



**Customized Financial Guidance
Unmatched Personal Service**



INVEST IN YOUR BEST LIFE

COMPANY & FOUNDER OVERVIEW



Helping individuals, families, and businesses identify, plan, and pursue their financial goals since 2011.

Miller Wealth Management is a full-service wealth planning and investment advisory firm providing customized guidance and unmatched service to a select number of individuals, families, and business owners. Our mission is to become our clients' most trusted advisor by leveraging an understandable, tailored process that aims to help our clients reach their stated goals while building a lasting relationship based on trust. Our commitment to this mission is defined by these three principles: Consultative Approach, Customized Guidance, and Unmatched Service.

OFFERED SERVICES

INDIVIDUALS & FAMILIES

- Investment Management
- Retirement Planning
- Holistic Financial Planning
- Risk Management & Insurance

BUSINESS SERVICES

- Corporate Retirement Plans
- Key Employment Incentives
- Employer-Sponsored 529 Plans
- Succession & Exit Planning

FOUNDER – RODD R. MILLER

Miller Wealth Management was founded in 2011 by Rodd R. Miller. Rodd visualized an independent wealth management firm that was dedicated to helping clients strategize and pursue important milestones throughout their financial lives. Rodd is an Arizona native and a graduate of the University of San Diego where he received his Bachelor of Business Administration degree and earned the magna cum laude honor. He has committed a lifetime to finance, with a career that spans private equity, real estate development finance, and ultimately wealth management. Rodd is a Certified Financial Planner™ (CFP®) and a Certified Exit Planning Advisor® (CEPA®)



OUR FINANCIAL PLANNING PROCESS

SYSTEMATIC REVIEWS OF YOUR PERSONALIZED FINANCIAL MILESTONES, PORTFOLIO, AND ASSETS.

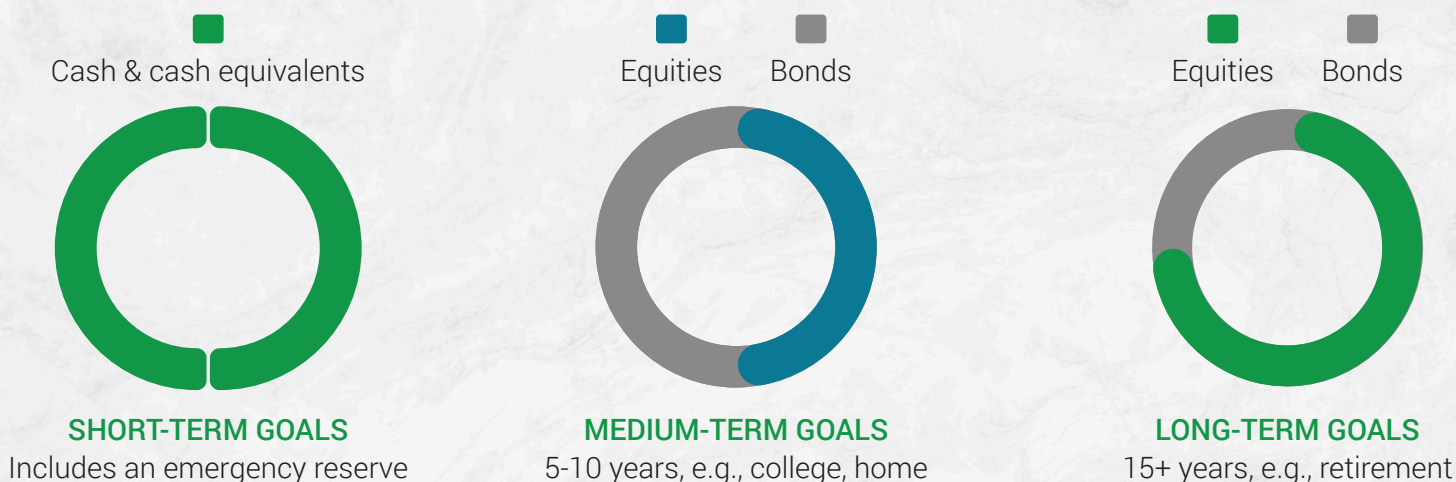


Securities offered through LPL Financial. Member FINRA/SIPC. Investment Advice offered through Miller Wealth Management, a Registered Investment Advisor and separate entity from LPL Financial.

