



**Part 2A of Form ADV: *Firm Brochure***  
**Item 1 Cover Sheet**

**Lighthouse Wealth Management, Inc.**

1078 Commerce Parkway

Ashland, Ohio 44805

Telephone: 419-496-0016

Email: [csmeltzer@lightwealth.com](mailto:csmeltzer@lightwealth.com)

Web Address: [www.lightwealth.com](http://www.lightwealth.com)

12/31/2020

This brochure provides information about the qualifications and business practices of Lighthouse Wealth Management, Inc. If you have any questions about the contents of this brochure, please contact us at 419-496-0016 or [csmeltzer@lightwealth.com](mailto:csmeltzer@lightwealth.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 Wealth Management, Inc. also is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov). You can search this site by a unique identifying number, known as a CRD number. Our firm's CRD number is 157925.

## Item 2 Material Changes

Consistent with the rules, we will ensure that you receive a summary of any material changes to this and subsequent Brochures within 120 days of the close of our business' fiscal year. Furthermore, we will provide you with other interim disclosures about material changes, as necessary.

The following changes were made in this version:

- Item 4 Ownership changes were updated and assets under management were updated. Tim and Greg now each own 30% of the company and Aaron and Chris now each own 20%. All four were already shareholders, only the percentages changed.
- Item 5 We added a reduced fee schedule for charitable non-profit organizations. The few clients this affects have been notified.
- Item 15 We updated the custody section to reflect that Tim and Greg are no longer trustees for a couple's trust. That couple left the firm early in 2020.

We also updated Tim and Greg's titles. Tim is Founder and CEO and Greg is now President of the firm.

### Item 3 Table of Contents

### Page

Item 1	Cover Page.....	1
Item 2	Material Changes.....	2
Item 3	Table of Contents.....	3
Item 4	Advisory Business.....	4
Item 5	Fees and Compensation.....	5
Item 6	Performance-Based Fees and Side-By-Side Management.....	7
Item 7	Types of Clients.....	7
Item 8	Methods of Analysis, Investment Strategies and Risk of Loss.....	8
Item 9	Disciplinary Information.....	8
Item 10	Other Financial Industry Activities and Affiliations.....	9
Item 11	Code of Ethics, Participation or Interest in Client Transactions and Personal Trading.....	9
Item 12	Brokerage Practices.....	10
Item 13	Review of Accounts.....	11
Item 14	Client Referrals and Other Compensation.....	11
Item 15	Custody.....	12
Item 16	Investment Discretion.....	12
Item 17	Voting Client Securities.....	12
Item 18	Financial Information.....	12
	Part 2B of Form ADV: Brochure Supplement – Tim Rowsey.....	13
	Part2B of Form ADV: Brochure Supplement – Greg Emmons.....	16
	Part2B of Form ADV: Brochure Supplement – Chris Bevington.....	19
	Part2B of Form ADV: Brochure Supplement – Aaron Rowsey.....	22

## Item 4 Advisory Business

Lighthouse Wealth Management, Inc. is federally registered investment adviser with the Securities Exchange Commission (SEC). Our principal place of business located in Ashland, Ohio. The firm is also a licensed insurance agency with the Ohio Department of Insurance. Lighthouse Wealth Management, Inc. began conducting business in 2011.

Shareholders of the firm:

Tim Rowsey is the firm's Founder and CEO and a principal shareholder (i.e., those individuals and/or entities controlling 25% or more of this company). He is a Certified Public Accountant (CPA) and Investment Advisor Representative.

Greg Emmons is President of the firm, a CERTIFIED FINANCIAL PLANNER® (CFP®), an Investment Advisor Representative and is a principal shareholder.

Aaron Rowsey is the firm's Vice President, an Investment Advisor Representative and is a shareholder.

Chris Bevington a Certified Public Accountant (CPA), a CERTIFIED FINANCIAL PLANNER® (CFP®), an Investment Advisor Representative and is a shareholder.

As of 12/31/2020, the firm had \$138,296,008 in assets under management.

We also provided consulting services for two 401k plans with \$1,120,231 in assets as of 12/21/20.

Lighthouse provides the following services to our clients, which are explained in more detail below:

- Investment management
- Financial planning
- Insurance sales
- 401(k) consulting
- Tax planning and preparation

### **INVESTMENT SUPERVISORY SERVICES ("ISS") & INDIVIDUAL PORTFOLIO MANAGEMENT**

Our firm provides continuous advice to a client regarding the investment of client funds based on the individual needs of the client. Through personal discussions in which goals and objectives based on a client's particular circumstances are established, we develop a client's personal investment policy and create and manage a portfolio based on that policy. During our data-gathering process, we determine the client's individual objectives, time horizons, risk tolerance, and liquidity needs. As appropriate, we also review and discuss a client's prior investment history, as well as family composition and background.

We manage these advisory accounts on a discretionary basis. Account supervision is guided by the client's stated objectives (i.e., maximum capital appreciation, growth, income, or growth and income), as well as tax considerations. Clients may impose reasonable restrictions on investing in certain securities, types of securities, or industry sectors. For more information on investment discretion see Item 16.

