensation.**

Does the applicant or a related person have any arrangements, oral or in writing, where it:

A. is paid cash by or receives some economic benefit (including commissions, equipment or non-research services) from a non-client in connection with giving advice to clients? . . . . .

Yes No

☒ ☐

B. directly or indirectly compensates any person for client referrals? . . . . .

Yes No

☐ ☒

(For each yes, describe the arrangements on Schedule F.)

**14. Balance Sheet.** Applicant must provide a balance sheet for the most recent fiscal year on Schedule G if applicant:

- has custody of client funds or securities unless applicant is registered or registering only with the Securities and Exchange Commission; or
- requires prepayment of more than \$500 in fees per client and 6 or more months in advance

Has applicant provided a Schedule G balance sheet? . . . . .

Yes No

☐ ☒**Answer all items. Complete amended pages in full, circle amended items and file with execution page (page 1).**

**Schedule F of  
Form ADV**

**Continuation Sheet for Form ADV Part II**

Applicant:	SEC File Number:	Date:
<b>Lighthouse Financial Advisors, Inc.</b>	801- N/A	<b>07/14/2009</b>

1. Full name of applicant exactly as stated in Item 1A of Part I of Form ADV: <b>Lighthouse Financial Advisors, Inc.</b>		IRS Empl. Ident.No.: <b>Available Upon Request</b>
Item of Form (identify)	Answer	
Item 1.D.	<p><b><u>Advisory Services and Fees</u></b></p> <p>Lighthouse Financial Advisors, Inc. (hereinafter "LFA" or the "Firm") offers personalized investment advisory services to individuals, pension and profit sharing plans, trusts, estates, charitable organizations, corporations, and other business entities. The Firm's services and fee arrangements are described in the following pages.</p> <p>LFA is a corporation formed under the laws of the State of Maryland. This Schedule F narrative provides Clients with information regarding LFA and the qualifications, business practices, and nature of advisory services that should be considered before becoming an advisory Client of the Firm.</p> <p>Please contact Edward S. Kozlowski, Chief Compliance Officer, if you have any questions about this Schedule F narrative. Additional information about LFA is available on the Internet at <a href="http://www.adviserinfo.sec.gov">www.adviserinfo.sec.gov</a>. You can search this site by a unique identifying number, known as a CRD number. The CRD number for LFA is 118060.</p> <p>Individuals associated with LFA will provide its investment advisory services. Such individuals are known as Investment Adviser Representatives (IARs).</p> <p>IARs of LFA are also registered representatives and investment adviser representatives of SII Investments, Inc., ("SII"), an unaffiliated, licensed full service securities broker/dealer under federal and state securities laws, located in Appleton, WI. In this capacity, IARS of LFA will earn commissions on the sale of securities and insurance related products. SII is a member of the Financial Industry Regulatory Authority, Inc. ("FINRA") and the Securities Investors Protection Corporation ("SIPC"). Securities transactions for SII brokerage Clients are executed through Pershing, LLC, an unaffiliated securities broker/dealer.</p> <p><b><u>Financial Planning and Consulting Services</u></b></p> <p>LFA engages in broad-based financial planning services. Such advice will typically involve providing a variety of services, principally advisory in nature, to Clients regarding the management of their financial resources based upon an analysis of their individual needs. The process typically begins with an initial complementary consultation. During or after the initial consultation, if the Client decides to engage LFA for financial planning services, pertinent information about the Client's personal and financial circumstances and objectives is collected. Financial planning Clients may also be required to complete an investment related questionnaire as part of the information gathering process. As required, LFA will conduct follow up interviews for the purpose of reviewing and/or collecting financial data. Once such information has been studied and analyzed, a written financial plan – designed to achieve the Clients' expressed financial goals and objectives – will be produced and presented to the Client.</p> <p>Some Clients may only require advice on a single aspect of the management of their financial resources. For these Clients, LFA offers financial plans in a defined format and/or general consulting services that address only those specific areas of interest or concern, depending on each Client's unique circumstances.</p> <p>Financial planning advice may be rendered in the areas of business planning, retirement planning, financial planning, cash flow planning, estate planning, insurance planning, divorce planning, college planning, and compensation and benefits planning, among others. LFA will not provide legal or accounting advice. It is recommended that Clients consult an attorney, accountant, or tax adviser for legal or tax advice.</p>	

Complete amended pages in full, circle amended items and file with execution page (page 1).