GOAL-BASED WEALTH MANAGEMENT

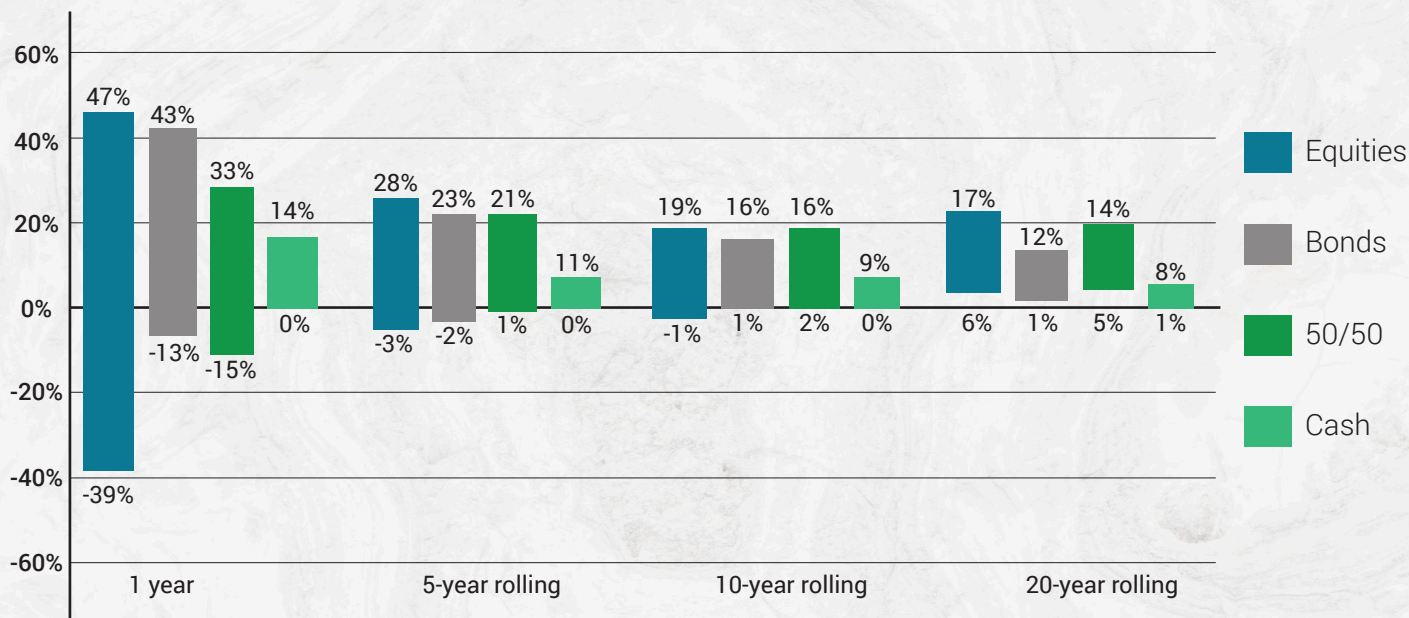
DIVIDE AND CONQUER

Aligning your investment strategy by goal can help you take different levels of risk based on varying time horizons and make sure you are saving enough to accomplish all of your goals – not just the ones that occur first.



RANGE OF STOCK, BOND AND BLENDED TOTAL RETURNS

Annual total returns, 1950-2022



SOURCE (TOP CHART): J.P. Morgan Asset Management.

