

**FORM ADV**

**Uniform Application for Investment Adviser Registration**

**Part II – Page 1**

Name of Investment Adviser: <b>Lighthouse Financial Planning, LLC</b>	
Address: (Number and Street) (City) (State) (Zip Code) <b>101 Parkshore Drive, Suite 100, Folsom, CA 95630</b>	Area Code: Telephone Number: <b>(916) 932-7200</b>

This part of Form ADV gives information about the investment adviser and its business for the use of clients. This information has not been approved or verified by any governmental authority.

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(Schedule A, B, C, D, and E are included with Part I of this Form, for the use of regulatory bodies, and are not distributed to clients.)

Potential persons who are to respond to the collection of information contained in this form are not required to respond unless the form displays a currently valid OMB control number.

1. A. Advisory Services and Fees. (check the applicable boxes) For each type of service provided, state the approximate % of total advisory billings from that service. (See instruction below.)

**Applicant:**

<input checked="" type="checkbox"/> (1) Provides investment supervisory services .....	50 %
<input checked="" type="checkbox"/> (2) Manages investment advisory accounts not involving investment supervisory services .....	10 %
<input checked="" type="checkbox"/> (3) Furnishes investment advice through consultations not included in either service described above .....	5 %
<input type="checkbox"/> (4) Issues periodicals about securities by subscription .....	%
<input type="checkbox"/> (5) Issues special reports about securities not included in any service described above.....	%
<input type="checkbox"/> (6) Issues, not as part of any service described above, any charts, graphs, formulas, or other devices which clients may use to evaluate securities .....	%
<input checked="" type="checkbox"/> (7) On more than an occasional basis, furnishes advice to clients on matters not involving securities .....	30 %
<input type="checkbox"/> (8) Provides a timing service .....	%
<input checked="" type="checkbox"/> (9) Furnishes advice about securities in any manner not described above .....	5 %

(Percentages should be based on applicant's last fiscal year. If applicant has not completed its first fiscal year, provide estimates of advisory billings for that year and state that the percentages are estimates.)

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B. Does applicant call any of the services it checked above financial planning or some similar term? Yes  No

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C. Applicant offers investment advisory services for: (check all that apply)

<input checked="" type="checkbox"/> (1) A percentage of assets under management	<input type="checkbox"/> (4) Subscription fees
<input checked="" type="checkbox"/> (2) Hourly charges	<input type="checkbox"/> (5) Commissions
<input checked="" type="checkbox"/> (3) Fixed fees (not including subscription fees)	<input type="checkbox"/> (6) Other

D. For each checked box in A above, describe on Schedule F:

- the services provided, including the name of any publication or report issued by the adviser on a subscription basis or for a fee
- applicant's basic fee schedule, how fees are charged and whether its fees are negotiable
- when compensation is payable, and compensation is payable before services provided, how a client may get a refund or may terminate an investment advisory contract before its expiration date

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2. **Types of clients** – Applicant generally provides investment advice to: (check those that apply)

<input checked="" type="checkbox"/> A. Individuals	<input checked="" type="checkbox"/> E. Trust, estates, or charitable organizations
<input type="checkbox"/> B. Banks or thrift institutions	<input checked="" type="checkbox"/> F. Corporations or other business entities other than those listed above
<input type="checkbox"/> C. Investment companies	<input type="checkbox"/> G. Other (describe on Schedule F)
<input checked="" type="checkbox"/> D. Pension and profit sharing plans	