**Schedule F of  
Form ADV**

**Continuation Sheet for Form ADV Part II**

Applicant:	SEC File Number:	Date:
Lighthouse Financial Advisors, Inc.	801- N/A	07/14/2009

1. Full name of applicant exactly as stated in Item 1A of Part I of Form ADV: <b>Lighthouse Financial Advisors, Inc.</b>		IRS Empl. Ident.No.: <b>Available Upon Request</b>
Item of Form (identify)	Answer	
Item 1.D. (Continued)	<p>Financial plans are based on the Client's financial situation at the time the plan is presented and are based on financial information disclosed by the Client to LFA. Clients are advised that certain assumptions may be made with respect to interest and inflation rates and use of past trends and performance of the market and economy. Past performance is in no way an indication of future performance. LFA cannot offer any guarantees or promises that the Client's financial goals and objectives will be met. As the Client's financial situation, goals, objectives, or needs change, the Client must notify LFA promptly.</p> <p>LFA utilizes the following financial planning/consulting fee schedule:</p> <ul style="list-style-type: none"> <li>▪ <b>Fixed Fees:</b> Fixed fees for financial planning generally range between \$1,000.00 and \$5,000.00 depending on the scope and complexity of the contracted services.</li> <li>▪ <b>Hourly Fees:</b> Typically, the Firm charges an hourly fee of \$125.00 to \$325.00 depending on the scope and complexity of the contracted services.</li> </ul> <p>When the scope of the financial planning services has been agreed upon, a determination will be made as to applicable fee, and an estimate will be provided to the Client. The final fee, subject to negotiation, is directly dependent upon the facts and circumstances of the Client's financial situation and the complexity of the financial plan or services requested.</p> <p>For financial planning and hourly consulting services, the fee is invoiced and payable upon completion of the services and/or presentation of the written plan, if applicable. Under no circumstance will the Firm require payment more than six months in advance in excess of \$500.</p> <p>However, at the Firm's discretion, other fees and fee payment arrangements may be negotiated. For Clients who choose to implement the financial plan through LFA, the financial planning fees may be offset by portfolio management fees. For these clients there will be no additional charge for normal planning services over and above the investment management fee. Extraordinary research or analysis may involve additional costs, which will be negotiated on an individual basis prior to beginning such work. The fees and terms of the financial planning services will be clearly set forth in the Client agreement executed between the Client and LFA. <i>In limited circumstances</i>, the time/cost could potentially exceed the initial estimate. In such cases, LFA will notify the Client and may request that the Client pay an additional fee.</p> <p>Clients may act on the Firm's recommendations by placing securities transactions with any brokerage firm the Client chooses. The Client is under no obligation to act on the Firm's financial planning recommendations. Moreover, if the Client elects to act on any of the recommendations, the Client is under no obligation to implement the financial plan through LFA.</p> <p>Either party may terminate the financial planning agreement within five days of the date of acceptance without penalty to the Client. After the five-day period, either party may terminate the financial planning agreement by providing written notice to the other party. The Client will incur a pro rata charge for advisory services rendered prior to such termination.</p> <p><b><u>Asset Management Services</u></b> LFA offers an Asset Management Program ("Program") whereby the firm manages Clients account for a single fee that includes both management services and the</p>	

Complete amended pages in full, circle amended items and file with execution page (page 1).

