

**Item 1: Cover Page
Part 2B of Form ADV: Brochure Supplement
June 2017**

Luke Z. Milholland



**617 24th Avenue SW
Norman, OK 73069**

www.VaultWealthStrategies.com

This brochure supplement provides information about Mr. Milholland that supplements our brochure. You should have received a copy of that brochure. Please contact Mr. Milholland if you did not receive Vault Wealth Strategies, LLC's brochure or if you have any questions about the contents of this supplement. Additional information about Mr. Milholland is available on the SEC's website at www.adviserinfo.sec.gov by searching CRD #5478288.

Item 2: Educational Background & Business Experience

Luke Zachary Milholland

Year of Birth: 1986

Educational Background:

- 2009: University of Oklahoma; Bachelor of Business Administration in Entrepreneurship and Venture Management

Business Background:

- 06/2017 – Present Vault Wealth Strategies, LLC; Managing Member, Chief Compliance Officer & Investment Adviser Representative
- 06/2017 – Present Vault Insurance Brokerage, LLC; Managing Member & Insurance Agent
- 06/2015 – 06/2017 Pruco Securities, LLC (dba Vault Financial Solutions); Financial Planner
- 06/2015 – 06/2017 The Prudential Insurance Company of America; Agent
- 01/2008 – 06/2015 Northwestern Mutual Investment Services; Financial Advisor
- 05/2007 – 09/2007 Southwestern Company; Consultant

Exams, Licenses & Other Professional Designations:

- 2017: Certified Financial Planner, CFP®
- 2015: Chartered Financial Consultant (ChFC®)
- 2015: Series 65 Exam
- 2012: Chartered Life Underwriter (CLU®)
- 2008: Series 6 & 63 Exams
- 2007: OK Insurance License # 0040025888

The CFP® certification is obtained by completing an advanced college-level course of study addressing the financial planning subject areas that the CFP® Board's studies have determined as necessary for the competent and professional delivery of financial planning services, a comprehensive certification exam and agreeing to be bound by the CFP® board's *Standard of Professional Conduct*. As a prerequisite, the individual must have a Bachelor's degree from a regionally accredited United States college or university (or foreign university equivalent) and have at least 3 years of full time financial planning experience (or equivalent measured at 2,000 hours per year). This designation requires 30 hours of continuing education every 2 years and renewing an agreement to be bound by the *Standards of Professional Conduct*.

The ChFC® designation is offered by The American College. Designation holders are required to serve clients with the highest level of professionalism. The authority to use the ChFC® mark is granted by the Certification Committee of the Board of Trustees of The American College, and that privilege is contingent on adherence to strict ethical guidelines. All ChFC® advisors are required to do the same for clients that they would do for themselves in similar circumstances, the standard of ethical behavior most beneficial for their clients. Each ChFC® has taken 9 or more college-level courses on all aspects of financial planning. The average study time for the program is over 400 hours, and advisors frequently spend years earning this coveted distinction. Each ChFC® must also complete a

minimum of 30 hours of continuing education every two years and must meet extensive experience requirements to ensure that you get the professional financial advice you need.

The CLU® is offered by The American College. The CLU® designation is obtained by completing 8 core, 3 elective courses and a final exam for each course. As a prerequisite the IAR must have 3 years of full time business experience within the 5 years preceding the awarding of the designation. All candidates must meet ethics standards and agree to comply with The American College Code of Ethics and Procedures. This designation requires 30 hours of continuing education every 2 years.

Item 3: Disciplinary Information¹

There are no legal or disciplinary events material to the evaluation of Mr. Milholland.

Item 4: Other Business Activities

Mr. Milholland is the Managing Member of and a licensed insurance agent with Vault Insurance Brokerage, LLC. He may offer insurance products and receive customary fees as a result of insurance sales. A conflict of interest may arise as these insurance sales may create an incentive to recommend products based on the compensation earned. To mitigate this potential conflicts, Mr. Milholland, as a fiduciary, will act in the client's best interest.

Item 5: Additional Compensation

Mr. Milholland does not receive any other economic benefit for providing advisory services in addition to advisory fees.

