

Item 1 Cover Page

Enlight Financial LLC
61 Lehavre Court
Hamilton, NJ 08619
www.enlightfinancial.com

January 16, 2021

This brochure provides information about the qualifications and business practices of Enlight Financial LLC. If you have any questions about the contents of this brochure, please contact us at 201-892-6094. The information in this brochure has not been approved or verified by the United States Securities and Exchange Commission or by any state securities authority. Registration as a registered investment advisor does not imply a certain level of skill or training.

Additional information about Enlight Financial LLC also is available on the SEC's website at <http://www.adviserinfo.sec.gov>.

Item 2 Material Changes

Address change from 18 Pemberton Drive, Matawan NJ 07747 to 61 Lehavre Court, Hamilton NJ 08619.

The material changes discussed above are only those changes that have been made to this brochure since the firm's last annual update of the brochure. The date of the last annual update of the brochure was January 16, 2021.

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Item 4 Advisory Business

Enlight Financial LLC is a new registered investment advisor firm registered with the State of New Jersey since December 2, 2016.

The principal owner of Enlight Financial LLC is Preeti Shah, Managing Member.

Advisory Services

Enlight Financial LLC's ("Enlight" or "Advisor") principal service is providing fee-based investment advisory services and financial planning services. The Advisor practices custom management of portfolios, on a discretionary or nondiscretionary basis, according to the client's objectives. The Advisor's primary approach is to use a tactical allocation strategy aimed at reducing risk and increasing performance. The Advisor may use any of the following: exchange listed securities, municipal securities, mutual funds, United States government securities, and interests in partnerships investing in real estate to accomplish this objective. The Advisor measures and selects mutual funds by using various criteria, such as the fund manager's tenure, and/or overall career performance. The Advisor may recommend, on occasion, redistributing investment allocations to diversify the portfolio in an effort to reduce risk and increase performance. The Advisor may recommend specific stocks to increase sector weighting and/or dividend potential. The Advisor may recommend employing cash positions as a possible hedge against market movement which may adversely affect the portfolio. The Advisor may recommend selling positions for reasons that include, but are not limited to, harvesting capital gains or losses, business or sector risk exposure to a specific security or class of securities, overvaluation or overweighting of the position(s) in the portfolio, change in risk tolerance of client, or any risk deemed unacceptable for the client's risk tolerance.

Financial Planning

In addition to investment supervisory services, Enlight may provide Financial Planning Services to some of its clients. The Advisor's Financial Planning services may include recommendations for portfolio customization based on their client's investment objectives, goals and financial situation. Financial Planning Services may also include recommendations relating to investment strategies as well as tailored investment advice.

Enlight will tailor its advisory services to its client's individual needs based on meetings and conversations with the client. If clients wish to impose certain restrictions on investing in certain securities or types of securities, the Advisor will address those restrictions with the client to have a clear understanding of the client's requirements.

Enlight provides portfolio management services to wrap fee programs. Enlight manages both the wrap fee accounts and other accounts, not within the wrap fee program, with the same investment strategy. Enlight receives a wrap fee for its portfolio management services as described in Item 5 below.

Item 5 Fees and Compensation

Financial Planning and Investment Management

Pursuant to an investment advisory contract signed by each client, the client will pay Enlight an annual management fee at the rates in the following table, payable either monthly or quarterly in advance, as agreed with the client, and based on the value of portfolio assets of the account managed by the Advisor as of the opening of business on the first business day of each month or quarter. New account fees will be prorated from the inception of the account to the end of the first month or quarter as applicable.

| Account Assets | Annual Fee |
|-----------------------|-------------------|
| Up to \$500,000 | 1.00% |
| Next \$500,000 | 0.75% |
| Above \$1 million | 0.50% |

These fees may be negotiated at the sole discretion of the Advisor. Asset management fees will be directly deducted from the client account on a monthly or quarterly basis by the qualified custodian. The client will give written authorization permitting the Advisor to be paid directly from their account held by the custodian. The custodian will send a statement at least quarterly to the client.