Our investment recommendations are not limited to any specific product or service offered by a broker-dealer or insurance company and will generally include advice regarding the following securities:

- Exchange-listed securities
- Securities traded over-the-counter
- Foreign issuers
- Corporate debt securities (other than commercial paper)

- Commercial paper
- Certificates of deposit
- Municipal securities
- Variable annuities
- Mutual fund shares
- United States governmental securities

Because some types of investments involve certain additional degrees of risk, they will only be implemented/recommended when consistent with the client's stated investment objectives, tolerance for risk, liquidity and suitability.

### **FINANCIAL PLANNING**

We provide financial planning services free of charge to our investment clients. We also provide financial planning to non-investment clients for an hourly fee. The fee would be agreed upon in advance and would depend on the scope of the planning services provided. Financial planning is a comprehensive evaluation of a client's current and future financial state by using currently known variables to predict future cash flows, asset values and withdrawal plans. Through the financial planning process, all questions, information and analysis are considered as they impact and are impacted by the entire financial and life situation of the client. Clients receiving this service receive a written report which provides the client with a detailed financial plan designed to assist the client achieve his or her financial goals and objectives.

Financial Planning recommendations are not limited to any specific product or service offered by a broker-dealer or insurance company. All recommendations are of a generic nature.

### **INSURANCE**

The firm is a licensed insurance agency with the Ohio Department of insurance. Tim Rowsey, Greg Emmons and Chris Bevington are licensed to sell life and health insurance in the state of Ohio. Insurance sales are a very minimal part of our services and are only offered as a convenience to clients. Plans sold generally consist of term life insurance policies. Annuities are also available when specifically requested by a client. Clients are free to use other providers for their insurance needs. All insurance commissions are paid to the firm and not to any individual.

### **401(k) PLANS**

We act as a 3(21) fiduciary under The Employee Retirement Income Security Act of 1974 (ERISA). We provide advisory and consulting services to small businesses' trustees and participants of participant directed company 401(k) plans, including assisting with finding a third party administrator, choosing which investments to offer in the plan and educating the trustees and participants about those choices.

We may also provide investment management services to individual accounts held inside a 401(k) plan.

### **TAX PLANNING AND PREPARATION**

Tim Rowsey and Chris Bevington are also Certified Public Accountants. Lighthouse Wealth Management offers tax planning for investment clients and prepares individual tax returns for a separate fee.

## **Item 5 Fees and Compensation**

### **INVESTMENT SUPERVISORY SERVICES ("ISS") & INDIVIDUAL PORTFOLIO MANAGEMENT FEES**

Our fees are billed quarterly, in advance, at the beginning of each calendar quarter based upon the value (market value or fair market value in the absence of market value), of the client's account at the end of the previous quarter. Fees will be debited from the account in accordance with the client authorization in the Client Services Agreement.

In certain situations, the minimum fee may be waived at the advisor's discretion. Lighthouse Wealth Management, Inc.'s advisory fees are not negotiable.

The annualized fee for Investment Supervisory Services and Portfolio Management Services are charged as a percentage of assets under management, according to the following schedules:

#### **INDIVIDUALS AND CORPORATIONS**

<b><u>Assets Under Management</u></b>	<b><u>Annual Fee</u></b>
On the first \$1 million	1.00%
\$1 million - \$2 million	0.75%
\$2 million - \$4 million	0.5%
On assets over \$4 million	0.3%
With a minimum annual fee of:	\$200

#### **NON-PROFIT CHARITABLE ORGANIZATIONS**

<b><u>Assets Under Management</u></b>	<b><u>Annual Fee</u></b>
On the first \$2 million	0.7%
On assets over \$2 million	0.3%

#### **401(k) CONSULTING FEES**

Fees for consulting services to 401(k) plans are detailed on the following schedule. Fees are billed quarterly, in advance, on the first business day of each quarter based on the total market value of the assets in the plan at the end of the previous quarter. Fees will be debited from the 401(k) master account in collaboration with the third party administrator of the plan.

<b><u>Assets in Plan</u></b>	<b><u>Annual Fee</u></b>
On the first \$750,000	0.75%
\$750,000 - 1.5 million	0.5%
\$1.5 million and up	0.3%

#### **FINANCIAL PLANNING FEES**

Lighthouse Wealth Management provides financial planning services to investment client free of charge. For non-investment clients we charge an hourly fee, agreed upon in advance, for financial planning services.

#### **TAX PREPARATION FEES**

Fees for tax preparation vary based on the complexity of the return. Tax preparation fees can be quoted in advance, if requested, based on a consultation with the client and review of prior year returns.

## GENERAL INFORMATION

**Termination of the Advisory Relationship:** A client agreement may be canceled at any time, by either party, for any reason upon receipt of 30 days written notice. As disclosed above, certain fees are paid in advance of services provided. Upon termination of any account, any prepaid, unearned fees over the \$50 minimum per quarter fee will be promptly refunded. In calculating a client's reimbursement of fees, we will pro rate the reimbursement according to the number of days remaining in the billing period.

