

## **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®, RICP®  
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®, RICP® 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 copies. Please contact Maureen J. Poplaski, Chief Compliance Officer, at 401-586-4332 if you did not receive OUR BROCHURE or if you have any questions related to 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](http://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®). Mr. Poplaski has been with Lighthouse Financial Management, LLC since 2004 as Principal and Managing Member. He has over thirty years of experience in providing management consulting, financial planning, investment management, accounting, and tax services for individuals, business entities, and their owners.

Mr. Poplaski holds a Bachelor of Science in Accounting (Johnson & Wales College, 1975), a Master of Business Administration in Finance (University of New Haven, 1977), and a Master of Science in Financial Planning (Bentley College, 2005) and a Doctor of Philosophy (Kansas State University, 2017). Mr. Poplaski also an 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®) and a Retirement Income Certified Professional® (RICP®). Maureen began 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's educational background includes a Bachelor of Arts in Psychology from Fairfield University and a Masters of Arts in the Foundations of Education from Connecticut College. Before her work at Lighthouse, Maureen was an educator in the public school system.

### **Advisor**

Aaron P. Wade is a Registered Investment Advisor and a Certified Financial Planner™ Practitioner (CFP). Aaron began his career in financial services as a Paraplanner at Ameriprise Financial Services in 2012. Aaron joined Lighthouse Financial Management, LLC in 2014 and qualified as an Investment Advisor Representative under The Uniform Investment Adviser Law Examination (Series 66). Aaron has a Bachelor of Arts in Music from Providence College and also works as a musician.

### **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, 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 – Candidates complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year); and
- 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:

- 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 a two year period or 120 hours over a three-year period) 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.

### **Retirement Income Certified Professional (RICP®)**

Offered by the American College in Bryn Mawr, Pa., the RICP® is an advanced designation for individuals working in the retirement income planning field. Candidates for the RICP® designation must complete a minimum of three college-level courses and are required to pass a series of two-hour proctored exams. They must also have three years of experience, meet stringent ethics requirements, and participate in The College's continuing education program.

The RICP® educational curriculum is the most complete and comprehensive program available to professional financial advisors looking to help their clients create sustainable retirement income. The rigorous three-course credential helps advisors master retirement income planning, a key focus area not fully covered in other professional designation programs. From retirement portfolio management techniques and mitigation of plan risks to the proper use of annuities, employer-sponsored benefits and determining the best Social Security claiming age, the RICP® provides a wealth of practical information for advisors.

Using the most current techniques, the RICP®s identify retirement income needs and objectives and evaluate a client's current situation relative to those goals. Individuals who earn RICP® can provide expert advice on a broad range of retirement topics including income needs and objectives, estate issues and other risks to the retirement income planning, Social Security, health insurance and housing decisions, and income taxation.

### **Item 3 Disciplinary Information**

Registered investment advisers are required to 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 or 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®. Mr. Poplaski expects to spend approximately one-fourth of his time working with accounting and tax clients, the majority of whom are Lighthouse Financial Management, LLC clients receiving tax services as part of their agreement for services with Lighthouse Financial Management, LLC.

Mr. Poplaski is an Associate Professor at Johnson & Wales University in the MBA program at the Alan Shawn Feinstein Graduate School, where he teaches courses in accounting and finance.

### **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 Mr. Poplaski has ultimate decision-making authority and is the sole owner of Lighthouse, Maureen J. Poplaski, (Chief Compliance Officer) reviews client accounts on an ongoing basis to monitor the disciplined and consistent implementation of investment decisions by Stephen C. Poplaski. Ms. Poplaski is responsible for Lighthouse's compliance program. Ms. Poplaski, from a regulatory compliance perspective, oversees Lighthouse and its personnel, including Mr. 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 is to receive duplicate copies of trade confirmations and monthly custodial or brokerage statements for all members or employees associated with the company. Ms. Poplaski reviews the personal securities trading activity of Mr. Poplaski.

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