**Answer all items. Complete amended pages in full, circle amended items and file with execution page ( page 1).**

**3. Types of investments** – Applicant offers advice on the following: (check those that apply)

- |                                                                                                |                                                                            |
|------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------|
| <input checked="" type="checkbox"/> A. Equity securities                                       | <input checked="" type="checkbox"/> H. United States government securities |
| <input checked="" type="checkbox"/> (1) exchange-listed securities                             | <input type="checkbox"/> I. Options contract on:                           |
| <input checked="" type="checkbox"/> (2) securities traded over-the-counter                     | <input type="checkbox"/> (1) securities                                    |
| <input checked="" type="checkbox"/> (3) foreign issuers                                        | <input type="checkbox"/> (2) commodities                                   |
| <input checked="" type="checkbox"/> B. Warrants                                                | <input type="checkbox"/> J. Futures contracts on:                          |
| <input checked="" type="checkbox"/> C. Corporate debt securities (other than commercial paper) | <input type="checkbox"/> (1) tangibles                                     |
| <input type="checkbox"/> D. Commercial paper                                                   | <input type="checkbox"/> (2) intangibles                                   |
| <input checked="" type="checkbox"/> E. Certificates of deposit                                 | <input type="checkbox"/> K. Interest in partnerships investing in:         |
| <input checked="" type="checkbox"/> F. Municipal securities                                    | <input checked="" type="checkbox"/> (1) real estate                        |
| <input type="checkbox"/> G. Investment company securities:                                     | <input checked="" type="checkbox"/> (2) oil and gas interests              |
| <input checked="" type="checkbox"/> (1) variable life insurance                                | <input type="checkbox"/> (3) other (explain on Schedule F)                 |
| <input checked="" type="checkbox"/> (2) variable annuities                                     | <input type="checkbox"/> L. Other (explain on Schedule F)                  |
| <input checked="" type="checkbox"/> (3) mutual fund shares                                     |                                                                            |

**4. Methods of Analysis, Source of Information, and Investment Strategies.**

A. Applicant's security analysis methods include (check those that apply)

- |                                                     |                                                            |
|-----------------------------------------------------|------------------------------------------------------------|
| (1) <input type="checkbox"/> Charting               | (4) <input checked="" type="checkbox"/> Cyclical           |
| (2) <input checked="" type="checkbox"/> Fundamental | (5) <input type="checkbox"/> Other (explain on Schedule F) |
| (3) <input checked="" type="checkbox"/> Technical   |                                                            |

B. The main sources of information applicant uses include: (check those that apply)

- |                                                                               |                                                                                                                           |
|-------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------|
| (1) <input checked="" type="checkbox"/> Financial newspapers and magazines    | (5) <input type="checkbox"/> Timing Services                                                                              |
| (2) <input type="checkbox"/> Inspections of corporate activities              | (6) <input checked="" type="checkbox"/> Annual reports, prospectuses, filings with the Securities and Exchange Commission |
| (3) <input checked="" type="checkbox"/> Research materials prepared by others | (7) <input checked="" type="checkbox"/> Company press releases                                                            |
| (4) <input checked="" type="checkbox"/> Corporate rating services             | (8) <input type="checkbox"/> Other (explain on Schedule F)                                                                |

C. The investment strategies used to implement any investment advice given to clients include: (check those that apply)

- |                                                                                               |                                                                                                                    |
|-----------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------|
| (1) <input checked="" type="checkbox"/> Long term purchases (securities held at least a year) | (5) <input checked="" type="checkbox"/> Margin transactions                                                        |
| (2) <input checked="" type="checkbox"/> Short term purchases (securities sold within a year)  | (6) <input type="checkbox"/> Option writing, including covered options, uncovered options, or spreading strategies |
| (3) <input type="checkbox"/> Trading (securities sold within 30 days)                         | <input type="checkbox"/> Other (explain on Schedule F)                                                             |
| (4) <input type="checkbox"/> Short sales                                                      |                                                                                                                    |

**5. Education and Business Standards.**

Are there any general standards of education or business experience that applicant requires of those involved in determining  
Or giving investment advice to clients? .....  Yes  No

(If yes, describe these standards on Schedule F.)

**6. Education and Business Background.**

For:

- each member of the investment committee or group that determines general investment advice to be given to clients, or
- if the applicant has no investment committee or group, each individual who determines general investment advice given to clients (if more than five, respond only for their supervisors)
- each principal executive officer of applicant or each person with similar status or performing similar functions.

One Schedule F, give the:

• Name	• formal education after high school
• year of birth	• business background for the preceding five years

**7. Other Business Activities.** (check those that apply)

A. Applicant is actively engaged in a business other than giving investment advice.

B. Applicant sells products or services other than investment advice to clients.

C. The principal business of applicant or its principal executive officers involves something other than providing investment advice.

For each checked box describe the other activities, including the time spent on them, on Schedule F.)

