



VICTOR HAYES HICKS II

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

**2000 Town Center, Suite 1825
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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 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 Mr. Hicks is available on the SEC's website at www.adviserinfo.sec.gov.

ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Victor Hayes Hicks II was born in 1969 and is the founder and Managing Principal of our firm. Mr. Hicks earned a BBA degree from University of Michigan Business School. Mr. Hicks from 2000 to the present serves as Managing Principal of Lumin Financial, LLC. From 2010 to 2011 Mr. Hicks was an Investment Advisor Representative for Raymond James Financial Services Advisors, Inc.; from 2003 to 2011 he was a Registered Representative for Raymond James. From 2000 to 2003 Mr. Hicks worked as a Registered Representative for Linsco / Private Ledger Corp. From 1999 to 2000 Mr. Hicks worked as a Registered Representative for Vestax Securities. Mr. Hicks has received the CERTIFIED FINANCIAL PLANNER™ professional designation. Mr. Hicks also has received the Accredited Investment Fiduciary® (AIF®).

As described above, Mr. Hicks 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, Mr. Hicks 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.

Mr. Hicks 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

Mr. Hicks has no legal or disciplinary events that would be material to your evaluation of him.

ITEM 4: OTHER BUSINESS ACTIVITIES

We must inform you if Mr. Hicks 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. Mr. Hicks 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.

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

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

ITEM 6: SUPERVISION

Mr. Hicks is the founder and Managing Principal, therefore, he is responsible for his own supervision and that of all other investment adviser representatives of Lumin Financial. His contact information can be found on the cover page of this brochure.