

Tzvetelina Botchoukova
Lumiere Financial Group LLC

**675 Third Avenue
Suite 900
New York, NY 10017**

Telephone: 718-540-9665

September 13, 2022

**FORM ADV PART 2B
BROCHURE SUPPLEMENT**

This brochure supplement provides information about Tzvetelina Botchoukova that supplements the Lumiere Financial Group LLC brochure. You should have received a copy of that brochure. Contact us at 718-540-9665 if you did not receive Lumiere Financial Group LLC's brochure or if you have any questions about the contents of this supplement.

Additional information about Tzvetelina Botchoukova (CRD # 6828879) is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2 Educational Background and Business Experience

Tzvetelina Botchoukova

Year of Birth: 1987

Formal Education After High School:

- Bentley University, Bachelor of Science, Finance, 2010

Business Background:

- Purshe Kaplan Sterling Investments, Inc., Registered Representative, 8/2022 - Present
- Lumiere Financial Group LLC, Investment Adviser Representative, 2/2022 - Present
- Lumiere Financial Group LLC, CCO & Managing Director, 1/2022 - Present
- Ameritas Investment Corp, LLC , Registered Representative, 2/2022 - 4/2022
- Ameritas Advisory Services, Advisor, 1/2022 - 4/2022
- Franklin Distributors LLC , Registered Representative, 4/2021 - 1/2022
- Fiduciary Trust International, LLC , Vice President, Portfolio Management, 6/2020 - 1/2022
- Athena Capital Advisors LLC , Associate Portfolio Manager, 4/2016 - 6/2020
- BNY Mellon Wealth Management, Senior Portfolio Analyst, 6/2010-3/2016

Item 3 Disciplinary Information

Form ADV Part 2B requires disclosure of certain criminal or civil actions, administrative proceedings, and self-regulatory organization proceedings, as well as certain other proceedings related to suspension or revocation of a professional attainment, designation, or license. Ms. Tzvetelina Botchoukova has no required disclosures under this item.

Item 4 Other Business Activities

Tzvetelina Botchoukova is a Registered Representative with Purshe Kaplan Sterling Investments, Inc. ("PKS"). PKS is a diversified financial services company engaged in the sale of specialized investment products. In this capacity, Ms. Botchoukova may recommend securities or insurance products offered by PKS as part of your investment portfolio. If you purchase these products through Ms. Botchoukova, she will receive the customary commissions in her separate capacity as a Registered Representative of PKS.

Additionally, Ms. Botchoukova could be eligible to receive incentive awards such as PKS may offer. She will also receive 12b-1 fees from mutual funds that pay such fees. The receipt of additional compensation will give Ms. Botchoukova an incentive to recommend investment products based on the compensation received, rather than on your investment needs.

As stated above, persons providing investment advice to advisory clients on behalf of our firm are registered representatives with PKS. In their capacity as registered representatives, these persons receive compensation in connection with the purchase and sale of securities or other investment products, including asset-based sales charges, service fees or 12b-1 fees for the sale or holding mutual funds. Compensation earned by these persons in their capacities as registered representatives is separate and in addition to our advisory fees. This practice presents a conflict of interest because persons providing investment advice to advisory clients on behalf of our firm who are registered representatives have an incentive to recommend investment products based on the compensation received rather than solely based on your needs. Persons providing investment advice to advisory clients on behalf of our firm can select or recommend, and in many instances will select or recommend, mutual fund investments in share classes that pay 12b-1 fees when clients are eligible to

purchase share classes of the same funds that do not pay such fees and are less expensive. This presents a conflict of interest. You are under no obligation, contractually or otherwise, to purchase securities products through a person affiliated with our firm.

Tzvetelina Botchoukova is separately licensed as an independent insurance agent. In this capacity, she can effect transactions in insurance products for her clients and earn commissions for these activities. The fees you pay our firm for advisory services are separate and distinct from the commissions earned by Ms. Botchoukova for insurance related activities. This presents a conflict of interest because Ms. Botchoukova may have an incentive to recommend insurance products to you for the purpose of generating commissions rather than solely based on your needs. However, you are under no obligation, contractually or otherwise, to purchase insurance products through any person affiliated with our firm.

Item 5 Additional Compensation

Refer to the *Other Business Activities* section above for disclosures on Ms. Botchoukova's receipt of additional compensation as a result of her other business activities.

Also, refer to the *Fees and Compensation, Client Referrals and Other Compensation, and Other Financial Industry Activities and Affiliations* section(s) of Lumiere Financial Group LLC's firm brochure for additional disclosures on this topic.