**Mutual Fund Fees:** All fees paid to Lighthouse Wealth Management, Inc. for investment advisory services are separate and distinct from the fees and expenses charged by mutual funds and/or ETFs to their shareholders. These fees and expenses are described in each fund's prospectus. These fees will generally include a management fee, other fund expenses, and a possible distribution fee. If the fund also imposes sales charges, a client may pay an initial or deferred sales charge. A client could invest in a mutual fund directly, without our services. In that case, the client would not receive the services provided by our firm which are designed, among other things, to assist the client in determining which mutual fund or funds are most appropriate to each client's financial condition and objectives. Accordingly, the client should review both the fees charged by the funds and our fees to fully understand the total amount of fees to be paid by the client and to thereby evaluate the advisory services being provided.

**Wrap Fee Programs and Separately Managed Account Fees:** Lighthouse Wealth Management does not participate in Wrap Fee Programs or Separately Managed Accounts.

**Additional Fees and Expenses:** In addition to our advisory fees, clients are also responsible for the fees and expenses charged by custodians and imposed by broker dealers, including, but not limited to, any transaction charges imposed by a broker dealer with which an independent investment manager effects transactions for the client's account(s). Please refer to the "Brokerage Practices" section (Item 12) of this Form ADV for additional information.

**Advisory Fees in General:** Clients should note that similar advisory services may (or may not) be available from other registered (or unregistered) investment advisers for similar or lower fees.

**Limited Prepayment of Fees:** Under no circumstances do we require or solicit payment of fees in excess of \$1200 more than six months in advance of services rendered.

## Item 6 Performance-Based Fees and Side-By-Side Management

Lighthouse Wealth Management, Inc. does not charge performance-based fees.

## Item 7 Types of Clients

It is the general policy of Lighthouse Wealth Management to require minimum investable assets of \$250,000 per household in order to establish an account. In certain circumstances, exceptions may be granted.

Lighthouse Wealth Management, Inc. provides services to the following types of clients:

- High net worth individuals
- Individuals (other than high net worth individuals)
- Charitable organizations
- Trusts
- Corporations
- 401(k) plans

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

### METHODS OF ANALYSIS

We use the following methods of analysis in formulating our investment advice and/or managing client assets:

**Fundamental Analysis.** We attempt to measure the intrinsic value of a security by looking at economic and financial factors (including the overall economy, industry conditions, and the financial condition and management of the company itself) to determine if the company is under priced (indicating it may be a good time to buy) or overpriced (indicating it may be time to sell).

Fundamental analysis does not attempt to anticipate market movements. This presents a potential risk, as the price of a security can move up or down along with the overall market regardless of the economic and financial factors considered in evaluating the stock.

**Technical Analysis.** We analyze past market movements and apply that analysis to the present in an attempt to recognize recurring patterns of investor behavior and potentially predict future price movement.

Technical analysis does not consider the underlying financial condition of a company. This presents a risk in that a poorly-managed or financially unsound company may under perform regardless of market movement.

**Risks for all forms of analysis.** Our securities analysis methods rely on the assumption that the companies whose securities we purchase and sell, the rating agencies that review these securities, and other publicly-available sources of information about these securities, are providing accurate and unbiased data. While we are alert to indications that data may be incorrect, there is always a risk that our analysis may be compromised by inaccurate or misleading information.

### INVESTMENT STRATEGIES

We use the following strategy(ies) in managing client accounts, provided that such strategy(ies) are appropriate to the needs of the client and consistent with the client's investment objectives, risk tolerance, and time horizons, among other considerations:

**Long-term purchases.** We purchase securities with the idea of holding them in the client's account for a year or longer. Typically we employ this strategy when:

- we believe the securities to be currently undervalued, and/or
- we want exposure to a particular asset class over time, regardless of the current projection for this class.

A risk in a long-term purchase strategy is that by holding the security for this length of time, we may not take advantage of short-term gains that could be profitable to a client. Moreover, if our predictions are incorrect, a security may decline sharply in value before we make the decision to sell.

**Short-term purchases.** When utilizing this strategy, we purchase securities with the idea of selling them within a relatively short time (typically a year or less). We do this in an attempt to take advantage of conditions that we believe will soon result in a price swing in the securities we purchase.

**Margin transactions.** Upon request we can purchase stocks for your portfolio with money borrowed from your brokerage account. This allows you to purchase more stock than you would be able to with your available cash, and allows us to purchase stock without selling other holdings.

**Risk of Loss.** Securities investments are not guaranteed and you may lose money on your investments. We ask that you work with us to help us understand your tolerance for risk.

## Item 9 Disciplinary Information

We are required to disclose any legal or disciplinary events that are material to a client's or prospective client's evaluation of our advisory business or the integrity of our management.

Our firm and our management personnel have no reportable disciplinary events to disclose.



## **Item 10 Other Financial Industry Activities and Affiliations**

There are no other business activities or affiliations to disclose.

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

Our firm has adopted a Code of Ethics which sets forth high ethical standards of business conduct that we require of our employees, including compliance with applicable federal securities laws.

