

# **BROCHURE SUPPLEMENT**

**January 2012**

**This brochure supplement provides information about Bradley M. Miller that supplements the Lifetime Wealth Management, LLC brochure. You should have received a copy of that brochure. Please contact Bradley M. Miller if you did not receive the Lifetime Wealth Management, LLC brochure or if you have any questions about the contents of this supplement.**

**Additional information about Bradley M. Miller is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).**

**Bradley M. Miller**  
Managing Member  
Lifetime Wealth Management, LLC  
717 3<sup>rd</sup> Street SW  
Rochester, MN 55902  
Phone: (507) 288-5587

## **Educational Background and Business Experience**

Date of Birth: 1962

Education Background:

University of Wisconsin at Eau Claire: BS, 1987

Professional Designations:

Certified Financial Planner<sup>™</sup> (CFP<sup>®</sup>), 1996

Business Background:

Lifetime Wealth Management, LLC: Sole Owner and Managing Member, 5-08-present; Investment Advisor Representative, 6/08-present

Ameriprise Financial: Financial Planner, 11/92-7/08

## **Disciplinary Information**

Bradley M. Miller has no disciplinary history that is required to be disclosed by the U.S. Securities and Exchange Commission or state regulatory authorities.

## **Other Business Activities**

Mr. Miller is also independently licensed as an insurance agent and may sell insurance products to clients and receive commissions when doing so. This is a potential conflict of interest, since commissions earned could be in addition to advisory fees earned in his capacity as an investment advisor representative. Clients are never obligated or required to purchase insurance products from or through Mr. Miller and may select any independent insurance agent and insurance company to purchase insurance products.

Regardless of the insurance agent selected, the insurance agent or agency will receive normal commissions from the sale.

Mr. Miller spends the majority of his workweek on advisory activities with a small amount of time spent on insurance matters.

### **Additional Compensation**

Certain product sponsors may provide Bradley M. Miller with other economic benefits as a result of his recommending or selling the product sponsors' investments. The economic benefits he receives from product sponsors can include, but are not limited to, financial assistance or the sponsorship of conferences and educational sessions, marketing support, incentive awards, payment of travel expenses, and tools to assist him in providing various services to clients.

Lifetime Wealth Management, LLC and Bradley M. Miller endeavor at all times to put the interest of clients ahead of their own interests or those of the advisor's officers, directors, or representatives. However, these arrangements could affect Mr. Miller's judgment when recommending investment products and present a conflict of interest that may affect his judgment.

### **Supervision**

Bradley M. Miller is the Managing Member and Chief Compliance Officer of Lifetime Wealth Management, LLC. He is responsible for developing, overseeing and enforcing the firm's compliance programs that have been established to monitor and supervise the activities and services provided by the firm and its representatives, including himself. He can be contacted at (507) 288-5587.

### **Requirements for State Registered Advisers**

Mr. Miller has not been involved in an arbitration claim alleging damages in excess of \$2,500 resulting in an award or otherwise being found liable. Additionally, he has not been involved in a civil, self-regulatory organization or administrative proceeding resulting in an award or otherwise being found liable. He has not been the subject of a bankruptcy petition.

### **Professional Designation Disclosure**

<sup>1</sup> The Certified Financial Planner<sup>™</sup> (CFP<sup>®</sup>) designation is issued by the Certified Financial Planner Board of Standards, Inc. It is a voluntary certification recognized by the United States and other countries for its (1) high standard of professional education, (2) stringent code of conduct and standards of practice and (3) ethical requirements governing professional engagements with clients. A candidate for designation must first obtain a Bachelor's Degree from an accredited college or university with courses that included financial planning subject areas (e.g. insurance planning, risk management, employee benefits planning, investment planning, income tax planning, retirement planning and estate planning). Candidates must also have at least 3 years of full-time personal financial planning experience, measured as 2,000 hours per year. CFP<sup>®</sup> candidates must pass a 2-day comprehensive examination designed to test their ability to correctly diagnose financial planning issues and apply their knowledge to real world circumstances. Candidates must also agree to be bound by the Certified Financial Planner Board's Standards of Professional Conduct. Anyone earning designation as a CFP<sup>®</sup> must complete 30 hours of continuing education every two years and renew the agreement to be bound by the Standards of Professional Conduct.