

Firm Brochure

(Part 2A of Form ADV)



Lighthouse Financial Wealth Management, LLC

"Your Beacon to Financial Security"

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This brochure provides information about the qualifications and business practices of Lighthouse Financial. If you have any questions about the contents of this brochure, please contact us at 302-351-5660 or by email at kenbrackett@mylighthousefinancial.com. The information in this brochure has not been approved or verified by the United States Securities and Exchange Commission, or by any state securities authority.

Additional information about Lighthouse Financial (Firm CRD #142481) is available on the SEC's website at www.adviserinfo.sec.gov

December 5, 2023

Item 2: Material Changes

Annual Update

The Material Changes section of this brochure will be updated annually when material changes occur since the previous release of the Firm Brochure.

Material Changes since the Last Update

This update is in accordance with the required annual update for investment advisors. Since the last update on November 22, 2022, the following changes have occurred:

- Item 4 has been updated to disclose the firm's most recent assets under management calculation.
 - Item 10 and the Supplemental Brochure have been updated to disclose a new Outside Business Activity.
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Full Brochure Available

Whenever you would like to receive a complete copy of our Firm Brochure, please contact us by telephone at 302-351-5660 or by email at kenbrackett@mylighthousefinancial.com.

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Item 4: Advisory Business

Firm Description

Lighthouse Financial Wealth Management, LLC doing business as Lighthouse Financial ("Lighthouse") was founded in 2007. Kenneth Brackett is 50% owner and Julie Brackett is 50% owner.

Lighthouse provides personalized confidential financial planning and investment management to individuals, pension and profit sharing plans, trusts, estates, charitable organizations and small businesses. Advice is provided through consultation with the client and may include: determination of financial objectives, identification of financial problems, cash flow management, tax planning, insurance review, investment management, education funding, retirement planning, and estate planning.

Lighthouse is a fee based financial planning and investment management firm. The firm does not sell annuities, insurance, stocks, bonds, mutual funds, limited partnerships or other commissioned products. The firm's managing member and IAR's are affiliated with entities that sell insurance products.

Investment advice is provided, with the client making the final decision on investment selection. Lighthouse does not act as a custodian of client assets. The client always maintains asset control.

An evaluation of each client's initial situation is provided to the client, often in the form of a net worth statement or risk analysis. Periodic reviews are also communicated to provide reminders of the specific courses of action that need to be taken. More frequent reviews occur but are not necessarily communicated to the client unless immediate changes are recommended.

Other professionals (e.g., lawyers, accountants, insurance agents, etc.) are engaged directly by the client on an as-needed basis. Conflicts of interest will be disclosed to the client in the event they should occur.

Types of Advisory Services

Lighthouse provides investment supervisory services, also known as asset management services and furnishes financial planning and investment advice through consultations.

ASSET MANAGEMENT

Lighthouse offers discretionary direct asset management services to advisory clients. Lighthouse will offer clients ongoing portfolio management services through determining individual investment goals, time horizons, objectives and risk tolerance. Investment strategies, investment selection, assets allocation, portfolio monitoring and the overall investment program will be based on the above factors. The client will authorize Lighthouse discretionary authority to execute selected investment program transactions as stated within the Investment Advisory Agreement.

FINANCIAL PLANNING AND CONSULTING

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 Lighthouse. Lighthouse cannot offer any guarantees or promises that the client's financial goals and objectives will be met. Furthermore, as the client's financial situation, goals, objectives or needs change, the client must notify Lighthouse promptly in writing.

Client Tailored Services and Client Imposed Restrictions

The goals and objectives for each client are documented in our client files. Investment strategies are created that reflect the stated goals and objectives. Clients may impose restrictions on investing in certain securities or types of securities.

Agreements may not be assigned without client consent.

Wrap Fee Programs

Lighthouse does not participate in wrap fee programs.

Client Assets under Management

Lighthouse has the following assets under management:

Discretionary Amounts:	Non-discretionary Amounts:	Date Calculated:
\$100,628,650	\$0	September 30, 2023

Item 5: Fees and Compensation**Method of Compensation and Fee Schedule**

Lighthouse bases its fees on a percentage of assets under management.