The minimum fee required for Financial Planning and Investment Management is \$300,000, with exceptions possibly being granted for recent graduates or for those with plans to contribute further funds within 12-24 months. If fees from investment management are less than \$3000, the client will still be charged the minimum fee unless otherwise negotiated in the contract.

Financial Planning only

Some clients may wish to engage in comprehensive financial planning services only. Enlight will charge a fixed fee of \$4000 for the plan and maintenance for the first year, \$2,500 for ongoing years for such services payable in advance, in full, and nonrefundable for the first year. In subsequent years, the contract is either monthly or quarterly, payable in advance, as contracted for with the client. Financial planning fees may be negotiated higher or lower at the discretion of the Advisor based upon the complexity of client needs.

For each of the Advisor's services described above, the Client may terminate these services within five business days of the effective date of an Agreement signed with the Advisor without any payment of the Advisor's fee.

All fees paid to Enlight for investment advisory services are separate and distinct from the expenses charged by mutual funds to their shareholders and the product sponsor in the case of variable insurance products. These fees and expenses are described in each fund's or variable product's prospectus. These fees will generally include a management fee and other fund expenses.

At no time will Enlight accept or maintain custody of a client's funds or securities except for authorized fee deduction. The Advisor treats the custodial and securities execution fees charged by the custodian and executing broker-dealer in one of two ways. Either the client is responsible for all costs and will pay them directly out of the account, or the Advisor's management fee will include all such costs and they will be paid by the Advisor. Therefore, in the former method, the client will pay the management fee solely for advisory services, and will also directly pay any transaction costs assessed by the executing broker-dealer or custodian, such as commissions and transaction fees. The latter method is typically characterized as a "wrap fee," where the management fee includes the investment advisory services as well as all transaction costs and the client pays only that management fee and no other costs concerning the trading and maintaining of the account. Generally, clients in the wrap fee accounts, with the transaction and custody costs included, will pay a higher Management Fee than those where those costs are not included in the fee. The specific arrangement for each client will be negotiated and defined in the investment advisory contract signed by each client.

Enlight's management fee is payable in advance. Upon termination, any fees paid in advance will be prorated and refunded promptly.

Neither Enlight nor its supervised persons accepts compensation for the sale of securities or other investment products, including asset-based sales charges or service fees from the sale of mutual funds.

Item 6 Performance-Based Fees and Side-by-Side Management

Enlight does not charge performance-based fees.

Item 7 Types of Clients

The Advisor will offer its services to individuals, trusts, estates, and charitable organizations.

Item 8 Methods of Analysis, Investment Strategies and Risk of Loss

The Advisor utilizes fundamental and technical techniques in formulating investment advice or managing assets for clients.

Fundamental analysis of businesses involves analyzing its financial statements and health, its management and competitive advantages and its competitors and markets. Fundamental analysis is performed on historical and present data but with the goal of making financial forecasts. There are several possible objectives; to conduct a company stock valuation and predict its probable price evolution; to make a projection on its business performance; to evaluate its management and make internal business decisions and to calculate its credit risk.

Technical analysis is a method of evaluating securities by relying on the assumption that market data, such as charts of price, volume and open interest can help predict future (usually short-term)

market trends. Technical analysis assumes that market psychology influences trading in a way that enables predicting when a stock will rise or fall.

The investment strategies the Advisor will implement may include long-term purchases of securities held at least for one year, short-term purchases for securities sold within a year and margin transactions.

Clients need to be aware that investing in securities involves risk of loss that clients need to be prepared to bear.

The methods of analysis and investment strategies followed by the Advisor are utilized across all of the Advisors clients, as applicable. One method of analysis or investment strategy is not more significant than the other as the Advisor is considering the client's portfolio, risk tolerance, time horizon and individual goals. However, the client should be aware that with any trading that occurs in the client account, the client will incur transaction and administrative costs.

