

This brochure supplement provides information about Naoko McKelvey that supplements the Lumin Financial, LLC brochure. You should have received a copy of that brochure. Please contact Naoko McKelvey, Principal 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 Naoko McKelvey is also available on the SEC's website at www.adviserinfo.sec.gov.

Lumin Financial, LLC

Form ADV Part 2B – Individual Disclosure Brochure

for

Naoko McKelvey

Investment Adviser Representative

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Item 2: Educational Background and Business Experience

Name: Naoko McKelvey
CRD#: 4418886
Born: 1977

Education Background and Professional Designations:

Education:

BS International Business, Illinois State University – 1999
MBA Business Administration, Walsh College – 2004

Business Background:

2005 – Present	Principal, CCO Lumin Financial, LLC
2010 – 2011	Investment Advisor Representative Raymond James Financial Services Advisors, Inc
2005 – 2011	Registered Representative Raymond James Financial Services, Inc.
2003 – 2005	Registered Representative Linsco/Private Ledger Corp.
2001 – 2003	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

Naoko McKelvey is a licensed insurance agent. From time to time, she 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, Naoko McKelvey 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 a representative of Lumin Financial, LLC, Naoko McKelvey works closely with Victor Hayes Hicks II, and all advice provided to clients is reviewed by Victor Hayes Hicks II prior to implementation. Naoko McKelvey's contact information is on the cover page of this disclosure document.