**8. Other Financial Industry Activities or Affiliations.** (check those that apply)

A. Applicant is registered (or has an application pending) as a securities broker-dealer.

B. Applicant is registered (or has an application pending) as a futures commission merchant, commodity pool operator or commodity trading adviser.

C. Applicant has arrangements that are material to its advisory business or its clients with a related person who is a:

<input checked="" type="checkbox"/> (1) broker-dealer	<input type="checkbox"/> (7) accounting firm
<input type="checkbox"/> (2) investment company	<input type="checkbox"/> (8) law firm
<input checked="" type="checkbox"/> (3) other investment adviser	<input type="checkbox"/> (9) insurance company or agency
<input type="checkbox"/> (4) financial planning firm	<input type="checkbox"/> (10) pension consultant
<input type="checkbox"/> (5) commodity pool operator, commodity trading adviser or futures commission merchant	<input type="checkbox"/> (11) real estate broker or dealer
<input type="checkbox"/> (6) banking or thrift institution	<input type="checkbox"/> (12) entity that creates or packages limited partnerships

(For each checked box in C, on Schedule F identify the related person and describe the relationship and the arrangements.)

D. Is applicant or a related person a general partner in any partnership in which clients are solicited to invest?: Yes  No

(If yes, describe on Schedule F the partnerships and what they invest in.)

**Answer all items. Complete amended pages in full, circle amended items and file with execution page ( page 1).**

**9. Participation or Interest in Client Transactions.**

Applicant or a related person: (check those that apply)

- A. As principal, buy securities for itself from or sells securities it owns to any client.
- B. As broker or agent effects securities transactions for compensation for any client.
- C. As broker or agent for any person other than a client effects transactions in which client securities are sold to or bought from a brokerage customer.
- D. Recommends to clients that they buy or sell securities or investment products in which the applicant or a related person has some financial interest.
- E. Buys or sells for itself securities that it also recommends to clients.

(For each box checked, describe on Schedule F when the applicant or a related person engages in these transactions and what restrictions, internal procedures, or disclosures are used for conflicts of interest in those transactions.)

Describe, on Schedule F, your code of ethics, and state that you will provide a copy of your code of ethics to any client or prospective client upon request.

10. **Conditions for Managing Accounts.** Does the applicant provide investment supervisory services, manages investment advisory accounts, or holds itself out as providing financial planning or some similarly termed service and imposes a minimum dollar value of assets or other conditions for starting or maintaining an account? ..... Yes  No

(If yes, describe on Schedule F.)

11. **Review of Accounts.** If applicant provides investment supervisory services, manages investment advisory accounts, or holds itself out as providing financial planning or some similarly termed services:

- A. Describe below the reviews and reviewers of the accounts. **For reviews**, include their frequency different levels, and triggering factors. **For reviewers**, include the number of reviewers, their titles and functions, instructions they receive from applicant on performing reviews and number of accounts assigned each.

Financial planning contracts terminate upon completion of the plan and consultation so their accounts do not receive an ongoing review unless they contract for additional services.

Asset management accounts are reviewed at least monthly unless there are changes in the client's financial status and/or changes in the market that may affect any assets held in their account. Client receives monthly or quarterly statements from account custodian, generally Fidelity Institutional Wealth Services.

Accounts are reviewed in light of emerging trends and developments as well as market situations. In addition, a change in the client's investment objective or financial situation may trigger a review.

Financial Planning client accounts are reviewed annually, upon renewal of the Financial Planning Agreement. Since implementation of the Financial Plan is not mandatory, there is no ongoing review of the resulting investments.

- B. Describe below the nature and frequency of regular reports to clients on their accounts.

Clients in the asset management accounts receive quarterly reports that show holdings and performance. Detailed reports, which may include realized gains/losses, interest and dividends earned are reported to clients no less than annually.

In addition to the reports, which are prepared by the Advisor, clients receive confirmations of transactions and statements of positions from the account custodian, which may be a mutual fund company or a brokerage firm. These statements are provided no less than quarterly.