Item 6 Supervision

As the CCO & Managing Director of Lumiere Financial Group LLC, Tzvetelina Botchoukova supervises the advisory activities of our firm. Tzvetelina Botchoukova can be reached at 718-540-9665.

Item 7 Requirements for State Registered Advisers

Tzvetelina Botchoukova does not have any reportable arbitration claims, has not been found liable in a reportable civil, self-regulatory organization or administrative proceeding, and has not been the subject of a bankruptcy petition.

Derek Botwinick
Lumiere Financial Group LLC

**675 Third Avenue
Suite 900
New York, NY 10017**

Telephone: 718-540-9665

September 13, 2022

**FORM ADV PART 2B
BROCHURE SUPPLEMENT**

This brochure supplement provides information about Derek Botwinick that supplements the Lumiere Financial Group LLC brochure. You should have received a copy of that brochure. Contact us at 718-540-9665 if you did not receive Lumiere Financial Group LLC's brochure or if you have any questions about the contents of this supplement.

Additional information about Derek Botwinick (CRD # 4634007) is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2 Educational Background and Business Experience

Derek Botwinick

Year of Birth: 1957

Formal Education After High School:

- Long Island University, B.S., Accounting 1979

Business Background:

- Lumiere Financial Group LLC, Investment Advisor Representative, 06/2022- Present
- Prudential, agent, 9/2017 - 06/2022
- Principal, agent, 6/2014 - 9/2017
- New England Securities, agent, 3/2011 - 6/2014

Item 3 Disciplinary Information

Form ADV Part 2B requires disclosure of certain criminal or civil actions, administrative proceedings, and self-regulatory organization proceedings, as well as certain other proceedings related to suspension or revocation of a professional attainment, designation, or license. Mr. Botwinick has no required disclosures under this item.

Item 4 Other Business Activities

Derek Botwinick is separately licensed as an independent insurance agent. In this capacity, he can effect transactions in insurance products for his clients and earn commissions for these activities. The fees you pay our firm for advisory services are separate and distinct from the commissions earned by Mr. Botwinick for insurance related activities. This presents a conflict of interest because Mr. Botwinick may have an incentive to recommend insurance products to you for the purpose of generating commissions rather than solely based on your needs. However, you are under no obligation, contractually or otherwise, to purchase insurance products through any person affiliated with our firm.

Item 5 Additional Compensation

Refer to the *Other Business Activities* section above for disclosures on Mr. Botwinick's receipt of additional compensation as a result of his other business activities.

Also, refer to the *Fees and Compensation, Client Referrals and Other Compensation, and Other Financial Industry Activities and Affiliations* section(s) of Lumiere Financial Group LLC's firm brochure for additional disclosures on this topic.

Item 6 Supervision

In the supervision of our associated persons, advice provided is limited based on the restrictions set by Lumiere Financial Group LLC, and by internal decisions as to the types of investments that may be included in client portfolios. We conduct periodic reviews of client holdings and documented suitability information to provide reasonable assurance that the advice provided remains aligned with each client's stated investment objectives and with our internal guidelines.

My supervisor is: Tzvetelina Botchoukova, Chief Compliance Officer

Supervisor phone number: 718-540-9665

Item 7 Requirements for State Registered Advisers

Derek Botwinick does not have any reportable arbitration claims, has not been found liable in a reportable civil, self-regulatory organization or administrative proceeding, and has not been the subject of a bankruptcy petition.

Zachary W. Brody, CFP, ChFC
Lumiere Financial Group LLC

**675 Third Avenue
Suite 900
New York, NY 10017**

Telephone: 718-540-9665

September 13, 2022

**FORM ADV PART 2B
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This brochure supplement provides information about Zachary W. Brody that supplements the Lumiere Financial Group LLC brochure. You should have received a copy of that brochure. Contact us at 718-540-9665 if you did not receive Lumiere Financial Group LLC's brochure or if you have any questions about the contents of this supplement.

Additional information about Zachary W. Brody (CRD # 6108594) is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2 Educational Background and Business Experience

Zachary W. Brody, CFP, ChFC

Year of Birth: 1991

Formal Education After High School:

- Quinnipiac University, Bachelor of Science, International Business Cum Laude, 2013

Business Background:

- Lumiere Financial Group LLC, Investment Adviser Representative, 5/2022 - Present
- Lumiere Financial Group LLC, Managing Partner, 4/2021 - Present
- Purshe Kaplan Sterling Investments, Inc., Registered Representative 8/2022 - Present
- Ameritas Investment Company, LLC , Registered Representative/IAR, 5/2021 - 5/2022
- Ameritas Life Insurance Corp of New York , Agent, 4/2021 - 2/2022
- Northwestern Mutual Wealth Management Company , Representative, 8/2020 - 4/2021
- Northwestern Mutual Investment Services, LLC , Registered Representative, 7/2020 - 4/2021
- Northwestern Mutual Life Insurance Company , Agent, 7/2020 - 4/2021
- Pruco Securities, LLC , Registered Principal, 4/2016 - 7/2020

