

OMB APPROVAL

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Name of Investment Adviser: Miler Financial Management, LLC (CRD# 119501)				
Address: (Number and Street)	(City)	(State)	(Zip Code)	Area Code Telephone Number
3000 W. White River Blvd.	Muncie	IN	47304	765 289-9050

This part of Form ADV gives information about the investment adviser and its business for the use of clients.
The information has not been approved or verified by any governmental authority.

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(Schedules A, B, C, D, and E are included with Part I of this Form, for the use of regulatory bodies, and are not distributed to clients.)

Potential Persons who are not to respond to the collection of information contained in this form are not required to respond unless the form displays a currently valid OMB control number.

1. A. Advisory Services and Fees. (check the applicable boxes)

For each type of service provided, state the approximate % of total advisory billings from that service. (See instruction below.)

Applicant:

- | | |
|---|--------------|
| <input checked="" type="checkbox"/> (1) Provides investment supervisory services | 100 % |
| <input type="checkbox"/> (2) Manages investment advisory accounts not involving investment supervisory services | _____ % |
| <input checked="" type="checkbox"/> (3) Furnishes investment advice through consultations not included in either service described above | 0 % |
| <input type="checkbox"/> (4) Issues periodicals about securities by subscription | _____ % |
| <input type="checkbox"/> (5) Issues special reports about securities not included in any service described above | _____ % |
| <input type="checkbox"/> (6) Issues, not as part of any service described above, any charts, graphs, formulas, or other devices which client may use to evaluate securities | _____ % |
| <input checked="" type="checkbox"/> (7) On more than an occasional basis, furnishes advice to clients on matters not involving securities | 0 % |
| <input type="checkbox"/> (8) Provides a timing service | _____ % |
| <input type="checkbox"/> (9) Furnishes advice about securities in any manner not described above | _____ % |

(Percentages should be based on applicant's last fiscal year. If applicant has not completed its first fiscal year, provide estimates of advisory billings for that year and state that the percentages are estimates.)

Yes No

B. Does applicant call any of the services it checked above financial planning or some similar term?

☒ ☐

C. Applicant offers investment advisory services for: (check all that apply)

- | | |
|--|--|
| <input checked="" type="checkbox"/> (1) A percentage of assets under management | <input type="checkbox"/> (4) Subscription fees |
| <input checked="" type="checkbox"/> (2) Hourly charges | <input type="checkbox"/> (5) Commissions |
| <input checked="" type="checkbox"/> (3) Fixed fees (not including subscription fees) | <input checked="" type="checkbox"/> (6) Other |

D. For each checked box in A above, describe on Schedule F:

- the services provided, including the name of any publication or report issued by the adviser on a subscription basis or for a fee
- applicant's basic fee schedule, how fees are charged and whether its fees are negotiable
- when compensation is payable, and if compensation is payable before service is provided, how a client may get a refund or may terminate an investment advisory contract before its expiration date

2. Types of Clients -- Applicant generally provides investment advice to: (check those that apply)

- | | |
|--|--|
| <input checked="" type="checkbox"/> A. Individuals | <input checked="" type="checkbox"/> E. Trusts, estates, or charitable organizations |
| <input type="checkbox"/> B. Banks or thrift institutions | <input checked="" type="checkbox"/> F. Corporations or business entities other than those listed above |
| <input type="checkbox"/> C. Investment companies | <input type="checkbox"/> G. Other (describe on Schedule F) |
| <input type="checkbox"/> D. Pension and profit sharing plans | |

Answer all items. Complete amended pages in full, circle amended items and file with execution page (page 1).

3. Types of Investments Applicant offers advice on the following: (check those that apply)

- | | |
|---|---|
| <p>A. Equity securities</p> <p><input type="radio"/> (1) exchange-listed securities</p> <p><input type="radio"/> (2) securities traded over-the-counter</p> <p><input type="radio"/> (3) foreign issuers</p> <p><input type="radio"/> B. Warrants</p> <p><input type="radio"/> C. Corporate debt securities
(other than commercial paper)</p> <p><input type="radio"/> D. Commercial paper</p> <p><input type="radio"/> E. Certificates of deposit</p> <p><input type="radio"/> F. Municipal securities</p> <p>G. Investment company securities:</p> <p><input type="radio"/> (1) variable life insurance</p> <p><input type="radio"/> (2) variable annuities</p> <p><input type="radio"/> (3) mutual fund shares</p> | <p><input type="radio"/> H. United States governmental securities</p> <p>I. Options contracts on:</p> <p><input type="radio"/> (1) securities</p> <p><input type="radio"/> (2) commodities</p> <p>J. Futures contracts on:</p> <p><input type="radio"/> (1) tangibles</p> <p><input type="radio"/> (2) intangibles</p> <p>K. Interests in partnerships investing in:</p> <p><input type="radio"/> (1) real estate</p> <p><input type="radio"/> (2) oil and gas interests</p> <p><input type="radio"/> (3) other (explain on Schedule F)</p> <p><input type="radio"/> L. Other (explain on Schedule F)</p> |
|---|---|