Investing includes the risk that the value of an investment can be negatively affected by factors specifically related to the investment (e.g., capability of management, competition, new inventions by other companies, lawsuits against the company, labor issues, patent expiration, etc.), or to factors related to investing and the markets in general (e.g., the economy, wars, civil unrest or terrorism around the world, concern about oil prices or unemployment, etc.).

Risks of fundamental analysis may include risks that market actions, natural disasters, government actions, world political events or other events not directly related to the price or valuation of a specific company's fundamental analysis can adversely impact the stock price of a company causing a portfolio containing that security to lose value. Risks may also include that the historical data and projections on which the fundamental analysis is performed may not continue to be relevant to the operations of a company going forward, or that management changes or the business direction of management of the company may not permit the company to continue to produce metrics that are consistent with the prior company data utilized in the fundamental analysis, which may negatively affect the Advisor's estimate of the valuation of the company.

The primary risks in technical analysis are that the factors used to analyze the price, trends and volatility of a security may not be replicated, or the outcomes of such analysis will not be the same as in past periods where similar combinations existed. Because of the reliance on trends, technical analysis can signal buying at market peaks and selling at market troughs.

The Advisor does not primarily recommend a particular type of security. However, clients are advised that many unexpected broad environmental factors can negatively impact the value of portfolio securities causing the loss of some or all of the investment, including changes in interest rates, political events, natural disasters, and acts of war or terrorism. Further, factors relevant to specific securities may have negative effects on their value, such as competition or government regulation. Also, the factors for which the company was selected for inclusion in a client portfolio may change, for example, due to changes in management, new product introductions, or lawsuits.

Item 9 Disciplinary Information

Neither Enlight nor its management have had any legal or disciplinary events, currently or in the past.

Item 10 Other Financial Industry Activities and Affiliations

Neither Enlight nor any of its management persons are registered, or have an application pending to register, as a broker-dealer or a registered representative of a broker-dealer.

Neither Enlight nor any of its management persons are registered or have an application pending to register, as a futures commission merchant, commodity pool operator, a commodity trading advisor, or an associated person of the foregoing entities.

Enlight does not currently have any relationships or arrangements that are material to its advisory business or clients with either a broker-dealer, municipal securities dealer, or government securities dealer or broker, investment company or other pooled investment vehicle (including a mutual fund, closed-end investment company, unit investment trust, private investment company or “hedge fund” and offshore fund), other investment advisor or financial planner, futures commission merchant, commodity pool operator, or commodity trading advisor, banking or thrift institution, accountant or accounting firm, lawyer or law firm, pension consultant, real estate broker or dealer or sponsor of syndicator of limited partnerships.

Investment Advisor Representatives for Enlight are also licensed and registered as insurance agents to sell life, accident and other lines of insurance for various insurance companies. Therefore, they will be able to purchase insurance products for any client in need of such services and will receive separate, yet typical compensation in the form of commissions for the purchase of insurance products.

The Advisor also provides tax and accounting services for separate fees. These alternative compensation arrangements create a conflict of interest because of the receipt of additional compensation by the Investment Adviser Representatives. Clients are not obligated to use Enlight for insurance products or tax and accounting services. However, in such instances, there is an advisory fee associated with these products and services, and clients will be provided with a complete description of the fees associated with these non-securities products and services.

Enlight does not recommend or select other investment advisers for clients.

Item 11 Code of Ethics, Participation or Interest in Client Transactions and Personal Trading

Enlight is a registered investment advisor firm registered with the New Jersey securities regulators and has adopted as an industry best practice a Code of Ethics that sets forth the basic policies of ethical conduct for all managers, officers, and employees of the adviser. In addition, the Code of Ethics governs personal trading by each employee of Enlight deemed to be an Access Person and is intended to ensure that securities transactions effected by Access Persons of Enlight are

conducted in a manner that avoids any conflict of interest between such persons and clients of the adviser or its affiliates. Enlight collects and maintains records of securities holdings and securities transactions effected by Access Persons. These records are reviewed to identify and resolve conflicts of interest. Enlight will provide a copy of the Code of Ethics to any client or prospective client upon request.

