

# Form ADV

## Part 2B – Supplemental Brochure for...

Austin E. Rinard

July 10, 2018

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### Miller Financial Services LLC

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This brochure supplement (“Supplement”) has been prepared by Miller Financial Services LLC (“MFS”) and it provides information about the qualifications and background of the supervised person named above, hereinafter referred to as “Mr. Rinard.” You should review this Supplement in conjunction with Part 2A of our Form ADV, also known as our “Brochure.” You should have already received a copy of our brochure and if not or if you have questions about anything in this Supplement, please contact us at the office by phone 269-781-5129 or by email at [info@millerfinancialplanning.com](mailto:info@millerfinancialplanning.com). Additional information about MFS or any of our supervised persons (who are registered under our firm) is also available on the SEC’s Investment Adviser Public Disclosure (“IAPD”) which can be found at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

The format/layout of this Supplement has been dictated by the SEC. The subsections appearing under each heading shall follow the mandated ordering of the items required to be addressed in this Supplement as set forth in the instructions and guidance issued by the SEC in regard to Part 2B of the Form ADV. MFS’s response to each such item shall immediately follow each numbered item. We encourage any reader of this Supplement to also refer to the SEC’s instructions and guidance related to Part 2B of the Form ADV. Throughout this Supplement, any references to “we,” “our,” “ours,” “us,” etc. are meant to refer to MFS.

The information in this Brochure has not been approved or verified by the United States Securities and Exchange Commission (“SEC”) or by any state securities authority.

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## II. Educational Background and Business Experience

<b>Name:</b> Austin Rinard		
<b>Year of Birth:</b>	1989	
<b>Formal education after high school.</b>		
<b>Institution</b>	<b>Degree / Major</b>	<b>Date(s)</b>
Northwood University	BBA, Finance	09/2010-05/2012
Kellogg Community College	AA, General Arts	09/2008-05/2010
<b>Business background for the preceding five years.</b>		
<b>Entity</b>	<b>Position Held</b>	<b>Date(s)</b>
Miller Financial Services LLC	Investment Advisor Representative	05/2012 – Present
Northwestern Mutual	Financial Representative Intern	05/2011-11/2011

**Designations:** Austin Rinard currently holds no designations

## III. Disciplinary Information

This portion of this Supplement is designed to provide you any pertinent information related to any disciplinary matters involving Mr. Rinard. We are obligated to look back for a period of ten years unless more than ten years have elapsed since a particular disciplinary event but that we deem the matter significant enough that a reasonable person would find it material in evaluating Mr. Rinard or our firm.

This information below is also available via the SEC’s Investment Adviser Public Disclosure (“IAPD”) which can be found at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

### III.(A). Criminal or Civil Matters

Has Mr. Rinard been involved in a criminal or civil action in a domestic, foreign or military court of competent jurisdiction in which Mr. Rinard...		
Was convicted of, or pled guilty or nolo contendere (“no contest”) to (a) any felony; (b) a misdemeanor that involved investments or an investment-related business, fraud, false statements or omissions, wrongful taking of property, bribery, perjury, forgery, counterfeiting, or extortion; or (c) a conspiracy to commit any of these offenses;	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No
Is the named subject of a pending criminal proceeding that involves an investment-related business, fraud, false statements or omissions, wrongful taking of property, bribery, perjury, forgery, counterfeiting, extortion, or a conspiracy to commit any of these offenses;	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No
Was found to have been involved in a violation of an investment-related statute or regulation; or	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No
Was the subject of any order, judgment, or decree permanently or temporarily enjoining, or otherwise limiting, the supervised person from engaging in any investment-related activity, or from violating any investment-related statute, rule, or order?	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No

### **III.(B). Administrative Proceedings**

Has Mr. Rinard been involved in an administrative proceeding before the SEC, any other federal regulatory agency, any state regulatory agency, or any foreign financial regulatory authority in which Mr. Rinard...		
Was found to have caused an investment-related business to lose its authorization to do business; or	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No
Was found to have been involved in a violation of an investment-related statute or regulation and was the subject of an order by the agency or authority...		
denying, suspending, or revoking the authorization of the supervised person to act in an investment-related business;	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No
barring or suspending the supervised person's association with an investment-related business;	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No
otherwise significantly limiting the supervised person's investment-related activities; or imposing a civil money penalty of more than \$2,500 on the supervised person?	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No

### **III.(C). Self-Regulatory Organization (“SRO”) Proceedings**

Has Mr. Rinard been involved in a SRO proceeding in which Mr. Rinard...		
Was found to have caused an investment-related business to lose its authorization to do business; or	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No
Was found to have been involved in a violation of the SRO’s rules and was: (i) barred or suspended from membership or from association with other members, or was expelled from membership; (ii) otherwise significantly limited from investment-related activities; or (iii) fined more than \$2,500?	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No