4. Methods of Analysis, Sources of Information, and Investment Strategies.

A. Applicant's security analysis methods include: (check those that apply)

- | | |
|---------------------------------------|---|
| (1) <input type="radio"/> Charting | (4) <input type="radio"/> Cyclical |
| (2) <input type="radio"/> Fundamental | (5) <input type="radio"/> Other (explain on Schedule F) |
| (3) <input type="radio"/> Technical | |

B. The main sources of information applicant uses include: (check those that apply)

- | | |
|---|---|
| (1) <input type="radio"/> Financial newspapers and magazines | (5) <input type="radio"/> Timing services |
| (2) <input type="radio"/> Inspections of corporate activities | (6) <input type="radio"/> Annual reports, prospectuses, filings with the Securities and Exchange Commission |
| (3) <input type="radio"/> Research materials prepared by others | (7) <input type="radio"/> Company press releases |
| (4) <input type="radio"/> Corporate rating services | (8) <input type="radio"/> Other (explain on Schedule F) |

C. The investment strategies used to implement any investment advice given to clients include: (check those that apply)

- | | |
|---|---|
| (1) <input type="radio"/> Long term purchases (securities held at least a year) | (5) <input type="radio"/> Margin transactions |
| (2) <input type="radio"/> Short term purchases (securities sold within a year) | (6) <input type="radio"/> Option writing, including covered options, uncovered options, or spreading strategies |
| (3) <input type="radio"/> Trading (securities sold within 30 days) | (7) <input type="radio"/> Other (explain on Schedule F) |
| (4) <input type="radio"/> Short sales | |

Answer all items. Complete amended pages in full, circle amended items and file with execution page (page 1).

5. Education and Business Standards.

Yes No

Are there any general standards of education or business experience that applicant requires of those involved in determining or giving investment advice to clients?.....

☒ ☐

(If yes, describe these standards on Schedule F.)

6. Education and Business Background.

For:

- each member of the investment committee or group that determines general investment advice to be given to clients, or
- if the applicant has no investment committee or group, each individual who determines general investment advice given to clients (if more than five, respond only for their supervisors)
- each principal executive officer of applicant or each person with similar status or performing similar functions.

On Schedule F, give the:

- | | |
|-----------------|--|
| • name | • formal education after high school |
| • year of birth | • business background for the preceding five years |

7. Other Business Activities. (check those that apply)

- ☒ A. Applicant is actively engaged in a business other than giving investment advice.
- ☒ B. Applicant sells products or services other than investment advice to clients.
- ☐ C. The principal business of applicant or its principal executive officers involves something other than providing investment advice.

(For each checked box describe the other activities, including the time spent on them, on Schedule F.)

8. Other Financial Industry Activities or Affiliations. (check those that apply)

- ☐ A. Applicant is registered (or has an application pending) as a securities broker-dealer.
- ☐ B. Applicant is registered (or has an application pending) as a futures commission merchant, commodity pool operator or commodity trading adviser.
- C. Applicant has arrangements that are material to its advisory business or its clients with a related person who is a:
- | | |
|---|---|
| <input type="radio"/> (1) broker-dealer | <input type="radio"/> (7) accounting firm |
| <input type="radio"/> (2) investment company | <input type="radio"/> (8) law firm |
| <input type="radio"/> (3) other investment adviser | <input type="radio"/> (9) insurance company or agency |
| <input type="radio"/> (4) financial planning firm | <input type="radio"/> (10) pension consultant |
| <input type="radio"/> (5) commodity pool operator, commodity trading adviser or futures commission merchant | <input type="radio"/> (11) real estate broker or dealer |
| <input type="radio"/> (6) banking or thrift institution | <input type="radio"/> (12) entity that creates or packages limited partnerships |

(For each checked box in C, on Schedule F identify the related person and describe the relationship and the arrangements.)

Yes No

- D. Is applicant or a related person a general partner in any partnership in which clients are solicited to invest?...

☐ ☒

(If yes, describe on Schedule F the partnerships and what they invest in.)

Answer all items. Complete amended pages in full, circle amended items and file with execution page (page 1).