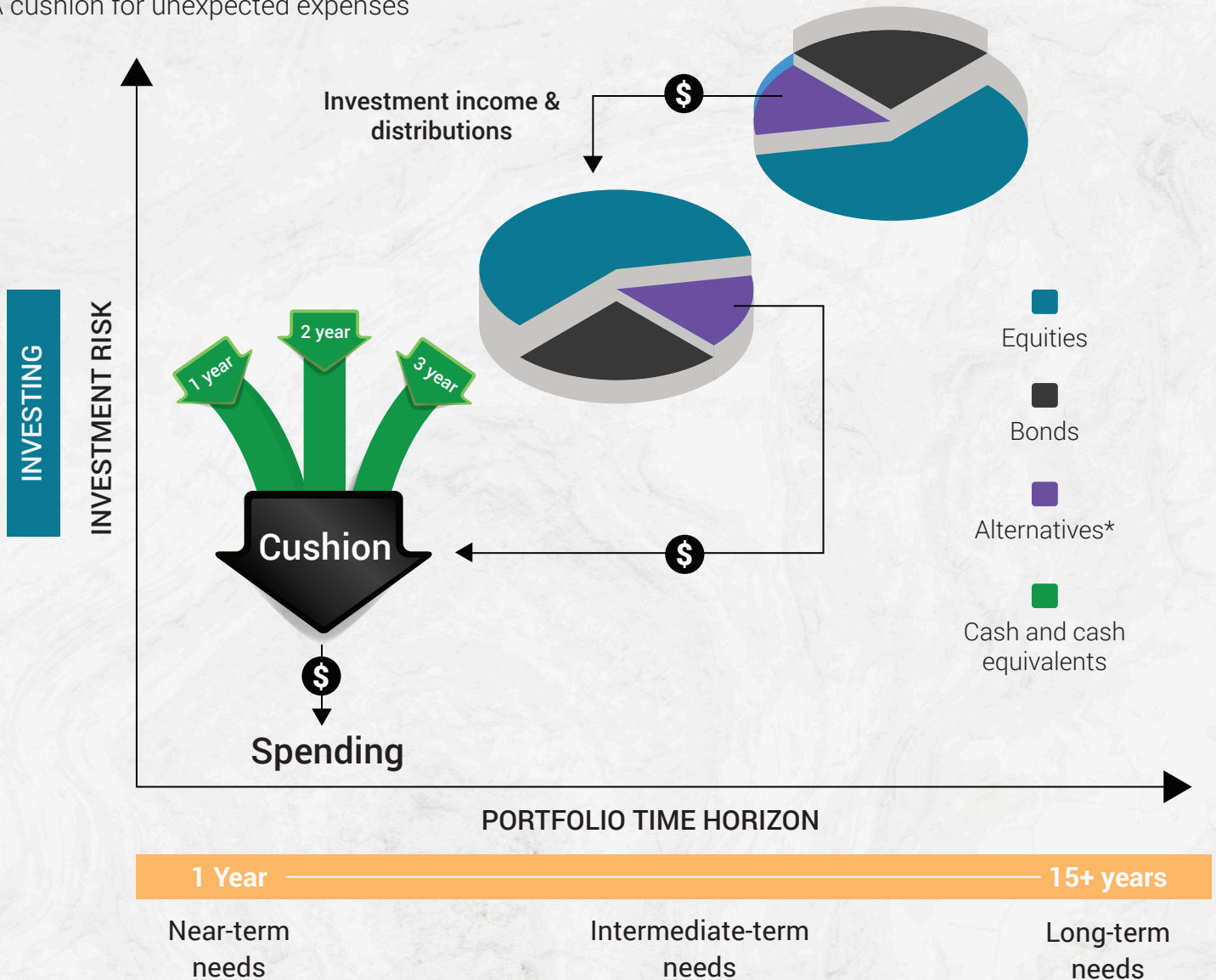
SOURCE (BOTTOM CHART): Bloomberg, FactSet, Federal Reserve, Robert Shiller, Strategas/Ibbotson, J.P. Morgan Asset Management. Returns shown are based on calendar year returns from 1950 to 2022. Stocks represent the S&P 500 Shiller Composite and Bonds represent Strategas/Ibbotson for periods from 1950 to 2010 and the Bloomberg Aggregate thereafter. Cash represents the U.S. 90 Day Treasury Bill Total Return. Portfolio allocations are hypothetical and are for illustrative purposes only. They were created to illustrate different risk/return profiles and are not meant to represent actual asset allocation.

