

This brochure supplement provides information about Victor Hayes Hicks II that supplements the Lumin Financial, LLC brochure. You should have received a copy of that brochure. Please contact Victor Hayes Hicks II, Managing Director if you did not receive Lumin Financial, LLC's brochure or if you have any questions about the contents of this supplement.

Additional information about Victor Hayes Hicks II is also available on the SEC's website at www.adviserinfo.sec.gov.

Lumin Financial, LLC

Form ADV Part 2B – Individual Disclosure Brochure

for

Victor Hayes Hicks II

Investment Adviser Representative

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Item 2: Educational Background and Business Experience

Name: Victor Hayes Hicks II
CRD#: 2703057
Born: 1969

Education Background and Professional Designations:

Education:

BBA Business Administration, University of Michigan Business School – 1992

Designations:

CFP® - Certified Financial Planner

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.

Accredited Investment Fiduciary® (AIF®)

- The AIF Designation certifies that the recipient has specialized knowledge of fiduciary standards of care and their application to the investment management process. To receive the AIF Designation, the individual must meet prerequisite criteria based on a combination of education, industry experience, and/or ongoing professional development, complete a training program, successfully pass a comprehensive, closed-book final examination under the supervision of a proctor and agree to abide by the Code of Ethics. In order to maintain the AIF Designation, the individual must annually renew their affirmation of the Code of Ethics and complete six hours of continuing education. The Designation is administered by the Center for Fiduciary Studies, the standards-setting body of fi360.
- Note: This description is provided by fi360 as a guide to AIF and AIFA Designees. It is intended to satisfy amended rules of the Securities and Exchange Commission (SEC) for registered investment advisers who want to list their professional Designations on Part 2 of Form ADV. The language has not been reviewed nor approved by the SEC and listing the AIF or AIFA Designation on Form ADV is the choice of the individual Designation holder. Compliance with the regulation is entirely the responsibility of the adviser and fi360 recommends seeking guidance from their legal counsel and/or compliance department before deciding whether to list their Designation(s) on Form ADV or using the above language.

Business Background:

2000 – Present	Managing Principal Lumin Financial, LLC
2010 – 2011	Investment Advisor Representative Raymond James Financial Services Advisors, Inc
2003 – 2011	Registered Representative Raymond James Financial Services, Inc.
2000 – 2003	Registered Representative Linsco/Private Ledger Corp.
1999 – 2000	Registered Representative Vestax Securities Corporation

Item 3: Disciplinary Information

There are no legal or disciplinary events that are material to a client's or prospective client's evaluation of this advisory business.

Item 4: Other Business Activities

Victor Hayes Hicks II is a licensed insurance agent. From time to time, he will offer clients advice or products from those activities. Clients should be aware that these services pay a commission and involve a possible conflict of interest, as commissionable products can conflict with the fiduciary duties of a registered investment adviser. LF always acts in the best interest of the client; including the sale of commissionable products to advisory clients. Clients are in no way required to implement the plan through any representative of LF in their capacity as an insurance agent.

Item 5: Additional Compensation

Other than salary, annual bonuses, regular bonuses, Victor Hayes Hicks II does not receive any economic benefit from any person, company, or organization, in exchange for providing clients advisory services through Lumin Financial, LLC. Bonuses paid by LF are subject to LF's financial performance.

Item 6: Supervision

As the only owner and a representative of Lumin Financial, LLC, Victor Hayes Hicks II supervises all duties and activities. Victor Hayes Hicks II's contact information is on the cover page of this disclosure document.