ASSET MANAGEMENT

Through Lighthouse's portfolio management services, the firm provides discretionary portfolio management services on a continuous basis. The investment advice provided is variable depending on the desires, objectives, and other preferences of the client.

Clients utilizing Lighthouse's portfolio management services, for both directly managed accounts and Sub-Advisor services, shall be charged an annualized fee based upon a percentage of the assets being managed. The investment management fee charged shall vary depending upon the market value of the assets under management, and is based on the following fee schedule (except for the Lighthouse Stock Basket Programs):

Assets Under Management	Annual Fee	Quarterly Fee
Up to \$500,000	1.60%	0.40%
\$500,001 to \$1,000,000	1.25%	0.3125%
\$1,000,001 to \$2,500,000	1.00%	0.25%
\$2,500,001 to 5,000,000	0.90%	0.225%
Over \$5,000,001	0.80%	0.2%

Lighthouse's portfolio management fee will be payable quarterly in advance. The first payment will be assessed pro rata in the event the Agreement is executed at any time other than the first day of the calendar quarter. Subsequent payments are due and will be assessed on the first day of each calendar quarter based on the value of the Account at the close of business on the last business day of the preceding quarter. Lighthouse considers cash to be an asset class, and as such is included in fee calculations. Also, to be noted, at times fees will exceed the money market yield. Lighthouse's fees are negotiable and arrangements with any particular client may differ from those described above.

Fee Paying Arrangements

Payment of fees will be made by the client or the custodian holding the clients' funds and securities provided that the following requirements are met:

1. The client provides written authorization permitting the fees to be paid directly from the client's account held by the custodian. Lighthouse or the TPA, do not have access to client funds for payment of fees without client's consent in writing.
2. Lighthouse or the TPA, sends the client and the custodian an invoice showing the amount of the fee, the value of the client's assets on which the fee is based, and the specific manner in which the fee was calculated.
3. It is disclosed to the client that it is the client's responsibility to verify the accuracy of the fee calculation and that the custodian will not determine whether the fee is properly calculated.
4. Lighthouse or the TPA, will send an invoice to the custodian indicating only the amount of the fee to be paid by the custodian.
5. Lighthouse agrees to send the client a statement, at least quarterly, indicating all amounts dispersed from the account including the amount of the advisory fee paid directly to the TPA and/or Lighthouse.

Clients may terminate their account within five (5) business days of signing the Investment Advisory Agreement for a full refund. After the initial five business days, Clients may terminate advisory services with thirty (30) days written notice and will be entitled to a pro rata refund for the days service was not provided in the final quarter.

FINANCIAL PLANNING and CONSULTING

The initial financial planning is intended for the sole purpose of attracting clients and as such there are no associated fees for this general plan. If the plan is agreeable to the clients, Lighthouse will offer the specifics of the plan and will be satisfied to only receive compensation based on a percentage of assets under management.

Client Payment of Fees

Investment management fees are billed quarterly, in advance, meaning that we invoice you before the three-month billing period has started. Payment in full is expected upon invoice presentation. Fees are usually deducted from a designated client account to facilitate billing. The client must consent in advance to direct debiting of their investment account.

Additional Client Fees Charged

Custodians may charge transaction fees on purchases or sales of certain mutual funds, equities, and exchange-traded funds. These charges may include Mutual Fund transactions fees, postage and handling and miscellaneous fees. The selection of the security is more important than the nominal fee that the custodian charges to buy or sell the security.

Lighthouse, in its sole discretion, may waive its minimum fee and/or charge a lesser investment advisory fee based upon certain criteria (e.g., historical relationship, type of assets, anticipated future earning capacity, anticipated future additional assets, dollar amounts of assets to be managed, related accounts, account composition, negotiations with clients, etc.).

For more details on the brokerage practices, see Item 12 of this brochure.

Prepayment of Client Fees

Asset management fees are charged in advance. No fee paid in advance will ever exceed \$1200 and be payable more than six (6) months in advance.

