



Individual Brochure: Form ADV Part 2B
for

Luke Z. Milholland

January 14th, 2026

600 NW 23rd St, Suite 102
Oklahoma City, OK 73103
405.928.4422

vaultwealth.us
luke@vaultwealth.us

This brochure supplement provides information about Mr. Milholland that supplements our firm brochure. Please contact Luke Milholland, Chief Compliance Officer, 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 and Business Experience

Luke Zachary Milholland, born in 1986, is the founder and Chief Compliance Officer of Vault Wealth Strategies, LLC. Mr. Milholland earned his Bachelors of Business Administration in Entrepreneurship & Venture Management from the University of Oklahoma in 2009.

Business Background

- 06/2017 – Present Vault Wealth Strategies, LLC; Managing Member, Chief Compliance Officer & Investment Adviser Representative
- 11/2025 - Present Vault Tax, LLC; Managing Member
- 04/2024 - Present Vault Realty, LLC; Managing Member, ~~Real Estate Agent~~
- 04/2024 - Present Vault Property Management, LLC; Managing Member
- 07/2023 - Present Saltbox Development, LLC; Partner, Managing Member
- 06/2017 - Present Vault Insurance Brokerage, LLC; Managing Member
- 11/2018 – 3/2024 Chamberlain Realty, LLC; Real Estate Agent

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
- 2018: OK Real Estate License # 180427

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 Information

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

Item 4. Other Business Activities

Mr. Milholland is a managing member of Vault Tax, LLC. He may offer tax and bookkeeping services and may earn additional fees as a result of his ownership in this entity. A conflict of interest may arise as this relationship may create an incentive to offer these services based on compensation earned. To mitigate this potential conflict, Mr. Milholland, as a fiduciary, will act in the client's best interest. Mr. Milholland spends approximately five (5) hours a month in this role.

Mr. Milholland is a managing member of Vault Realty, LLC, Vault Property Management, LLC, and Saltbox Development, LLC. He may offer his services as a real estate agent to clients in need of such services and receive customary fees as a result of any sales, purchases, development, and/or management of real estate made while representing such individuals. A conflict of interest may arise as this relationship may create an incentive to offer these services based on the compensation earned. To mitigate this potential conflict, Mr. Milholland, as a fiduciary, will act in the client's best interest. Mr. Milholland spends approximately forty (40) hours per month in this capacity.

Mr. Milholland is the managing member of Vault Insurance Brokerage, LLC. Through this entity he may provide services to clients who wish to purchase insurance products as a part of their overall financial planning. He will receive separate compensation when serving as an insurance agent of Vault Insurance Brokerage, LLC. A conflict of interest exists as Vault Wealth clients engaging with Vault Insurance create an incentive to recommend products based on the compensation earned. To mitigate this potential conflict, Mr. Milholland, as a fiduciary, will act in the client's best interest. Mr. Milholland spends approximately five (5) hours a month in this role.

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 supervises all duties and activities of the firm. Mr. Milholland's contact information is on the cover page of this disclosure document. Mr. Milholland adheres to all required regulations regarding the activities of an Investment

Adviser Representative and follows all policies and procedures outlined in the firm's policies and procedures manual, including the Code of Ethics, and appropriate securities regulatory requirements.

Item 7. Requirements for State-Registered Advisers

Mr. Milholland has NOT been involved in an arbitration, civil proceeding, self-regulatory proceeding, administrative proceeding, or a bankruptcy petition.



Individual Brochure: Form ADV Part 2B
for
Richard Craig Wilson
January 14th, 2026

600 NW 23rd St, Suite 102
Oklahoma City, OK 73103
405.928.4422

vaultwealth.us
craig@vaultwealth.us

This brochure supplement provides information about Mr. Wilson that supplements our firm brochure. Please contact Luke Milholland, Chief Compliance Officer, 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 and Business Experience

Richard Craig Wilson ("Craig"), born in 1981, is an Investment Advisor Representative (IAR) of, and the Director of Operations for, Vault Wealth Strategies, LLC. Mr. Wilson earned his Bachelors of Science in Computer Science from MidAmerica Nazarene University in 2005.