Item 6: Supervision

Mr. Milholland is the sole owner and Chief Compliance Officer and as such has no internal supervision placed over him. He is, however, bound by our firm's Code of Ethics.

¹ Note: Our firm may, under certain circumstances, rebut the presumption that a disciplinary event is material. If an event is immaterial, we are not required to disclose it. When we review a legal or disciplinary event involving the advisor to determine whether it is appropriate to rebut the presumption of materiality, we consider all of the following factors: (1) the proximity of advisor to the advisory function; (2) the nature of the infraction that led to the disciplinary event; (3) the severity of the disciplinary sanction; and (4) the time elapsed since the date of the disciplinary event. If we conclude that the materiality presumption has been overcome, we prepare and maintain a file memorandum of our determination in our records. We follow SEC rule 204-2(a)(14)(iii) and similar state rules.

Item 7: Requirements for State-Registered Advisers

Mr. Milholland has not been involved in any arbitration claim alleging damages in excess of \$2,500. Furthermore, he has neither been involved in nor found liable in any civil, self-regulatory organization, or administrative proceeding nor has been the subject of any bankruptcy petitions.

**Item 1: Cover Page
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Hosanna R. Morris-Perez



**617 24th Avenue SW
Norman, OK 73069
www.VaultWealthStrategies.com**

**Firm Contact:
Luke Milholland
Chief Compliance Officer**

This brochure supplement provides information about Ms. Morris-Perez that supplements our brochure. You should have received a copy of that brochure. Please contact Mr. Milholland if you did not receive Vault Wealth Strategies, LLC's brochure or if you have any questions about the contents of this supplement. Additional information about Ms. Morris-Perez is available on the SEC's website at www.adviserinfo.sec.gov by searching CRD #6763810.

Item 2: Educational Background & Business Experience

Hosanna R. Morris-Perez

Year of Birth: 1987

Educational Background:

- 2014: The University of Oklahoma; Bachelor in Business Administration in General Management
- 2011: Rose State College; Associate of Science in Business
- 2010: Rose State College; Associate of Arts in Liberal Studies

Business Background:

- 06/2017 – Present Vault Wealth Strategies, LLC; Investment Adviser Representative
- 06/2014 – Present Vault Insurance Brokerage, LLC; Insurance Agent
- 02/2017 – 06/2017 Pruco Securities, LLC (dba Vault Financial Solutions); Registered Representative
- 12/2014 – 01/2017 Oklahoma State Bank; E-Commerce Specialist
- 08/2010 – 06/2011 Rose State College; Part-time Recruiter
- 10/2007 – 06/2016 Language Associates, Inc.; Interpreter/Translator
- 11/2005 – 03/2008 Primerica Inc.; Insurance Representative

Exams, Licenses & Other Professional Designations:

- 2017: Series 65 Exam
- 2017: OK Insurance License #0000103629

Item 3: Disciplinary Information¹

There are no legal or disciplinary events material to the evaluation of Ms. Morris-Perez.

Item 4: Other Business Activities

Ms. Morris-Perez is a licensed insurance agent with Vault Insurance Brokerage, LLC, an affiliated insurance agency. She may offer insurance products and receive customary fees as a result of insurance sales. A conflict of interest may arise as these insurance sales may create an incentive to recommend products based on the compensation earned. To mitigate this potential conflicts, Ms. Morris-Perez, as a fiduciary, will act in the client's best interest.

¹ Note: Our firm may, under certain circumstances, rebut the presumption that a disciplinary event is material. If an event is immaterial, we are not required to disclose it. When we review a legal or disciplinary event involving the advisor to determine whether it is appropriate to rebut the presumption of materiality, we consider all of the following factors: (1) the proximity of advisor to the advisory function; (2) the nature of the infraction that led to the disciplinary event; (3) the severity of the disciplinary sanction; and (4) the time elapsed since the date of the disciplinary event. If we conclude that the materiality presumption has been overcome, we prepare and maintain a file memorandum of our determination in our records. We follow SEC rule 204-2(a)(14)(iii) and similar state rules.

Item 5: Additional Compensation

Ms. Morris-Perez does not receive any other economic benefit for providing advisory services in addition to advisory fees.

