

## Client Relationship Summary (CRS)

### Lighthouse Wealth Management, LLC (CRD# 307529)

#### Item 1 - Introduction

Lighthouse Wealth Management, LLC ("Lighthouse", "we," "us" or "our") is registered with the Securities and Exchange Commission (SEC) as an investment adviser. Our services and compensation structure differ from that of a registered broker-dealer. Free and simple tools are available to research firms and financial professionals at [Investor.gov/CRS](https://investor.gov/CRS), which also provides educational materials about broker-dealers, investment advisers and investing.

#### Item 2 - Relationships and Services

##### What Investment services and advice can you provide me?

**Services:** We offer investment advisory services to retail investors. Our services include asset management and financial planning. We provide our services to individual investors, trusts, estates, charities, and retirement plans.

Asset management services are most often offered on a discretionary basis. This means we execute transactions on your behalf which follow your agreed upon investment objectives, but we do not need to receive your confirmation before executing each trade. These objectives are established at the outset of our relationship. We monitor your accounts on a regular and continuous basis. We will also offer to meet with you at least annually to review your accounts. We do not have to limit the type of securities we trade for retail investors to proprietary products or a limited group or type of investment, but we generally construct and manage portfolios consisting of stocks, bonds, mutual funds and ETFs based on your financial objectives.

Financial planning is typically offered as a service for asset management clients; however, it can be delivered in a stand-alone engagement for an hourly fee.

Lighthouse typically has a \$1 million-dollar minimum client relationship, which may be waived at the firm's discretion.

**For Additional Information:** For further information about our relationships and services, please refer to Item 4 – Advisory Business, Item 7 – Types of Clients and Item 13 – Review of Accounts available on Form ADV Part 2A at <https://adviserinfo.sec.gov/firm/brochure/307529>.

**Conversation Starters:** *Given my financial situation, should I choose an investment advisory service? Why or why not? How will you choose investments to recommend to me? What is your relevant experience, including your licenses, education, and other qualifications? What do these qualifications mean?*

#### Item 3 - Fees, Costs, Conflicts, and Standard of Conduct

##### What fees will I pay?

**Asset Fees:** Our annual fee for asset management varies but will never exceed 1% (100 basis points) of the amount under management. The fee is calculated and collected quarterly in advance. Because our fee is based on the amount of your assets under our management, the more assets you designate to us for management, the more you will pay us for our services. Therefore, we have an incentive to encourage you to increase the amount of assets that you entrust to us.

**Other Fees and Costs:** Your account will be held with a qualified custodian. You will be responsible for the fees and expenses charged by qualified custodians and imposed by broker dealers according to their fee schedules. Those fees and expense include but are not limited to certain transaction charges, wire transfer and electronic fund fees, and other fees, taxes and costs related to maintaining an account. If your assets are invested in mutual funds, ETFs, or other registered or unregistered investment companies, you will bear your pro rata share of the investment management fees and other fees of the funds, which are in addition to the fees you pay us. These fees and expenses are described in each fund's prospectus or other offering documents. You will pay fees and costs whether you make or lose money on your investments. Fees and costs will reduce any amount of money you make on your investments over time. Please make sure you understand what fees and costs you are paying.

**For Additional Information:** Please see Item 5 – Fees and Compensation available on Form ADV Part 2A at <https://adviserinfo.sec.gov/firm/brochure/307529>.

**Conversation Starters:** *Help me understand how these fees and costs might affect my investments. If I give you \$10,000 to invest, how much will go to fees and costs, and how much will be invested for me?*

**What are your legal obligations to me when acting as my investment adviser?  
How else does your firm make money and what conflicts of interest do you have?**

When we act as your investment adviser, we have to act in your best interest and not put our interest ahead of yours. At the same time, the way we make money creates some conflicts with your interests. You should understand and ask us about these conflicts because they affect the investment advice we provide you. Here are some examples to help you understand what this means.

The more assets there are in an investor's advisory account, the more the investor will pay in fees, and the firm may therefore have an incentive to encourage you to increase the assets in your account. You will pay fees and costs whether you make or lose money on your investments. Fees and costs will reduce any amount of money you make on your investments over time. Please make sure you understand what fees and costs you're paying.

**For Additional Information:** Please see Item 5 – Fees and Compensation available on Form ADV Part 2A at <https://adviserinfo.sec.gov/firm/brochure/307529>.

**Conversation Starters:** Help me understand how these fees and costs might affect my investments. If I give you \$10,000 to invest, how much will go to fees and costs, and how much will be invested for me?

**How do your financial professionals make money?**

Our financial professionals each have an ownership interest in Lighthouse and receive a percentage of the profits generated by the firm. This could incentivize our financial professionals to recommend that you place additional assets under our management as the firm, and therefore the advisor, would earn higher fees. We mitigate that conflict by adhering to our fiduciary duty when making investment and financial planning recommendations, so that we only make recommendations in conformity with each client's investment objectives.

Lighthouse does not accept commissions for the sale of securities or other investment products. It does not receive asset-based sales charges or service fees from the sale of mutual funds.

**Item 4 - Disciplinary History**

**Do your financial professionals have legal or disciplinary history?**

No. Visit [Investor.gov/CRS](https://investor.gov/CRS) for a free and simple search tool to research us and our financial professionals.

**Conversation Starters:** *As a financial professional, do you have any disciplinary history? For what type of conduct?*

**Item 5 – Additional Information**

For additional information about our services, please review our Form ADV Part 2A, available at <https://adviserinfo.sec.gov/firm/brochure/307529> or from our company website at <https://lighthousewealth.com>. You may request a copy of Form CRS or Form ADV Part 2A by calling us at (717) 516-8630.

**Conversation Starters:** *Who is my primary contact person? Is he or she a representative of an investment adviser or a broker-dealer? Who can I talk to if I have concerns about how this person is treating me?*