Enlight and/or its investment advisory representatives may from time to time purchase or sell products that they may recommend to clients. Enlightenment and/or its investment advisory representatives have a fiduciary duty to put the interests of their clients ahead of their own.

Enlight requires that its investment advisory representatives follow its basic policies and ethical standards as set forth in its Code of Ethics.

Item 12 Brokerage Practices

If requested by the client, Enlightenment may suggest brokers or dealers to be used based on execution and custodial services offered, cost, quality of service and industry reputation. Enlightenment will consider factors such as commission price, speed and quality of execution, client management tools, and convenience of access for both the Advisor and client in making its suggestion.

Advisor participates in the institutional programs of TD Ameritrade, Inc., an unaffiliated SEC registered broker-dealer that serves as custodian to client accounts. TD Ameritrade offers independent investment advisors services which include custody of securities, trade execution, clearance and settlement of transactions. Advisor receives some benefits from the custodian through its participation in the programs. (Please see the disclosure under Item 14 below.)

Enlight does not receive client referrals from any broker-dealer or third party as a result of the firm selecting or recommending that broker-dealer to clients.

Enlight recommends that all clients use a particular broker-dealer for execution and/or custodial services. The broker-dealer is recommended based on criteria such as, but not limited to, reasonableness of commissions charged to the client, tools and services made available to the client and the Advisor, and convenience of access to the account trading and reporting. The client will provide authority to Enlightenment to direct all transactions through that broker-dealer in the investment advisory agreement.

As an investment advisory firm, Enlightenment has a fiduciary duty to seek best execution for client transactions. While best execution is difficult to define and challenging to measure, there is some consensus that it does not solely mean the achievement of the best price on a given transaction. Rather, it appears to be a collective consideration of factors concerning the trade in question. Such factors include the security being traded, the price of the trade, the speed of the execution, apparent conditions in the market, and the specific needs of the client. Enlightenment's primary objectives when placing orders for the purchase and sale of securities for client accounts is to obtain the most favorable net results taking into account such factors as 1) price, 2) size of order, 3) difficulty of execution, 4) confidentiality and 5) skill required of the broker. Enlightenment may not necessarily pay

the lowest commission or commission equivalent as specific transactions may involve specialized services on the part of the broker.

Enlight will allow clients to direct brokerage at the firm's sole discretion. Clients should be aware that if they direct Enlight to a particular broker-dealer for execution Enlight may be unable to achieve most favorable execution of client transactions. Directing brokerage may cost clients more money than if Enlight were to execute transactions at the broker-dealer where it has an established relationship. The client may pay higher brokerage commissions because Enlight may not be able to aggregate orders to reduce transaction costs or the client may receive less favorable prices.

Item 13 Review of Accounts

The firm reviews client accounts on an annual basis, or when conditions would warrant a review based on market conditions or changes in client circumstances. Clients may request reviews more frequently. The accounts are reviewed by Preeti Shah, Managing Member. Triggering factors may include Enlight becoming aware of a change in client's investment objective, a change in market conditions, change of employment, or a change in recommended asset allocation weightings in the account that exceed a predefined guideline.

The client is encouraged to notify the Advisor and Investment Advisor Representative if changes occur in his/her personal financial situation that might materially affect his/her investment plan.

The client will receive written statements no less than quarterly from the custodian. In addition, the client will receive other supporting reports from mutual funds, asset managers, trust companies or other custodians, insurance companies, broker-dealers and others who are involved with client accounts. Enlight does not deliver separate client statements, but will provide performance reports from Morningstar or Albridge prior to the account reviews.

Item 14 Client Referrals and Other Compensation

Advisor participates in the institutional program of TD Ameritrade, Inc., an unaffiliated SEC registered broker-dealer. TD Ameritrade offers independent investment advisors services which include custody of securities, trade execution, clearance and settlement of transactions. Advisor receives some benefits from the custodian through its participation in the programs. Advisor may recommend TD Ameritrade to Clients for custody and brokerage services.