**Schedule F of  
Form ADV**

**Continuation Sheet for Form ADV Part II**

Applicant:	SEC File Number:	Date:
<b>Lighthouse Financial Advisors, Inc.</b>	801- N/A	<b>07/14/2009</b>

1. Full name of applicant exactly as stated in Item 1A of Part I of Form ADV: <b>Lighthouse Financial Advisors, Inc.</b>		IRS Empl. Ident.No.: <b>Available Upon Request</b>						
Item of Form (identify)	Answer							
Item 1.D. (Continued)	<p>transaction/commission costs. The Program is designed to assist Clients, both individuals, trusts, estates, charitable organizations, and corporations to clarify their investment needs and to obtain professional asset management for a convenient single "wrap fee."</p> <p>LFA provides discretionary and non-discretionary portfolio management services where the investment advice provided is custom tailored to meet the needs and investment objectives of the Client. Subject to any written guidelines, which the Client may provide, LFA will be granted discretion and authority to manage the account. Accordingly, LFA is authorized to perform various functions, at the Client's expense, without further approval from the Client. Such functions include the determination of securities to be purchased/sold and the amount of securities to be purchased/sold. Once the portfolio is constructed, LFA provides continuous supervision and rebalancing of the portfolio as changes in market conditions and Client circumstances may require. Where LFA enters into non-discretionary arrangements with Clients, LFA will obtain Client approval prior to the execution of a trade.</p> <p>The account is managed to diversify Client's investments and may include, but is not limited to, stocks, bonds, options, mutual funds, and money market instruments. Investments and allocations are determined and based upon the Clients predefined objectives, risk tolerance, time horizon, financial horizon, financial information, and other various suitability factors that are determined. Accounts are managed on an individualized basis. Further restrictions and guidelines imposed by Clients may affect the composition and performance of a Client's portfolio. For these reasons, performance of the portfolio may not be identical with the average Client of LFA. On an ongoing basis, LFA reviews the Client's financial circumstances and investment objectives and makes any adjustments to the Client's portfolio as may be necessary to achieve the desired results.</p> <p>Clients will be charged a fee for asset management services which is billed quarterly in advance based on the market value at the end of the previous quarter. Fees will be assessed pro rata in the event the portfolio management agreement is executed at any time other than the first day of a calendar quarter. Fees will not be charged on the basis of any securities purchased on margin. A portion of the fee charged to Clients is paid to a third party, Charles Schwab, for commission and/or transactions costs.</p> <p>The Fee charged to the account is negotiable and is set forth in the agreement for services (Agreement). Upon entering into the Agreement, the Client opens a brokerage account with an independent and unaffiliated brokerage firm, such as Charles Schwab Institutional Services, a division of Charles Schwab and Co., Inc. member FINRA/SIPC ("Schwab"), among others. The brokerage firm provides advisory Clients with securities custody and execution services. On an annualized basis, LFA's fees for portfolio management services, subject to negotiation, are as follows:</p> <table border="1"> <thead> <tr> <th>Portfolio Size</th> <th>Annualized Fee</th> </tr> </thead> <tbody> <tr> <td>First \$1,000,000</td> <td>2.00%</td> </tr> <tr> <td>Over \$1,000,001</td> <td>1.00%</td> </tr> </tbody> </table> <p>In certain circumstances and at the sole discretion of LFA, a flat fee may be negotiated for portfolio management services. Accounts are subject to a \$2,500 minimum annual fee.</p> <p>Payment for management fees will be made by the qualified custodian holding the client's funds and securities provided the client provides written authorization permitting the fees to be paid directly from their account. LFA will not have access to client funds for payment of</p>		Portfolio Size	Annualized Fee	First \$1,000,000	2.00%	Over \$1,000,001	1.00%
Portfolio Size	Annualized Fee							
First \$1,000,000	2.00%							
Over \$1,000,001	1.00%							

Complete amended pages in full, circle amended items and file with execution page (page 1).

**Schedule F of  
Form ADV**

**Continuation Sheet for Form ADV Part II**

Applicant:	SEC File Number:	Date:
Lighthouse Financial Advisors, Inc.	801- N/A	07/14/2009