External Compensation for the Sale of Securities to Clients

Lighthouse does not receive any external compensation for the sale of securities to clients, nor do any of the investment advisor representatives of Lighthouse.

Item 6: Performance-Based Fees and Side-by-Side Management

Sharing of Capital Gains

Fees are not based on a share of the capital gains or capital appreciation of managed securities.

Lighthouse does not use a performance-based fee structure because of the potential conflict of interest. Performance-based compensation may create an incentive for the adviser to recommend an investment that may carry a higher degree of risk to the client.

Item 7: Types of Clients

Description

Lighthouse generally provides investment advice to individuals, pension and profit sharing plans, trusts, estates, or charitable organizations, corporations or business entities.

Client relationships vary in scope and length of service.

Account Minimums

Lighthouse does not require a minimum to open an account, but if sum of client accounts is under \$100,000, then there may be a charge of up to \$1,600 annually.

Item 8: Methods of Analysis, Investment Strategies and Risk of Loss

Methods of Analysis

Security analysis methods may include fundamental analysis, technical analysis, and cyclical analysis. Investing in securities involves risk of loss that clients should be prepared to bear. Past performance is not a guarantee of future returns.

Fundamental analysis involves evaluating a stock using real data such as company revenues, earnings, return on equity, and profits margins to determine underlying value and potential growth. Technical analysis involves evaluating securities based on past prices and volume. Cyclical analysis involves analyzing the cycles of the market.

When creating a financial plan, Lighthouse utilizes fundamental analysis to provide review of insurance policies for economic value and income replacement. Technical analysis is used to review mutual funds and individual stocks. The main sources of information include Morningstar, client documents such as tax returns and insurance policies.

In developing a financial plan for a client, Lighthouse's analysis may include cash flow analysis, investment planning, risk management, tax planning and estate planning. Based on the information gathered, a detailed strategy is tailored to the client's specific situation

The main sources of information include financial newspapers and magazines, research materials prepared by others, corporate rating services, annual reports, prospectuses, and filings with the Securities and Exchange Commission.

Investment Strategy

The investment strategy for a specific client is based upon the objectives stated by the client during consultations. The client may change these objectives at any time. Each client executes an Investment Policy Statement or Risk Tolerance that documents their objectives and their desired investment strategy.

Other strategies may include long-term purchases, short-term purchases, trading, and option writing (including covered options, uncovered options or spreading strategies).

Security Specific Material Risks

All investment programs have certain risks that are borne by the investor. Fundamental analysis may involve interest rate risk, market risk, business risks, and financial risk. Risks involved in technical analysis are inflation risk, reinvestment risk, and market risk. Cyclical analysis involves inflation risk, market risk, and currency risk.

Our investment approach constantly keeps the risk of loss in mind. Investors face the following investment risks and should discuss these risks with Lighthouse:

- *Interest-rate Risk:* Fluctuations in interest rates may cause investment prices to fluctuate. For example, when interest rates rise, yields on existing bonds become less attractive, causing their market values to decline.
- *Market Risk:* The price of a security, bond, or mutual fund may drop in reaction to tangible and intangible events and conditions. This type of risk is caused by external factors independent of a security's particular underlying circumstances. For example, political, economic and social conditions may trigger market events.
- *Inflation Risk:* When any type of inflation is present, a dollar today will buy more than a dollar next year, because purchasing power is eroding at the rate of inflation.
- *Currency Risk:* Overseas investments are subject to fluctuations in the value of the dollar against the currency of the investment's originating country. This is also referred to as exchange rate risk.
- *Reinvestment Risk:* This is the risk that future proceeds from investments may have to be reinvested at a potentially lower rate of return (i.e. interest rate). This primarily relates to fixed income securities.
- *Business Risk:* These risks are associated with a particular industry or a particular company within an industry. For example, oil-drilling companies depend on finding oil and then refining it, a lengthy process, before they can generate a profit. They carry a higher risk of profitability than an electric company which generates its income from a steady stream of customers who buy electricity no matter what the economic environment is like.
- *Liquidity Risk:* Liquidity is the ability to readily convert an investment into cash. Generally, assets are more liquid if many traders are interested in a standardized product.

