

Supervised Person Brochure

Part 2B of Form ADV

Stephen M. Cutting-Miller, CPA



**18 Division Street, Suite 207B
Saratoga Springs, NY 12866
PHONE: 518-583-4050**

EMAIL: scuttingmiller@contwealth.com

This brochure supplement provides information about Stephen Cutting-Miller and supplements Continuum Wealth Advisors, LLC's brochure. You should have received a copy of that brochure. Please contact Stephen Cutting-Miller if you did not receive Continuum Wealth Advisors, LLC's brochure or if you have any questions about the contents of this supplement.

Additional information about Stephen Cutting-Miller (IARD#3259043) is available on the SEC's website at www.adviserinfo.sec.gov.

November 10, 2015

Brochure Supplement (Part 2B of Form ADV)

Supervised Person Brochure

Additional Investment Advisor Representative

Stephen M. Cutting-Miller, CPA

- Year of birth: 1972

Educational Background and Business Experience

Educational Background:

- Sienna College, Bachelor of Business Administration; Accounting; 05/1994
- New York State; Certified Public Accountant; 11/1995

Business Experience:

- Continuum Wealth Advisors, LLC; Investment Advisor Representative; 07/2015 – Present
- Continuum Tax Advisors, LLC; Member/Tax Preparer; 10/2015-Present
- Witt Construction, Inc; Controller; 11/2011-05/2015
- Homemaker; 02/2011-11/2011
- TAG Associates; Director; 02/2009-02/2011
- SMC Advisory, LLC; Owner; 02/2008-02/2009
- Sage Wealth Advisors; Operations Manager; 07/2007-02/2008
- IFO, LLC; Account Manager; 02/2006-07/2007
- The Ayco Company, LP; Account Manager; 02/1999-02/2006

Professional Certifications

Employees have earned certifications and credentials that are required to be explained in further detail.

Certified Public Accountant (CPA): A Certified Public Accountant is licensed by their state boards of accountancy. While state laws and regulations vary, the education, experience and testing requirements for licensure as a CPA generally include:

- Bachelor's degree from an accredited college or university with a concentration in accounting.
- Minimum experience levels (most states require at least one year of experience providing services that involve the use of accounting, attest, compilation, management advisory, financial advisory, tax or consulting skills, all of which must be achieved under the supervision of or verification by a CPA.
- Successful completion of the CPA Certification Exam.
- Follow a rigorous Code of Professional Conduct which requires they act with integrity, objectivity, due care, competence, and fully disclose conflicts of interest.
- In order to maintain a CPA license, states generally require the completion of 40 hours of continuing professional education (CPE) each year (or 80 hours over a two year period, or 120 hours over a three year period).

Disciplinary Information

None to report

Other Business Activities Engaged In

Stephen Cutting-Miller has a financial industry affiliated business as CPA with Continuum Tax Advisors, LLC. From time to time, he will offer clients advice or products from this activity. Approximately 10% of his time is spent in this business.

These practices represent conflicts of interest because it gives an incentive to recommend services based on the fees received. This conflict is mitigated by the fact that Mr. Cutting-Miller has a fiduciary responsibility to place the best interest of the client and clients are not required to purchase any products. Clients have the option to engage a CPA or CPA firm of their choosing.

Performance Based Fee Description

Mr. Cutting-Miller receives typical compensation as an accountant but he does not receive any performance based fees.

Supervision

Stephen Cutting-Miller is supervised by Timothy Smith, Chief Compliance Officer. He reviews Mr. Cutting-Miller's work through frequent office interactions as well as remote interactions.

Timothy Smith's contact information:

Phone: 518-583-4050, or by email at: tsmith@contwealth.com.