**12. Investment or Brokerage Discretion.**

A. Does applicant or any related person have authority to determine, without obtaining specific client consent, the:

(1) securities to be bought or sold?	Yes <input checked="" type="checkbox"/>	No <input type="checkbox"/>
(2) amount of the securities to be bought or sold?	Yes <input checked="" type="checkbox"/>	No <input type="checkbox"/>
(3) broker or dealer to be used?	Yes <input type="checkbox"/>	No <input checked="" type="checkbox"/>
(4) commission rates paid?	Yes <input type="checkbox"/>	No <input checked="" type="checkbox"/>

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B. Does applicant or related person suggest brokers or clients? ..... Yes  No

For each yes answer to A describe on Schedule F any limitations on the authority. For each yes to A(3), A(4) or B, describe on Schedule F the factors considered in selecting brokers and determining the reasonableness of their commissions. If the value Of products, research and services given to the applicant or a related person is a factor, describe:

- the products, research and services
- whether clients may pay commissions higher than those obtainable form other brokers In return for those product and services
- whether research is used to service all of applicant’s accounts or just those accounts paying for it; and
- any procedures the applicant used during the last fiscal year to direct client transactions to a particular broker in return for products and research services received.

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**13. Additional Compensation.**

Does the applicant or a related person have any arrangements, oral or in writing, where it:

A. is paid cash by or receives some economic benefit (including commissions, equipment or non-research services) from a non-client in connection with giving advice to clients? .....	Yes <input type="checkbox"/>	No <input checked="" type="checkbox"/>
B. directly or indirectly compensates any person for client referrals? .....	Yes <input checked="" type="checkbox"/>	No <input type="checkbox"/>

(For each yes, describe the arrangements on Schedule F.)

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**14. Balance Sheet.** Applicant must provide a balance sheet for the most recent fiscal year on Schedule G if applicable:

- has custody of client funds or securities; or
- requires prepayment of more than \$500 in fees per client and 6 or more months in advance

has applicant provided a Schedule G balance sheet? .....	Yes <input type="checkbox"/>	No <input checked="" type="checkbox"/>
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**Answer all items. Complete amended pages in full, circle amended items and file with execution page ( page 1).**

**Schedule F of  
Form ADV  
Continuation Sheet for Form ADV Part II**

Adviser: <b>Lighthouse Financial Planning, LLC</b>	SEC File Number: 801-62709	Date: 11/11/2010
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(Do not use this Schedule as a continuation sheet for Form ADV Part I or any other schedules.)

1. Full name of Adviser exactly as stated in Item 1A of Part I of Form ADV: <b>Lighthouse Financial Planning, LLC</b>	IRS Empl. Ident. No.:
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Item of Form (identify)	Answer
Item 1.A (1),(3), (7) 1.C. (1), (3)	<p style="text-align: center;"><b>Wealth Management/Financial Life Planning (Financial Planning and Asset Management Retainer)</b></p> <p>This program is designed to support you in aligning and monitoring your finances so you can achieve what you want in life. It provides ongoing in-depth financial planning and asset management services.</p> <p>Wealth Management/Financial Life Planning is more suited for those who are well on the way to achieving their goals and dreams with significant savings and investments.</p> <p>Typical Wealth Management/Financial Life Planning clients are either planning for or experiencing life transitions. These clients have accumulated, received or are receiving a good deal of money/investments. Perhaps there are complexities that you want support and advice with.</p> <p>Wealth Management/Financial Life Planning clients tend to be over 50 years old with assets well over \$500,000.</p> <p>Annual Financial Planning Fee: A fixed annual fee based on the complexity of the client situation. Minimum \$3,000 per year            Asset Management Fee: 0.50% of the first \$1,000,000, 0.40% of the second \$2,000,000 and 0.30% of the amount over \$3,000,000 (the minimum Asset Management Fee is \$5,000)</p> <p style="text-align: center;"><b>Wealth Accumulator Planning</b></p> <p>Wealth Accumulator Planning is more suited for those who have the desire to pursue their goals and dreams. Wealth Accumulator Planning provides you the support to align your finances with your goals and passions with ongoing monitoring to ensure success.</p> <p>The Wealth Accumulator Planning service is typically geared for those well established in their careers and who are preparing for the future. Typical concerns may include saving for retirement, taking full advantage of employer provided benefits, family protection for unforeseen problems, planning for children's education needs, career transitions and/or changes and small business issues. Clients are typically successful mid-career people in the 35-50 age bracket and have income over \$100,000.</p> <p>One time set-up fee: \$500 to \$1,500            Monthly fee: \$125            Asset Management Fee: 0.75% up to \$100,000; 0.60% over \$100,000 up to \$250,000; 0.50% over \$250,000 up to \$500,000            There is a 20% discount for single income families.</p> <p style="text-align: center;"><b>Financial Planning</b></p> <p>LFP and its associated persons provide financial planning services, in the form of comprehensive plans, projects, and/or consultations, to clients for an hourly or a fixed fee. Financial planning services include, but are not limited to, the following:</p>