For example, Treasury Bills are highly liquid, while real estate properties are not.

- *Financial Risk:* Excessive borrowing to finance a business' operations increases the risk of profitability, because the company must meet the terms of its obligations in good times and bad. During periods of financial stress, the inability to meet loan obligations may result in bankruptcy and/or a declining market value.

Item 9: Disciplinary Information

Criminal or Civil Actions

The firm and its management have not been involved in any criminal or civil action.

Administrative Enforcement Proceedings

The firm and its management have not been involved in administrative enforcement proceedings.

Self Regulatory Organization Enforcement Proceedings

The firm and its management have not been involved in legal or disciplinary events related to past or present investment clients.

Item 10: Other Financial Industry Activities and Affiliations

Broker-Dealer or Representative Registration

Neither Lighthouse nor any of its employees are registered representatives of a broker-dealer.

Futures or Commodity Registration

Neither Lighthouse nor its employees are registered or has an application pending to register as a futures commission merchant, commodity pool operator, or a commodity trading advisor.

Material Relationships Maintained by this Advisory Business and Conflicts of Interest

Managing Member Kenneth Brackett has a financial affiliated business as an insurance agent in Delaware and Pennsylvania. Mr. Brackett is also an investment advisor representative for AssuredPartners Investment Advisors. Less than 5% of his time is spent on this activity. From time to time, he will offer clients advice or products from those activities.

These practices represent conflicts of interest because it gives Mr. Brackett an incentive to recommend products or services based on the commission or fee amount received. This conflict is mitigated by disclosures, procedures, and the firm's Fiduciary obligation to place the best interest of the client first and the clients are not required to purchase any products or services. Clients have the option to purchase these products through another insurance agent or investment advisor representative of their choosing.

Recommendations or Selections of Other Investment Advisors and Conflicts of Interest

Lighthouse does not utilize the services of third party money managers.

Item 11: Code of Ethics, Participation or Interest in Client Transactions and Personal Trading

Code of Ethics Description

The employees of Lighthouse have committed to a Code of Ethics ("Code"). The purpose of our Code is to set forth standards of conduct expected of Lighthouse employees and addresses conflicts that may arise. The Code defines acceptable behavior for employees of Lighthouse. The Code reflects Lighthouse and its supervised persons' responsibility to act in the best interest of their client.

One area which the Code addresses is when employees buy or sell securities for their personal accounts and how to mitigate any conflict of interest with our clients. We do not allow any employees to use non-public material information for their personal profit or to use internal research for their personal benefit in conflict with the benefit to our clients.

Lighthouse's policy prohibits any person from acting upon or otherwise misusing non-public or inside information. No advisory representative or other employee, officer or director of Lighthouse may recommend any transaction in a security or its derivative to advisory clients or engage in personal securities transactions for a security or its derivatives if the advisory representative possesses material, non-public information regarding the security.

Lighthouse's Code is based on the guiding principle that the interests of the client are our top priority. Lighthouse's officers, directors, advisors, and other employees have a fiduciary duty to our clients and must diligently perform that duty to maintain the complete trust and confidence of our clients. When a conflict arises, it is our obligation to put the client's interests over the interests of either employees or the company.

The Code applies to "access" persons. "Access" persons are employees who have access to non-public information regarding any clients' purchase or sale of securities, or non-public information regarding the portfolio holdings of any reportable fund, who are involved in making securities recommendations to clients, or who have access to such recommendations that are non-public.

The firm will provide a copy of the Code of Ethics to any client or prospective client upon request.

Investment Recommendations Involving a Material Financial Interest and Conflict of Interest

Lighthouse and its employees do not recommend to clients securities in which we have a material financial interest.

Advisory Firm Purchase of Same Securities Recommended to Clients and Conflicts of Interest

Lighthouse and its employees may buy or sell securities that are also held by clients. In order to mitigate conflicts of interest such as front running, employees are required to disclose all reportable securities transactions as well as provide Lighthouse with copies of their brokerage statements.