1. Full name of applicant exactly as stated in Item 1A of Part I of Form ADV: <b>Lighthouse Financial Advisors, Inc.</b>		IRS Empl. Ident.No.: <b>Available Upon Request</b>
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Item 1.D. (Continued)	<p>fees without client consent in writing. Further, the qualified custodian agrees to deliver a quarterly account statement directly to the client showing all disbursements from the account. The client is encouraged to review their account statements for accuracy. LFA will receive a duplicate copy of the statement that was delivered to the client. Alternatively, the Firm may invoice clients directly for portfolio management fees.</p> <p>LFA or the Client may terminate the management agreement within five days of the date of acceptance without penalty to the Client. After the five-day period, either party, upon 30 days' written notice to the other, may terminate the management agreement. The management fee will be pro-rated for the quarter in which the cancellation notice was given and any unearned fees will be returned to the Client.</p> <p>LFA may allow accounts of members of the same household to be aggregated for purposes of meeting the minimum account size or fee breakpoints. LFA may allow such aggregation, for example, where the Firm services accounts on behalf of minor children of current Clients, individual and joint accounts for a spouse, and other types of related accounts.</p> <p><b><u>General Information on Advisory Services and Fees</u></b>  The fees charged are calculated as described above and are not charged on the basis of a share of capital gains upon, or capital appreciation of the funds, or any portion of the funds of an advisory Client (15 U.S.C. §80b-5(a)(1)).</p> <p>The Firm does not represent, warrant, or imply that the services or methods of analysis used by the Firm can or will predict future results, successfully identify market tops or bottoms, or insulate Clients from losses due to market corrections.</p> <p>Advice offered by LFA may involve investment in mutual funds. Clients are hereby advised that all fees paid to LFA for investment advisory services are separate and distinct from the fees and expenses charged by mutual funds (described in each fund's prospectus) to their shareholders. These fees will generally include a management fee and other fund expenses. Further, there may be transaction charges involved with purchasing or selling securities. LFA does not share in any portion of the brokerage fees/transaction charges imposed by the custodian holding the Client funds or securities. The Client should review all fees charged by mutual funds, LFA, and others to fully understand the total amount of fees to be paid by the Client.</p>	
Item 3.L.	<p><b><u>Types of Investments</u></b>  LFA may also provide advice on any type of investment held in a Client's portfolio at the inception of the advisory relationship. The Firm will explore other investment options at the Client's request. Additionally, LFA reserves the right to advise Clients on any other type of investment that it deems appropriate based on the Client's stated goals and objectives.</p>	
Item 5.	<p><b><u>Education and Business Standards</u></b>  IARs of LFA must meet all examination or experience requirements of the states and/or jurisdictions in which the IAR provides advisory services.</p>	

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**Schedule F of  
Form ADV**

**Continuation Sheet for Form ADV Part II**

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Item 6.	<p><b><u>Education and Business Background</u></b></p> <p><b>Thomas M. Kozlowski, CFP®</b>  <i>Year of Birth:</i> 1961  <i>Formal Education After High School:</i></p> <ul style="list-style-type: none"> <li>▪ Utica College, B.S., Business Administration, 1983.</li> <li>▪ College of Financial Planning, Certified Financial Planner™, 1993</li> </ul> <p><i>Business Background for the Previous Five Years:</i></p> <ul style="list-style-type: none"> <li>▪ Lighthouse Financial Advisors, Inc., President, 01/2000 to Present.</li> <li>▪ SII Investments, Inc., Registered Principal &amp; Representative, 04/2003 to Present.</li> <li>▪ FSC Securities Corp., Registered Principal &amp; Representative, 11/1992 to 04/2003.</li> <li>▪ Delta Financial Advisors, Inc., Secretary/Treasurer/Owner, 11/1992 to 12/1999.</li> </ul> <p><b>Andrew P. Wilson, CFP®</b>  <i>Year of Birth:</i> 1965  <i>Formal Education After High School:</i></p> <ul style="list-style-type: none"> <li>▪ Loyola College, B.A., Economics, 1988.</li> <li>▪ College of Financial Planning, Certified Financial Planner™, 1994</li> </ul> <p><i>Business Background for the Previous Five Years:</i></p> <ul style="list-style-type: none"> <li>▪ Lighthouse Financial Advisors, Inc., Vice - President, 01/2000 to Present.</li> <li>▪ SII Investments, Inc., Investment Co. and Variable Contracts Representative, 04/2003 to Present.</li> <li>▪ FSC Securities Corp., Investment Co. and Variable Contracts Representative, 11/1992 to 04/2003.</li> <li>▪ Delta Financial Advisors, Inc., Secretary/Treasurer/Owner, 11/1992 to 12/1999.</li> </ul> <p><b>Edward S. Kozlowski,</b>  <i>Year of Birth:</i> 1964  <i>Formal Education After High School:</i></p> <ul style="list-style-type: none"> <li>▪ LeMoyne College, B.S., Accounting, 1988</li> <li>▪ College of Financial Planning, M.S., Personal Financial Planning, 2006</li> </ul> <p><i>Business Background for the Previous Five Years:</i></p> <ul style="list-style-type: none"> <li>▪ Lighthouse Financial Advisors, Inc., Chief Compliance Officer, 07/2006 to Present.</li> <li>▪ SII Investments, Inc., Registered Representative, 07/2006 to Present.</li> <li>▪ United Parcel Service, Finance Manager, 02/1987 to 06/2006.</li> </ul>	
Item 7.C. Item 9.B.	<p><b><u>Other Business Activities/ Participation or Interest in Client Transactions</u></b></p> <p>IARs of LFA are separately licensed as registered representatives of SII Investments, Inc. ("SII"), an unaffiliated, full services securities broker/dealer and investment adviser, member of the Financial Industry Regulatory Authority, Inc. ("FINRA") and the Securities Investors Protection Corporation ("SIPC"). As such, these individuals, in their separate capacities as registered representatives, are licensed to sell securities related products for separate commission based compensation, and will receive separate, yet customary compensation for effecting such transactions, including 12b-1 fees for the sale of investment company products. IARs may make differing recommendations with respect to the same securities to different advisory Clients. All recommendations made by IARs are specific to each Client's individual needs and current financial situation. Related persons of LFA spend approximately 25% of their professional time conducting business on behalf of SII with the remainder of their time dedicated to their duties at LFA.</p> <p>IARs of LFA may also be licensed insurance agents. In the capacity as an insurance agent, an IAR of LFA can effect transactions in insurance products for Clients and earn commissions for these activities. LFA expects that Clients to whom it offers advisory</p>	