9. Participation of Interest in Client Transactions.

Applicant or a related person: (check those that apply)

- ☒ A. As principal, buys securities for itself from or sells securities it owns to any client.
- ☒ B. As broker or agent effects securities transactions for compensation for any client.
- ☒ C. As broker or agent for any person other than a client effects transactions in which client securities are sold to or bought from a brokerage customer.
- ☒ D. Recommends to clients that they buy or sell securities or investment products in which the applicant or a related person has some financial interest.
- ☐ E. Buys or sells for itself securities that it also recommends to clients.

(For each box checked, describe on Schedule F when the applicant or a related person engages in these transactions and what restrictions, internal procedures, or disclosures are used for conflicts of interest in those transactions.)

Describe, on Schedule F, your code of ethics, and state that you will provide a copy of your code of ethics to any client or prospective client upon request.

10. Conditions for Managing Accounts. Does the applicant provide investment supervisory services, manage investment advisory accounts or hold itself out as providing financial planning or some similarly termed services *and* impose a minimum dollar value of assets or other conditions for starting or maintaining an account?

Yes No

☒ ☐

(If yes, describe on Schedule F.)

11. Review of Accounts. If applicant provides investment supervisory services, manages investment advisory accounts, or holds itself out as providing financial planning or some similarly termed services:

- A. Describe below the reviews and reviewers of the accounts. **For reviews**, include their frequency, different levels, and triggers factors. **For reviewers**, include the number of reviewers, their titles and functions, instructions they receive from applicant on performing reviews, and number of accounts assigned each.

Please See Schedule F

- B. Describe below the nature and frequency of regular reports to clients on their accounts.

Please See Schedule F

12. Investment or Brokerage Discretion.

A. Does applicant or any related person have authority to determine, without obtaining specific client consent, the:

- | | | |
|--|-----------------------|-----------------------|
| (1) securities to be bought or sold? | Yes | No |
| | <input type="radio"/> | <input type="radio"/> |
| (2) amount of the securities to be bought or sold? | Yes | No |
| | <input type="radio"/> | <input type="radio"/> |
| (3) broker or dealer to be used? | Yes | No |
| | <input type="radio"/> | <input type="radio"/> |
| (4) commission rates paid? | Yes | No |
| | <input type="radio"/> | <input type="radio"/> |

B. Does applicant or a related person suggest brokers to clients? ☐ Yes ☐ No

For each yes answer to A describe on Schedule F any limitations on the authority. For each yes to A(3), A(4) or B, describe on Schedule F the factors considered in selecting brokers and determining the reasonableness of their commissions. If the value of products, research and services given to the applicant or a related person is a factor, describe:

- the products, research and services
- whether clients may pay commission higher than those obtainable from other brokers in return for those products and services
- whether research is used to service all of applicant's accounts or just those accounts paying for it; and
- any procedures the applicant used during the last fiscal year to direct client transactions to a particular broker in return for products and research services received.

13. Additional Compensation.

Does the applicant or a related person have any arrangements, oral or in writing, where it:

- | | | |
|---|-----------------------|-----------------------|
| A. is paid cash by or receives some economic benefit (including commissions, equipment or non-research services) from a non-client in connection with giving advice to clients? | Yes | No |
| | <input type="radio"/> | <input type="radio"/> |
| B. directly or indirectly compensates any person for client referrals? | Yes | No |
| | <input type="radio"/> | <input type="radio"/> |

(For each yes, describe the arrangements on Schedule F.)

14. Balance Sheet. Applicant must provide a balance sheet for the most recent fiscal year on Schedule G if applicant:

- has custody of client funds or securities (unless applicant is registered or registering only with the Securities and Exchange Commission); or
 - requires prepayment of more than \$500 in fees per client and 6 or more months in advance
- Has applicant provided a Schedule G balance sheet? ☐ Yes ☐ No

Answer all items. Complete amended pages in full, circle amended items and file with execution page (page 1).

**Schedule F of
Form ADV
Continuation Sheet for Form ADV
Part II**

Applicant:	SEC File Number:	Date:
Miler Financial Management, LLC (CRD# 119501)	801-	12/23/09

(Do not use this Schedule as a continuation sheet for Form ADV Part I or any other schedules.)