### **III.(D). Other Proceedings**

Has Mr. Rinard been involved in any other proceeding in which a professional attainment, designation, or license of Mr. Rinard’s was revoked or suspended as a result of a violation of rules relating to professional conduct?	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No
In relation to the preceding item, did Mr. Rinard resign or otherwise relinquish a professional attainment, designation, or license in anticipation of such a proceeding?	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No

## **IV. Other Business Activities**

### **IV.(A). Other Investment-Related Activities**

Mr. Rinard is engaged in the following investment-related business activities outside the scope of his investment advisory activities on behalf of our firm.

## ***Insurance-related brokerage or advisory activities***

### *Relationship/Conflict/Compensation:*

Mr. Rinard is licensed to sell employee benefits and insurance products. Mr. Rinard's employee benefits and insurance activities are independent from and in addition to those of MFS.

Mr. Rinard may receive additional compensation in relation to the sale of employee benefits and insurance products. Such compensation is in the form of cash. The instructions in the Form ADV require us to tell you that the receipt or potential for the receipt of this other compensation gives Mr. Rinard an incentive to recommend employee benefits and insurance products based on the compensation received, rather than on your specific needs. Although we are obligated to tell you this, both Mr. Rinard's and our objective as a firm is to place nothing before your best interests.

Mr. Rinard, in his capacity as an insurance agent, may recommend employee benefits and/or insurance services to clients who have or are utilizing MFS's investment advisory services. MFS's clients are free to implement advisory recommendations through any firm. There is no obligation for you to effect transactions through Mr. Rinard, however, if you choose to do so, commissions may be earned by Mr. Rinard which may be higher or lower than those you might pay at another insurance agency. MFS does not warrant or represent that commissions for transactions implemented through Mr. Rinard will be lower than commission available if you use another insurance agency. MFS believes, however, that the overall level of services and support provided to clients by Mr. Rinard outweighs the potentially lower transaction cost available under other insurance arrangements.

MFS may make conflicting or differing recommendations with respect to the same employee benefits and/or insurance products to different advisory clients. All such recommendations are based on each individual client's financial circumstances, needs, risk tolerances, objectives, etc.

*How we Address the Conflict(s):* First and foremost, we address the conflicts described in the preceding section by disclosing them to you in this Brochure Supplement as well as in MFS's separate Brochure. As a matter of general policy, we aggressively discourage activities that put your interests anywhere but first. Additionally, we have instituted a comprehensive supervisory process, detailed in our Written Supervisory Procedures ("WSPs") that was designed to address, among other things, conflicts of interest such as this one. In addition, we have designated a Chief Compliance Officer, as set forth on Schedule A of our Form ADV, to be the party responsible for the overall application and oversight of our supervisory process and our WSPs. Our Chief Compliance Officer has the authority to delegate certain supervisory responsibilities to other supervised persons within our firm in order to ensure that our overall system of supervision is being adequately carried out and in a timely manner.

The potential conflicts of interest described in the preceding section are commonplace in the investment industry and we believe that they are not only appropriate but that they are proper in light of the added examination, licensing, registration, and other regulatory oversight that also takes place in the insurance and investment advisory industries. Mr. Rinard has satisfied various regulatory examination, registration, licensing, and continuing education requirements that allow not only for the offering of insurance products as well as the receipt of the normal and customary compensation that any similarly registered, licensed, and qualified person could receive in the form of sales compensation for those same products.

Bear in mind that even if Mr. Rinard was not registered/licensed to sell insurance products, the majority of your transactions involving such products would still result in you paying some sort of commission for those products. In Mr. Rinard's case, his active licensing allows him to be able to receive those commissions as opposed to the executing insurance agency keeping them for themselves.

The added compensation received by Mr. Rinard in connection with any insurance activities is deemed routine and customary compensation for such activities and is not believed to be inappropriate.

#### ***IV.(B). Other Activities***

Other than as described above in IV.(A), Mr. Rinard is not engaged in any activities outside the scope of his investment advisory activities on behalf of MFS.

#### **V. Additional Compensation**

Austin Rinard does not receive any economic benefit for providing advisory services beyond the scope of MFS and the business activities listed in **Item IV**.

#### **VI. Supervision**

Austin Rinard is supervised through a compliance program designed to prevent and detect violations of the federal and state securities laws. Supervision is conducted by the Chief Compliance Officer, Joseph Miller, who is responsible for administering the policies and procedures. Mr. Miller reviews those policies and procedures annually for their adequacy and the effectiveness of their implementation.

**Joseph Miller contact information:** 269-781-5129