

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. Mr. Kozlowski's CRD # is 1535973.

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
- First Allied Securities, Inc., Registered Representative, 06/2014 - Present
- Lighthouse Tax & Business Consulting, Inc., Member, 06/2014 - 11/2017
- 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

Item 5 Additional Compensation

Mr. Kozlowski has entered into an agreement with First Allied in his individual capacity as a registered representative, whereby First Allied has provided funding in the form of a forgivable loan, for the purpose of establishing and growing his investment advisory business. As part of these agreements, Mr. Kozlowski and our Firm have agreed to use First Allied's brokerage services for commission based products for a period of 6 years. The arrangement allows for Mr. Kozlowski and Lighthouse Wealth Management to use other custodians for advisory related business. These arrangements create a conflict of interest in that Mr. Kozlowski and our firm have a financial incentive to recommend First Allied's brokerage services to our clients. Our clients do not pay more for investment transactions

effected and/or assets maintained at First Allied as result of these arrangements. There is no corresponding commitment made by Mr. Kozlowski to First Allied or any other entity to invest any specific amount or percentage of client assets in any specific mutual funds, securities or other investment products as a result of the forgivable loan. 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.

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.

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.