Business Background

- 07/2017 – Present Vault Wealth Strategies, LLC; Investment Adviser Representative
- 07/2017 – 01/2018 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

Exams, Licenses, & Other Professional Designations

- 2016: Series 6 & 63 Exams
- 2017: Series 65 Exam

Item 3. Disciplinary Information

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

Item 4. Other Business Activities

Mr. Wilson is not engaged in any investment-related business or occupation (other than this advisory firm).

Item 5. Additional Compensation

Mr. Wilson does not receive any economic benefit from any person, company, or organization, other than Vault Wealth Strategies, LLC in exchange for providing client advisory services.

Item 6. Supervision

As a representative of Vault Wealth Strategies, LLC, Mr. Wilson is supervised by Luke Milholland, the firm's Chief Compliance Officer. Luke Milholland is responsible for ensuring that Mr. Wilson adheres to all required regulations regarding the activities of an Investment Adviser Representative, as well as all policies and procedures outlined in the firm's Code of Ethics and compliance manual. The phone number for Luke Milholland is (405) 928-4422.

Item 7. Requirements for State-Registered Advisers

Mr. Wilson has NOT been involved in an arbitration, civil proceeding, self-regulatory proceeding, administrative proceeding, or a bankruptcy petition.



Individual Brochure: Form ADV Part 2B
for
Michael Gage Dellin
January 14th, 2026

600 NW 23rd St, Suite 102
Oklahoma City, OK 73103
405.928.4422

vaultwealth.us
gage@vaultwealth.us

This brochure supplement provides information about Mrs. Beaman that supplements our firm brochure. Please contact Luke Milholland, Chief Compliance Officer, if you have any questions about the contents of this supplement. Additional information about Mrs. Beaman is available on the SEC's website at www.adviserinfo.sec.gov by searching CRD #5746739.

Item 2. Educational Background and Business Experience

Michael Gage Dellin (“Gage”), born in 2003, is an Investment Advisor Representative (IAR) for Vault Wealth Strategies, LLC. Mr. Dellin earned his Bachelor of Business Administration in Entrepreneurial and Small Business Operations from Oklahoma State University in 2025.

Business Background

- 01/2024-Present Vault Wealth; Investment Adviser Representative
- 12/2025-Present CourtSync; CEO, Owner
- 08/2022-12/2023 Vault Wealth ; Intern
- 01/2021-08/2022 Student

Exams, Licenses, & Other Professional Designations

- 2023: Series 65 Exam

Item 3. Disciplinary Information

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

Item 4. Other Business Activities

Mr. Dellin is a managing member of CourtSync, LLC. Mr. Dellin spends approximately twenty (20) hours a month in this role.

Item 5. Additional Compensation

Mr. Dellin does not receive any economic benefit from any person, company, or organization, other than Vault Wealth Strategies, LLC in exchange for providing client advisory services.

Item 6. Supervision

As a representative of Vault Wealth Strategies, LLC, Mr. Dellin is supervised by Luke Milholland, the firm’s Chief Compliance Officer. Luke Milholland is responsible for ensuring that Mr. Dellin adheres to all required regulations regarding the activities of an Investment Adviser Representative, as well as all policies and procedures outlined in the firm’s Code of Ethics and compliance manual. The phone number for Luke Milholland is (405) 928-4422.

Item 7. Requirements for State-Registered Advisers

Mr. Dellin has NOT been involved in an arbitration, civil proceeding, self-regulatory proceeding, administrative proceeding, or a bankruptcy petition.



Individual Brochure: Form ADV Part 2B
for
William Victor Malone
January 14th, 2026

600 NW 23rd St, Suite 102
Oklahoma City, OK 73103
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vaultwealth.us
vic@vaultwealth.us

This brochure supplement provides information about Mr. Malone that supplements our firm brochure. Please contact Luke Milholland, Chief Compliance Officer, if you have any questions about the contents of this supplement. Additional information about Mr. Malone is available on the SEC's website at www.adviserinfo.sec.gov by searching CRD #6593547.

Item 2. Educational Background and Business Experience

William Victor Malone ("Vic"), born in 1970, is an Investment Advisor Representative (IAR) of Vault Wealth Strategies, LLC. Mr. Malone attended Oklahoma State University, Oklahoma Community College, and Oklahoma Baptist University.

