



MILLER ADVISORS

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Personal financial services as individual as you are

THIRD QUARTER | 2021



FROM KATHLEEN AND NICOLE

We have certainly had a lot of disruptions to life in the recent past including the pandemic, wild fires, floods and a condo building collapsing in Miami, which brings to mind readiness and being prepared for the unexpected.

Proactive vs. Reactive

Advance Planning vs. Reactionary Response

Our Miller Advisors Portal [MAP] is a very useful tool for getting started on that “Advanced Planning” track. This cloud based storage is a perfect way to preserve your most important documents, photos, passports, licenses and anything else you may need in a hurry.

We always want to think this [fill in the blank; earthquake, flood, fire] will never happen to us, that is human nature. But in the event it does, your peace of mind for having prepared, will be priceless.

In this addition of the Miller Advisory, we address some of these things you should consider preparing in advance and what to do if you find yourself on the other side of a disaster, how to start dealing with the loss.

We hope you find this information very useful and we wish all of you good health and safety.

Kathleen and Nicole

EVACUATING FOR A STORM OR FIRE? HAVE THESE DOCUMENTS READY

Proactive organization can make insurance claims and other recovery activities easier.

Preparing for an unexpected storm or fire can help protect both your personal and financial well-being. Consider these recommendations for protecting important documents and making a swift, safe evacuation.

Saving your documents

If a fire, hurricane or other natural disaster occurs, the documents needed to rebuild your life should either be with you or stored somewhere safely out of harm’s way. Waterproof, fireproof safes offer protection for your most important items, offering a level of security in the event of a last-minute evacuation. For disasters that can be forecasted further in advance – think weather-related events like hurricanes – it may be beneficial to take important papers with you.

While many of the documents below can be replaced, keeping them safe will make insurance claims and other recovery activities easier. Consider bringing:

- **Identification:** passports, immigration papers, military discharge papers, immunization records, Social Security cards

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“You can't spend the rest of your life tiptoeing around to try and avert disaster. It won't work. You'll just end up missing the life you have.”

— Kim Edwards



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- **Family records and certificates:** birth, adoption, marriage, divorce, death
 - **Home and vehicle:** deeds, titles, registration, loan papers
 - **Estate Planning documents:** wills, trusts, powers of attorney, healthcare directives
 - **Insurance information:** health, life, home, vehicle
- Consider placing them in a three-ring binder with pockets for easy portability, and store within a water resistant bag. Waterproof and fireproof boxes are usually quite heavy, but a heavy-duty waterproof bag from a sporting goods store or large, resealable plastic bag can serve as a lighter alternative.

Preparing your emergency bag

Proponents of preparedness recommend keeping a small bag packed with essentials for a quick escape. Your emergency bag should remain ready to go at all times, perfect for an unanticipated evacuation. Your water resistant duffel bag or knapsack can include items such as:

- Your documents binder
- Photos or video of your property for later insurance claims, Safe deposit box key, if applicable
- Notepad and pen
- Flashlight
- Small first-aid kit
- Bottled water and nonperishable snacks
- Extra resealable bags

An additional “quick grab” list will ensure you won’t forget items that would be inconvenient to keep in your emergency bag at all times. Examples include:

- Backup of your computer, especially if it stores personal information
- Cash for food and gas, as ATMs may not be in service
- Required medications
- Phone or tablet and chargers

“Bad things do happen in the world, like war, natural disasters, disease. But out of those situations always arise stories of ordinary people doing extraordinary things.”

- Daryn Kagan

MARCEL’S MASTERMIND

“Our prime purpose in this life is to help others. And if you can’t help them, at least don’t hurt them.”

- Dalai Lama



Planning for pets

If conditions are unsafe for you, they’re unsafe for your pets as well. Research in advance which public shelters, lodging facilities or kennels can take care of your pets if you’re unable to bring them with you during an evacuation. If you have an exotic pet, try contacting local pet stores or zoological gardens located in a safe area. Your

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local SPCA or other pet-oriented organization can also likely provide information.

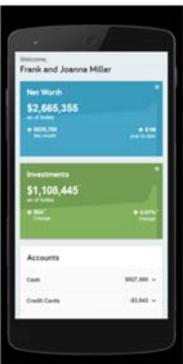
Additional steps to prepare your pets include:

- Making copies of your pets' updated immunization records
- Filling out a pet ID card with a recent picture, description, contact information, medical details and care instructions
- Compiling a kit with items like collars, leashes, medications, food, water, treats, toys, litter/pans, first aid supplies, and carriers

Depending on the type of natural hazards your area is prone to, additional provisions might be needed. But regardless of the particular peril, these precautions can provide a greater sense of security in the face of an unexpected disaster. *Source: Raymond James*

MAP HIGHLIGHTS

Miller Advisors Portal, also known as MAP, is a perfect way to protect your important documents and photos or special personal documents safe from disaster or theft.



