

Item 1 - Cover Page

**Form ADV Part 2A Disclosure Brochure and Brochure Supplement
June 20, 2023**

Lighthouse Financial LLC

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This brochure and brochure supplement provides information about the qualifications and business practices of Lighthouse Financial LLC. For questions about the contents of this brochure, please contact us at (303) 444-1818. Our website is: www.lighthousefinancialLLC.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.

Lighthouse Financial LLC is registered with the State of Colorado Department of Regulatory Agencies. Registration of an investment adviser does not imply a certain level of skill or training.

Additional information about Lighthouse Financial LLC is also available on the SEC's website at www.adviserinfo.sec.gov.

Item 2 - Material Changes

This item discusses only specific material changes that are made to the Brochure since the Firm's last annual update. Since the Firm's last update dated January 31, 2023; Lighthouse Financial LLC has had the following material changes.

Lighthouse Financial LLC only business activity is to act as a Promoter (f.k.a. Solicitor or Referral Agent) on behalf of Petra Financial Advisors, Inc. to provide new advisory clients to the Firm. All clients of Lighthouse Financial, LLC were transitioned to Petra Financial Advisors, Inc. ("Petra") in August 2022. Clients who desire to have an asset management relationship with Lighthouse Financial Advisors LLC, and its Investment Advisor Representative ("IAR") Shannon Ross must do so through Petra. Former employees Lisa A. Malick, Michele DeFazio and Christy Vitale were terminated from Lighthouse Financial, LLC and subsequently licensed with Petra. Lighthouse Financial Advisors, LLC became registered with the State of Colorado Department of Regulatory Agencies ("DORA") in September 2021 and terminated its registration with the Securities Exchange Commission ("SEC") in October 2021 as it was no longer eligible to remain registered with the SEC.

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, which is December 31. We will further provide you with a new Brochure as necessary based on changes or new information, at any time, without charge.

Full Brochure Available

To receive a complete copy of the Brochure, please contact us by telephone at 303-444-1818.

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Item 4 - Advisory Business

A. The Firm and Principal Owners

Lighthouse Financial, LLC (LH), ("Lighthouse", "LH," or "the Firm") has been a registered investment adviser with the SEC from December of 1999 to October. LH is now registered with the State of Colorado Department of Regulatory Agencies ("DORA") and was approved in September 2021 and withdrew their registration with the Securities and Exchange Commission in October 2021. On April 1, 2019, Shannon Ross became the CEO of Lighthouse Financial, LLC and all of the membership interests of Lighthouse Financial, LLC were acquired by Lighthouse Financial Enterprises LLC ("Lighthouse Enterprises"), a Colorado limited liability company that serves as a holding company for the firm.

Lighthouse Financial LLC only business activity is to act as a Promoter (f.k.a. Solicitor or Referral Agent) on behalf of Petra Financial Services, Inc. ("Petra") to provide new advisory clients to the Firm.

B. Level of Services Provided to Clients with managed investments

Lighthouse Financial LLC only business activity is to act as a Promoter on behalf of Petra.

C. Assets Under Management

Lighthouse Financial LLC only business activity is to act as a Promoter on behalf of Petra.

Item 5 - Fees and Compensation

A. Fees

Lighthouse Financial LLC only business activity is to act as a Promoter on behalf of Petra. The Firm does not have or maintain customer accounts so therefore there are no fees.

B. Compensation for Sale of Securities or Other Investment Products

Lighthouse Financial LLC only business activity is to act as a Promoter on behalf of Petra.

Former clients of the Firm were transitioned to Petra in September 2022. The Firm receives income generated from their accounts under an agreement between LH and Petra.

Shannon Ross is also a licensed insurance agent for un-affiliated insurance companies. If you buy insurance through the Firm's IAR, she will receive a commission from any insurance sales. This presents a conflict of interest and financial incentive to the extent that the IAR recommends the purchase of an insurance product to you, which results in a commission being paid to the IAR as an insurance agent. This conflict is mitigated by the fact that the Firm, as well as the IAR as she has a fiduciary responsibility to place the best interest of the client first and will act in accordance with that responsibility.

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

Lighthouse Financial LLC only business activity is to act as a Promoter on behalf of Petra. The Firm does not have or maintain customer accounts so therefore there are no fees.

Item 7 - Types of Clients

Lighthouse Financial LLC only business activity is to act as a Promoter on behalf of Petra. The Firm does not have or maintain customer accounts so therefore there are no fees.

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

A. Method of Analysis and Investment Strategy

Lighthouse Financial LLC only business activity is to act as a Promoter on behalf of Petra.

B. Material Risks Involved for Each Significant Investment Strategy

Lighthouse Financial LLC only business activity is to act as a Promoter on behalf of Petra.

C. Material Risks Associated with Certain Securities

Lighthouse Financial LLC only business activity is to act as a Promoter on behalf of Petra.

D. Investment Strategies

Lighthouse Financial LLC only business activity is to act as a Promoter on behalf of Petra.

Item 9 - Disciplinary Information

LH has determined that LH does not have any legal or disciplinary events that are material to the integrity of LH management.

Item 10 - Other Financial Industry Activities and Affiliations

A. Registered Broker-Dealers and Other Affiliations

LH is not a registered broker-dealer. Shannon Ross is registered with Petra Financial Advisors, Inc. LH and Petra Financial are not affiliated.