Certifications: **CFP, ChFC**

CERTIFIED FINANCIAL PLANNER™ (CFP®)

I am certified for financial planning services in the United States by Certified Financial Planner Board of Standards, Inc. ("CFP Board"). Therefore, I may refer to myself as a CERTIFIED FINANCIAL PLANNER™ professional or a CFP® professional, and I may use these and CFP Board's other certification marks (the "CFP Board Certification Marks"). CFP® certification is voluntary. No federal or state law or regulation requires financial planners to hold CFP® certification. You may find more information about CFP® certification at www.cfp.net.

CFP® professionals have met the CFP Board's high standards for education, examination, experience, and ethics. To become a CFP® professional, an individual must fulfill the following requirements:

- **Education** – Earn a bachelor's degree or higher from an accredited college or university and complete CFP Board-approved coursework at a college or university through a CFP Board Registered Program. The coursework covers the financial planning subject areas CFP Board has determined are necessary for the competent and professional delivery of financial planning services, as well as a comprehensive financial plan development capstone course. A candidate may satisfy some of the coursework requirement through other qualifying credentials.
- **Examination** – Pass the comprehensive CFP® Certification Examination. The examination is designed to assess an individual's ability to integrate and apply a broad base of financial planning knowledge in the context of real-life financial planning situations.
- **Experience** – Complete 6,000 hours of professional experience related to the personal financial planning process, or 4,000 hours of apprenticeship experience that meets additional requirements.
- **Ethics** – Satisfy the Fitness Standards for Candidates for CFP® Certification and Former CFP® Professionals Seeking Reinstatement and agree to be bound by CFP Board's Code of Ethics and Standards of Conduct ("Code and Standards"), which sets forth the ethical and practice standards for CFP® professionals.

In addition, individuals who become certified must complete the following ongoing education and ethics requirements to remain certified and maintain the right to continue to use the CFP Board Certification Marks:

- **Ethics** – Commit to complying with CFP Board's Code and Standards. This includes a commitment to CFP Board, as part of the certification, to act as a fiduciary, and therefore, act in the best interests of the client, at all times when providing financial advice and financial planning. CFP Board may sanction a CFP® professional who does not abide by this commitment, but CFP Board does not guarantee a CFP® professional's services. A client who seeks a similar commitment should obtain a written engagement that includes a fiduciary obligation to the client.
- **Continuing Education** – Complete 30 hours of continuing education hours every two years to maintain competence, demonstrate specified levels of knowledge, skills, and abilities, and keep up with developments in financial planning. Two of the hours must address the Code and Standards.

Chartered Financial Consultant® (ChFC®)

This designation is issued by The American College and is granted to individuals who have at least three years of full-time business experience within the five years preceding the awarding of the designation. The candidate is required to take seven mandatory courses which include the following disciplines: financial, insurance, retirement and estate planning; income taxation, investments and application of financial planning; as well as two elective courses involving the application of the aforementioned disciplines. Each course has a final proctored exam and once issued, the individual is required to submit 30 hours of continuing education every two years.

Item 3 Disciplinary Information

Form ADV Part 2B requires disclosure of certain criminal or civil actions, administrative proceedings, and self-regulatory organization proceedings, as well as certain other proceedings related to suspension or revocation of a professional attainment, designation, or license. Mr. Zachary W. Brody has no required disclosures under this item.

Item 4 Other Business Activities

Zachary W. Brody is a registered representative with Purshe Kaplan Sterling Investments, Inc. ("PKS"). PKS is a diversified financial services company engaged in the sale of specialized investment products. In this capacity, Mr. Brody may recommend securities or insurance products offered by PKS as part of your investment portfolio. If you purchase these products through Mr. Brody, he will receive the customary commissions in his separate capacity as a registered representative of PKS.

Additionally, Mr. Brody could be eligible to receive incentive awards such as PKS may offer. He will also receive 12b-1 fees from mutual funds that pay such fees. The receipt of additional compensation will give Mr. Brody an incentive to recommend investment products based on the compensation received, rather than on your investment needs.

Zachary W. Brody has a fiduciary duty to act in your best interest when acting in an investment adviser representative capacity, including the duty to seek best execution. Therefore, our Company's mutual fund selection and recommendation process takes into consideration several factors in order to meet this requirement. See the ADV Part 2A Brochure, the *Brokerage Practices* section, for additional information on our mutual fund share class selection process.

