

ADV Part 2B Brochure Supplement March 2, 2021**Shannon Ross****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 in the process registering with the State of Colorado and withdrawing their registration with the Securities and Exchange. 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>.

- Shannon Ross. 370 Interlocken Blvd. STE 525, Broomfield CO 80021. Telephone 303-444-1818

Item 2- Educational Background, Employment & Business Experience

Shannon Ross – Broomfield, CO

- Year of Birth: 1978
- BA, University of Tennessee, Knoxville, Tennessee
- MBA, University of Phoenix, Phoenix, Arizona
- 2020 – Present; CCO, Lighthouse Financial, LLC
- 2020 – Present; Investment Advisor Representative, Cambridge Investment Research Advisors, Inc.
- 2019 - Present: CEO, Lighthouse Financial, LLC
- 2019 – Present: Client Services Manager, BNW Contracting, Inc.
- 2012 – Present: President, YOUNify Consulting, Inc.
- 2018 – 2019: Investment Advisor Representative, Accelerated Wealth Advisors, LLC.
- 2011 – 2012: Area Vice President, Verizon, Inc.
- 2008 – 2011: Associate Director, Verizon, Inc.

Item 3 – Disciplinary Information

Lighthouse has determined that there are no legal or disciplinary events that are material to Shannon

Ross and our Supervised Persons of Lighthouse.

Item 4 – Other Business Activities

Shannon Ross

Please refer to the Employment section of this brochure for Shannon Ross' other outside business activities.

Professional Licenses:

Shannon Ross currently holds the Series 65 and is registered as an Investment Advisor Representative. Ms. Ross also has an insurance license. The insurance license allows her to sell indexed annuities and traditional life insurance products. In this capacity, she may sell insurance products and receive normal and customary commissions as a result of such purchases and sales. She spends about 10% of her time in insurance sales.

Insurance licenses are issued by all states and each insurance department establishes the required qualifications for this license.

General Requirements:

- An individual applying for an insurance license must be at least 18 years of age
- Applicants are not required to be sponsored to pursue their license
- Applicants must submit fingerprints as part of the license application
- There may be no pre-licensing education requirement unless a 90-day temporary license is desired. To obtain a 90-day temporary license, candidates must complete 40 hours of pre-licensing education
- Candidates must apply for licensure within 12 months from receiving a passing grade on the examination

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.

Shannon Ross

This item is not applicable to Ms. Ross.

Item 6 - Supervision

The Chief Compliance Officer and CEO, Shannon Ross 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. Ms. Ross 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 her designee review emails, trading, correspondence as well as employees' personal securities transaction and holdings reports.

Person responsible for supervision:

Shannon Ross, Chief Compliance Officer. Telephone 303-444-1818