STRUCTURING A PORTFOLIO IN RETIREMENT: THE BUCKET STRATEGY

TIME-BASED SEGMENTATION Aligning your time horizon with an investment approach may help you to be more comfortable with maintaining diversified portfolio allocations in retirement.

For the near-term portfolio, consider maintaining:

- Funds to cover 1-3 years of the gap between your income and spending needs
- A cushion for unexpected expenses



For illustrative purposes only. Source: J.P. Morgan Asset Management. Bonds are subject to interest rate risks. Bond prices generally fall when interest rates rise. The price of equity securities may rise or fall because of changes in the broad market or changes in a company's financial condition, sometimes rapidly or unpredictably. Equity securities are subject to stock market risk, meaning that stock prices in general may decline over short or extended periods of time. Investing in alternative assets involves higher risks than traditional investments and is suitable only for the long term. They are not tax efficient and have higher fees than traditional investments. They may also be highly leveraged and engage in speculative investment techniques, which can magnify the potential for investment loss or gain. *Equity, fixed income, and cash are considered traditional asset classes. The term "alternative" describes all non-traditional asset classes. They include private and public equity, venture capital, hedge funds, real estate, commodities, distressed debt, and more.

WORKING WITH BUSINESS OWNERS

At **Miller Wealth Management**, we understand the intricate financial landscape that businesses and business owners navigate. Our mission is to empower businesses with comprehensive financial solutions, ensuring not just stability today but a confident future. With our expertise, guidance, and tailored services, we aim to help businesses flourish and owners pursue their financial goals.

OUR SERVICES

CORPORATE RETIREMENT PLANS:

Planning for your employees' future is essential for their loyalty and your company's stability. We offer customized corporate retirement plans, including 401(k) and pension plans, seeking to maximize benefits for both employers and employees. We navigate the complexities, ensuring compliance and optimizing investments for a confident retirement for everyone involved.

KEY EMPLOYEE RETENTION PLANS:

Your key employees are invaluable assets. We develop retention plans that include competitive compensation packages, performance incentives, and benefits tailored to retain your top talent. Our strategies not only reward loyalty but also motivate employees to contribute to your business's long-term success.

EMPLOYER-SPONSORED 529 PLANS:

Invest in your employees' children's education through employer-sponsored 529 plans. These tax-advantaged savings plans help families save for higher education expenses. By offering this benefit, you not only support your employees' families but also enhance your company's reputation as an employer of choice.

KEYMAN INSURANCE:

Protect your business from the unexpected loss of a key employee with Keyman Insurance. This specialized policy ensures financial stability during a challenging transition. We help you choose the right coverage, giving you peace of mind and financial security in times of uncertainty.

EXIT AND SUCCESSION PLANNING:

Planning your exit strategy is as crucial as starting your business. We guide you through the intricacies of succession planning, ensuring a seamless transition. Whether you're passing the business to family, selling to employees, or preparing for an external sale, we craft strategies that seek to safeguard your legacy and financial interests.



THE 5 STAGES OF VALUE MATURITY

01

IDENTIFY

Determine the initial value in your business in order to maximize that value. Conducting an annual business valuation will help determine what value factors to focus on to accelerate the value of your business.

02

PROTECT

To best protect your value, you must consider the 5Ds: Death, Disability, Divorce, Distress, and Disagreement. Even if you do not think you will be affected by one of the 5Ds, without preparing for the worst, your value will be negatively impacted.

03

BUILD

There are two ways to build value: increase your cash flow (EBITDA) and improve your multiple. Your multiple is the number assigned by the private capital market to the value of your tangible and intangible assets and their associated risks. Intangible assets include Human, Structural, Customer, and Social capital.

04

HARVEST

After building your business value, it is time to harvest the fruits of your labor. There are numerous paths your business exit can take. You might discover that after reviewing your options, you decide not to sell your business and instead transition the company to a son or daughter, sell the real estate and keep the company, or continue to build value.

05

MANAGE

You manage value throughout the course of the business lifecycle, but the most important time to manage value is during the transition of your business. To achieve the most value, you must manage both your business value and your personal financial value as well.