As stated above, persons providing investment advice to advisory clients on behalf of our firm are registered representatives with PKS. In their capacity as registered representatives, these persons receive compensation in connection with the purchase and sale of securities or other investment products, including asset-based sales charges, service fees or 12b-1 fees for the sale or holding

mutual funds. Compensation earned by these persons in their capacities as registered representatives is separate and in addition to our advisory fees. This practice presents a conflict of interest because persons providing investment advice to advisory clients on behalf of our firm who are registered representatives have an incentive to recommend investment products based on the compensation received rather than solely based on your needs. Persons providing investment advice to advisory clients on behalf of our firm can select or recommend, and in many instances will select or recommend, mutual fund investments in share classes that pay 12b-1 fees when clients are eligible to purchase share classes of the same funds that do not pay such fees and are less expensive. This presents a conflict of interest. You are under no obligation, contractually or otherwise, to purchase securities products through a person affiliated with our firm.

Zachary W. Brody is separately licensed as an independent insurance agent. In this capacity, he can effect transactions in insurance products for his clients and earn commissions for these activities. The fees you pay our firm for advisory services are separate and distinct from the commissions earned by Mr. Brody for insurance related activities. This presents a conflict of interest because Mr. Brody may have an incentive to recommend insurance products to you for the purpose of generating commissions rather than solely based on your needs. However, you are under no obligation, contractually or otherwise, to purchase insurance products through any person affiliated with our firm.

Zachary W. Brody is Managing Partner of Lumiere Capital Partners, a real estate firm. Mr. Brody's duties as the Managing Partner of Lumiere Capital Partners do not create a conflict of interest to his provision of advisory services through Lumiere Financial Group LLC.

Zachary W. Brody is Managing Partner of InsureTech Brokerage LLC, a fixed insurance brokerage firm. Mr. Brody's duties as the Managing Partner of InsureTech Brokerage LLC do not create a conflict of interest to his provision of advisory services through Lumiere Financial Group LLC.

Zachary W. Brody is Executive Managing Director of WealthBridge Financial Group LLC, a fixed insurance brokerage firm. Mr. Brody's duties as the Executive Managing Director of WealthBridge Financial Group LLC do not create a conflict of interest to his provision of advisory services through Lumiere Financial Group LLC.

Item 5 Additional Compensation

Refer to the *Other Business Activities* section above for disclosures on Mr. Brody's receipt of additional compensation as a result of his other business activities.

Also, refer to the *Fees and Compensation, Client Referrals and Other Compensation, and Other Financial Industry Activities and Affiliations* section(s) of Lumiere Financial Group LLC's firm brochure for additional disclosures on this topic.

Item 6 Supervision

In the supervision of our associated persons, advice provided is limited based on the restrictions set by Lumiere Financial Group LLC, and by internal decisions as to the types of investments that may be included in client portfolios. We conduct periodic reviews of client holdings and documented suitability information to provide reasonable assurance that the advice provided remains aligned with each client's stated investment objectives and with our internal guidelines.

My supervisor is: Tzvetelina Botchoukova, Chief Compliance Officer

Supervisor phone number: 718-540-9665

Item 7 Requirements for State Registered Advisers

Zachary W. Brody does not have any reportable arbitration claims, has not been found liable in a reportable civil, self-regulatory organization or administrative proceeding, and has not been the subject of a bankruptcy petition.

Adamski Celestin
Lumiere Financial Group LLC

**675 Third Avenue
Suite 900
New York, NY 10017**

Telephone: 718-540-9665

September 13, 2022

**FORM ADV PART 2B
BROCHURE SUPPLEMENT**

This brochure supplement provides information about Adamski Celestin that supplements the Lumiere Financial Group LLC brochure. You should have received a copy of that brochure. Contact us at 718-540-9665 if you did not receive Lumiere Financial Group LLC's brochure or if you have any questions about the contents of this supplement.