Item 6: Supervision

Luke Milholland supervises and monitors Ms. Morris-Perez's activities on a regular basis to ensure compliance with our firm's Code of Ethics. Please contact Mr. Milholland if you have any questions about Ms. Morris-Perez's brochure supplement at 405-928-4422.

Item 7: Requirements for State-Registered Advisers

Ms. Morris-Perez has not been involved in any arbitration claim alleging damages in excess of \$2,500. Furthermore, she has neither been involved in nor found liable in any civil, self-regulatory organization, or administrative proceeding nor has been the subject of any bankruptcy petitions.

**Item 1: Cover Page
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July 2017**

Craig Wilson



**617 24th Avenue SW
Norman, OK 73069
www.VaultWealthStrategies.com**

**Firm Contact:
Luke Milholland
Chief Compliance Officer**

This brochure supplement provides information about Mr. Wilson that supplements our brochure. You should have received a copy of that brochure. Please contact Mr. Milholland if you did not receive Vault Wealth Strategies, LLC's brochure or if you have any questions about the contents of this supplement. Additional information about Mr. Wilson is available on the SEC's website at www.adviserinfo.sec.gov by searching CRD #6638988.

Item 2: Educational Background & Business Experience

Richard Craig Wilson

Year of Birth: 1981

Educational Background:

- 2005: MidAmerica Nazarene University; Bachelor of Science in Computer Science

Business Background:

- 07/2017 – Present Vault Wealth Strategies, LLC; Investment Adviser Representative
- 07/2017 – Present Vault Insurance Brokerage, LLC; Insurance Agent
- 06/2016 – 07/2017 The Prudential Insurance Company of America; Agent
- 04/2016 – 07/2017 Pruco Securities, LLC; Registered Representative
- 01/2015 – 04/2016 Devon Energy; Data Management
- 02/2014 – 01/2015 Access Midstream; Database Administrator
- 03/2013 – 02/2014 OG&E; Senior DMS Administrator
- 09/2007 – 03/2013 Chesapeake Energy; Database Administrator

Exams, Licenses & Other Professional Designations:

- 2016: Series 6, 63 & 65 Exams
- 2017: Series 65 Exam
- 2016: OK Insurance License #0100258183

Item 3: Disciplinary Information¹

There are no legal or disciplinary events material to the evaluation of Mr. Wilson.

Item 4: Other Business Activities

Mr. Wilson is a licensed insurance agent with Vault Insurance Brokerage, LLC, an affiliated insurance agency. He may offer insurance products and receive customary fees as a result of insurance sales. A conflict of interest may arise as these insurance sales may create an incentive to recommend products based on the compensation earned. To mitigate this potential conflicts, Mr. Wilson, as a fiduciary, will act in the client's best interest.

¹ Note: Our firm may, under certain circumstances, rebut the presumption that a disciplinary event is material. If an event is immaterial, we are not required to disclose it. When we review a legal or disciplinary event involving the advisor to determine whether it is appropriate to rebut the presumption of materiality, we consider all of the following factors: (1) the proximity of advisor to the advisory function; (2) the nature of the infraction that led to the disciplinary event; (3) the severity of the disciplinary sanction; and (4) the time elapsed since the date of the disciplinary event. If we conclude that the materiality presumption has been overcome, we prepare and maintain a file memorandum of our determination in our records. We follow SEC rule 204-2(a)(14)(iii) and similar state rules.

Item 5: Additional Compensation

Mr. Wilson does not receive any other economic benefit for providing advisory services in addition to advisory fees.

Item 6: Supervision

Luke Milholland supervises and monitors Mr. Wilson's activities on a regular basis to ensure compliance with our firm's Code of Ethics. Please contact Mr. Milholland if you have any questions about Mr. Wilson's brochure supplement at 405-928-4422.

Item 7: Requirements for State-Registered Advisers

Mr. Wilson has not been involved in any arbitration claim alleging damages in excess of \$2,500. Furthermore, he has neither been involved in nor found liable in any civil, self-regulatory organization, or administrative proceeding nor has been the subject of any bankruptcy petitions.