LIGHTHOUSE
FINANCIAL ADVISORS, INC.

GUIDE TO FINDING THE RIGHT FINANCIAL ADVISOR FOR YOU

We have provided this "Guide" to help prospective clients make the very important decision of how to select a Financial Advisor. You can use this to make comparisons of services offered by Lighthouse Financial Advisors, an alternate advisor or if you were to provide the services yourself.
It can also be helpful to our existing clients to confirm the value of our ongoing relationship.

OPPORTUNITY	LIGHTHOUSE FINANCIAL ADVISORS	ALTERNATE ADVISOR(S)	DO-IT-YOURSELF
Credentials	CPA, CFP, PFS, NAPFA, Cambridge Advisor		
Compensation Method	Fee only		
Registered as Investment Advisor	Yes		
Products Sold	None		
Committed to Client Education	Yes		
Scorecard			
Comprehensive net worth evaluation, including Real Estate	Yes		
Evaluation of savings rate and tax efficiency	Yes		
Good debt and bad debt evaluation	Yes		
Education on credit score	Yes		
Evaluation of underperforming and loafing assets	Yes		
Cash Management			
Liquidity management	Yes		
Understanding of income and expense flows; and real cost of living	Yes		
Simplified structure of bank and brokerage accounts	Yes		
Budgeting assistance	Yes		
***Credit counseling**	Yes		
***Debt restructuring**	Yes		
***Bankruptcy**	Yes		

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Goal Setting			
Short and long-term goals setting and prioritization	Yes		
Understand probability of achieving goals	Yes		
Goal based planning	Yes		
***Annual review of goals and progress achieved**	Yes		
Financial Independence			
Evaluation of savings needed to achieve Financial Independence	Yes		
Evaluation of cash flow during Financial Independence	Yes		
Estimate of time required to achieve Financial Independence	Yes		
Probability of meeting Financial Independence goals	Yes		
***Assistance with tax efficient management of retirement account**	Yes		
***Periodic review of asset allocation**	Yes		
***Periodic review of investment strategy**	Yes		
Risk Management			
Evaluation of various risk exposures	Yes		
Discussion of options to mitigate risk exposures	Yes		
Evaluation of current insurance needs: **Income replacement-** **Life/ Disability, Buy/Sell** **Health-Medical/Dental/Long-Term Care** **Property-** **Auto/Homeowners/Personal Property/Umbrella** **Estate Planning/Special Needs**	Yes		
Recommend changes in coverage, as appropriate	Yes		
***Provide assistance with adjusting insurance, if needed**	Yes		
Review of Employee Benefit plans with recommendations in line with Risk Management needs	Yes		

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Investment Strategy/Implementation			
Risk Tolerance Analysis	Yes		
Investments with proper asset location and asset allocation	Yes		
Devise investment strategy in-line with life situation and goals	Yes		
***Support execution of investment strategy**	Yes		
***Periodic review of asset allocation**	Yes		
***Periodic review of investment strategy**	Yes		
Tax Management			
Application of legal strategies to minimize tax liability	Yes		
Integration of tax strategies to Investments & Real Estate	Yes		
Education on client's effective and marginal tax rates	Yes		
Education on recordkeeping/ record retention requirements	Yes		
Income tax projection	Yes		
***Monitoring of tax withholding and estimated tax payments**	Yes		
***Prepare tax returns**	Yes		
***Evaluation of past tax returns for necessary amendments**	Yes		
***Tax return amendment**	Yes		
***Coordinate with tax authorities if audited**	Yes		

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Estate Planning			
Education of high-level concepts of Estate Planning	Yes		
Assess Estate Planning goals	Yes		
Education of various Estate Planning strategies to meet goals	Yes		
***Co-ordination with Estate Planning attorneys to ensure effective implementation of estate documents**	Yes		
***Ensuring beneficiary designation is in-line with Estate Planning objectives**	Yes		
***Evaluation of current and potential Estate Tax liability**	Yes		
***Evaluation of alternative strategies to minimize estate, gift and GSTT**	Yes		
***Evaluation of means to fund estate and income tax burdens**	Yes		
***Facilitation of charitable giving intent**	Yes		
***Ongoing review of Estate Planning, as needed**	Yes		
Executive Compensation and Specialized Benefits			
Review and education of executive compensation and specialized benefits plans	Yes		
Evaluation of how these plans align to investment strategy and overall goals	Yes		
Business Planning			
Help small business clients understand and put in place, strategies specific to their venture	Yes		
Specialized Client Situations			
Discuss & Address (as needed), Retirement, College, Marital Change, Real Estate, Monetary Settlement, Eldercare	Yes		

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