Lighthouse Wealth Management, Inc. and our personnel owe a duty of loyalty, fairness and good faith towards our clients, and have an obligation to adhere not only to the specific provisions of the Code of Ethics but to the general principles that guide the Code.

Our Code of Ethics includes policies and procedures for the review of quarterly securities transactions reports as well as initial and annual securities holdings reports that must be submitted by the firm's access persons. Among other things, our Code of Ethics also requires the prior approval of any acquisition of securities in a limited offering (e.g., private placement) or an initial public offering. Our code also provides for oversight, enforcement and recordkeeping provisions.

Lighthouse Wealth Management, Inc.'s Code of Ethics further includes the firm's policy prohibiting the use of material non-public information. While we do not believe that we have any particular access to non-public information, all employees are reminded that such information may not be used in a personal or professional capacity.

A copy of our Code of Ethics is available to our advisory clients and prospective clients. You may request a copy by email sent to [csmeltzer@lightwealth.com](mailto:csmeltzer@lightwealth.com), or by calling us at 419-496-0016.

Lighthouse Wealth Management, Inc. and individuals associated with our firm are prohibited from engaging in principal transactions.

Lighthouse Wealth Management, Inc. and individuals associated with our firm are prohibited from engaging in agency cross transactions.

Our Code of Ethics is designed to assure that the personal securities transactions, activities and interests of our employees will not interfere with (i) making decisions in the best interest of advisory clients and (ii) implementing such decisions while, at the same time, allowing employees to invest for their own accounts.

Our firm and/or individuals associated with our firm may buy or sell for their personal accounts securities identical to or different from those recommended to our clients. In addition, any related person(s) may have an interest or position in a certain security(ies) which may also be recommended to a client.

It is the expressed policy of our firm that no person employed by us may purchase or sell any security prior to a transaction(s) being implemented for an advisory account, thereby preventing such employee(s) from benefiting from transactions placed on behalf of advisory accounts.

We may aggregate our employee trades with client transactions where possible and when compliant with our duty to seek best execution for our clients. In these instances, participating clients will receive an average share price and transaction costs will be shared equally and on a pro-rata basis. In the instances where there is a partial fill of a particular batched order, we will allocate all purchases pro-rata, with each account paying the average price. Our employee accounts will be included in the pro-rata allocation.

As these situations represent actual or potential conflicts of interest to our clients, we have established the following policies and procedures for implementing our firm's Code of Ethics, to ensure our firm complies with its regulatory obligations and provides our clients and potential clients with full and fair disclosure of such conflicts of interest:

1. No principal or employee of our firm may put his or her own interest above the interest of an advisory client.
2. No principal or employee of our firm may buy or sell securities for their personal portfolio(s) where their

decision is a result of information received as a result of his or her employment unless the information is also available to the investing public.

3. It is the expressed policy of our firm that no person employed by us may purchase or sell any security prior to a transaction(s) being implemented for an advisory account. This prevents such employees from benefiting from transactions placed on behalf of advisory accounts.
4. Our firm requires prior approval for any IPO or private placement investments by related persons of the firm.
5. We maintain a list of all reportable securities holdings for our firm and anyone associated with this advisory practice that has access to advisory recommendations ("access person"). These holdings are reviewed on a regular basis by our firm's Chief Compliance Officer or his designee.
6. We have established procedures for the maintenance of all required books and records.
7. Clients can decline to implement any advice rendered, except in situations where our firm is granted discretionary authority.
8. All of our principals and employees must act in accordance with all applicable Federal and State regulations governing registered investment advisory practices.
9. We require delivery and acknowledgement of the Code of Ethics by each supervised person of our firm.
10. We have established policies requiring the reporting of Code of Ethics violations to our senior management.
11. Any individual who violates any of the above restrictions may be subject to termination.

## **Item 12 Brokerage Practices**

Lighthouse Wealth Management, Inc. directs that clients establish brokerage accounts with Charles Schwab & Co. ("Schwab"), a FINRA registered broker-dealer, member SIPC, to maintain custody of clients' assets and to effect trades for their accounts. We have evaluated Schwab and believe that they will provide our clients with a blend of execution services, commission costs and professionalism that will assist our firm to meet our fiduciary obligations to clients. However, it is necessary to disclose that by directing clients to use Charles Schwab, it is possible that we might not always be able to achieve best execution in client accounts, and it is possible that in certain situations this practice may cost clients more money.

Lighthouse Wealth Management, Inc. is independently owned and operated and not affiliated with Schwab. Schwab provides Lighthouse Wealth Management, Inc. with access to its institutional trading and custody services, which are typically not available to Schwab retail investors. These services generally are available to independent investment advisers on an unsolicited basis, at no charge to them so long as a total of at least \$10 million of the adviser's clients' assets are maintained in accounts at Schwab Institutional. These services are not contingent upon our firm committing to Schwab any specific amount of business (assets in custody or trading commissions). Schwab's brokerage services include the execution of securities transactions, custody, research, and access to mutual funds and other investments that are otherwise generally available only to institutional investors or would require a significantly higher minimum initial investment.