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**Schedule F of  
Form ADV**

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Item 7.C. Item 9.B. (Continued)	<p>services may also be Clients to whom an IAR offers insurance services. Clients are instructed that the fees paid to LFA for advisory services are separate and distinct from the commissions earned for placing a Client in insurance products. Clients to whom LFA offers advisory services are informed that they are under no obligation to purchase insurance products from an IAR of LFA and may use the insurance firm and agent of their choosing. Related persons of LFA spend approximately 5% of their professional time conducting insurance business.</p>	
Item 9.E.	<p><b>Code of Ethics</b> LFA or individuals associated with the Firm may buy or sell – for their personal accounts - investment products identical to those recommended to Clients. It is the expressed policy of LFA that employees shall not have priority in any purchase or sale over Clients' accounts. (1),(2)</p> <p>The Firm has adopted a Code of Ethics, the full text of which is available to Clients or potential Clients upon request. The Firm has several goals in adopting this Code of Ethics. The Firm desires to comply with all applicable laws and regulations governing its practice. Therefore, the management of the Firm has determined to set forth guidelines for professional standards, under which all associated persons of the Firm are to conduct themselves. The Firm has set high standards, the intention of which is to protect Client interests at all times and to demonstrate its commitment to its fiduciary duties of honesty, good faith, and fair dealing with Clients. All associated persons are expected to adhere strictly to these guidelines, as well as to the procedures for approval and reporting established in the Code of Ethics primarily related to personal securities transactions and violations of the Code of Ethics. In addition, the Firm maintains and enforces written policies reasonably designed to prevent the misuse of material non-public information by the Firm or any person associated with the Firm.</p> <p>Footnotes:</p> <p>(1) This investment policy has been established recognizing that some securities being considered for purchase and/or sale on behalf of LFA' Clients trade in sufficiently broad markets to permit transactions by Clients to be completed without an appreciable impact on the markets of the securities. Under certain circumstances, exceptions may be made to the policies stated above. Records of these trades, including the reasons for the exceptions, will be maintained with LFA' records in the manner set forth above.</p> <p>(2) The foregoing does not apply to certain types of securities, such as obligations of the U.S. Government, and shares in open-end mutual funds. Open-end mutual funds are purchased or redeemed at a fixed net asset value price per share specific to the date of purchase or redemption. As such, transactions in mutual funds by advisory representatives are not likely to have an impact on the prices of the fund shares in which Clients invest.</p>	
Item 10.	<p><b>Conditions for Managing Accounts</b> For portfolio management services, LFA imposes a minimum annual fee of \$2,500.</p>	
Item 11.A. Item 11.B.	<p><b>Review of Accounts</b> Thomas M. Kozlowski, Andrew P. Wilson, and Edward S. Kozlowski, IARs of the Firm, will monitor Client accounts on a continuous basis to ensure the advisory services provided to the Client are consistent with the Client's investment needs and objectives. The Firm will offer Clients a formal account review on an annual basis where the Client will receive a progress report. Additional reviews may be conducted upon request from the Client. Triggering factors that may stimulate a review include, but are not limited to, significant market corrections, large deposits or withdrawals from an account, and the Client's request for an additional review. Clients will receive reports, at least quarterly, from the custodian holding their funds and securities.</p>	