1. Full name of applicant exactly as stated in Item 1A of Form ADV: Miler Financial Management, LLC (CRD# 119501)	IRS Empl. Ident. No.: 35-2073348
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Item of Form (identify)	Answer
1.C.(6) & 1.D	<p><u>ADVISORY SERVICES</u></p> <p>Miller Financial Management, LLC (hereinafter "MFM") offers the following advisory services, where appropriate, to individuals, corporations, and other business entities.</p> <p>PORTFOLIO MANAGEMENT:</p> <p>MFM provides Portfolio Management services to clients based on the individual needs of the client. Through personal discussions in which goals and objectives based on a client's particular circumstances are established, MFM develops a client's personal investment policy statement and creates and manages a portfolio based on that policy.</p> <p>MFM will supervise and manage client accounts on a continuous and regular basis.</p> <p>MFM will manage advisory accounts on a discretionary or non-discretionary basis, based on the request, investment objective and sophistication of the client. Account supervision is guided by the stated objectives of the client (i.e., maximum capital appreciation, growth, income, or growth and income).</p> <p>MFM will create a portfolio consisting of one or more of the following: individual equities, bonds, options, variable annuity products and mutual funds. MFM will allocate the client's assets among various investments taking into consideration the overall management style selected by the client. The variable annuity products and mutual funds will be selected on the basis of any or all of the following criteria: the fund's performance history; the industry sector in which the fund invests; the track record of the fund's manager; the fund's investment objectives; the fund's management style and philosophy; and the fund's management fee structure. Portfolio weighting between funds and market sectors will be determined by each client's individual needs and circumstances. Clients will have the opportunity to place reasonable restrictions on the types of investments which will be made on the client's behalf. Clients will retain individual ownership of all securities.</p> <p>When appropriate to the needs of the client, MFM may recommend the use of margin transactions or option writing and purchase. Because these investment strategies involve certain additional degrees of risk, they will only be recommended when consistent with the client's stated tolerance for risk.</p>

Complete amended pages in full, circle amended items and file with execution page (page 1). PAGE 1

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Item of Form (identify)	Answer
	<p>.</p> <p>FINANCIAL PLANNING:</p> <p>MFM also provides advice in the form of a Financial Plan. Clients purchasing this service will receive a written financial plan, providing the client with a detailed financial plan designed to achieve their stated financial goals and objectives.</p> <p>In general, the financial plan will address any or all of the following areas of concern:</p> <ul style="list-style-type: none"> - PERSONAL: Family records, budgeting, personal liability, estate information and financial goals. - TAX & CASH FLOW: Income tax and spending analysis and planning for past, current and future years. MFM will illustrate the impact of various investments on a client's current income tax and future tax liability. - DEATH & DISABILITY: Cash needs at death, income needs of surviving dependents, estate planning and disability income analysis. - RETIREMENT: Analysis of current strategies and investment plans to help the client achieve his or her retirement goals. - INVESTMENTS: Analysis of investment alternatives and their effect on a client's portfolio. <p>MFM gathers required information through in-depth personal interviews. Information gathered includes a client's current financial status, future goals and attitudes towards risk. Related documents supplied by the client are carefully reviewed, including a questionnaire completed by the client, and a written report is prepared. Should a client choose to implement the recommendations contained in the plan, MFM suggests the client work closely with his/her attorney, accountant, insurance agent, and/or stockbroker. Implementation of financial plan recommendations is entirely at the client's discretion.</p> <p>CONSULTING:</p> <p>Clients can also receive investment advice on a more limited basis. This may</p>

**Schedule F of
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Applicant: Miler Financial Management, LLC (CRD# 119501)	SEC File Number: 801-	Date: 12/23/09
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Item of Form (identify)	Answer										
	<p>include advice on only an isolated area(s) of concern such as estate planning, retirement planning, or any other specific topic. MFM also provides specific consultation and administrative services regarding investment and financial concerns of the client. Additionally, MFM provides advice on non-securities matters. Generally, this is in connection with the rendering of estate planning, insurance, and/or annuity advice.</p> <p><u>ADVISORY FEE SCHEDULE</u></p> <p>PORTFOLIO MANAGEMENT:</p> <p>MFM will provide its Portfolio Management services on either a fixed fee or as a percentage of assets under management, as described below.</p> <p><u>Fixed Fee</u></p> <p>This fee is negotiated with each client, and is billed to the client quarterly. Fees for new and terminated clients will be prorated based on the number of days the agreement is in effect for the client during the quarter.</p> <p><u>Assets under management Annual Fee (%)</u></p> <p>The annual fee for Portfolio Management services charged as a percentage of assets under management, is charged according to the schedule below:</p> <table> <tr> <td>First \$750,000.....</td><td>1.00%</td></tr> <tr> <td>Next \$250,000.....</td><td>0.80%</td></tr> <tr> <td>Next \$1,000,000.....</td><td>0.75%</td></tr> <tr> <td>Next \$3,000,000.....</td><td>0.60%</td></tr> <tr> <td>Over \$5,000,000.....</td><td>0.50%</td></tr> </table> <p>Portfolio Management accounts billed on the basis of assets under management will be invoiced in arrears at the end of each calendar quarter based upon the value (market value or fair market value in the absence of market value, plus any credit balance or minus any debit balance), of the client's account at the end of</p>	First \$750,000.....	1.00%	Next \$250,000.....	0.80%	Next \$1,000,000.....	0.75%	Next \$3,000,000.....	0.60%	Over \$5,000,000.....	0.50%
First \$750,000.....	1.00%										
Next \$250,000.....	0.80%										
Next \$1,000,000.....	0.75%										
Next \$3,000,000.....	0.60%										
Over \$5,000,000.....	0.50%										