The Chief Compliance Officer of Lighthouse is Kenneth Brackett. He reviews all employee trades monthly. The personal trading reviews ensure that the personal trading of employees does not

affect the markets and that clients of the firm receive preferential treatment over employee transactions.

Client Securities Recommendations or Trades and Concurrent Advisory Firm Securities Transactions and Conflicts of Interest

Lighthouse does not maintain a firm proprietary trading account and does not have a material financial interest in any securities being recommended and therefore no conflicts of interest exist. However, employees may buy or sell securities at the same time they buy or sell securities for clients. In order to mitigate conflicts of interest such as front running, employees are required to disclose all reportable securities transactions as well as provide Lighthouse with copies of their brokerage statements.

The Chief Compliance Officer of Lighthouse is Kenneth Brackett. He reviews all employee trades each quarter. The personal trading reviews ensure that the personal trading of employees does not affect the markets and that clients of the firm receive preferential treatment over employee transactions.

Item 12: Brokerage Practices

Factors Used to Select Broker-Dealers for Client Transactions

Lighthouse may recommend the use of a particular broker-dealer or may utilize a broker-dealer of the client's choosing. Lighthouse will select appropriate brokers based on a number of factors including but not limited to their relatively low transaction fees and reporting ability. Lighthouse relies on its broker to provide its execution services at the best prices available. Lower fees for comparable services may be available from other sources. Clients pay for any and all custodial fees in addition to the advisory fee charged by Lighthouse.

- *Directed Brokerage*
In circumstances where a client directs Lighthouse to use a certain broker-dealer, Lighthouse still has a fiduciary duty to its clients. The following may apply with Directed Brokerage: Lighthouse's inability to negotiate commissions, to obtain volume discounts, there may be a disparity in commission charges among clients, and potential conflicts of interests arising from brokerage firm referrals.
- *Best Execution*
Investment advisors who manage or supervise client portfolios on a discretionary basis have a fiduciary obligation of best execution. The determination of what may constitute best execution and price in the execution of a securities transaction by a broker involves a number of considerations and is subjective. Factors affecting brokerage selection include the overall direct net economic result to the portfolios, the efficiency with which the transaction is effected, the ability to effect the transaction where a large block is involved, the operational facilities of the broker-dealer, the value of an ongoing relationship with such broker and the financial strength and stability of the broker. The firm does not receive any portion of the trading fees.

Gains that are a result of trade errors will not be kept and will be donated to the charity of the firm's choice.

- *Soft Dollar Arrangements*

Lighthouse utilizes the services of custodial broker dealers. Economic benefits are received by Lighthouse which would not be received if Lighthouse did not give investment advice to clients. These benefits include: A dedicated trading desk, a dedicated service group and an account services manager dedicated to Lighthouse's accounts, ability to conduct "block" client trades, electronic download of trades, balances and positions, duplicate and batched client statements, and the ability to have advisory fees directly deducted from client accounts.

A conflict of interest exists when Lighthouse receives soft dollars. This conflict is mitigated by disclosures, procedures, and the firm's Fiduciary obligation to act in the best interest of his clients and the services received are beneficial to all clients.

Aggregating Securities Transactions for Client Accounts

Lighthouse is authorized in its discretion to aggregate purchases and sales and other transactions made for the account with purchases and sales and transactions in the same securities for other Clients of Lighthouse. All clients participating in the aggregated order shall receive an average share price with all other transaction costs shared on a pro-rated basis.

Item 13: Review of Accounts

Schedule for Periodic Review of Client Accounts or Financial Plans and Advisory Persons Involved

Account reviews are performed quarterly by advisor Kenneth Brackett, Chief Compliance Officer. Account reviews are performed more frequently when market conditions dictate. Financial Plans are considered complete when recommendations are delivered to the client and a review is done only upon request of client.

Review of Client Accounts on Non-Periodic Basis

Other conditions that may trigger a review of clients' accounts are changes in the tax laws, new investment information, and changes in a client's own situation.

