



SANDRA MARIE KERR

**PART 2B OF FORM ADV
BROCHURE SUPPLEMENT**

**2000 Town Center, Suite 1825
Southfield, MI 48075**

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This brochure supplement provides information about Sandra Marie Kerr that supplements the Lumin Financial, LLC brochure. You should have received a copy of that brochure. Please contact Victor Hays Hicks II, Managing Principal, at (248) 936-9480 or vhicks@luminfinancial.com if you did not receive the Lumin Financial, LLC brochure or if you have any questions about the contents of this supplement.

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

ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Sandra Marie Kerr was born in 1968. Ms. Kerr earned a BSA from University of Michigan – Dearborn School of Management. Ms. Kerr joined Lumin Financial, LLC in November 2020 and has been serving as a Senior Wealth Advisor. Prior to joining the firm, Ms. Kerr was a Senior Wealth Advisor from 2016 to 2019 at Baron Wealth Management, LLC. Ms. Kerr was President, Sales for Horizon Wealth Advisors from 2015 to 2016 and a Registered Representative of Triad Advisors from 2006 to 2016. From 2006 to 2015 Ms. Kerr was a Registered Representative and Investment Advisory Representative of Vision Capital Partners. From 1998 to 2006 Ms. Kerr worked for Lincoln Financial Advisors Corporation as a Registered Representative. From 1993 to 1998 Ms. Kerr worked as a Registered Representative for Cigna Financial Advisors, Inc. Ms. Kerr has received the CERTIFIED FINANCIAL PLANNER™ professional designation. Ms. Kerr also has received the Accredited Investment Fiduciary® (AIF®).

As described above, Ms. Kerr earned the right to use the CFP® professional designation awarded by The Certified Financial Planner Board of Standards, Inc., a global non-profit corporation. To earn the CFP® professional designation, Ms. Kerr completed an advanced college-level planning course on specific subject areas, passed the comprehensive CFP® Certification Examination, completed at least three years of qualified full-time financial planning related experience, and agreed to be bound by the Board's standards of professional conduct and complete 30 hours of continuing education every two years.

Ms. Kerr has earned the right to use the 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.

ITEM 3: DISCIPLINARY INFORMATION

Ms. Kerr has no legal or disciplinary events that would be material to your evaluation of her.

ITEM 4: OTHER BUSINESS ACTIVITIES

We must inform you if Ms. Kerr is actively engaged in any investment-related business or occupation including registrations or applications pending to register, as broker-dealer, registered representative of broker-dealers, future commission merchants, commodity pool

operators, commodity trading advisors, or is an associated person of any of the foregoing. Ms. Kerr 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.

We must also inform you if Ms. Kerr is actively engaged in any business or occupation that provides a substantial source of his income or involves a substantial amount of time. Ms. Kerr 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

We must also inform you of additional compensation Ms. Kerr may receive for providing advisory services, such as sales, awards or other prizes. Ms. Kerr has no information to disclose.

ITEM 6: SUPERVISION

Ms. Kerr is supervised by Victor Hayes Hicks II, Managing Principal. If you have any questions regarding Ms. Kerr, please contact Mr. Hicks at (248) 936-9480 or vhicks@luminfinancial.com.