Complete amended pages in full, circle amended items and file with execution page (page 1).

**Schedule F of  
Form ADV  
Continuation Sheet for Form ADV Part II**

Adviser: <b>Lighthouse Financial Planning, LLC</b>	SEC File Number: 801-62709	Date: 11/11/2010
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(Do not use this Schedule as a continuation sheet for Form ADV Part I or any other schedules.)

1. Full name of Adviser exactly as stated in Item 1A of Part I of Form ADV: <b>Lighthouse Financial Planning, LLC</b>	IRS Empl. Ident. No.:
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Item of Form (identify)	Answer
Item 1.A (1)	<ul style="list-style-type: none"> <li>• Prepare a comprehensive financial plan</li> <li>• Prepare a retirement planning projection</li> <li>• Prepare a portfolio analysis</li> <li>• Prepare a periodic review</li> </ul> <p>An hourly rate from \$75/hour up to \$400/hour, or a fixed fee ranging from \$2,000 to \$20,000 will be charged for financial planning services. The hourly fee or fixed fee will be negotiated with each client, based on the complexity of the client's financial situation and the services to be provided. Fees will be determined in advance and disclosed in the client agreement. A retainer fee may be charged in advance for services to be provided. The amount of the retainer fee will be determined based on the complexity of the client's financial situation and the nature of the services to be provided, and disclosed in the client agreement.</p> <p>Each fee and the amount of the retainer are determined based on the complexity of the client's financial situation, the nature of services to be completed, and the amount of time involved to complete such work. Advisory clients may find that similar or same investment services may be available from other sources for higher or lower overall fees.</p> <p>Services terminate upon presentation or implementation of the plan document. Clients may terminate services at any time by notifying LFP and receive a prorated refund (issued based on the time and effort expended prior to receipt of such notice of termination) of any fees paid in advance. The client will have five (5) business days from the day the client agreement is signed to terminate the agreement and receive a full refund of any fees paid in advance.</p> <p style="text-align: center;"><b>Periodic Financial Planning Review</b></p> <p>A Periodic Financial Planning Review is typically done every 1-3 years or upon significant changes in your goals or situation. Your Initial Financial Planning Review may need to be updated.</p> <p>Fixed fee, range is 25% to 75% of the Initial Financial Planning Review</p> <p style="text-align: center;"><b>Asset Management</b></p> <p>Lighthouse Financial Planning, LLC ("LFP") provides investment management services to a client based on the individual needs of the client. LFP or the associated persons will assist the client in designing an investment plan that conforms to the client's investment objectives and goals. An asset allocation and risk analysis of the client's existing investment portfolio will be prepared and recommendations for the reallocation of assets will be made. LFP will supervise and administer the reallocation of assets through, in most instances, the Fidelity Institutional Wealth Services ("FIWS"), although other custodians are used at times based on the type of investment product or based on a client's specific instructions. An asset management account will be maintained with the custodian, typically FIWS. At no time will LFP maintain custody of client assets or funds. All custody will be maintained through FIWS or the relevant custodian. LFP provides investment management services on a discretionary basis. Associated persons may execute securities transactions in discretionary accounts without prior consultation. Associated persons must consult with a client prior to executing transactions in their non-discretionary accounts.</p>

Complete amended pages in full, circle amended items and file with execution page (page 1).

**Schedule F of  
Form ADV  
Continuation Sheet for Form ADV Part II**

Adviser: <b>Lighthouse Financial Planning, LLC</b>	SEC File Number: 801-62709	Date: 11/11/2010
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(Do not use this Schedule as a continuation sheet for Form ADV Part I or any other schedules.)