Additional information about Adamski Celestin (CRD # 6654443) is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2 Educational Background and Business Experience

Adamski Celestin

Year of Birth: 1993

Formal Education After High School:

- Central Connecticut State University, Bachelor of Arts in Political Science, 2016

Business Background:

- Lumiere Financial Group LLC, Investment Adviser Representative, 2/2022 - Present
- Northwestern Mutual Wealth Management Company, Representative, 10/2020 - 1/2022
- Northwestern Mutual Investment Services LLC, Registered Representative, 8/2020 - 1/2022
- Northwestern Mutual Life Insurance Company, Agent, 8/2020 - 1/2022
- Park Avenue Securities, Registered Representative, 4/2020 - 7/2020
- Wealth Advisory Group, Financial Representative Registered Representative, 5/2019 - 7/2020
- Guardian Life Insurance Company, Agent, 2/2019 - 7/2020
- None, Unemployed, 12/2018 - 1/2019
- Northwestern Mutual Wealth Management Company, Representative, 12/2017 - 12/2018
- Northwestern Mutual Investment Services LLC, Registered Representative, 7/2016 - 12/2018

Item 3 Disciplinary Information

Form ADV Part 2B requires disclosure of certain criminal or civil actions, administrative proceedings, and self-regulatory organization proceedings, as well as certain other proceedings related to suspension or revocation of a professional attainment, designation, or license. Mr. Adamski Celestin has no required disclosures under this item.

Item 4 Other Business Activities

Adamski Celestin is separately licensed as an independent insurance agent. In this capacity, he can effect transactions in insurance products for his clients and earn commissions for these activities. The fees you pay our firm for advisory services are separate and distinct from the commissions earned by Mr. Celestin for insurance related activities. This presents a conflict of interest because Mr. Celestin may have an incentive to recommend insurance products to you for the purpose of generating commissions rather than solely based on your needs. However, you are under no obligation, contractually or otherwise, to purchase insurance products through any person affiliated with our firm.

Item 5 Additional Compensation

Refer to the *Other Business Activities* section above for disclosures on Mr. Celestin's receipt of additional compensation as a result of his other business activities.

Also, refer to the *Fees and Compensation, Client Referrals and Other Compensation, and Other Financial Industry Activities and Affiliations* section(s) of Lumiere Financial Group LLC's firm brochure for additional disclosures on this topic.

Item 6 Supervision

In the supervision of our associated persons, advice provided is limited based on the restrictions set by Lumiere Financial Group LLC, and by internal decisions as to the types of investments that may be included in client portfolios. We conduct periodic reviews of client holdings and documented suitability information to provide reasonable assurance that the advice provided remains aligned with each client's stated investment objectives and with our internal guidelines.

My supervisor is: Tzvetelina Botchoukova, Chief Compliance Officer

Supervisor phone number: 718-540-9665

Item 7 Requirements for State Registered Advisers

Adamski Celestin does not have any reportable arbitration claims, has not been found liable in a reportable civil, self-regulatory organization or administrative proceeding, and has not been the subject of a bankruptcy petition.

Carmen Gene Cipolloni
Lumiere Financial Group LLC

**675 Third Avenue
Suite 900
New York, NY 10017**

Telephone: 718-540-9665

September 13, 2022

**FORM ADV PART 2B
BROCHURE SUPPLEMENT**

This brochure supplement provides information about Carmen Gene Cipolloni that supplements the Lumiere Financial Group LLC brochure. You should have received a copy of that brochure. Contact us at 718-540-9665 if you did not receive Lumiere Financial Group LLC's brochure or if you have any questions about the contents of this supplement.

Additional information about Carmen Gene Cipolloni (CRD # 6974839) is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2 Educational Background and Business Experience

Carmen Gene Cipolloni

Year of Birth: 1984

Formal Education After High School:

- American Military University: B.S. in Information Technology Management, 2013
- Keller Graduate School of Management: M.S. in Information Systems Management and Information Security, 2015
- Thomas Edison State University: M.B.A. in Finance, 2017

Business Background:

- Lumiere Financial Group LLC, Investment Adviser Representative, 2/2022 - Present
- Purshe Kaplan Sterling Investments, Inc., Registered Representative, 8/2022 - Present
- Ameritas Investment Company, LLC, Registered Representative/IAR, 8/2021 - 2/2022
- Ameritas Life Insurance Corp of New York , Agent, 4/2021 - 2/2022
- The Prudential Insurance Company of America , Financial Professional, 9/2019 - 6/2021
- Pruco Securities, LLC, Registered Representative, 8/2019 - 6/2021
- AXA Advisors, LLC, Registered Representative, 2/2019 - 8/2019
- None, Unemployed, 11/2017 - 2/2019
- United States Army, Signal Support System Specialist/Information Technology Specialist, 5/2008 - 10/2017

Item 3 Disciplinary Information

Form ADV Part 2B requires disclosure of certain criminal or civil actions, administrative proceedings, and self-regulatory organization proceedings, as well as certain other proceedings related to suspension or revocation of a professional attainment, designation, or license. Mr. Carmen Gene Cipolloni has no required disclosures under this item.

