

Lighthouse Financial, LLC
Form CRS Customer Relationship Summary

June 27, 2023

Introduction

Lighthouse Financial, LLC (“LH” or “the Firm”) is registered with the State of Colorado Department of Regulatory Agencies as an investment advisor (“DORA”). There are different ways you can get help with your investments. You should carefully consider which types of accounts and services are right for you. **We are a Registered Investment Advisor and provide advisory services rather than brokerage accounts and services.** This document gives you a summary of the types of services we provide and how you pay. In addition, there are various suggested “Conversation Starters” contained in this document. Free and simple tools are available to research firms and financial professionals at www.Investor.gov/CRS , which also provides educational materials about broker-dealers, investment advisors, and investing.

What investment services and advice can you provide me?

Lighthouse Financial, LLC’s only business activity is to act and serve 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. The Firm has only one employee, Shannon Ross, who is the President of the Firm. The Firm does not have any customers or clients.

For additional information, please see the Firm’s ADV Part 2A, Items 4 and 7, which can be found at <https://adviserinfo.sec.gov/firm/summary/109251> or from the Firm’s website, www.lighthousefinancialllc.com.

Conversation Starters. Ask your financial professional: 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?

What fees will I pay?

The Firm does not charge any fees to the referral contacts. Any fees that are assessed to the referral contacts will be done so through Petra.

For additional information, please see the Firm’s ADV Part 2A, Items 5 and 6, which can be found at <https://adviserinfo.sec.gov/firm/summary/109251>, or from the Firm’s website, www.lighthousefinancialllc.com

Conversation Starters. Ask your financial professional: 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 advisor? How else does your firm make money and what conflicts of interest do you have?

When we act as your investment advisor, 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 services, we provide you. Certain LH personnel are registered representatives with a broker-dealer, and may also be licensed insurance agents. These individuals receive compensation when a client purchases the brokerage or insurance products they recommend. Any conflicts of interest are mitigated as the Firm does not assess fees and does not recommend products. LH will always act in the client’s best interest. LH receives compensation through its Promoter services from Petra. The compensation LH receives from Petra may be based on the amount of business referred to them.

For additional information, please see the Firm's ADV Part 2A, Items 11 and 12, which can be found at <https://adviserinfo.sec.gov/firm/summary/109251> or from the Firm's website, www.lighthousefinancialllc.com.

Conversation Starter. Ask your financial professional how might your conflicts of interest affect me, and how will you address them?"

How do your financial professionals make money?

The Firm has one employee, Shannon Ross, associated with the Firm who receives a salary and potential bonus, based upon the Firm's profitability, which is determined solely at the discretion of the Managing Members. As such, the Firm believes it has eliminated any conflicts of interest.

Do your financial professionals have legal or disciplinary history?

No, neither the firm or any individual associated with it has any disciplinary history. For more information, visit www.Investor.gov/CRS for a free and simple search tool to research us and our financial professionals.

Additional Information

For additional information about our services, or if you would like up-to-date information or a copy of this disclosure, please contact Shannon Ross at (303) 444-1818 or e-mail her at sross@lighthousefinancialllc.com