

Introduction

Our firm, Miller Equity Capital Advisors, is an investment adviser registered with the U.S. Securities and Exchange Commission. We feel that it is important for you to understand how advisory and brokerage services and fees differ in order to determine which type of account is right for you. There are free and simple tools available to research firms and financial professionals at investor.gov/CRS, which also provides educational materials about investment advisers, broker-dealers, and investing.

What investment services and advice can you provide me?

We are a registered investment adviser that offers investment advisory services to clients. Our advisory services include Financial and Investment Consulting, and Wealth Management. If you open an advisory account with our firm, we'll meet with you to understand your current financial situation, existing resources, goals, and risk tolerance. Based on what we learn, we'll recommend a portfolio of investments that is monitored at least annually, and if necessary, rebalanced to meet your changing needs, stated goals and objectives. We'll offer you advice on a regular basis and contact you at least annually to discuss your portfolio.

We manage accounts on a discretionary basis. After you sign an agreement with our firm, we're allowed to buy and sell investments in your account without asking you in advance. Any limitations will be described in the signed advisory agreement. We will have discretion until the advisory agreement is terminated by you or our firm.

We will provide advice on all your investments and do not recommend proprietary products or restrict your investments to a limited menu of products or investments.

Our firm requires a minimum account balance of \$2,000,000 to open and maintain an account for our Wealth Management services. Minimum account balances are negotiable. Financial and Investment Consulting is offered as a separate service for an hourly fee and in providing Financial Planning and Consulting services we do not monitor your investments.

Questions to Ask Us:

- Given my financial situation, should I choose an investment advisory service? Why or why not?
- How will you choose investments to recommend to me?
- What is your relevant experience, including your licenses, education and other qualifications? What do those qualifications mean?

Additional information about our advisory services is in Item 4 of our Firm Brochure, which is available online at adviserinfo.sec.gov/firm/summary/141343.

What fees will I pay?

You will be charged an ongoing quarterly fee based on the value of the investments in your account. Unless otherwise agreed, our Wealth Management service fee schedule ranges from 0.40% to 1.00% depending on the value of the investments in your account. The more assets you have in your advisory account, the more you will pay us. We therefore have an incentive to increase the assets in your advisory account in order to increase our fees. However, as the assets in your account increase, our fee rate decreases at certain breakpoints. The amount you pay will depend, for example, on the services you receive and the amount of assets in your account.

Our maximum hourly rate is \$325.00 for our Financial and Investing Consulting service. We charge you once when we provide you a financial consultation. We do not charge you a retainer in advance.

Other Fees and Costs: Dependent upon the investment type, the custodian that holds your assets may charge you a transaction fee when we buy or sell an investment for you. Custodial transaction fees are in addition to our services. You will also be responsible for custodian fees and account maintenance fees. Some investments, such as mutual funds, and exchange traded funds, charge additional fees.

Form CRS – Miller Equity Capital Advisors Effective Date: December 2021

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.

Questions to Ask Us:

- Help me understand how these fees and costs may 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?

Additional information about our fees is in Item 5 of our Firm Brochure, which is available online at adviserinfo.sec.gov/firm/summary/141343.

What are your legal obligations to me when acting as my investment adviser? How else does your firm make money and what conflicts of interest do you have?

When we act as your investment adviser, we have to act in your best interest and not put our interest ahead of yours. At the same time, the way we make money has the potential to create some conflicts with your interests. We have policies in place to limit these conflicts so the only revenue we receive is the advisory fee you pay us. Here are some examples to help you understand what this means:

We will recommend that you open your account with a specific custodian, where we have an institutional relationship and receive economic benefits. However, you ultimately decide where to open your accounts. Choosing a different custodian may result in the loss of quality of service and/or ability to obtain favorable prices. We have a financial incentive to recommend that you rollover retirement plan assets into an IRA we manage; however, we seek to educate you on your options and the fees and benefits associated with each choice and then allow you to choose which you feel is in your best interest. You should understand and ask us about these conflicts because they can affect the investment advice we provide you.

Questions to Ask Us:

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

Additional information about our conflicts of interest is in Item 10 of our Firm Brochure, which is available online at adviserinfo.sec.gov/firm/summary/141343.

How do your financial professionals make money?

Our financial professionals are compensated based on a percentage of profits earned by the firm as a whole or as an annual salary.

Do you or your financial professionals have legal or disciplinary history?

Yes, our firm and our financial professionals have legal and disciplinary history. Visit Investor.gov/CRS for a free and simple search tool to research our firm and our financial professionals.

Questions to Ask Us:

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

Additional Information

You can find additional information about our firm's investment advisory services on the SEC's website adviserinfo.sec.gov/firm/summary/141343. You may also contact our firm at 972-490-4345 to request a copy of this relationship summary and other up-to-date information.

Questions to Ask Us:

- 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?