There is no direct link between Advisor's participation in the program and the investment advice it gives to its Clients, although Advisor receives economic benefits through its participation in the program that are typically not available to the custodians' retail investors. These benefits include the products and services (provided without cost or at a discount): receipt of duplicate Client statements and confirmations; research related products and tools; consulting services; access to a trading desk serving Advisor participants; access to block trading (which provides the ability to aggregate securities transactions for execution and then allocate the appropriate shares to Client accounts); the ability to have advisory fees deducted directly from Client accounts; access to an electronic communications network for Client order entry and account information; access to mutual funds with no transaction fees and to certain institutional money managers; and discounts

on compliance, marketing, research, technology, and practice management products or services provided to Advisor by third party vendors.

Some of the products and services made available by TD Ameritrade through the program may benefit Advisor but may not benefit its Client accounts. These products or services may assist Advisor in managing and administering Client accounts, including accounts not maintained at these custodians. Other services made available by TD Ameritrade are intended to help Advisor manage and further develop its business enterprise. The benefits received by Advisor or its personnel through participation in the program do not depend on the amount of brokerage transactions directed to the custodians.

As part of its fiduciary duties to clients, Advisor endeavors at all times to put the interests of its clients first. Clients should be aware, however, that the receipt of economic benefits by Advisor or its related persons in and of itself creates a potential conflict of interest and may indirectly influence the Advisor's choice of the custodian for custody and brokerage services.

Enlight does not directly or indirectly compensate any person who is not a supervised person for client referrals.

Item 15 Custody

Enlight does not have custody of client funds or securities, except for the withdrawal of advisory fees directly from client accounts. However, as noted in Item 13 above, clients will receive statements not less than quarterly from the qualified custodian, and we encourage you to review those statements carefully. Any discrepancies should be immediately brought to the firm's attention.

Item 16 Investment Discretion

In cases where the Advisor has discretionary authority, all trades will nevertheless first be approved by the Client. Occasionally when Client approved funds are closed to purchase, the Advisor will substitute a fund in a similar asset category.

Item 17 Voting Client Securities

Enlight will not vote, nor advise clients how to vote, proxies for securities held in client accounts. The client clearly keeps the authority and responsibility for the voting of these proxies. Also, Enlight cannot give any advice or take any action with respect to the voting of these proxies. The client and Enlight agree to this by contract. Clients will receive proxy solicitations from their custodian and/or transfer agent.

Item 18 Financial Information

Enlight does not require or solicit prepayment of more than \$500 in fees per client, six months or more in advance, and is not required to file a balance sheet.

Enlight is not aware of any financial condition that will likely impair its ability to meet contractual commitments to clients. If Enlight does become aware of any such financial condition, this brochure will be updated and clients will be notified.

Enlight has never been subject to a bankruptcy petition.

Item 19 Requirements for State-Registered Advisers

Preeti Shah, Managing Member was born in 1972. Ms. Shah received a Bachelor of Science Degree in Accounting from the University of Illinois, Champagne.

In addition to Enlight Financial LLC, Ms Shah is the Founder of a web startup, Indopakpages Inc. (DBA Copperpages) since January 1999. Prior to founding Enlight Financial LLC in October 2016, Ms. Shah was a Registered Representative for: Woodbury Financial Services, Inc. (February 2014 – December 2016), Cetera Advisors LLC (January 2013 – February 2014), and Multi-Financial Securities Corporation (September 2012 – December 2012). Previously, Ms. Shah held positions of Administrative Assistant at Hudson Wealth Management (December 2011 – December 2013), and Administrative Associate at LPL Financial (July 2010 – July 2011)

As described in this Brochure, Enlight and its Investment Advisor Representatives provide insurance and tax and accounting services.

Enlight does not charge performance based fees.

Management of Enlight have not been found liable in any arbitration, civil or disciplinary actions or administrative proceedings.

