



# Relationship Summary

Name of Firm: Miller Capital  
Business Address: 1441 W. Long Lake, Suite 100  
Troy, MI 48098  
Telephone Number: 248.901.1650  
Website: www.millercapital.com  
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## SECTION 1: INTRODUCTION

Miller Capital is registered with the Securities and Exchange Commission [SEC] as an Investment Advisor. *Brokerage and investment advisory services and fees differ and it is important for you to understand the differences. Free and simple tools are available to research firms and financial professionals at [www.investor.gov/CRS](http://www.investor.gov/CRS), which also provides additional materials about broker-dealers, investment advisors, and investing.*

## SECTION 2: RELATIONSHIPS AND SERVICES

### Q: What investment services and advice can you provide me?

**Description of Services:** We provide three categories of advisory service to retail investors; Investment Supervisory Services, Investment Advice [without management or supervision], and Financial Advice [Wealth Management Services].

- > We provide two Investment Supervisory Services [also known as discretionary services]; Complete Investment Management, and Asset Allocation Management. If you hire us to perform one of these discretionary services, you will grant us the authority to make investment decisions and transactions for you without obtaining

your prior approval. We monitor your managed investments on an ongoing basis, reviewing actual transactions daily.

- > We provide two Investment Advice Services [also known as non-discretionary services]; Complete Portfolio Analysis & Consulting, and Limited Portfolio Analysis & Consulting. If you hire us to perform one of these nondiscretionary services, you will receive investment advice and/or recommendations from us. You will implement (or choose not to implement) our advice and/or recommendations.
- > Under our Wealth Management Services [also called Financial Advice] we provide either Comprehensive Management or Financial Advice for your wealth and financial situation, or Targeted Management or Financial Advice for specific areas.

**Additional Information:** Please refer to our Form ADV Part 2A, specifically Items 4 and 5 and our Fee Schedule, for more detail.

### Conversation Starters [ask your financial professional]:

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?*

## SECTION 3: FEES, COSTS, CONFLICTS AND STANDARDS OF CONDUCT

### Q: What fees will I pay?

All of our fee agreements are outlined in a written agreement signed by you and us.

**Principal Fees:** We charge our fees in one of three different ways: percentage of assets, hourly charges, or fixed fees. You will pay our fees directly by check or by deduction from your account (your choice).

**Other Fees and Costs:** The fees we charge for our services are separate and apart from any brokerage commissions, transaction fees, or other fees that may be charged you by a third-party or your custodian. For example, your custodian may charge: a commission to buy or sell a security, a transaction fee to buy or sell a mutual fund, a custodial fee just for having an account, or a wire transfer or electronic transfer fees, among others.

*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.*

**Conversation Starter  
[ask your financial professional]:**

*4. 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?*

**Q: What are your legal obligations to me when acting as my investment advisor?**

Your trust in us is critically important, and your interests must always take clear priority over our interests. We are a fiduciary, meaning we work solely for you. We are independently owned and solely able to make investment decisions, recommendations, and disclosures of relevant information to you. Also, we strictly control and monitor the personal trading and investment activities of our employees or anyone supervised by us to limit distractions and related conflicts of interest.

**Q: How else does your firm make money and what conflicts of interest do you have?**

*When we act as your investment advisor, we have to act in your best interest and not put our interests 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 which we provide you. Here is an example to help you understand what this means:*

Our fee schedule lists our fees paid as a percentage of your assets under our management or subject to our advisement, if such an agreement is completed. The more assets there are in your advisory account, the more

you could pay in fees. As a result, our firm could have an incentive to encourage you to increase the assets in your account by added contributions. We generally do not solicit added contributions to accounts we manage/advise, but will discuss the advantages/disadvantages of contributions upon request.

**Conversation Starter  
[ask your financial professional]:**

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

**Q: How do your financial professionals make money?**

Only clients pay us for our services. We do not receive any form of compensation from any other source including from commissions, transaction fees or other fees related to your accounts. Our investment professionals and employees are paid set wages and/or salaries, and compensation is not paid based on the amount of fees generated by clients.

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## SECTION 4: DISCIPLINARY HISTORY

**Q: Do you or your financial professionals have legal or disciplinary history?**

No. There are no legal or disciplinary events in Miller Capital's history.

**Conversation Starter  
[ask your financial professional]:**

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

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## SECTION 5: ADDITIONAL INFORMATION

Additional information about Miller Capital and our services, including a copy of this Relationship Summary, can be found on our website at [www.millercapital.com](http://www.millercapital.com), by emailing us at [info@millercapital.com](mailto:info@millercapital.com), or calling us at 248.901.1650. Additional information is also available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

**Conversation Starter  
[ask your financial professional]:**

*7. 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?*