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**Schedule F of  
Form ADV**

**Continuation Sheet for Form ADV Part II**

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Item 11.A. Item 11.B. (Continued)	For financial planning Clients, who implement the plan through LFA, the Firm recommends annual meetings to review the progress of the plan. For planning and consulting Clients who do not implement the plan through LFA, additional consultations, reviews, and/or updates to existing plans may be subject to the Firm's then current hourly rate.	
Item 12.A. (1) & (2)	<p><b><u>Investment or Brokerage Discretion</u></b></p> <p>Generally, clients grant LFA complete discretion over the selection and amount of securities to be purchased or sold for their account without obtaining their prior consent or approval. However, LFA's investment authority may be subject to specified investment objectives, guidelines and/or conditions imposed by the client. For example, a client may specify that the investment in any particular stock or industry should not exceed specified percentages of the value of the portfolio, restrictions or prohibitions of transactions in the securities of a specific industry, and/or directed brokerage. Where LFA enters into non-discretionary arrangements with clients, the Firm will obtain client approval prior to the execution of a trade.</p>	
Item 12.B.	<p><b><u>Suggestion of Brokers</u></b></p> <p>When suggesting a broker, associated persons of LFA that are registered representatives of SII will generally recommend SII. There is no requirement that a Client use such broker as recommended. However, this might prohibit the associated person from working with the Client as described more fully below.</p> <p>Associated persons who are registered representatives of SII are subject to FINRA, formerly NASD conduct Rule 3040. The Rule requires registered individuals to conform to SII's supervisory requirements when conducting securities transactions away from SII.</p> <p>LFA may recommend that Clients establish brokerage accounts with the Schwab Institutional division of Charles Schwab &amp; Co., Inc. ("Schwab"), a registered broker-dealer, member SIPC/FINRA, to maintain custody of the Client's assets and to effect trades for their accounts. Schwab Institutional provides LFA with access to its institutional trading and operations services, which are typically not available to Schwab retail investors. These services generally are available to independent investment advisers at no charge to them so long as a total of at least \$10 million of LFA's Clients account assets are maintained at Schwab Institutional. Schwab Institutional services may include research, brokerage, custody, access to mutual funds and other investments that are otherwise available only to institutional investors or would require significantly higher minimum initial investments. Schwab Institutional also makes available to LFA other products and services that benefit LFA but may not benefit its Clients' accounts. These include software and other technology that provide access to Client account data (such as trade confirmations and account statements), facilitate trade execution (and allocation of aggregated trade orders for multiple Client accounts), provide research, pricing information and other market data, facilitate payment of LFA's fees from its Clients' accounts, and assist with back-office support, recordkeeping and Client reporting. Many of these services generally may be used to service all or a substantial number of LFA's accounts, that are maintained at Schwab Institutional. Schwab Institutional may also provide LFA with other services intended to help LFA manage and further develop its business enterprise. These services may include consulting, publications and presentations on practice management, information technology, business succession, regulatory compliance, and marketing. In addition, Schwab may make available, arrange for, and/or pay for these types of services to LFA by independent third parties. Schwab Institutional may discount or waive fees it would otherwise charge for some of these services or pay all or a part of the fees of third party</p>	