1. Full name of Adviser exactly as stated in Item 1A of Part I of Form ADV: <b>Lighthouse Financial Planning, LLC</b>	IRS Empl. Ident. No.:
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Item of Form (identify)	Answer						
Items 5 & 6	<p>Fees for these services will be charged as a percentage of assets under management. Fees are based on an annual fee schedule and are billed quarterly in advance, calculated on the fair market value of the assets under management in the account on the last business day of the calendar quarter. A minimum annual fee of \$5,000.00 will be charged on all accounts.</p> <p>The following is the current fee schedule:</p> <table style="margin-left: 40px;"> <tr> <td>Up To \$1,000,000</td> <td style="text-align: right;">1.00%</td> </tr> <tr> <td>Next \$1,000,000</td> <td style="text-align: right;">.75%</td> </tr> <tr> <td>Additional Above \$2,000,000</td> <td style="text-align: right;">.50%</td> </tr> </table> <p>Typically, no transaction fee funds are used in the account. However, in some instances transaction charges or commissions may be charged and retained by FIWS or other custodians. Neither LFP nor its associated persons will receive any portion of the transaction charges or the commissions. Fees, commissions, and charges will be noted on the client's statements and confirmations. Clients may incur certain charges imposed by third parties other than LFP in connection with investments made through the account, including, but not limited to mutual funds sales loads, 12(b)-1 fees and surrender charges; variable annuity commissions and surrender charges; and IRA and Qualified Retirement Plan fees.</p> <p>Neither LFP nor its associated persons will retain any portion of the mutual fund sales loads and 12(b)-1 fees and variable annuity commissions. Management fees charged in the account are separate and distinct from the fees and expenses charged by mutual funds and variable annuities that may be recommended to clients. A description of these fees and expenses are available in each fund and annuity's prospectus.</p> <p>When both investment management or plan implementation and financial planning services are offered, there is a potential conflict of interest since there is an incentive for the party offering financial planning services to recommend products or services for which LFP, or a related party, may receive compensation as an investment manager. However, financial planning clients are under no obligation to act upon any recommendations of LFP or to effect the transaction(s) through LFP if they decide to follow the recommendations.</p> <p>The client may terminate asset management services at any time by submitting written notice to LFP or its associated persons. Clients should be aware, however, that the value of asset management services is best realized over at least a three (3) year period. If notice of termination is received within five (5) business days of signing the client agreement, the client will receive a full refund of any prepaid fees. After the initial five (5) business days, a refund of any fees paid in advance will be given on a prorated basis, based on the number of days of services provided for the calendar quarter in which notice of termination is received.</p> <p style="text-align: center;"><b>Education &amp; Business Background</b></p> <p>Any person providing investment advisory services on behalf of LFP must possess a CFP designation or be currently enrolled in a CFP or an equivalent program.</p>	Up To \$1,000,000	1.00%	Next \$1,000,000	.75%	Additional Above \$2,000,000	.50%
Up To \$1,000,000	1.00%						
Next \$1,000,000	.75%						
Additional Above \$2,000,000	.50%						

Complete amended pages in full, circle amended items and file with execution page (page 1).

**Schedule F of  
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Continuation Sheet for Form ADV Part II**

Adviser: <b>Lighthouse Financial Planning, LLC</b>	SEC File Number: 801-62709	Date: 11/11/2010
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(Do not use this Schedule as a continuation sheet for Form ADV Part I or any other schedules.)