B. Registered Futures Commission Merchant, Commodity Pool Operator, a Commodity Trading Advisor

LH is not registered and does not have an application pending to register as a futures commission merchant, commodity pool operator, commodity trading advisor or an associated person of these entities.

C. Material Relationships with Related Persons and Conflicts of Interest from Relationships with Related Persons

LH does not have any material relationships with any affiliated companies.

D. Conflicts of Interest from Arrangements with Other Investment Advisers

Lighthouse Financial LLC only business activity is to act as a Promoter on behalf of Petra. Shannon Ross serves as the CCO of Lighthouse Financial. We believe Ms. Ross has sufficient time to devote to her role as CCO at Lighthouse and that the time commitment does not pose a conflict of interest. Ms. Ross does not receive any incentive-based or bonus compensation that would otherwise pose a conflict of interest with her duties at Lighthouse.

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

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

A. Summary of Code of Ethics

LH will provide our Code of Ethics (the "Code") in its entirety to any client or prospective client upon request. It should be noted that the only employee of the Firm is Shannon Ross.

Scope

The Code covers all directors, officers, partners, employees, and any other persons who are under the Firm's supervision and control.

Fiduciary Duties

This Code of Ethics is based on the principal that LH and its employees owe a fiduciary duty to its clients. Accordingly, LH and its employees must avoid activities, interests and relationships that might interfere or appear to interfere with making decisions in the best interests of our advisory clients.

Personal Securities Trading

All Employees are subject to certain trading restrictions. In addition, all employees must report their personal securities transactions quarterly and personal securities holdings annually. It should be noted that the only employee of the Firm is Shannon Ross.

Code of Conduct

The Code contains specific topics designed to reflect the Firm's commitment to ethical conduct. You may receive a copy of our Code of Ethics by contacting Shannon Ross at 370 Interlocken Blvd., Suite 525, Broomfield, CO 80021-3496, (303) 444-1818.

B. Recommending Securities in Which We Hold a Financial Interest

LH does not recommend or buy or sell securities in which LH or a related party holds a material financial interest.

C. Lighthouse Employees Investing in the Same Securities as Clients

Lighthouse Financial LLC only business activity is to act as a Promoter on behalf of Petra.

D. Lighthouse Employees Trading in the Same Securities as Clients at the Same Time

See Item 11(C), above.

Item 12 - Brokerage Practices

A. Criteria for Recommending Brokers to Clients

Lighthouse Financial LLC only business activity is to act as a Promoter on behalf of Petra.

B. Client Directed Brokerage

Lighthouse Financial LLC only business activity is to act as a Promoter on behalf of Petra.

C. Trade Aggregation

This item is not applicable to LH because LH does not manage client accounts.

Item 13 - Review of Accounts

A. Review of Client Accounts

Lighthouse Financial LLC only business activity is to act as a Promoter on behalf of Petra.

B. Review of client accounts on other than a periodic basis, along with a description of the factors that trigger a review.

Lighthouse Financial LLC only business activity is to act as a Promoter on behalf of Petra.

C. Description of the content and indication of the frequency of written or verbal regular reports that Lighthouse provides to clients regarding their accounts.

Lighthouse Financial LLC only business activity is to act as a Promoter on behalf of Petra.

Item 14 - Client Referrals and Other Compensation

A. Economic Benefits from Third Parties

Lighthouse Financial LLC only business activity is to act as a Promoter on behalf of Petra.

B. Compensation to Third Parties for Referrals

Lighthouse Financial LLC only business activity is to act as a Promoter on behalf of Petra. The Firm receives a percentage of the assets under management from the advisory clients to the Firm.

Item 15 - Custody

Lighthouse Financial LLC only business activity is to act as a Promoter on behalf of Petra.

Item 16 - Investment Discretion

Lighthouse Financial LLC only business activity is to act as a Promoter on behalf of Petra.

Item 17 - Voting Client Securities

Lighthouse Financial LLC only business activity is to act as a Promoter on behalf of Petra.

Item 18 - Financial Information

Lighthouse does not have any responsibility to disclose financial information that is likely to impair our ability to meet our contractual commitments to our clients. No client accounts are held at Lighthouse under any circumstances. Lighthouse has not been the subject of a bankruptcy petition at any time.

Item 19 - Financial Information

Item 19 – Requirements for State-Registered Advisers

Shannon Ross serves as the CEO and CCO of Lighthouse. Her educational and business background is presented below:

- BA, University of Tennessee, Knoxville, Tennessee
- MBA, University of Phoenix, Phoenix, Arizona
- 2020 – Present; CCO, Lighthouse Financial, LLC
- August 2022 – Present; Investment Advisor Representative, Petra Financial Advisors, Inc.
- 2020 – August 2022; Investment Advisor Representative, Cambridge Investment Research Advisors, Inc.
- 2019 - Present: CEO, Lighthouse Financial, LLC
- 2019 – Present: Client Services Manager, BNW Contracting, Inc. (20 hours a month in consultive time)
- 2012 – Present: President, YOUunify Consulting, Inc. (20 hours a month in consultive time)
- 2018 – 2019: Investment Advisor Representative, Accelerated Wealth Advisors, LLC.
- 2011 – 2012: Area Vice President, Verizon, Inc.
- 2008 – 2011: Associate Director, Verizon, Inc.