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**Schedule F of  
Form ADV**

**Continuation Sheet for Form ADV Part II**

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Item 12.B. (Continued)	<p>providing these services to LFA. The availability to LFA of the foregoing products and services is not contingent upon LFA committing to Schwab Institutional any specific amount of business (assets in custody or trading).</p> <p>LFA believes that Schwab Institution provides the best services at the lowest commission rates possible. The reasonableness of commissions is based on several factors, including the broker's ability to provide professional services, competitive commission rates, volume discounts, execution price negotiations, the broker's reputation, experience, and financial stability of the broker or dealer, and the quality of service rendered by the broker or dealer in other transactions.</p> <p>Best execution is not measured solely by reference to commission rates. Paying a broker a higher commission rate than another broker might charge is permissible if the difference in cost is reasonably justified by the quality of the brokerage services offered.</p>	
Item 13.A.	<p><b><u>Additional Compensation</u></b></p> <p>Associated persons will receive 12b-1 distribution fees from investment companies (mutual funds) in connection with the placement of client funds into investment companies through their separate capacity of being a registered representative of SII. Further, associated persons will sell insurance products and will receive commission income on the sale of such products. Also, please refer to disclosures above under Item 12.B. regarding additional compensation received by LFA through Schwab Institutional.</p> <p>From time to time, associated persons of LFA may attend conferences sponsored by various vendors and/or wholesalers. These conferences are open to associated persons of LFA at no cost to the firm.</p> <p>In addition, as disclosed under Item 7.C. above, IARs of LFA may also be licensed insurance agents. In the capacity as an insurance agent, an IAR of LFA can effect transactions in insurance products for Clients and earn commissions for these activities.</p> <p>While the Firm endeavors at all times to put the interest of its Clients first as part of its fiduciary duty, Clients should be aware that receipt of additional compensation in itself creates a potential conflict of interest.</p> <p><b><u>Miscellaneous</u></b></p> <p><i>Client Privacy</i></p> <p>LFA views protecting its customers' private information as a top priority and, pursuant to the requirements of the Gramm-Leach-Bliley Act, LFA has instituted policies and procedures to ensure that customer information is kept private and secure.</p> <p>LFA does not disclose any nonpublic personal information about its customers or former customers to any non-affiliated third parties, except as permitted by law. In the course of servicing a Client's account, LFA may share some information with its service providers, such as transfer agents, custodians, broker-dealers, accountants, and lawyers.</p> <p>LFA restricts internal access to nonpublic personal information about the Client to those employees who need to know that information in order to provide products or services to the Client. As emphasized above, it has always been and will always be LFA's policy never to sell information about current or former customers or their accounts to anyone. It is also LFA's policy not to share information unless required to process a transaction, at the</p>	

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**Schedule F of  
Form ADV**

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	<p>request of a customer, or as required by law.</p> <p>A copy of LFA's privacy policy notice will be provided to each Client prior to, or contemporaneously with, the execution of the advisory agreement. Thereafter, LFA will deliver a copy of the current privacy policy notice to its Clients on an annual basis.</p> <p><i>Proxy Voting</i> LFA will not be required to take any action or render any advice with respect to voting of proxies solicited by, or with respect to, the issuers of securities in which Client assets may be invested. Any proxy related materials received by LFA will be forwarded to the Client.</p> <p><i>Class Action Lawsuits</i> From time to time, securities held in the accounts of Clients will be the subject of class action lawsuits. LFA has no obligation to determine if securities held by the Client are subject to a pending or resolved class action lawsuit. LFA also has no duty to evaluate a Client's eligibility or to submit a claim to participate in the proceeds of a securities class action settlement or verdict. Furthermore, LFA has no obligation or responsibility to initiate litigation to recover damages on behalf of Clients who may have been injured as a result of actions, misconduct, or negligence by corporate management of issuers whose securities are held by Clients. Where LFA receives written or electronic notice of a class action lawsuit, settlement or verdict affecting securities owned by a Client, it will forward all notices, proof of claim forms, and other materials, to the Client. Electronic mail is acceptable where appropriate, and the Client has authorized contact in this manner.</p>	

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