1. Full name of Adviser exactly as stated in Item 1A of Part I of Form ADV: <b>Lighthouse Financial Planning, LLC</b>	IRS Empl. Ident. No.:
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Item of Form (identify)	Answer
Item 8.C (1, 3)	<p>James R. Johnson was born in <b>1949</b> Sierra College, AA Accounting 1978 California State Univ. Sacramento, BA, Accounting, 1980 Lighthouse Financial Planning, Investment Adviser Rep., 9/98 - present University of California, Davis, Instructor, 4/97- 2/03 James Richard Johnson, Sole Proprietor, insurance, 8/81 - 8/01 Securities America, Inc., Registered Representative, 11/92 - 7/01 Planned Solutions, Inc., Investment Adviser Representative, 4/95 - 10/98</p> <p>Debbie Grose was born in <b>1969</b> California State University Sacramento, BS in Accounting, Minor in Economics 1994 Lighthouse Financial Planning, LLC Financial Planning Analyst 10/07 - present City of Woodland, Assistant Finance Director &amp; Deputy Treasurer 1993-2005 University of Southern California, Certificate in Leadership 1998 DG Enterprise, sole proprietor, municipal consultant 2005-2007 UC Davis Extension, Certificates in Personal Financial Planning 2007</p> <p>Carmelo J. DiPietro was born in <b>1939</b> Northeastern University, BS Engineering, 1962 University of California, Masters, Public Administration Lighthouse Financial Planning, Investment Adviser Rep., 6/01 - present Carmelo DiPietro, Insurance Agent, 6/84 – 6/01 Securities America, Inc., Registered Representative, 1/95 - 6/01 Arcade Water District, General Manager, 8/93 - 11/00 Planned Solutions, Inc., Investment Adviser Representative, 4/95 - 10/98</p> <p>Richard P. Dee was born in <b>1978</b> Texas Tech University, BS Family Financial Planning, 2002. Lighthouse Financial Planning, Investment Adviser Rep., 11/10 - present Legacy By Design, 3/10 - 10/10 Yeske Buie 08/08 – 03/10 John G. Ullman &amp; Associates, Inc., 06/05-08/08. Morgan Keegan’s Planning and Executive Services Group, 12/02-06/05 Mr. Dee CFP® certification in 2005.</p> <p style="text-align: center;"><b>Activities &amp; Affiliations</b></p> <p>Hewitt Financial Services LLC is a broker/dealer, member the Financial Industry Regulatory Authority FINRA, SIPC, and a registered investment adviser, which primarily provides investment services to retirement plans. Hewitt Financial Services LLC is a subsidiary of Hewitt Associates LLC, a registered investment adviser, and a global human resources outsourcing and consulting firm.</p>
Item 9.E	<p style="text-align: center;"><b>Transactions</b></p> <p>LFP or its associated persons may buy or sell securities or have an interest or position in a security for their personal account, which they also recommend to clients. LFP is and shall continue to be in compliance with The Insider Trading and Securities Fraud Enforcement Act of 1988. As these situations may represent a potential conflict of interest, it is a policy of</p>

Complete amended pages in full, circle amended items and file with execution page (page 1).

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Adviser: <b>Lighthouse Financial Planning, LLC</b>	SEC File Number: 801-62709	Date: 11/11/2010
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(Do not use this Schedule as a continuation sheet for Form ADV Part I or any other schedules.)