Item 4 Other Business Activities

Carmen Gene Cipolloni is a Registered Representative with Purshe Kaplan Sterling Investments, Inc. ("PKS"). PKS is a diversified financial services company engaged in the sale of specialized investment products. In this capacity, Mr. Cipolloni may recommend securities or insurance products offered by PKS as part of your investment portfolio. If you purchase these products through Mr. Cipolloni, he will receive the customary commissions in his separate capacity as a Registered Representative of PKS.

Additionally, Mr. Cipolloni could be eligible to receive incentive awards such as PKS may offer. He will also receive 12b-1 fees from mutual funds that pay such fees. The receipt of additional compensation will give Mr. Cipolloni an incentive to recommend investment products based on the compensation received, rather than on your investment needs.

As stated above, persons providing investment advice to advisory clients on behalf of our firm are registered representatives with PKS. In their capacity as registered representatives, these persons receive compensation in connection with the purchase and sale of securities or other investment products, including asset-based sales charges, service fees or 12b-1 fees for the sale or holding mutual funds. Compensation earned by these persons in their capacities as registered representatives is separate and in addition to our advisory fees. This practice presents a conflict of interest because persons providing investment advice to advisory clients on behalf of our firm who are registered representatives have an incentive to recommend investment products based on the compensation received rather than solely based on your needs. Persons providing investment advice to advisory clients on behalf of our firm can select or recommend, and in many instances will select or

recommend, mutual fund investments in share classes that pay 12b-1 fees when clients are eligible to purchase share classes of the same funds that do not pay such fees and are less expensive. This presents a conflict of interest. You are under no obligation, contractually or otherwise, to purchase securities products through a person affiliated with our firm.

Carmen Gene Cipolloni is separately licensed as an independent insurance agent. In this capacity, he can effect transactions in insurance products for his clients and earn commissions for these activities. The fees you pay our firm for advisory services are separate and distinct from the commissions earned by Mr. Cipolloni for insurance related activities. This presents a conflict of interest because Mr. Cipolloni may have an incentive to recommend insurance products to you for the purpose of generating commissions rather than solely based on your needs. However, you are under no obligation, contractually or otherwise, to purchase insurance products through any person affiliated with our firm.

Item 5 Additional Compensation

Refer to the *Other Business Activities* section above for disclosures on Mr. Cipolloni's receipt of additional compensation as a result of his other business activities.

Also, refer to the *Fees and Compensation, Client Referrals and Other Compensation, and Other Financial Industry Activities and Affiliations* section(s) of Lumiere Financial Group LLC's firm brochure for additional disclosures on this topic.

Item 6 Supervision

In the supervision of our associated persons, advice provided is limited based on the restrictions set by Lumiere Financial Group LLC, and by internal decisions as to the types of investments that may be included in client portfolios. We conduct periodic reviews of client holdings and documented suitability information to provide reasonable assurance that the advice provided remains aligned with each client's stated investment objectives and with our internal guidelines.

My supervisor is: Tzvetelina Botchoukova, Chief Compliance Officer

Supervisor phone number: 718-540-9665

Item 7 Requirements for State Registered Advisers

Carmen Gene Cipolloni does not have any reportable arbitration claims, has not been found liable in a reportable civil, self-regulatory organization or administrative proceeding, and has not been the subject of a bankruptcy petition.

Michael Malloy
Lumiere Financial Group LLC

**675 Third Avenue
Suite 900
New York, NY 10017**

Telephone: 718-540-9665

September 13, 2022

**FORM ADV PART 2B
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This brochure supplement provides information about Michael Malloy that supplements the Lumiere Financial Group LLC brochure. You should have received a copy of that brochure. Contact us at 718-540-9665 if you did not receive Lumiere Financial Group LLC's brochure or if you have any questions about the contents of this supplement.

Additional information about Michael Malloy (CRD # 7232536) is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2 Educational Background and Business Experience

Michael Malloy

Year of Birth: 1974

Formal Education:

- University of Notre Dame, BA Marketing, 1996
- Georgetown University, MBA General Management, 2002

Business Background:

- Lumiere Financial Group LLC, Financial Advisor, 7/2022 - Present
- Northwestern Mutual, Financial Advisor, 2/2020 -07/2022
- Meredith Corporation, Senior Brand Manager, 4/2016 - 10/2018
- Viacom, Retail Consultant, 3/2014 - 5/2014
- Time Inc, Associate Director, 8/2002 - 2/2014

Item 3 Disciplinary Information

Form ADV Part 2B requires disclosure of certain criminal or civil actions, administrative proceedings, and self-regulatory organization proceedings, as well as certain other proceedings related to suspension or revocation of a professional attainment, designation, or license. Mr. Michael Malloy has no required disclosures under this item.

