

ADV Part 2B Brochure Supplement September 20, 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 a registered investment adviser with the Colorado Department of Registered Agencies. 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 & 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. (20 hours a month of consultive time)
- 2012 – Present: President, YOUNify Consulting, Inc. (20 hours a month of consultive time)
- 2018 – 2019: Investment Adviser 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

Professional Licenses:

Ms. Ross also maintains her Insurance License and is able to receive commissions for insurance product business. Ms. Ross will only make an insurance product recommendation if it is in the best interest of the client and the client has the right to decide whether or not to accept the recommendation and the client also has the right to choose the insurance professional of their choice.

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

Shannon Ross is also a licensed insurance agent for un-affiliated insurance companies. If you buy insurance through the Firm's IAR, she will receive a commission from any insurance sales. This presents a conflict of interest and financial incentive to the extent that the IAR recommends the purchase of an insurance product to you, which results in a commission being paid to the IAR as an insurance agent.

This conflict is mitigated by the fact that the Firm, as well as the IAR as she has a fiduciary responsibility to place the best interest of the client first and will act in accordance with that responsibility.

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. Shannon Ross will adhere to the firm's policies and procedures as CCO.

Person responsible for supervision:

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