1. Full name of Adviser exactly as stated in Item 1A of Part I of Form ADV: <b>Lighthouse Financial Planning, LLC</b>	IRS Empl. Ident. No.:
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Item of Form (identify)	Answer
Item 10	<p>LFP that no associated persons shall prefer their interest to that of the advisory client.</p> <p>No person employed by LFP may purchase or sell any security prior to a transaction or transactions being implemented for an advisory account. Associated persons shall not buy or sell securities for their personal account(s) where their decision is derived, in whole or in part, by information obtained as a result of their employment unless the information is also available to the investing public upon reasonable inquiry. LFP maintains a list of all securities holdings for itself and all associated persons, which is reviewed on a regular basis by a principal of the firm. This log is available for client review upon request.</p> <p>The Adviser has adopted a Code of Ethics for the purpose of instructing its personnel in their ethical obligations and to provide rules for their personal securities transactions. The Adviser and its personnel owe a duty of loyalty, fairness and good faith towards their clients, and the obligation to adhere not only to the specific provisions of the Code but to the general principles that guide the Code. The Code of Ethics covers a range of topics that may include: general ethical principles, reporting personal securities trading, exceptions to reporting securities trading, reportable securities, initial public offerings and private placements, reporting ethical violations, distribution of the Code of Ethics, review and enforcement processes, amendments to Form ADV and supervisory procedures. The Adviser will provide a copy of the Code of Ethics to any client or prospective client upon request.</p> <p style="text-align: center;"><b>Account Minimums</b></p> <p>A minimum annual fee of \$5,000 is charged on all asset-managed accounts. This fee may be waived at the Adviser's sole discretion.</p>
Item 12.B	<p style="text-align: center;"><b>Brokerage Recommendations &amp; Referrals</b></p> <p>LFP will use the Fidelity Institutional Wealth Services ("FIWS") or other appropriate custodian to implement all transactions on behalf of the client. Use of this program requires the client to establish an account through which assets will be managed with FIWS or other appropriate custodian. The custodian will maintain custody of all assets maintained in the account. While normally no transaction fee and no commission transactions are implemented in the account, clients should be aware that in some instances transaction fees or commissions might be charged and retained by Fidelity or the appropriate custodian.</p> <p>Neither LFP nor associated persons negotiate commissions or transaction charges among other brokers, dealers or broker/dealer's clearing firm. This may result in higher fees or commissions being charged to the client than if the client were to implement the transactions through another broker or dealer.</p>
Item 13.B	<p>LFP receives client referrals from Hewitt Financial Services LLC ("Hewitt") through LFP's participation in Hewitt AdvisorConnection™ ("the Service"). The Service is designed to help investors find independent investment advisers. Hewitt is a registered investment adviser and broker-dealer independent of and unaffiliated with LFP. Hewitt does not supervise Adviser and has no responsibility for LFP's management of clients' portfolios or Adviser's other advice or services. LFP pays Hewitt fees to receive client referrals through the Service. LFP's participation in the Service causes conflicts of interest described below.</p>

Complete amended pages in full, circle amended items and file with execution page (page 1).

**Schedule F of  
Form ADV  
Continuation Sheet for Form ADV Part II**

Adviser: <b>Lighthouse Financial Planning, LLC</b>	SEC File Number: 801-62709	Date: 11/11/2010
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(Do not use this Schedule as a continuation sheet for Form ADV Part I or any other schedules.)

1. Full name of Adviser exactly as stated in Item 1A of Part I of Form ADV: <b>Lighthouse Financial Planning, LLC</b>	IRS Empl. Ident. No.:
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Item of Form (identify)	Answer
	<p>LFP pays Hewitt a participation fee on all referred clients' accounts that are maintained in custody through one or more broker-dealers maintaining a fee-sharing relationship with Hewitt and a separate fee on all accounts that are maintained at, or transferred to, another custodian. The participation fee paid by LFP includes a percentage of the fees the client owes to LFP and an annual retainer. LFP pays Hewitt the participation fee for so long as the referred client's account remains in custody at Hewitt. The part of the participation fee based on the fees the client owes to LFP is billed to LFP quarterly and may be increased, decreased, or waived by Hewitt from time to time. The Participation Fee is paid by LFP and not by the client. LFP has agreed not to charge clients referred through the Service fees or costs greater than the fees or costs LFP charges clients with similar portfolios who were not referred through the Service.</p> <p>For accounts of LFP's clients maintained in custody at broker-dealers having a fee sharing relationship with Hewitt, Hewitt will not charge the client separately for custody but will receive compensation indirectly from LFP's clients in the form of commissions or other transaction-related compensation on securities trades executed through this participating broker-dealer. LFP acknowledges its duty to seek best execution of trades for client accounts. Trades for client accounts held in custody through Hewitt's arrangements with third party broker-dealers may be executed through a different broker-dealer than trades for LFP's other clients. Thus, trades for accounts custodied through these broker-dealers may be executed at different times and different prices than trades for other accounts that are executed at other broker-dealers.</p> <p>LFP generally pays Hewitt a separate fee if custody of a referred client's account is not maintained by, or assets in the account are transferred from broker-dealers having fee sharing agreements with Hewitt. This separate fee is a one-time payment equal to a percentage of the assets placed with a custodian other than Hewitt. The fee is higher than the participation fees Adviser generally would pay in a single year. Thus, LFP will have an incentive to recommend that client accounts be held in custody through broker-dealers having fee sharing agreements with Hewitt.</p>

**Complete amended pages in full, circle amended items and file with execution page (page 1).**