Content of Client Provided Reports and Frequency

Clients receive account statements no less than quarterly for managed accounts. Account statements are issued by either the Advisor or Third Party Money Managers's custodian. Client receives confirmations of each transaction in account from Custodian and an additional statement during any month in which a transaction occurs.

Item 14: Client Referrals and Other Compensation

Economic Benefits Provided to the Advisory Firm from External Sources and Conflicts of Interest

Lighthouse does not receive any economic benefits from external sources.

Advisory Firm Payments for Client Referrals

Lighthouse may, from time to time, enter into agreements with individuals and organizations, which may be affiliated or unaffiliated with Lighthouse, that refer Clients to Lighthouse in exchange for compensation. All such agreements will be in writing and comply with the requirements of Federal or State regulation. If a Client is introduced to Lighthouse by a referring

party, Lighthouse may pay that referring party a fee. While the specific terms of each agreement may differ, generally, the compensation will be based upon Lighthouse's engagement of new Clients and is calculated using a varying percentage of the fees paid to Lighthouse by such Clients. Any such fee shall be paid solely from Lighthouse's investment management fee and shall not result in any additional charge to the Client.

Each prospective Client who is referred to Lighthouse under such an arrangement will receive a copy of this brochure and a separate written disclosure document disclosing the nature of the relationship between the referring party and Lighthouse and the amount of compensation that will be paid by Lighthouse to the referring party. The referring party is required to obtain the Client's signature acknowledging receipt of Lighthouse's disclosure brochure and the referring party's written disclosure statement.

Item 15: Custody

Account Statements

All assets are held at qualified custodians, which means the custodians provide account statements directly to clients at their address of record at least quarterly. Clients are urged to compare the account statements received directly from their custodians to the performance report statements prepared by Lighthouse.

Lighthouse is deemed to have constructive custody solely because advisory fees are directly deducted from client's account by the custodian on behalf of Lighthouse.

Item 16: Investment Discretion

Discretionary Authority for Trading

Lighthouse accepts discretionary authority to manage securities accounts on behalf of clients. Lighthouse has the authority to determine, without obtaining specific client consent, the securities to be bought or sold, and the amount of the securities to be bought or sold. Lighthouse does allow clients to place limitations related to ethical or socially conscious investing. However, Lighthouse consults with the client prior to each trade to obtain concurrence if a blanket trading authorization has not been given.

The client approves the custodian to be used and the commission rates paid to the custodian. Lighthouse does not receive any portion of the transaction fees or commissions paid by the client to the custodian on certain trades.

Item 17: Voting Client Securities

Proxy Votes

Lighthouse does not vote proxies on securities. Clients are expected to vote their own proxies. The client will receive their proxies directly from the custodian of their account or from a transfer agent.

When assistance on voting proxies is requested, Lighthouse will provide recommendations to the client. If a conflict of interest exists, it will be disclosed to the client.

Item 18: Financial Information

Balance Sheet

A balance sheet is not required to be provided because Lighthouse does not serve as a custodian for client funds or securities and Lighthouse does not require prepayment of fees of more than \$1200 per client and six months or more in advance.

Financial Conditions Reasonably Likely to Impair Advisory Firm's Ability to Meet Commitments to Clients

Lighthouse has no condition that is reasonably likely to impair our ability to meet contractual commitments to our clients.

Bankruptcy Petitions during the Past Ten Years

Neither Lighthouse nor its management has had any bankruptcy petitions in the last ten years.

Supervised Person Brochure

Part 2B of Form ADV

Kenneth Brackett



Lighthouse Financial Wealth Management, LLC

"Your Beacon to Financial Security"

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This brochure supplement provides information about Kenneth Brackett and supplements the Lighthouse Financial's brochure. You should have received a copy of that brochure. Please contact Kenneth Brackett if you did not receive Lighthouse Financial's brochure or if you have any questions about the contents of this supplement.

Additional information about Kenneth Brackett (CRD #5249154) is available on the SEC's website at www.adviserinfo.sec.gov.