Complete amended pages in full, circle amended items and file with execution page (page 1). PAGE 3

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Item of Form (identify)	Answer
	<p>the quarter. New clients are charged a prorated fee for the portion of the quarter in which the account agreement is in effect. Under certain circumstances, this fee may be negotiable.</p> <p>FINANCIAL PLANNING - CONSULTING:</p> <p>Financial Planning and/or Consulting fees will be charged in one or both of the two ways listed below, upon mutual agreement with the client:</p> <p>1) Fixed fee:</p> <p>As a fixed fee, typically ranging from \$2,500 to \$6,000, depending on the nature and complexity of each client's circumstances and upon mutual agreement with the client. Fixed fees are due and payable upon completion of the advisory service; and/or</p> <p>2) Hourly basis:</p> <p>On an hourly basis of \$188 per hour, depending on the nature and complexity of each client's circumstances and upon mutual agreement with the client. Hourly fees are due and payable upon completion of the advisory service.</p> <p>Typically a Financial Plan will be presented to the client within 90 days of the contract date, provided that all information needed to prepare the Financial Plan has been promptly provided by the client.</p> <p><u>GENERAL INFORMATION ON FEES AND SERVICES</u></p> <p>Negotiability of Fees: In certain circumstances, all of MFM's fees may be negotiable.</p> <p>Fee Calculation: All fees are calculated as described above and are not charged on the basis of a share of capital gains upon or capital appreciation of the funds or any portion of the funds of an advisory client.</p> <p>Termination of Advisory Relationship: A client agreement may be canceled at</p>

Complete amended pages in full, circle amended items and file with execution page (page 1). PAGE 4

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Item of Form (identify)	Answer
	<p>any time, by either party, for any reason upon receipt of written notice. Upon termination of any account, any prepaid, unearned fees will be promptly refunded. The client has the right to terminate the agreement within five business days after entering into the agreement without paying the pro rata portion of the fee that has already been earned.</p> <p>Mutual Fund Fees: All fees paid to MFM for investment advisory services are separate and distinct from the fees and expenses charged by mutual funds to their shareholders. These fees and expenses are described in each fund's prospectus. These fees will generally include a management fee, other fund expenses, and a possible distribution fee. If the fund also imposes sales charges, a client may pay an initial or deferred sales charge. A client could invest in mutual funds directly, without the services of MFM. In that case, the client would not receive the services provided by MFM which are designed, among other things, to assist the client in determining which mutual fund or funds are most appropriate to each client's financial condition and objectives. Accordingly, the client should review both the fees charged by the funds and the fees charged by MFM to fully understand the total amount of fees to be paid by the client and to thereby evaluate the advisory services being provided.</p> <p>Independence of Advice: Advisory recommendations are not limited to any specific product or service offered by a broker-dealer or insurance company.</p> <p>Direct Debiting: Advisory fees may be directly debited from a client account that is maintained by a qualified custodian and upon authorization by the client in accordance with the following procedures:</p> <ol style="list-style-type: none"> 1. MFM sends a statement to the client showing the amount of the fee, the value of the client's assets upon which the fee was based, and the specific manner in which the fee was calculated; and 2. MFM discloses to the client that it is the client's responsibility to verify the accuracy of the fee calculation and that the custodian will not determine whether the fee is properly calculated; and 3. MFM sends a bill to the custodian (simultaneously with the statement sent to the client in item 1 above) indicating only the amount of the fee to be paid by the custodian. 4. The client authorizes MFM in writing to receive fee payments directly from the client's account being held by an independent custodian; and

Complete amended pages in full, circle amended items and file with execution page (page 1). PAGE 5