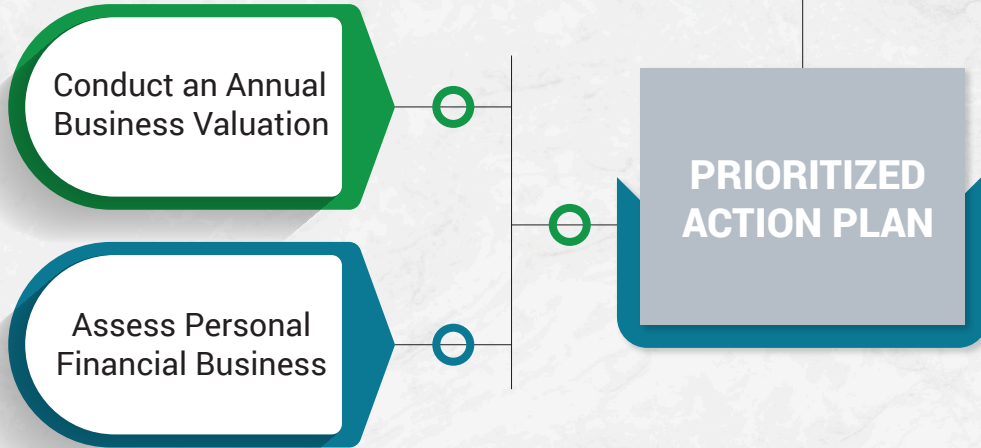


THE VALUE ACCELERATION PROCESS

A transferable business is important at any stage of a professional career, even if the owner is not actively seeking to exit their business. **The Value Acceleration Methodology™** is a strategic framework for planning and executing a business exit. Preparation starts now. Call us today to see how we can help you along this journey.

