

**Thomas Michael Kozlowski, CFP®**

**Lighthouse Financial Advisors, Inc.  
dba Lighthouse Wealth Management**

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**FORM ADV PART 2B  
BROCHURE SUPPLEMENT**

**This brochure supplement provides information about Thomas Michael Kozlowski, CFP® that supplements the Lighthouse Wealth Management brochure. You should have received a copy of that brochure. Please contact us at (301) 865-9740 if you did not receive Lighthouse Wealth Management's brochure or if you have any questions about the contents of this supplement.**

**Additional information about Thomas Michael Kozlowski, CFP®, is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).**

## Item 2 Educational Background and Business Experience

**Thomas Michael Kozlowski, CFP®**

**Year of Birth:** 1961

**Formal Education after High School:**

- Utica College, B.S., Business Administration, 1983

**Five Years:**

- Lighthouse Financial Advisors, Inc. dba Lighthouse Wealth Management, President, 01/2000 - Present
- Lighthouse Tax Services, LLC, Member, 12/2009 - Present
- Lighthouse Tax & Business Consulting, Inc., Member, 06/2014 - Present
- First Allied Securities, Inc., Registered Representative, 06/2014 - Present
- Mid Atlantic Capital Corporation, Registered Representative, 10/2012 - 06/2014
- SII Investments, Inc. Registered Representative, 04/2003 - 10/2012

**Certifications:**

**The CERTIFIED FINANCIAL PLANNER™**, CFP® and federally registered CFP (with flame design) marks (collectively, the "CFP® marks") are professional certification marks granted in the United States by Certified Financial Planner Board of Standards, Inc. ("CFP Board").

The CFP® certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP® certification. It is recognized in the United States and a number of other countries for its (1) high standard of professional education; (2) stringent code of conduct and standards of practice; and (3) ethical requirements that govern professional engagements with clients. Currently, more than 62,000 individuals have obtained CFP® certification in the United States.

To attain the right to use the CFP® marks, an individual must satisfactorily fulfill the following requirements:

- Education - Complete an advanced college-level course of study addressing the financial planning subject areas that CFP Board's studies have determined as necessary for the competent and professional delivery of financial planning services, and attain a Bachelor's Degree from a regionally accredited United States college or university (or its equivalent from a foreign university). CFP Board's financial planning subject areas include insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning;
- Examination - Pass the comprehensive CFP® Certification Examination. The examination, administered in 10 hours over a two-day period, includes case studies and client scenarios designed to test one's ability to correctly diagnose financial planning issues and apply one's knowledge of financial planning to real world circumstances;
- Experience - Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year); and
- Ethics - Agree to be bound by CFP Board's *Standards of Professional Conduct*, a set of documents outlining the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements in order to maintain the right to continue to use the CFP® marks:

- Continuing Education - Complete 30 hours of continuing education hours every two years,

including two hours on the and other parts of the , to maintain competence and keep up with developments in the financial planning field; and *Code of Ethics Standards of Professional Conduct*

- Ethics - Renew an agreement to be bound by the *Standards of Professional Conduct*. The Standards prominently require that CFP® professionals provide financial planning services at a fiduciary standard of care. This means CFP® professionals must provide financial planning services in the best interests of their clients.

CFP® professionals who fail to comply with the above standards and requirements may be subject to CFP Board's enforcement process, which could result in suspension or permanent revocation of their CFP® certification.

### **Item 3 Disciplinary Information**

Mr. Kozlowski does not have, nor has he ever had, any disciplinary disclosure.

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

Mr. Kozlowski is a registered representative with First Allied Securities, Inc. (First Allied), a diversified financial services company engaged in the sale of specialized investment products. In this capacity, Mr. Kozlowski may recommend securities or insurance products offered by First Allied Securities, Inc. as part of your investment portfolio. If clients purchase these products through Mr. Kozlowski, he will receive the customary commissions in his separate capacity as a registered representative of First Allied. Additionally, Mr. Kozlowski could be eligible to receive incentive awards such as First Allied He may also receive 12b-1 fees from mutual funds that pay such fees. The receipt of additional compensation may give Mr. Kozlowski an incentive to recommend investment products based on the compensation received, rather than on your investment needs. Please refer to the *Fees and Compensation* section and the *Client Referrals and Other Compensation* section of Lighthouse Wealth Management's firm brochure for additional disclosures on this topic.

Mr. Kozlowski is separately licensed as an independent insurance agent. In this capacity, he can effect transactions in insurance products for his clients and earn commissions for these activities. The fees you pay our firm for advisory services are separate and distinct from the commissions earned by Mr. Kozlowski for insurance related activities. This presents a conflict of interest because Mr. Kozlowski may have an incentive to recommend insurance products to you for the purpose of generating commissions rather than solely based on your needs. However, you are under no obligation, contractually or otherwise, to purchase insurance products through any person affiliated with our firm.

In addition, Mr. Kozlowski is involved with the following non-investment related activities:

- Lighthouse Tax Services, LLC, Member, 12/2009 - Present
- Lighthouse Tax & Business Consulting, Inc., Member, 06/2014 - Present

### **Item 5 Additional Compensation**

Please refer to the *Other Business Activities* section above for disclosures on Mr. Kozlowski's receipt of additional compensation as a result of his activities as a registered representative of First Allied and as a licensed insurance agent.

Also, please refer to the *Fees and Compensation* section and the *Client Referrals and Other Compensation* section of Lighthouse Wealth Management's firm brochure for additional disclosures on this topic.

## **Item 6 Supervision**

Thomas M. Kozlowski, President, Andrew P. Wilson, Vice President, Edward S. Kozlowski, Treasurer, and Henry L. Becker, Jr., Secretary, are the owners/officers of Lighthouse Financial Advisors, Inc. dba Lighthouse Wealth Management. All four members of our management team are responsible for the advisory activities of our firm. They jointly form investment decisions and recommendations made to our advisory clients. In addition, as registered representatives of First Allied, we are subject to annual audits by First Allied and we are only permitted to conduct our advisory practice in accordance with strict controls and limitations set by First Allied. Advice provided is limited based on the restrictions set by First Allied and by internal management decisions as to the types of investments that may be included in client portfolios. As Chief Compliance Officer, Edward S. Kozlowski, is responsible for the compliance activities of the firm. Mr. Kozlowski may be reached at (301) 865-9740.