Item 4 Other Business Activities

Michael Malloy is separately licensed as an independent insurance agent. In this capacity, he can effect transactions in insurance products for his clients and earn commissions for these activities. The fees you pay our firm for advisory services are separate and distinct from the commissions earned by Mr. Malloy for insurance related activities. This presents a conflict of interest because Mr. Malloy may have an incentive to recommend insurance products to you for the purpose of generating commissions rather than solely based on your needs. However, you are under no obligation, contractually or otherwise, to purchase insurance products through any person affiliated with our firm.

Item 5 Additional Compensation

Refer to the *Other Business Activities* section above for disclosures on Mr. Malloy's receipt of additional compensation as a result of his other business activities.

Also, refer to the *Fees and Compensation, Client Referrals and Other Compensation, and Other Financial Industry Activities and Affiliations* section(s) of Lumiere Financial Group LLC's firm brochure for additional disclosures on this topic.

Item 6 Supervision

In the supervision of our associated persons, advice provided is limited based on the restrictions set by Lumiere Financial Group LLC, and by internal decisions as to the types of investments that may be included in client portfolios. We conduct periodic reviews of client holdings and documented suitability information to provide reasonable assurance that the advice provided remains aligned with each client's stated investment objectives and with our internal guidelines.

My supervisor is: Tzvetelina Botchoukova, Chief Compliance Officer

Supervisor phone number: 718-540-9665

Item 7 Requirements for State Registered Advisers

Michael Malloy does not have any reportable arbitration claims, has not been found liable in a reportable civil, self-regulatory organization or administrative proceeding, and has not been the subject of a bankruptcy petition.

Joseph Milici
Lumiere Financial Group LLC

**675 Third Avenue
Suite 900
New York, NY 10017**

Telephone: 718-540-9665

September 13, 2022

**FORM ADV PART 2B
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This brochure supplement provides information about Joseph Milici that supplements the Lumiere Financial Group LLC brochure. You should have received a copy of that brochure. Contact us at 718-540-9665 if you did not receive Lumiere Financial Group LLC's brochure or if you have any questions about the contents of this supplement.

Additional information about Joseph Milici (CRD # 6089313) is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2 Educational Background and Business Experience

Joseph Milici

Year of Birth: 1989

Formal Education:

- Quinnipiac University, BA Marketing, 2012

Business Background:

- Lumiere Financial Group LLC, Financial Advisor, 07/2022 - Present
- Purshe Kaplan Sterling Investments, Inc., Registered Representative, 8/2022- Present
- Equitable, Financial Advisor, 11/2012 - 7/2022

Item 3 Disciplinary Information

Form ADV Part 2B requires disclosure of certain criminal or civil actions, administrative proceedings, and self-regulatory organization proceedings, as well as certain other proceedings related to suspension or revocation of a professional attainment, designation, or license. Mr. Joseph Milici has no required disclosures under this item.

Item 4 Other Business Activities

Joseph Milici is a registered representative with Purshe Kaplan Sterling Investments, Inc. ("PKS"). PKS is a diversified financial services company engaged in the sale of specialized investment products. In this capacity, Mr. Milici may recommend securities or insurance products offered by PKS as part of your investment portfolio. If you purchase these products through Mr. Milici, he will receive the customary commissions in his separate capacity as a registered representative of PKS.

Additionally, Mr. Milici could be eligible to receive incentive awards such as PKS may offer. He will also receive 12b-1 fees from mutual funds that pay such fees. The receipt of additional compensation will give Mr. Milici an incentive to recommend investment products based on the compensation received, rather than on your investment needs.

Joseph Milici has a fiduciary duty to act in your best interest when acting in an investment adviser representative capacity, including the duty to seek best execution. Therefore, our Company's mutual fund selection and recommendation process takes into consideration several factors in order to meet this requirement. See the ADV Part 2A Brochure, the *Brokerage Practices* section, for additional information on our mutual fund share class selection process.

As stated above, persons providing investment advice to advisory clients on behalf of our firm are registered representatives with PKS. In their capacity as registered representatives, these persons receive compensation in connection with the purchase and sale of securities or other investment products, including asset-based sales charges, service fees or 12b-1 fees for the sale or holding mutual funds. Compensation earned by these persons in their capacities as registered representatives is separate and in addition to our advisory fees. This practice presents a conflict of interest because persons providing investment advice to advisory clients on behalf of our firm who are registered representatives have an incentive to recommend investment products based on the compensation received rather than solely based on your needs. Persons providing investment advice to advisory clients on behalf of our firm can select or recommend, and in many instances will select or recommend, mutual fund investments in share classes that pay 12b-1 fees when clients are eligible to purchase share classes of the same funds that do not pay such fees and are less expensive. This presents a conflict of interest. You are under no obligation, contractually or otherwise, to purchase securities products through a person affiliated with our firm.