Schwab Institutional also makes available to our firm other products and services that benefit Lighthouse Wealth Management, Inc. but may not directly benefit our clients' accounts. Many of these products and services may be used to service all or some substantial number of our client accounts, including accounts not maintained at Schwab.

Schwab's products and services that assist us in managing and administering our clients' accounts include software and other technology that

- i. provide access to client account data (such as trade confirmations and account statements);
- ii. facilitate trade execution;

- iii. provide research, pricing and other market data;
- iv. facilitate payment of our fees from clients' accounts; and
- v. assist with back-office functions, recordkeeping and client reporting.

Schwab Institutional also offers other services intended to help us manage and further develop our business enterprise. These services may include:

- i. compliance, legal and business consulting;
- ii. publications and conferences on practice management and business succession; and
- iii. access to employee benefits providers, human capital consultants and insurance providers.

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 a third-party providing these services to our firm. Schwab Institutional may also provide other benefits such as educational events or occasional business entertainment of our personnel. In evaluating whether to recommend or require that clients custody their assets at Schwab, we may take into account the availability of some of the foregoing products and services and other arrangements as part of the total mix of factors we consider and not solely on the nature, cost or quality of custody and brokerage services provided by Schwab, which may create a potential conflict of interest.

As a matter of policy and practice, Lighthouse Wealth Management, Inc. does not generally block client trades. Since we use primarily mutual funds and exchange traded funds block trading provides no advantage to our clients. Therefore, we implement client transactions separately for each account. Consequently, in the few instances that we do use individual stocks, certain client trades may be executed before others, at a different price and/or commission rate. Additionally, our clients who purchase individual stocks may not receive volume discounts available to advisers who block client trades.

## Item 13 Review of Accounts

### INVESTMENT SUPERVISORY SERVICES ("ISS") & INDIVIDUAL PORTFOLIO MANAGEMENT

**REVIEWS:** While the underlying securities within client's accounts are continually monitored, these accounts are reviewed at least quarterly. Accounts are reviewed in the context of each client's stated investment objectives and guidelines. More frequent reviews may be triggered by material changes in variables such as the client's individual circumstances, the market, or political or economic environment.

These accounts are reviewed by Tim Rowsey and Greg Emmons.

**REPORTS:** In addition to the monthly statements and confirmations of transactions that clients receive from their broker-dealer, we provide quarterly reports summarizing account performance, balances and holdings.

### FINANCIAL PLANNING SERVICES

**REVIEWS:** While reviews may occur at different stages, typically no formal reviews will be conducted for Financial Planning clients unless requested by the client.

**REPORTS:** Financial Planning clients will receive a completed financial plan.

## Item 14 Client Referrals and Other Compensation

It is Lighthouse Wealth Management, Inc.'s policy not to engage solicitors or to pay related or non-related persons for referring potential clients to our firm.

It is Lighthouse Wealth Management, Inc.'s policy not to accept or allow our related persons to accept any form of

compensation, including cash, sales awards or other prizes, from a non-client in conjunction with the advisory services we provide to our clients.

## **Item 15 Custody**

As a matter of policy and practice, Lighthouse Wealth Management does not maintain custody of advisory client funds, securities, or assets. We have custody limited only to the direct deduction of fees from client accounts. However, we do have one exception to this policy. Due to special circumstances, Tim Rowsey serves as the financial POA and trustee for one client and we provide bill paying services for her. We undergo a surprise annual audit from an outside firm and disclose and report these relationships, as required.

## **Item 16 Investment Discretion**

Clients hire us to provide discretionary asset management services. This means we may place trades in a client's account without contacting the client prior to each trade to obtain the client's permission. This allows us to react to the market and make changes that are the client's best interest more quickly and efficiently.

Our discretionary authority includes the ability to do the following without contacting the client:

- determine the security to buy or sell; and/or
- determine the amount of the security to buy or sell

Clients give us discretionary authority when they sign an investment advisory agreement with our firm.

## **Item 17 Voting Client Securities**

As a matter of firm policy, we do not vote proxies on behalf of clients. Therefore, although our firm may provide investment advisory services relative to client investment assets, clients maintain exclusive responsibility for: (1) directing the manner in which proxies solicited by issuers of securities beneficially owned by the client shall be voted, and (2) making all elections relative to any mergers, acquisitions, tender offers, bankruptcy proceedings or other type events pertaining to the client's investment assets. Clients are responsible for instructing each custodian of the assets, to forward to the client copies of all proxies and shareholder communications relating to the client's investment assets.

We may provide clients with consulting assistance regarding proxy issues if they contact us with questions at our principal place of business.

## **Item 18 Financial Information**

As an advisory firm that may maintain discretionary authority for client accounts, or is deemed to have custody, we are also required to disclose any financial condition that is reasonably likely to impair our ability to meet our contractual obligations. Lighthouse Wealth Management, Inc. has no additional financial circumstances to report.

Under no circumstances do we require or solicit payment of fees in excess of \$1200 per client more than six months in advance of services rendered. Therefore, we are not required to include a financial statement.

