

CLIENT RELATIONSHIP SUMMARY

Introduction

Luminist Capital is registered with the Securities and Exchange Commission as an investment adviser. Brokerage and investment advisory services and fees differ, and it is important for retail investors to understand the differences. Free and simple tools are available to research firms and financial professionals at Investor.gov/CRS, which also provides educational materials about broker-dealers, investment advisers, and investing.

Relationships and Services

What investment services and advice can you provide me?

Luminist Capital offers investment advisory services to retail investors including asset management and financial planning services. Financial planning services may include assessing investor risk appetite and matching investor goals and financial condition to appropriate investments. Financial planning may also include consulting on potential estate and tax implications of certain investments, general risk management, cash management and insurance planning.

Our asset management services are offered to retail clients on a discretionary basis and are monitored daily on an ongoing basis. Discretionary accounts allow for our firm to manage our models and make trades without getting the clients consent in advance of any change. Our portfolios may contain different investment vehicles depending on the model being invested in including Stocks, Bonds, ETFs, Options and Mutual Funds. We do not have a minimum account size; however, the size of the account will determine what portfolios are available to the client as some portfolios do require a minimum balance to invest in.

We act as a co-advisor for unaffiliated third-party investment advisers. Under this arrangement, the unaffiliated investment adviser will act as a client's Primary Adviser. Pursuant to the Co-advisory Agreement, the Primary Adviser will engage us to manage on behalf of the Primary Adviser specific accounts identified by the Primary Adviser and accepted by us.

Additional Information:

You can find more detailed information about the services we offer in our Form ADV Part 2A, Item 4 and 7.

Conversation Starters:

1. "Given my financial situation, should I choose an investment advisory service? Why or why not?"
2. "How will you choose investments to recommend to me?"
3. "What is your relevant experience, including your licenses, education and other qualifications? What do these qualifications mean?"

Fees, Costs, Conflicts, and Standard of Conduct

What fees will I pay?

Our Firm may charge either an hourly or a fixed fee for financial planning and consulting services. The fixed fee ranges from \$500 to \$10,000 and the hourly rate ranges from \$150 - \$1,000 per hour. The fee is negotiable and is based upon the number of topics covered, the amount of time required to research the client's situation and whether a written plan is requested. The Planning fee is due upon delivery of the plan. The firm does not require or solicit prepayment of more than \$500 in fees per client, six months or more in advance.

Fees for asset management services are charged monthly based on the assets under management. The maximum annual fee is 2.00% and the fee is negotiable. The client agreement will reflect the negotiated fee for each client.

Fees for Co-advisory services are charged by the primary adviser and will include our management fee, which will not be more than 0.50%. The management fee is negotiable and will be disclosed and acknowledged in the primary adviser's investment management agreement.

The firm's fees are exclusive of brokerage commissions, transaction fees, and other related costs and expenses that are incurred by the client. Clients may incur certain charges imposed by custodians, brokers, third-party investment advisers or other third parties such as fees charged by managers, custodial fees, deferred sales charges, odd-lot differentials, transfer taxes, wire transfer and electronic fund fees, and other fees and taxes on brokerage accounts and securities transactions. Mutual funds and exchange-traded funds also charge internal management fees, which are disclosed in a fund's prospectus. Such charges, fees and commissions are exclusive of and in addition to the firm's fees and the firm does not receive any portion of these commissions, fees, and costs.

Additional Information:

You will pay fees and costs whether you make or lose money on your investments. Fees and costs will reduce any amount of money you make on your investments over time. Please make sure you understand what fees and costs you are paying. You can find more detailed information about our fees and costs in our Form ADV Part 2A, Item 5.

Conversation Starter:

"Help me understand how these fees and costs might affect my investments. If I give you \$10,000 to invest, how much will go to fees and costs, and how much will be invested for me?"

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What are your legal obligations to me when acting as my investment adviser? How else does your firm make money and what conflicts of interest do you have?

When we act as your investment adviser, we have to act in your best interest and not put our interest ahead of yours. At the same time, the way we make money creates some conflicts with your interests. You should understand and ask us about these conflicts because they can affect the investment advice that we provide you. Here are some examples to help you understand what this means:

- a) Some of our Investment Advisor Representatives are insurance licensed and can sell insurance products independent of our firm. These products may pay the representative a commission that is exclusive of our firm's annual management fee. This creates a financial incentive for those representatives to sell those products.
- b) Our Firm owns an independent insurance agency. Products sold may pay the insurance company a commission that is not included in our normal management fee. This creates a financial incentive for the firm to sell these products.
- c) We may recommend that the client rollover a retirement account for us to manage. This creates a conflict of interest because we charge a fee for our services.

Additional Information:

You can find more detailed information about our conflicts of interest in our Form ADV Part 2A.

Conversation Starter:

"How might your conflicts of interest affect me, and how will you address them?"

How do your financial professionals make money?

Our investment advisor representatives are paid a percentage of the total annual client fee collected but the firm. The amount received by the representative is based on the services provided. The maximum client fee is 2.00% and a representative can earn up to 1.50% of the total client fee.

Disciplinary History

Do you or your financial professionals have legal or disciplinary history?

Yes

Additional Information:

Visit Investor.gov/CRS for a free and simple search tool to research you and your financial professionals.

Conversation Starter:

"As a financial professional, do you have any disciplinary history? For what type of conduct?"

Additional Information

You can find additional information about our investment advisory services and request a copy of our relationship summary

Website: www.luministcapital.com

Address: 4981 Cascade Road SE, Suite C, Grand Rapids, MI 49546

Telephone: (877) 803-6087

Conversation Starter:

"Who is my primary contact person? Is he or she a representative of an investment adviser or a broker-dealer? Who can I talk to if I have concerns about how this person is treating me?"

Material Changes: We act as a Third-Party Investment Adviser to other unaffiliated investment advisers through a Co-advisory arrangement.