There are no material relationships maintained by Enlight or its management persons with any issuers of securities.

Item 1 Cover Page for Brochure Supplement

Preeti Shah, CPA, CFP®

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Additional information about Preeti Shah is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2 Educational Background and Business Experience

Preeti Shah, CPA, CFP®, Managing Member was born in 1972. Ms. Shah received a Bachelor of Science Degree in Accounting from the University of Illinois, Champagne.

In addition to Enlight Financial LLC, Ms Shah is the Founder of a web startup, Indopakpages Inc. (DBA Copperpages) since January 1999. Prior to founding Enlight Financial LLC in October 2016, Ms. Shah was a Registered Representative for: Woodbury Financial Services, Inc. (February 2014 – December 2016), Cetera Advisors LLC (January 2013 – February 2014), and Multi-Financial Securities Corporation (September 2012 – December 2012). Previously, Ms. Shah held positions of Administrative Assistant at Hudson Wealth Management (December 2011 – December 2013), and Administrative Associate at LPL Financial (July 2010 – July 2011)

The CERTIFIED FINANCIAL PLANNER™, CFP® and federally registered CFP (with flame design) marks (collectively, the “CFP® marks”) are professional certification marks granted in the United States by Certified Financial Planner Board of Standards, Inc. (“CFP Board”).

The CFP® certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP® certification. It is 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. Currently, more than 62,000 individuals have obtained CFP® certification in the United States.

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

- Education – Complete an advanced college-level course of study addressing the financial planning subject areas that CFP Board’s studies have determined as necessary for the competent and professional delivery of financial planning services, and attain a Bachelor’s Degree from a regionally accredited United States college or university (or its equivalent from a foreign university). CFP Board’s financial planning subject areas include insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning;
- Examination – 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 – Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year); and
- Ethics – 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 in order 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, to maintain competence and keep up with developments in the financial planning field; 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 at a fiduciary standard of care. This means 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 CFP Board’s enforcement process, which could result in suspension or permanent revocation of their CFP® certification.

Certified Public Accountants, or CPAs, are the only licensed accounting professionals in the United States. CPA licenses are issued by each of the state boards of accountancy.

Earning the designation as a CPA requires a combination of: educational experience, including 150 semester hours of college education that contains a balance of accounting, business and general education courses; meeting state determined minimum work experience requirements; and passing a 14-hour examination to demonstrate competence in the technical subject matter covering four broad areas: auditing and attestation; business environment and concepts; financial accounting and reporting; and regulation.

Item 3 Disciplinary Information

There are no legal or disciplinary events or proceedings to report concerning Ms. Shah.

Item 4 Other Business Activities

Ms. Shah is not actively engaged in any investment-related business or occupation outside of Enlight Financial LLC. Ms. Shah is also licensed and registered as an insurance agent to sell life, accident and other lines of insurance for various insurance companies. Therefore, she will be able to purchase insurance products for any client in need of such services and will receive separate, yet typical compensation in the form of commissions for the purchase of insurance products. The Advisor also provides tax and accounting services for separate fees. All of these activities are conducted within Enlight Financial LLC. These alternative compensation arrangements create a conflict of interest because of the receipt of additional compensation by Enlight Financial LLC and Ms. Shah. Clients are not obligated to use Enlight or Ms. Shah for insurance products or tax and accounting services. However, in such instances, if there is an advisory fee associated with these products and services, clients will be provided with a complete description of the fees associated with these non-securities products and services.

Item 5 Additional Compensation

Ms. Shah does not receive compensation or other economic benefit from anyone who is not a client for providing advisory services.

Item 6 Supervision

Preeti Shah is the Managing Member and Chief Compliance Officer of Enlight Financial LLC and can be reached at 201-892-6094 and is the only individual that provides investment advice to clients.

Item 7 Requirements for State-Registered Advisers

Ms. Shah has not been involved in an award or found liable in an arbitration claim, civil, or self-regulatory organization event or administrative proceeding, or been the subject of a bankruptcy petition.