Business Background

- 11/2019-Present Vault Wealth Strategies, LLC, Investment Advisor Representative
- 02/2025-Present Community Hospital South, Manager of Sterile Processing Dept.
- 5/2023-1/2025 Community Hospital South, Surgical Technician
- 11/2019-4/2023 Community Hospital South, Sterile Processing Technician
- 01/2016-10/2019 Edward Jones, Financial Advisor

Exams, Licenses, & Other Professional Designations

- 2016: Series 7 & 66 Exams

Item 3. Disciplinary Information

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

Item 4. Other Business Activities

Mr. Malone is the Manager of the Sterile Processing Department at Community Hospital South and spends approximately 40 hours a week in this role.

Item 5. Additional Compensation

Mr. Malone does not receive any economic benefit from any person, company, or organization, other than Vault Wealth Strategies, LLC in exchange for providing client advisory services.

Item 6. Supervision

As a representative of Vault Wealth Strategies, LLC, Mr. Malone is supervised by Luke Milholland, the firm's Chief Compliance Officer. Luke Milholland is responsible for ensuring that Mr. Malone adheres to all required regulations regarding the activities of an Investment Adviser Representative, as well as all policies and procedures outlined in the firm's Code of Ethics and compliance manual. The phone number for Luke Milholland is (405) 928-4422.

Item 7. Requirements for State-Registered Advisers

Mr. Malone has NOT been involved in an arbitration, civil proceeding, self-regulatory proceeding, administrative proceeding, or a bankruptcy petition.



Individual Brochure: Form ADV Part 2B
for
Lindsey Nicole Beaman

January 14th, 2026

600 NW 23rd St, Suite 102
Oklahoma City, OK 73103
405.928.4422

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lindsey@vaultwealth.us

This brochure supplement provides information about Mrs. Beaman that supplements our firm brochure. Please contact Luke Milholland, Chief Compliance Officer, if you have any questions about the contents of this supplement. Additional information about Mrs. Beaman is available on the SEC's website at www.adviserinfo.sec.gov by searching CRD #5746739.

Item 2. Educational Background and Business Experience

Lindsey Nicole Beaman, born in 1983, is an Investment Advisor Representative (IAR) of Vault Wealth Strategies, LLC. Mrs. Beaman has her bachelor's degree in Business Management and attended the University of Arkansas and the University of Phoenix.

Business Background

- 12/2022-Present Vault Wealth Strategies, LLC, Investment Advisor Representative
- 2/2023-Present Brix Realty, Agent
- 6/2016-Present White Oak Construction & Design, LLC, Owner
- 4/2022 - 1/2023 Bailee Company Real Estate, Agent
- 12/2020-4/2022 Chickasaw Community Bank, Lender
- 11/2019-12/2020 Edward Jones, Financial Advisor
- 9/2016-10/2019 Arvest Bank, Mortgage Lender/Supervisor

Exams, Licenses, & Other Professional Designations

- 2020: Series 7 & 66 Exams

Item 3. Disciplinary Information

There are no legal or disciplinary events material to the evaluation of Mrs. Beaman.

Item 4. Other Business Activities

Mrs. Beaman is an Owner/Member at White Oak Construction & Design, LLC, and spends 25-35 hours a week in this role.

Mrs. Beaman is a licensed real estate agent with Brix Realty, LLC. She may offer her services as a real estate agent to clients in need of such services and receive customary fees as a result of any sales and/or purchases of property made while representing such individuals. A conflict of interest may arise as this relationship may create an incentive to offer these services based on the compensation earned. To mitigate this potential conflict, Mrs. Beaman, as a fiduciary, will act in the client's best interest. Mrs. Beaman spends approximately fifteen (15) hours per month in this role.

Item 5. Additional Compensation

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

Item 6. Supervision



As a representative of Vault Wealth Strategies, LLC, Mrs. Beaman is supervised by Luke Milholland, the firm's Chief Compliance Officer. Luke Milholland is responsible for ensuring that Mrs. Beaman adheres to all required regulations regarding the activities of an Investment Adviser Representative, as well as all policies and procedures outlined in the firm's Code of Ethics and compliance manual. The phone number for Luke Milholland is (405) 928-4422.

Item 7. Requirements for State-Registered Advisers

Mrs. Beaman has NOT been involved in an arbitration, civil proceeding, self-regulatory proceeding, administrative proceeding, or a bankruptcy petition.