**Schedule F of
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3.K.(3) & 3.L	<p>5. The independent custodian agrees to send the client, at least quarterly, a statement indicating all amounts disbursed from the account.</p> <p>Sub-Adviser(s) & Sub-contractor(s): MFM reserves the right to employ sub-advisor(s) and/or sub-contractor(s) to perform certain assigned advisory, administrative, and other services as MFM may deem appropriate in providing advisory services to MFM clients. MFM's clients implicitly and explicitly agree to the use of sub-advisor(s) and/or sub-contractor(s) for said purposes. MFM will ensure that any sub-advisor and/or sub-contractor used will be bound by a Confidentiality Agreement to protect the client's non-public personal information from dissemination to unauthorized third parties. The use of sub-adviser(s) and/or sub-contractor(s) by MFM will not cause the client to pay a higher, or increased advisory fee.</p> <p><u>TYPES OF INVESTMENTS</u></p> <p>Investment advice may be offered on any investments held by a client at the start of the advisory relationship. Recommendations for new investments will typically be limited to those items checked under Item 3 of MFM's Form ADV, Part II.</p> <p>MFM may also offer investment advice to clients regarding interests in limited investment partnerships and/or other similarly situated investment vehicles. However, MFM will only offer advice on these types of investments when suitable for the client's investment goals and risk tolerance and/or upon mutual agreement with the client.</p> <p>Further, MFM reserves the right to offer advice on any other investment which may be suitable for the client's investment objectives and risk tolerance and/or upon request of the client.</p> <p>Likewise, MFM reserves the right to recommend independent registered investment advisers through MFM's Money Manager Search and Monitoring service which provide advice on types of investments not checked under Item 3 of MFM's Form ADV, Part II. MFM will only make such recommendations when suitable for the client's investment goals and risk tolerance and/or upon request of the client.</p> <p>Money Manager Search and Monitoring clients should refer to the disclosure document(s) of the selected registered investment adviser(s) for more information regarding the types of investments used by the selected registered investment adviser(s) in servicing client accounts.</p>

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4.A.(5), 4.B.(8) & 4.C.(7)	<p><u>METHODS OF ANALYSIS, SOURCES OF INFORMATION, AND INVESTMENT STRATEGIES</u></p> <p>MFM will typically be limited to those methods of analysis, sources of information, and investment strategies checked under Item 4 of MFM's Form ADV, Part II.</p> <p>MFM reserves the right to employ other methods of analysis, sources of information, and investment strategies which may be suitable for the client's investment objectives and risk tolerance and/or upon request of the client.</p>
5	<p><u>EDUCATION AND BUSINESS STANDARDS</u></p> <p>Advisory persons associated with MFM must possess, minimally, a college degree and/or appropriate business experience and all required licenses.</p>
6	<p><u>EDUCATION AND BUSINESS BACKGROUND</u></p> <p>CHRIS ALAN MILLER BORN: 08/05/1956</p> <p><u>EDUCATION</u></p> <p>Graduated with a BS in Accounting from Indiana University in January of 1979*. Graduated with an MBA from Indiana University in May of 1979*.</p> <p>*Chris Miller participated in an honors program that granted a BS and MBA within the five (5) year program.</p> <p><u>EMPLOYMENT HISTORY</u></p> <p>Member of Miller Financial Management, LLC from 12/09 to present.</p> <p>Member of Chris Miller Consulting, LLC from 02/02 to 11/09.</p> <p><u>PROFESSIONAL DESIGNATIONS AND EXAMS</u></p> <p>Certified Public Accountant in Indiana, 1980</p>

**Schedule F of
Form ADV
Continuation Sheet for Form ADV
Part II**

Applicant:	SEC File Number:	Date:
Miler Financial Management, LLC (CRD# 119501)	801-	12/23/09

(Do not use this Schedule as a continuation sheet for Form ADV Part I or any other schedules.)

1. Full name of applicant exactly as stated in Item 1A of Form ADV: Miler Financial Management, LLC (CRD# 119501)	IRS Empl. Ident. No.: 35-2073348
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7.A, 7.B	<p>Certified Financial Planner (TM) Practitioner, 2005</p> <p>AICPA Personal Financial Specialist (PFS), 2003</p> <p>NASAA Series 65, 2001</p> <p>ANDREW KENDALL MILLER BORN: 01/15/1982</p> <p><u>EDUCATION</u></p> <p>Graduated with a BS in Finance from Indiana University in May of 2004.</p> <p><u>EMPLOYMENT HISTORY</u></p> <p>Vice President of Miller Financial Managment, LLC from 12/09 to present.</p> <p>Associate of Chris Miller Consulting, LLC from 10/07 to 11/09</p> <p>Assistant Vice President, Delaware Investment Advisers from 01/07 to 09/07</p> <p>Analyst, Delaware Investment Advisers from 6/04 to 12/06</p> <p><u>PROFESSIONAL DESIGNATIONS AND EXAMS</u></p> <p>NASAA Series 65, 2008</p> <p>CFA Charterholder, 2009</p> <p><u>OTHER BUSINESS ACTIVITIES</u></p> <p>In addition to MFM's capacity as a registered investment adviser, MFM is also a certified public accounting firm providing tax and business consulting services.</p> <p>None of MFM's advisory clients are obligated to use MFM for any accounting,</p>

Complete amended pages in full, circle amended items and file with execution page (page 1). PAGE 8