Joseph Milici is separately licensed as an independent insurance agent. In this capacity, he can effect transactions in insurance products for his clients and earn commissions for these activities. The fees you pay our firm for advisory services are separate and distinct from the commissions earned by Mr. Milici for insurance related activities. This presents a conflict of interest because Mr. Milici may have an incentive to recommend insurance products to you for the purpose of generating commissions rather than solely based on your needs. However, you are under no obligation, contractually or otherwise, to purchase insurance products through any person affiliated with our firm.

Item 5 Additional Compensation

Refer to the *Other Business Activities* section above for disclosures on Mr. Milici's receipt of additional compensation as a result of his other business activities.

Also, refer to the *Fees and Compensation, Client Referrals and Other Compensation, and Other Financial Industry Activities and Affiliations* section(s) of Lumiere Financial Group LLC's firm brochure for additional disclosures on this topic.

Item 6 Supervision

In the supervision of our associated persons, advice provided is limited based on the restrictions set by Lumiere Financial Group LLC, and by internal decisions as to the types of investments that may be included in client portfolios. We conduct periodic reviews of client holdings and documented suitability information to provide reasonable assurance that the advice provided remains aligned with each client's stated investment objectives and with our internal guidelines.

My supervisor is: Tzvetelina Botchoukova, Chief Compliance Officer

Supervisor phone number: 718-540-9665

Item 7 Requirements for State Registered Advisers

Joseph Milici does not have any reportable arbitration claims, has not been found liable in a reportable civil, self-regulatory organization or administrative proceeding, and has not been the subject of a bankruptcy petition.

Richard Tolway
Lumiere Financial Group LLC

**675 Third Avenue
Suite 900
New York, NY 10017**

Telephone: 718-540-9665

September 13, 2022

**FORM ADV PART 2B
BROCHURE SUPPLEMENT**

This brochure supplement provides information about Richard Tolway that supplements the Lumiere Financial Group LLC brochure. You should have received a copy of that brochure. Contact us at 718-540-9665 if you did not receive Lumiere Financial Group LLC's brochure or if you have any questions about the contents of this supplement.

Additional information about Richard Tolway (CRD # 7444734) is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2 Educational Background and Business Experience

Richard Tolway

Year of Birth: 1988

Formal Education After High School:

- Arizona State University, Bachelor of Science, Marketing, 2010

Business Background:

- Lumiere Financial Group LLC, Investment Adviser Representative, 4/2022 - Present
- Purshe Kaplan Sterling Investments, Inc., Registered Representative, 8/2022 - Present
- Self Employed, Contractor, 2/2016 - Present
- Sagepoint Financial, Inc., Registered Assistant, 12/2021 - 12/2021
- EBNY Financial LLC, Financial Planner Assistant, 9/2021 - 12/2021
- EBNY Insurance Services, Inc, Insurance Agent, 9/2021 - 12/2021

Item 3 Disciplinary Information

Form ADV Part 2B requires disclosure of certain criminal or civil actions, administrative proceedings, and self-regulatory organization proceedings, as well as certain other proceedings related to suspension or revocation of a professional attainment, designation, or license. Mr. Richard Tolway has no required disclosures under this item.

Item 4 Other Business Activities

Richard Tolway is a registered representative with Purshe Kaplan Sterling Investments, Inc. ("PKS") . PKS is a diversified financial services company engaged in the sale of specialized investment products. In this capacity, Mr. Tolway may recommend securities or insurance products offered by PKS as part of your investment portfolio. If you purchase these products through Mr. Tolway, he will receive the customary commissions in his separate capacity as a registered representative of PKS.

Additionally, Mr. Tolway could be eligible to receive incentive awards such as PKS may offer. He will also receive 12b-1 fees from mutual funds that pay such fees. The receipt of additional compensation will give Mr. Tolway an incentive to recommend investment products based on the compensation received, rather than on your investment needs.

Richard Tolway has a fiduciary duty to act in your best interest when acting in an investment adviser representative capacity, including the duty to seek best execution. Therefore, our Company's mutual fund selection and recommendation process takes into consideration several factors in order to meet this requirement. See the ADV Part 2A Brochure, the *Brokerage Practices* section, for additional information on our mutual fund share class selection process.

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purchase share classes of the same funds that do not pay such fees and are less expensive. This presents a conflict of interest. You are under no obligation, contractually or otherwise, to purchase securities products through a person affiliated with our firm.

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Item 5 Additional Compensation

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