Lighthouse Wealth Management, Inc. has never been the subject of a bankruptcy petition at any time.

## Part 2B of Form ADV: Brochure Supplement

### Item 1 Cover Sheet

# Tim Rowsey

Lighthouse Wealth Management, Inc.

1078 Commerce Parkway

Ashland, Ohio 44805

Telephone: 419-496-0016

Email: [trowsey@lightwealth.com](mailto:trowsey@lightwealth.com)

Web Address: [www.lightwealth.com](http://www.lightwealth.com)

12/31/20

This brochure supplement provides information about Tim. Rowsey that supplements the attached Lighthouse Wealth Management, Inc. brochure. Please contact Cheri Smeltzer at 419-496-0016 if you did not receive Lighthouse Wealth Management, Inc.'s brochure or if you have any questions about the contents of this supplement.

Additional information about Tim is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

## Item 2 Educational, Background and Business Experience

**Full Legal Name:** Timothy James Rowsey      **Born:** 1959 in Ashland, Ohio USA

### **Education, Work Experience and Credentials:**

Tim is a 1981 graduate of Ashland University, Ashland, Ohio USA receiving a Bachelor of Science Degree in Business Administration with majors in Accounting and Finance.

In total, Tim has over 35 years of experience in accounting and finance. He started Lighthouse in 2011. He is the Founder and CEO, and is a principal shareholder of the firm.

Tim holds the following credentials:

### **Certified Public Accountant**

Tim is a Certified Public Accountant (CPA). In order to become a CPA in the United States, the candidate must sit for and pass the Uniform Certified Public Accountant Examination, which is set by the American Institute of Certified Public Accountants and administered by the National Association of State Boards of Accountancy.

Eligibility to sit for the Uniform CPA Exam is determined by individual State Boards of Accountancy. Typically the requirement is a U.S. bachelor's degree which includes a minimum number of qualifying credit hours in accounting and business administration with an additional one year of study. All CPA candidates must pass the Uniform CPA Examination to qualify for a CPA certificate and license to practice public accounting.

CPAs are required to take continuing education courses in order to renew their license. Requirements vary by state. The vast majority of states, including Ohio, require 120 hours of CPE every three years with a minimum of 20 per calendar year. As part of the CPE requirement, most states require CPAs to take an ethics course during every renewal period. Ethics requirements also vary by state. Ohio requires a minimum of one 3 hour ethics course during each renewal period.

### **Insurance Sales**

Tim is also licensed to sell the following types of insurance in the state of Ohio: Accident & Health, Life, and Variable Annuities.

To obtain a license to sell insurance in Ohio, Ohio resident applicants must complete pre-licensing education from an approved pre-license provider for each of the above-mentioned lines of authority (i.e. types of insurance). The educational requirements may be met by either completing a 20-hour classroom course or successfully completing an approved self-study course. They must then pass an Ohio Department of Insurance exam within 180 days of completion of the courses.

To maintain his insurance license Tim completes at least 24 hours of continuing education credits, including 2 hours of ethics every 2 years, and registers with the Ohio Department of Insurance.

### **Investment Advisor Representative**

While a CPA, Tim passed the Financial Industry Regulatory Authority (FINRA) Series 65 exam in 2000 to become an investment advisor representative. Providing investment advisory service has been Tim's primary business since 2000.

While neither tax preparation nor insurance sales are Tim's primary business, these services continue to add value and convenience for his clients, and the added knowledge and expertise these licenses provide help Tim to better understand his clients' total financial situation.

### **Item 3 Disciplinary Information**

Timothy Rowsey has no reportable disciplinary history.

### **Item 4 Other Business Activities**

#### **A. Investment-Related Activities**

Tim is not engaged in any other investment-related activities. Tim does not receive commissions, bonuses or other compensation on the sale of securities or other investment products.

#### **B. Non Investment-Related Activities**

Tim is not engaged in any other business or occupation that provides substantial compensation or involves a substantial amount of his time.

### **Item 5 Additional Compensation**

Tim does not receive any economic benefit from a non-advisory client for the provision of advisory services.

### **Item 6 Supervision**

Supervisor: As President and CCO of the firm, Tim Rowsey supervises himself. Phone Number: 419-496-0016

## Part 2B of Form ADV: Brochure Supplement

### Item 1 Cover Sheet

# Greg Emmons

Lighthouse Wealth Management, Inc.

1078 Commerce Parkway

Ashland, Ohio 44805

Telephone: 419-496-0016

Email: [gemmons@lightwealth.com](mailto:gemmons@lightwealth.com)

Web Address: [www.lightwealth.com](http://www.lightwealth.com)

12/31/20

This brochure supplement provides information about Greg Emmons that supplements the attached Lighthouse Wealth Management, Inc. brochure. Please contact Cheri Smeltzer at 419-496-0016 if you did not receive Lighthouse Wealth Management, Inc.'s brochure or if you have any questions about the contents of this supplement.

Additional information about Greg is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).



