



Frequently Asked Questions

ABOUT MILLER CAPITAL PARTNERS

Q. What services do you offer?

A. We offer three primary services; investment management, investment consulting, and wealth management. With our investment management service, we are responsible for managing a client's portfolio according to their financial needs and preferences. With our investment consulting service, we provide advice and counsel to our clients, but our clients have the final responsibility for making and implementing final decisions. With our wealth management service, we provide broader financial advice beyond just investments, but investment issues are often a key component of our wealth management service.

Q. What do you think makes your firm unique from other financial firms?

A. We believe that three factors make us unique. We are independent, unbiased, and highly qualified.

Independence in ownership allows us to make decisions that are customized to the needs of our clients. Rather than having headquarters pass down mandates that

apply to all clients, we choose how to best serve our clients. Customized advice is difficult when there is not total independence.

Unbiased advice is more crucial than ever. Many companies want to sell their own products and financial advisors are often paid commissions or bonuses for selling a certain product. We do not sell any products or receive any commissions. We are paid by our clients to give them the best advice which meets their needs only.

Highly qualified advice is what we strive to offer our clients. Professional qualifications can set advisors apart, as can experience and reputation. But if a firm is highly qualified, yet has more clients than it can properly service, it is very difficult to provide the client with timely, well planned advice. Good advice takes time. We also carefully interview our prospective clients to make sure we can adequately provide them the time they deserve for their investment and wealth management needs.

[CONTINUED ON PAGE 2](#)

CONTINUED FROM PAGE 1

We believe the combination of independent, unbiased, and highly qualified advice is a unique combination, but one which is necessary to provide clients with the level of timely, well-reasoned advice they deserve.

Q. How do you charge for your services?

A. For our investment management and consulting services, we charge a percentage of the assets under our management or consultation. For our wealth management service, we charge a customized fee which is determined according to the anticipated needs of the client.

Q. With your investment services, do you recommend individual stocks and bonds, mutual funds, index funds, or outside investment advisors?

A. We use all of the above, but not for every client. Because we are free to do whatever is best for a client, we can use any combination of investment strategies. Regardless of the specific type of investment used, our investment services are governed by a written Investment Strategy we prepare for and review with our client. And if a fee is charged by an outside company (for example a commission to purchase a stock), we disclose the fee and we receive no part of the fee.

Q. When you provide investment services, does the investment account need to be moved to a new brokerage firm?

A. Our investment clients are free to use whichever brokerage firm they prefer. For investment management clients, where we make the decisions and trades, we simply need to have authority to work directly with the brokerage firm on their behalf. For investment consulting clients, the client implements all recommendations they choose to adopt and works directly with the brokerage firm.

If a client asks us to recommend a brokerage firm, we will offer several recommendations.

Q. How would you suggest we evaluate whether to retain Miller Capital Partners?

A. We suggest you review our written materials which describe our firm and our services. Also, we file a document with the government which provides detailed information about our firm (called an ADV Form). Contact our references if you wish. Ask us how we perform our day to day research and analysis for clients. Ask us any question you feel is important. But most importantly, we recommend you meet with us and decide whether our firm has an approach you understand and feel comfortable with. In other words, do you believe you can trust us to provide you with the financial advice and investment service you feel you will need.