

Justin Byram

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

164 West Main Street, Suite F
New Market, MD 21774

(301) 865-9740

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FORM ADV PART 2B BROCHURE SUPPLEMENT

This brochure supplement provides information about Justin Byram 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 Justin Byram is available on the SEC's website at www.adviserinfo.sec.gov. Mr. Byram's CRD # is 6883540.

Item 2 Educational Background and Business Experience

Justin Byram

Year of Birth: 1994

Formal Education After High School:

- Mount St. Mary's University, BS Accounting & Sport Management, 2016

Business Background for the Previous Five Years:

- Lighthouse Financial Advisors, Inc. d/b/a Lighthouse Wealth Management, Investment Adviser Representative, 1/2021 - Present
- Lighthouse Financial Advisors, Inc. d/b/a Lighthouse Wealth Management, Client Services Associate, 4/2019 - Present
- Merrill Lynch, Pierce, Fenner & Smith Inc., Financial Advisor Trainee, 7/2018 - 5/2019
- Bank of America, N.A., Financial Advisor Trainee, 9/2018 - 4/2019
- Merrill Lynch, Pierce, Fenner & Smith, Inc., PMD Trainee, 11/2017 - 5/2018
- RSM, Assurance Associate, 6/2015 - 11/2017

Item 3 Disciplinary Information

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

Item 4 Other Business Activities

Justin Byram 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. Byram for insurance related activities. This presents a conflict of interest because Mr. Byram 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. Byram'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.