

Part 2B of Form ADV: *Brochure Supplement*

This Brochure Supplement is provided on:

Principal, Stephen C Poplaski, PhD, CPA, CFP®
Advisor & Chief Compliance Officer, Maureen J Poplaski, CFP®
Advisor, Aaron P Wade, CFP®

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This Brochure Supplement provides information about Stephen C Poplaski, PhD, CPA, CFP®, Maureen J Poplaski, CFP®, and Aaron P Wade that supplements our Form ADV, Part 2A (Brochure, attached). You should have received a copy of that Brochure, as we include this supplement with all of our disclosure documents. Please contact Maureen J Poplaski, Chief Compliance Officer, at 401-586-4332 if you did not receive OUR BROCHURE or have any questions about the Brochure or this supplement. Additional information about Stephen C Poplaski, Maureen J Poplaski, and Aaron P Wade is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2 Educational Background and Business Experience

Principal

Stephen C Poplaski, PhD, CPA, CFP® is a Certified Public Accountant (CPA) and a Certified Financial Planner™ Practitioner (CFP®). He has been a Principal and Managing Member with Lighthouse Financial Management, LLC since 2004. He has over thirty years of experience providing management consulting, financial planning, investment management, accounting, and tax services for individuals, business entities, and owners.

Stephen holds a Bachelor of Science in Accounting (Johnson & Wales College, 1975), a Master of Business Administration in Finance (University of New Haven, 1977), a Master of Science in Financial Planning (Bentley College, 2005), and a Doctor of Philosophy (Kansas State University, 2017). Stephen has taught at the graduate level for over ten years and is a former Associate Professor in the Masters of Business Administration (MBA) and the Doctorate of Business Administration (DBA) Programs at Johnson & Wales University's Graduate School.

Advisor

Maureen J Poplaski is a Certified Financial Planner™ Practitioner (CFP®). She started her financial services career at Lighthouse Financial Management, LLC in 2009 as an Investment Advisor Representative after completing The Uniform Investment Adviser Law Examination (Series 65).

Maureen creates personalized financial plans and investment portfolios based on each client's unique needs and circumstances, drawing on over 15 years of experience.

Maureen holds a Bachelor of Arts in Psychology from Fairfield University and a Master of Arts in the Foundations of Education from Connecticut College. Before her work at Lighthouse, Maureen was an educator in the Connecticut public school system.

Advisor

Aaron P. Wade is a Certified Financial Planner™ Practitioner (CFP®) and a Registered Investment Advisor. He started his career in the financial services industry as a Paraplanner at Ameriprise Financial Services in 2012. In 2014, Aaron joined Lighthouse Financial Management, LLC, where he qualified as an Investment Advisor Representative under The Uniform Investment Adviser Law Examination (Series 66).

Aaron helps clients with a wide range of financial services, from building financial plans to managing investments. In addition to his financial services career, Aaron holds a Bachelor of Arts in Music from Providence College and occasionally works as a part-time performer.

Professional Certifications

Certified Financial Planner® (CFP®)

The CFP® certification is a voluntary certification 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.

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

- Education – Members must complete an advanced college-level course of study in investments, retirement planning, insurance and risk management, taxation, and estate planning. Additionally, they need a Bachelor's Degree from a regionally accredited United States college or university.
- Examination – Candidates must 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—Candidates must have at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year).
- Ethics – Individuals 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 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*, 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 under a fiduciary standard of care. 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 the CFP Board's enforcement process, which could result in suspension or permanent revocation of their CFP® certification.

Certified Public Accountant (CPA)

CPAs are licensed and regulated by their state boards of accountancy. While state laws and regulations vary, the education, experience and testing requirements for licensure as a CPA usually include the following:

- Minimum college education (typically 150 credit hours with at least a baccalaureate degree and a concentration in accounting),
- Minimum experience levels (most states require at least one year of experience providing services that involve the use of accounting, attest, compilation, management advisory, financial advisory, tax or consulting skills, all of which must be achieved under the supervision of or verification by a CPA), and
- Successful passage of the Uniform CPA Examination.

States typically require the completion of 40 hours of continuing professional education (CPE) each year (or 80 hours over two years or 120 hours over three years) to maintain the CPA license. Additionally, all American Institute of Certified Public Accountants (AICPA) members are required to follow a rigorous Code of Professional Conduct, which requires that they:

- Act with integrity, objectivity, due care, competence,
- Fully disclose any conflicts of interest (and obtain client consent if a conflict exists),
- Maintain client confidentiality,
- Disclose to the client any commission or referral fees, and
- Serve the public interest when providing financial services.

The vast majority of the state boards of accountancies have adopted the AICPA's Code of Professional Conduct within their state accountancy laws or have created their own.

Item 3 Disciplinary Information

Registered investment advisers must disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of each supervised person providing investment advice. Neither Stephen C Poplaski nor Maureen J Poplaski nor any person supervised by Stephen C Poplaski or Maureen J Poplaski has any disciplinary items to disclose.

Item 4 Other Business Activities

Stephen C Poplaski is the Managing Member of Lighthouse Financial Management, LLC, and the sole proprietor of Stephen C Poplaski, PhD, CPA, CFP®. Stephen expects to spend approximately one-fourth of his time working with accounting and tax clients, most of whom

are Lighthouse Financial Management, LLC clients receiving tax services as part of their agreement for services with Lighthouse Financial Management, LLC.

Stephen C Poplaski is also a 5% owner and treasurer/secretary of Trisplit, inc., a Jamestown, RI entity that is not investment-related. Stephen joined Trisplit in July of 2021. Trisplit, inc. Provides a universal marketplace for data and software use, integration, and collaboration. Mr. Poplaski spends approximately 10-25 hours/month on this activity.

Item 5 Additional Compensation

No supervised persons of the Adviser receive additional compensation or any other economic benefits for providing advisory services to any person or entity that is not a client.

Item 6 Supervision

While Stephen Poplaski has ultimate decision-making authority and is the sole owner of Lighthouse, he works with Maureen Poplaski to make investment decisions for client accounts. Maureen Poplaski and Aaron Wade are responsible for monitoring client accounts to ensure consistent implementation of investment decisions by Stephen Poplaski and Maureen Poplaski. Maureen Poplaski is also the firm's Chief Compliance Officer. Maureen Poplaski oversees Lighthouse and its personnel from a regulatory compliance perspective, including Stephen Poplaski.

To manage conflicts of interest resulting from ownership by owners or employees of Lighthouse of the same securities as clients, Lighthouse has established a Code of Ethics whereby Lighthouse receives duplicate copies of trade confirmations and monthly custodial or monthly custodial or brokerage statements for all members or employees associated with the company. Maureen Poplaski reviews the personal securities trading activity of Stephen Poplaski and Aaron P Wade.

Maureen Poplaski may be contacted at 401-596-3392.