December 5, 2023

Brochure Supplement (Part 2B of Form ADV)

Supervised Person Brochure

Principal Executive Officer

Kenneth Brackett

- Year of birth: 1967
-

Educational Background and Business Experience

Educational Background:

- 6 years of post high school education with a concentration in accounting/taxation

Business Experience:

- AssuredPartners Investment Advisors; Investment Advisor Representative; 07/2023 to Present
 - Lighthouse Financial Wealth Management, LLC dba Lighthouse Financial; Managing Member/IAR; 01/2007 to Present
 - Lighthouse Financial Advisory Group, LLC; Managing Member/ Insurance Agent; 03/2004 to Present
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Disciplinary Information

None to report.

Other Business Activities

Kenneth Brackett has a financial industry affiliated business as an insurance agent in Delaware and Pennsylvania. Mr. Brackett is also an investment advisor representative for AssuredPartners Investment Advisors. Less than 5% of his time is spent on this activity. From time to time, he offers clients advice or products from those activities. Clients are not required to purchase any products.

These practices represent conflicts of interest because it gives Mr. Brackett an incentive to recommend products or services based on the commission or fee amount received. This conflict is mitigated by disclosures, procedures, and the firm's Fiduciary obligation to place the best interest of the client first and the clients are not required to purchase any products or services. Clients have the option to purchase these products through another insurance agent or investment advisor representative of their choosing.

Performance Based Fee Description

Mr. Brackett receives commissions on the insurance he sells. He does not receive any performance-based fees.

Supervision

Since Mr. Brackett is the Chief Compliance Officer of Lighthouse Financial Management, LLC; he is responsible for all supervision and formulation and monitoring of investment advice offered to clients. He will adhere to the policies and procedures as described in the firm's Compliance Manual.

Supervised Person Brochure

Part 2B of Form ADV



Milan P. Winters

Lighthouse Financial Wealth Management, LLC

"Your Beacon to Financial Security"

501 Silverside Road, Suite 117

Wilmington, DE 19809

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WEBSITE: www.mylighthousefinancial.com

EMAIL: milanwinters@comcast.com

This brochure supplement provides information about Milan P. Winters that supplements Lighthouse Financial's brochure. You should have received a copy of that brochure. Please contact Milan P. Winters if you did not receive Lighthouse Financial's brochure or if you have any questions about the contents of this supplement.

Additional information about Milan P. Winters (CRD #5085390) is available on the SEC's website at www.adviserinfo.sec.gov.

December 5, 2023

Brochure Supplement (Part 2B of Form ADV)

Supervised Person Brochure

Milan P. Winters

- Year of birth: 1967
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Educational Background and Business Experience

Educational Background:

- Drexel University; 1985-1990

Business Experience:

- Lighthouse Financial Wealth Management, LLC dba Lighthouse Financial; IAR; 01/2011 to Present
 - Independent Insurance Agent; 01/2011 to Present
 - Wells Fargo Advisors, LLC; Manager/Officer/IAR; 04/2006 to 12/2010
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Item 3 Disciplinary Information

None to report.

Item 4 Other Business Activities

Milan P. Winters has financial industry affiliated businesses as an insurance agent in Delaware, Pennsylvania and Florida. From time to time, he offers clients advice or products from those activities. Clients are not required to purchase any products. He may receive separate yet typical compensation in the form of commissions for the sale of insurance products.

These practices represent conflicts of interest because it gives Mr. Winters an incentive to recommend products based on the commission amount received. This conflict is mitigated by disclosures, procedures, and the firm's Fiduciary obligation to place the best interest of the client first and clients are not required to purchase any products. Clients have the option to purchase these products through another insurance agent or broker/dealer of their choosing.

Item 5 Performance Based Fee Description

Mr. Winters receives additional compensation in his capacity as an insurance agent, but he does not receive any performance-based fees.

Item 6 Supervision

Milan Winters is supervised by Kenneth Brackett, Chief Compliance Officer. He reviews Mr. Winters' work through frequent office interactions as well as remote interactions. Kenneth Brackett contact information: Phone: 302-351-5660, or by email at: kenbrackett@mylighthousefinancial.com.