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9.E	<p>tax and/or business consulting services. MFM may recommend its advisory services to accounting, tax and/or business consulting clients in need of such services. Likewise, MFM may recommend its accounting, tax and/or business consulting services to advisory clients in need of such services. MFM's non-advisory services are provided for separate and distinct compensation.</p> <p>MFM's accounting, tax and/or business consulting services do not include the authority to sign checks or otherwise disburse funds on any MFM advisory client's behalf.</p> <p>Chris Miller, Member of MFM, provides the aforementioned accounting, tax and business consulting services on behalf of MFM. Chris Miller may spend as much as 50% of his time providing services other than investment advisory services.</p> <p><u>PARTICIPATION OR INTEREST IN CLIENT TRANSACTIONS</u></p> <p>MFM or individuals associated with MFM may buy or sell securities identical to, and different than, those recommended to clients for their personal accounts. In addition, any related person(s) may have an interest or position in a certain security(ies) which may also be recommended to a client.</p> <p>It is the expressed policy of MFM that no person employed by MFM may purchase or sell any security prior to a transaction(s) being implemented for an advisory account, and therefore, preventing such employees from benefiting from transactions placed on behalf of advisory accounts.</p> <p>As these situations represent a conflict of interest, MFM has established the following restrictions in order to ensure its fiduciary responsibilities:</p> <p>1) The Member and/or employees of MFM shall not buy or sell securities for their personal portfolio(s) where their decision is substantially derived, in whole or in part, by reason of his or her employment unless the information is also available to the investing public on reasonable inquiry. No person of MFM shall prefer his or her own interest to that of the advisory client.</p> <p>2) MFM maintains a list of all securities holdings for itself, and anyone associated with its advisory practice with access to advisory recommendations. These holdings are reviewed on a regular basis by Chris Miller, Member of MFM.</p> <p>3) MFM emphasizes the unrestricted right of the client to decline to implement</p>

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11.A	<p>any advice rendered.</p> <p>4) MFM requires that all individuals must act in accordance with all applicable federal and state regulations governing registered investment advisory practices.</p> <p>5) Any individual not in observance of the above may be subject to termination.</p> <p><u>REVIEWS AND REVIEWERS OF ACCOUNTS</u></p> <p>PORTFOLIO MANAGEMENT:</p> <p>Account assets are supervised and formally reviewed on a quarterly basis by MFM. The review process contains each of the following elements:</p> <p>a. assessing client goals and objectives; b. evaluating the employed strategy(ies); c. monitoring the portfolio(s); and d. addressing the need to rebalance.</p> <p>Additional account reviews may be triggered by any of the following events:</p> <p>a. a specific client request; b. a change in client goals and objectives; c. an imbalance in a portfolio asset allocation; and d. market/economic conditions.</p> <p>FINANCIAL PLANNING - CONSULTING:</p> <p>MFM will provide these client accounts with reviews as contracted for at the inception of the advisory relationship.</p>
11.B	<p><u>REGULAR REPORTS PROVIDED TO CLIENTS</u></p> <p>PORTFOLIO MANAGEMENT:</p> <p>All clients will receive a quarterly account review report and portfolio report that summarize the client's account assets, performance and asset allocation. Clients may also receive monthly statements from their account custodian,</p>

Complete amended pages in full, circle amended items and file with execution page (page 1). PAGE 10

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12.A	<p>independent of MFM, which will outline the client's current positions, cost basis of securities, and current market value.</p> <p>FINANCIAL PLANNING - CONSULTING:</p> <p>MFM will provide these client accounts with reports as contracted for at the inception of the advisory relationship.</p> <p>CODE OF ETHICS:</p> <p>MFM will provide a copy of its Code of Ethics to any client, upon request and at no cost.</p> <p><u>Summary of Code of Ethics</u></p> <p>Miller Financial Management, LLC and its employees are subject to the following specific fiduciary obligations when dealing with clients:</p> <ul style="list-style-type: none"> • The duty to have a reasonable, independent basis for the investment advice provided. • The duty to obtain best execution for a client's transactions where the Firm is in a position to direct brokerage transactions for the client. • The duty to ensure that investment advice is suitable to meeting the client's individual objectives, needs and circumstances. • A duty to be loyal to clients. <p>In meeting its fiduciary responsibilities to its clients, Miller Financial Mangement, LLC expects every employee to demonstrate the highest standards of ethical conduct for continued employment with Miller Financial Management, LLC. To meet this goal, Miller Financial Management, LLC has adopted a Code of Ethics ("Code"). Strict compliance with the provisions of the Code shall be considered a basic condition of employment with Miller Financial Management, LLC. Miller Financial Management, LLC's reputation for fair and honest dealing with its clients has taken considerable time to build. This standing could be seriously damaged as the result of even a single securities transaction being considered questionable in light of the fiduciary duty owed to our clients.</p> <p><u>INVESTMENT DISCRETION</u></p>	

