

**Jonathan Winkert, CFP®**

**Lighthouse Financial Advisors, Inc.  
d/b/a: Lighthouse Wealth Management**

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**FORM ADV PART 2B  
BROCHURE SUPPLEMENT**

This brochure supplement provides information about Jonathan Winkert that supplements the Lighthouse Wealth Management brochure. You should have received a copy of that brochure. 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 Jonathan Winkert (CRD # 6493656) is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

## Item 2 Educational Background and Business Experience

**Jonathan Winkert, CFP®**

Year of Birth: 1994

### **Formal Education After High School:**

- University of Maryland, College Park, BA, Economics, 8/2011 - 12/2015

### **Business Background for the Previous Five Years:**

- Lighthouse Financial Advisors, Inc. d/b/a Lighthouse Wealth Management, Investment Adviser Representative, 4/2017 - Present
- First Allied Securities, Inc., Registered Representative, 4/2017 - 10/2019
- Merrill Lynch, Pierce, Fenner & Smith Inc., Investment Specialist, 02/2016 - 04/2017

**Certifications: CFP®**

**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 71,000 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 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 *Code of Ethics* and other parts of the *Standards of Professional Conduct*, to maintain competence and keep up with developments in the financial planning field; and

- 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**

Form ADV Part 2B requires disclosure of certain criminal or civil actions, administrative proceedings, and self-regulatory organization proceedings, as well as certain other proceedings related to suspension or revocation of a professional attainment, designation, or license. Mr. Jonathan Winkert has no required disclosures under this item.

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

Jonathan Winkert 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. Winkert for insurance related activities. This presents a conflict of interest because Mr. Winkert 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.

### **Item 5 Additional Compensation**

Refer to the *Other Business Activities* section above for disclosures on Mr. Winkert's receipt of additional compensation as a result of his other business activities.

Also, refer to the *Fees and Compensation, Client Referrals and Other Compensation, and Other Financial Industry Activities and Affiliations* section(s) 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. Tom Kozlowski, Mr. Wilson and Mr. Becker are responsible for the advisory activities of our firm. They jointly form investment decisions and recommendations made to our advisory clients. 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.