## Item 2 Educational, Background and Business Experience

**Full Legal Name:** Gregory David Emmons      **Born:** 1984 in Ashland, Ohio USA

### **Education, Work Experience and Credentials:**

Greg is a 2007 graduate of Ashland University, Ashland, Ohio USA receiving a Bachelor of Arts Degree in Business with a minor in Finance.

Greg joined Lighthouse in March of 2015. He is now the President and is a principal shareholder of the firm. Prior to joining Lighthouse, Greg worked as a financial consultant for AXA Advisors, LLC from March of 2012 to March of 2015.

Greg holds the following credentials:

### **CERTIFIED FINANCIAL PLANNER™**

In 2018 Greg passed the exam and met the rigorous requirements set forth by the CFP board to become a CERTIFIED FINANCIAL PLANNER™ or CFP®.

To become a CFP® the CFP board requires specific levels of education and coursework including an approved college-level program of study in personal financial planning and a bachelor's degree, adherence to a high standard of ethics including a background check, several years of experience in the finance field, and the passing of the CFP certification exam.

The CFP® designation is one of the most prestigious financial certificates a financial advisor can obtain and indicates a level of competence to insure the individual can provide an honest fiduciary benefit to their clients.

### **Investment Advisor Representative**

Greg passed the Financial Industry Regulatory Authority (FINRA) Series 7 and 66 exams. Providing investment advisory service and financial planning is Greg's primary business.

### **Insurance Sales**

Greg is licensed to sell the following types of insurance in the state of Ohio: Accident & Health, Life, and Variable Annuities.

To obtain a license to sell insurance in Ohio, Ohio resident applicants must complete pre-licensing education from an approved pre-license provider for each of the above-mentioned lines of authority (i.e. types of insurance). The educational requirements may be met by either completing a 20-hour classroom course or successfully completing an approved self-study course. They must then pass an Ohio Department of Insurance exam within 180 days of completion of the courses.

To maintain his insurance license Greg completes at least 24 hours of continuing education credits, including 2 hours of ethics every 2 years, and registers with the Ohio Department of Insurance.

While insurance sales is not Greg's primary business, that service adds value and convenience for his clients, and the added knowledge and expertise those licenses provide help him to better understand his clients' total financial situation.

## Item 3 Disciplinary Information

Greg Emmons has no reportable disciplinary history.

## **Item 4 Other Business Activities**

### **A. Investment-Related Activities**

Greg is not engaged in any other investment-related activities. Greg does not receive commissions, bonuses or other compensation on the sale of securities or other investment products.

### **B. Non Investment-Related Activities**

Greg is not engaged in any other business or occupation that provides substantial compensation or involves a substantial amount of his time.

## **Item 5 Additional Compensation**

Greg does not receive any economic benefit from a non-advisory client for the provision of advisory services.

## **Item 6 Supervision**

Supervisor: Tim Rowsey, President and CEO    Phone Number: 419-496-0016

## Part 2B of Form ADV: Brochure Supplement

### Item 1 Cover Sheet

# Chris Bevington

Lighthouse Wealth Management, Inc.

1078 Commerce Parkway

Ashland, Ohio 44805

Telephone: 419-496-0016

Email: [cbevington@lightwealth.com](mailto:cbevington@lightwealth.com)

Web Address: [www.lightwealth.com](http://www.lightwealth.com)

12/31/20

This brochure supplement provides information about Chris Bevington that supplements the attached Lighthouse Wealth Management, Inc. brochure. Please contact Cheri Smeltzer at 419-496-0016 if you did not receive Lighthouse Wealth Management, Inc.'s brochure or if you have any questions about the contents of this supplement.

Additional information about Chris is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

## Item 2 Educational, Background and Business Experience

**Full Legal Name:** Christopher Wayne Bevington

**Born:** 1970 in Ashland, Ohio USA

### **Work Experience:**

Chris joined Lighthouse in September of 2018 and is a shareholder of the firm. Prior to joining Lighthouse Chris worked for Whitcomb & Hess CPAs and Financial Advisors as an Accounting Manager. He worked there for 20 years, from September 1998 through August 2018. Chris has over 20 years of experience in financial services.

### **Education and credentials:**

2010 Masters in Taxation - The University of Akron, Akron, Ohio

2004 Microsoft Office Specialist Certification, Excel and Word

2004 Quickbooks Pro Advisor Certification

1996 Associates Degree in Applied Business Accounting - North Central Technical College, Mansfield, Ohio

1992 Bachelor of Science in Education - Ashland University, Ashland, Ohio

### **CERTIFIED FINANCIAL PLANNER™**

In November of 2019 Chris passed the exam and met the rigorous requirements set forth by the CFP board to become a CERTIFIED FINANCIAL PLANNER™ or CFP®.

To become a CFP® the CFP board requires specific levels of education and coursework including an approved college-level program of study in personal financial planning and a bachelor's degree, adherence to a high standard of ethics including a background check, several years of experience in the finance field, and the passing of the CFP certification exam.

The CFP® designation is one of the most prestigious financial certificates a financial advisor can obtain and indicates a level of competence to insure the individual can provide an honest fiduciary benefit to their clients.