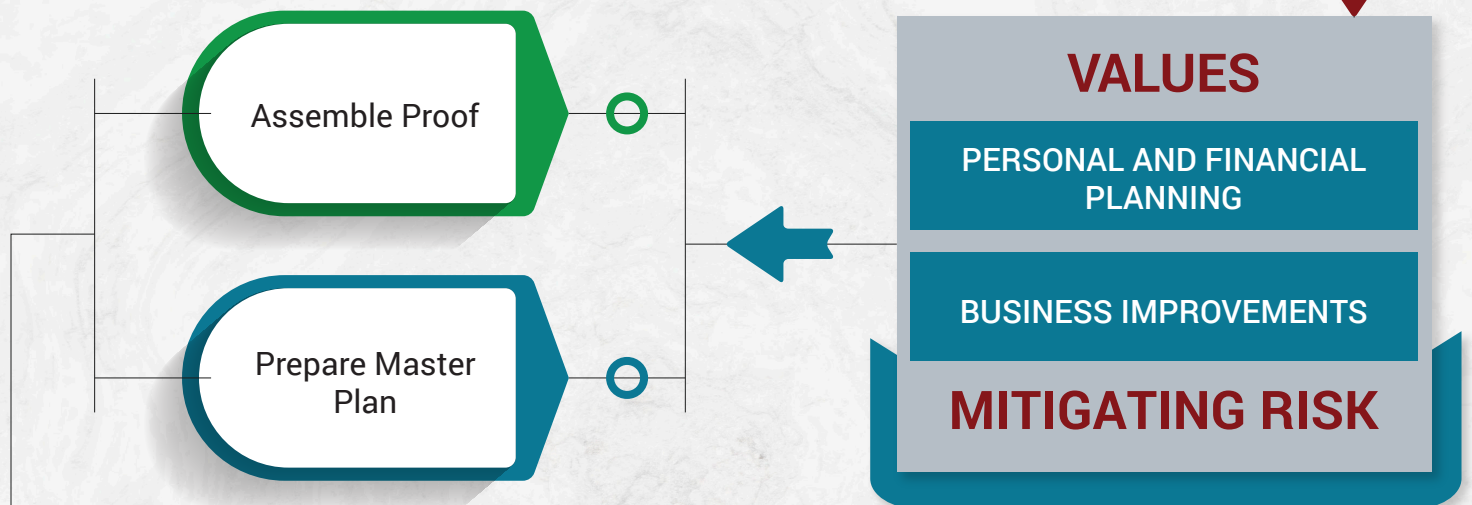
DISCOVER

➔ KEY MILESTONE

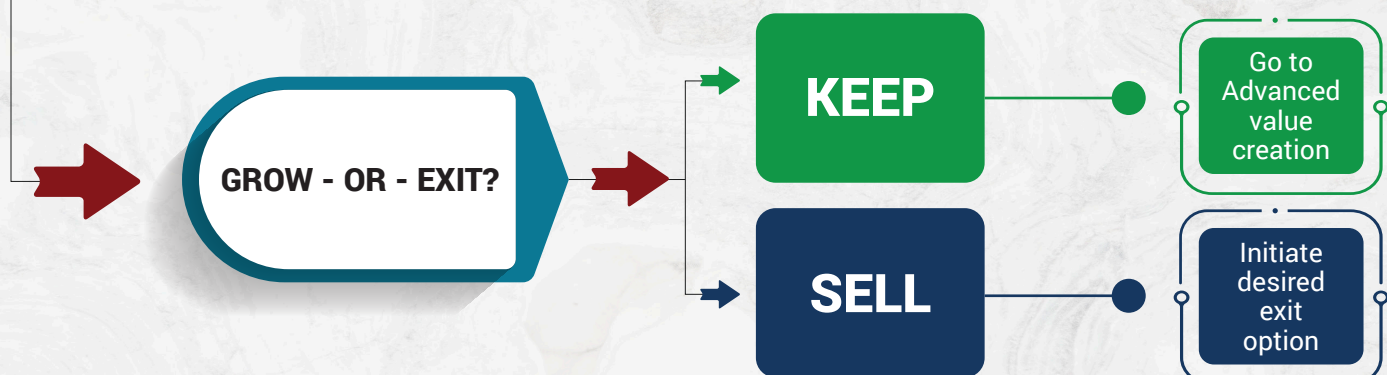


PREPARE

This process is completed through continuous 90-day sprints until an owner decides to either exit or strategically keep their business. If an owner decides to keep their business, they cycle through the methodology until an exit event takes place.



DECIDE



A LETTER FROM RODD R. MILLER, CFP® CEPA®

Please accept my sincere gratitude for considering Miller Wealth Management for your financial planning needs. It is indeed an honor to be given the opportunity to partner with you on your financial journey. I have always held a deeply personal belief about money, one that goes beyond numbers and spreadsheets. To me, assets are not just figures on paper; they are a representation of your hard work, your dreams, and the life you envision for yourself and your loved ones. I firmly believe that these assets exist for your enjoyment and you should appreciate the fruits of your labor.

Choosing to work with a financial advisor is an important decision. It's a choice to have a trusted partner by your side, someone who understands your unique aspirations and challenges. As your financial advisor, I see my role not just as a numbers expert but as a guide, a confidant, and a partner dedicated to helping you make wise financial choices.

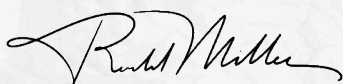
At Miller Wealth Management, we do not simply manage wealth; we strive to enhance lives. We are committed to being more than just consultants; we want to be your partners in realizing your dreams. Your aspirations are the cornerstone of our approach and we are genuinely invested in helping you use your assets to live your best life.

Our firm is built on the principles of trust, integrity, and personalized service. We tailor our strategies to your unique circumstances, ensuring that every financial decision aligns with your goals and values. By choosing us, you are not just selecting a financial advisor; you are gaining a dedicated ally in your pursuit of financial well-being and fulfillment.

Once again, thank you for considering Miller Wealth Management for your financial advisory needs. I am genuinely excited about the possibility of working together and helping you achieve the financial future you deserve. Please reach out to discuss how we can embark on this journey together.

Wishing you a future filled with prosperity, contentment, and the freedom to enjoy the life you've envisioned.

Warm regards,



Rodd R. Miller, CFP®, CEPA®
Founder & President
Miller Wealth Management



We invite you to work with a firm that is committed to providing customized financial guidance and unmatched personal service. Please contact us to schedule a no-obligation consultation. It would be our pleasure to learn about your future goals and needs.

CONNECT WITH US

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