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12.B	<p>The investment discretion exercised by MFM is limited to accounts for which Clients have specifically granted investment discretion to MFM in writing. The Client may restrict the investment discretion granted to MFM by writing the limitation on Schedule B of their portfolio management agreement with MFM. In addition, MFM prepares a written investment policy statement, signed by the Client, which states the investment objectives for the Client, any restrictions on investment securities to be held in Client accounts, and the target asset allocation to be used by MFM in its discretionary investment management.</p> <p><u>DIRECTED BROKERAGE & BROKERAGE RECOMMENDATIONS</u></p> <p>PORTFOLIO MANAGEMENT:</p> <p>MFM participates in the Fidelity Institutional Wealth Services (hereinafter "FIWS") program, sponsored by Fidelity Brokerage Services, LLC. (hereinafter "Fidelity"). Fidelity is registered with the Securities and Exchange Commission ("SEC") and is a member of the Financial Industry Regulation Authority ("FINRA").</p> <p>Through FIWS, MFM receives direct access to real-time client accounts, electronic download of trades, balances and positions, the ability to directly debit client fees, a dedicated trading desk that services FIWS participants exclusively, a dedicated service group and an account services manager dedicated to MFM's accounts, a quarterly newsletter, access to Fidelity mutual funds, access to AdvisorChannel.com, access to over 350 mutual fund families and 4,500 mutual funds NOT affiliated with Fidelity, of which over 2,000 have no transaction fee, ability to have loads waived for MFM's clients who invest in certain Fidelity loaded funds, when certain conditions are met and maintained and the ability to have custody fees waived (when negotiated by the adviser and allowed under certain circumstances).</p> <p>FIWS and Fidelity will generally be recommended to advisory clients for the execution of securities transactions, based on the FIWS trading platform and client account service capabilities offered to MFM, as well as the fees charged by Fidelity to clients. MFM regularly reviews this program to ensure that its recommendation of FIWS and Fidelity is consistent with its fiduciary duty to the client.</p>

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13.A	<p>Fidelity's trading platform is essential to MFM's service arrangements and capabilities, and MFM may not accept clients who direct the use of other brokers. As part of this program, MFM receives benefits that it would not receive if it did not offer investment advice (See the disclosure under Item 13(A) of this Schedule F narrative).</p> <p>As MFM will not request the discretionary authority to determine the broker-dealer to be used or the commission rates to be paid in these situations, clients must direct MFM to use FIWS and Fidelity in servicing their accounts. In directing the use of a particular broker-dealer, it should be understood that MFM will not have authority to negotiate commissions among various brokers or obtain volume discounts. Accordingly, clients may not necessarily obtain commission rates and execution as favorable as those that might be obtained if MFM was able to place transactions with other broker-dealers. Not all investment advisers require clients to direct the use of a specific broker.</p> <p>FINANCIAL PLANNING - CONSULTING:</p> <p>These clients will be required to select their own broker-dealers and insurance companies for the implementation of Financial Planning and/or Consulting recommendations. MFM may recommend any one of several brokers (including but not limited to Fidelity). MFM clients must independently evaluate these brokers before opening an account. The factors considered by MFM when making this recommendation are the broker's ability to provide professional services, MFM's experience with the broker, the broker's reputation, and the broker's financial strength, among other factors. MFM's Financial Planning and/or Consulting clients may use any broker-dealer of their choice.</p> <p><u>OTHER BENEFITS</u></p> <p>As indicated under the disclosure for Item 12(B), MFM utilizes the services of FIWS and Fidelity.</p> <p>While there is no direct linkage (except in certain circumstances) between the investment advice given to clients and MFM's participation in the FIWS program, economic benefits are received by MFM which would not be received if MFM did not give investment advice to clients.</p>

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	<p>The benefits received through participation in the FIWS program do not depend upon the amount of transactions directed to, or amount of assets custodied by Fidelity.</p> <p>The benefits received through participation in the FIWS program include but are not limited to receiving direct access to real-time client accounts, electronic download of trades, balances and positions, the ability to directly debit client fees, a dedicated trading desk that services FIWS participants exclusively, a dedicated service group and an account services manager dedicated to MFM's accounts, a quarterly newsletter, access to Fidelity mutual funds, access to AdvisorChannel.com, access to over 350 mutual fund families and 4,500 mutual funds NOT affiliated with Fidelity, of which over 2,000 have no transaction fee, ability to have loads waived for MFM's clients who invest in certain Fidelity loaded funds, when certain conditions are met and maintained and the ability to have custody fees waived (when negotiated by the adviser and allowed under certain circumstances).</p>

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