### **Certified Public Accountant**

Chris became a Certified Public Accountant (CPA) in 2001. In order to become a CPA in the United States, the candidate must sit for and pass the Uniform Certified Public Accountant Examination, which is set by the American Institute of Certified Public Accountants and administered by the National Association of State Boards of Accountancy.

Eligibility to sit for the Uniform CPA Exam is determined by individual State Boards of Accountancy. Typically the requirement is a U.S. bachelor's degree which includes a minimum number of qualifying credit hours in accounting and business administration with an additional one year of study. All CPA candidates must pass the Uniform CPA Examination to qualify for a CPA certificate and license to practice public accounting.

CPAs are required to take continuing education courses in order to renew their license. Requirements vary by state. The vast majority of states, including Ohio, require 120 hours of CPE every three years with a minimum of 20 per calendar year. As part of the CPE requirement, most states require CPAs to take an ethics course during every renewal period. Ethics requirements also vary by state. Ohio requires a minimum of one 3 hour ethics course during each renewal period.

### **Investment Advisor Representative**

In December of 2002, Chris passed the Financial Industry Regulatory Authority (FINRA) Uniform Investment Advisor Series 65 exam to become an Investment Advisor Representative. His tax knowledge and experience adds value and convenience for his investment clients and although Chris does prepare individual tax returns for some investment clients, providing investment advisory services and financial planning is Chris's primary business at Lighthouse.

## **Insurance Sales**

Chris is licensed to sell the following types of insurance in the state of Ohio: Accident & Health, Life, and Variable Annuities.

To obtain a license to sell insurance in Ohio, Ohio resident applicants must complete pre-licensing education from an approved pre-license provider for each of the above-mentioned lines of authority (i.e. types of insurance). The educational requirements may be met by either completing a 20-hour classroom course or successfully completing an approved self-study course. They must then pass an Ohio Department of Insurance exam within 180 days of completion of the courses.

To maintain his insurance license Chris completes at least 24 hours of continuing education credits, including 2 hours of ethics every 2 years, and registers with the Ohio Department of Insurance.

While insurance sales is not Chris's primary business, that service adds value and convenience for his clients, and the added knowledge and expertise those licenses provide help him to better understand his clients' total financial situation.

## **Item 3 Disciplinary Information**

Chris Bevington has no reportable disciplinary history.

## **Item 4 Other Business Activities**

### **A. Investment-Related Activities**

Chris is not engaged in any other investment-related activities. Chris does not receive commissions, bonuses or other compensation on the sale of securities or other investment products.

### **B. Non Investment-Related Activities**

Chris is not engaged in any other business or occupation that provides substantial compensation or involves a substantial amount of his time.

## **Item 5 Additional Compensation**

Chris does not receive any economic benefit from a non-advisory client for the provision of advisory services.

## **Item 6 Supervision**

Supervisor: Tim Rowsey, President and CEO    Phone Number: 419-496-0016

## Item 1 Cover Sheet

# Aaron Rowsey

Lighthouse Wealth Management, Inc.

1078 Commerce Parkway

Ashland, Ohio 44805

Telephone: 419-496-0016

Email: [arowsey@lightwealth.com](mailto:arowsey@lightwealth.com)

Web Address: [www.lightwealth.com](http://www.lightwealth.com)

12/31/20

This brochure supplement provides information about Aaron Rowsey that supplements the attached Lighthouse Wealth Management, Inc. brochure. Please contact Cheri Smeltzer at 419-496-0016 if you did not receive Lighthouse Wealth Management, Inc.'s brochure or if you have any questions about the contents of this supplement.

Additional information about Aaron is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

## Item 2 Educational, Background and Business Experience

**Full Legal Name:** Aaron Timothy Rowsey

**Born:** 1985 in Ashland, Ohio USA

### **Work Experience:**

Aaron joined Lighthouse in March of 2013. He is our Vice President and a shareholder of the firm. From March 2013 – September 2018 his focus was on investment research. He is now an investment advisor representative.

### **Education and credentials:**

2012 Bachelor of Science in Business Franklin University, Columbus, OH

### **Investment Advisor Representative**

In September 2018, Aaron passed the Financial Industry Regulatory Authority (FINRA) Uniform Investment Advisor Series 65 exam to become an Investment Advisor Representative. Providing investment advisory services and financial planning is Aaron's primary business at Lighthouse.

## Item 3 Disciplinary Information

Aaron Rowsey has no reportable disciplinary history.

## Item 4 Other Business Activities

### **A. Investment-Related Activities**

Aaron is not engaged in any other investment-related activities. Aaron does not receive commissions, bonuses or other compensation on the sale of securities or other investment products.

### **B. Non Investment-Related Activities**

Aaron is not engaged in any other business or occupation that provides substantial compensation or involves a substantial amount of his time.

## Item 5 Additional Compensation

Aaron does not receive any economic benefit from a non-advisory client for the provision of advisory services.

## Item 6 Supervision

Supervisor: Tim Rowsey, President and CEO Phone Number: 419-496-0016