YOUR PERSONAL FINANCIAL WEBSITE

With mobile access to your website, your complete financial picture is in the palm of your hand, whenever you want, from wherever you are.

- See all of your accounts on one page
- View your updated investments
- Track your progress towards your goals
- Access important documents

Your personal financial mobile website can be accessed on iPhone, Android and other popular smart phones.

The wealth management system employs advanced security features and protocols to keep your data safe, private, and secure at every hour of every day, year round.

Our comprehensive security measures include password pro-

tection, Secure Socket Layer encryption, firewalls, intrusion detection, audits, inspections, and more.

With each measure in place, you can be confident that your important information is safe and secure.

- **Password protection:** You have a unique username and password, ensuring that only you can access your information. Submitting incorrect login credentials three consecutive times will automatically lock your account for 10 minutes. This is to block any manual or programmed hacking attempts.
- **Highest encryption:** Our system uses a 256-bit Secure Socket Layer to scramble your data, further preventing access to unauthorized users.
- **Secured data:** We house your important data at secure, geographically separated data centers. Physical security measures at these facilities includes 24/7/365 on-site personnel and closed circuit video surveillance.
- **Routine security:** Our wealth management system uses third-party security auditors and software to identify vulnerabilities within the system and to assist us with remediation efforts.
- **2-Factor authentication:** This additional layer of protection safeguards your sensitive financial data and strengthens the security of your account by requiring two methods of verifying your identity.
- **Non-transactional:** Your money cannot be moved, withdrawn or accessed within MAP.

Here's how to get started:

- Contact Carrie in our office for a log in, and once you've completed the self-registration process for your Personal Financial Website, you will receive a Website Registration confirmation email.
- Using your smart phone, access your email and click on the URL provided. Before logging in, add or save the link to your smart phone's home screen.
- The first time you logon, enter the same Username and Password you use to access your Personal Financial Website from your computer. After this initial logon, you'll be prompted to register your device and create a 4 digit PIN for easier access in the future.

Source: eMoney Advisors, LLC



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POST-DISASTER RELIEF RESOURCES

In the wake of a natural disaster, online resources are available to help you seek federal assistance and answer your questions along the way.

Unfortunately, even those who have properly prepared for a natural disaster may find themselves in need of emergency assistance after the storm passes. While the amount and nature of any relief aid you receive depends on the scale of the disaster and your personal circumstances, there are online resources available to help guide you through the request process and answer any questions you have along the way.

Applying for emergency assistance

In the wake of a natural disaster, the Federal Emergency Management Agency (FEMA) provides emergency relief to qualifying individuals in the form of housing assistance, home repair, home replacement, permanent housing construction and other needs assistance. In addition to FEMA, there are many other organizations and programs that focus on providing relief to business owners, students, older adults, people with disabilities, low income households and more.

Learn which of these organizations may be able to help your recovery process by taking the Find Assistance questionnaire, and then apply for federal assistance [at www.disasterassistance.gov]. The information you'll need to complete the application includes:

- Your Social Security number
- Your family's household income at the time of the disaster
- Contact information, both for the damaged dwelling and your current location
- Information about your insurance coverage
- Electronic funds transfer/direct deposit information, should you prefer any funds be transferred directly to your account

Following your application submission, FEMA will contact you with information about your assistance eligibility and, if applicable, to schedule an appointment for a home inspection visit. If you qualify for a grant, FEMA will provide you with a check by mail or directly deposit into your bank account, as well as a letter describing how you are to use the money.

Note that you should also file a claim with your insurance company when you apply for FEMA assistance.

Post-disaster tax relief

Special tax law provisions may also be available to help you recover financially from a natural disaster, especially if the federal government has deemed your location to be a major disaster area. Depending on the situation, the IRS may grant affected individuals and businesses additional time to pay taxes and file returns. Talk to your tax professional about your situation, and review the IRS website www.irs.gov [Search: *Disaster Assistance and Emergency Relief for Individuals and Businesses*] for specific information about recent disasters and ways to prepare for future events.

Source: Raymond James

“Character cannot be developed in ease and quiet. Only through experience of trial and suffering can the soul be strengthened, ambition inspired and success achieved.”

- Helen Keller



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MARK YOUR CALENDAR

August 1: National Friendship day - 1935 U.S. Congress pronounced the first Sunday of August as National Friendship Day. The holiday continued gaining popularity, and in 1998 the United Nations named Winnie the Pooh as the world's Ambassador of Friendship.

August 14: National Financial Awareness Day - Because money is important to our overall peace of mind, today is a great time to review where you are now and where you're going financially. Don't let bad financial decisions ruin the best years of your life!

September 6: Labor Day - Miller Advisors is CLOSED - Labor Day was proposed by Peter J. McGuire, a vice president of the American Federation of Labor. In spring 1882, McGuire reportedly proposed a "general holiday for the laboring class" to the CLU, [Central Labor Union] which would begin with a street parade of organized labor solidarity and end with a picnic fundraiser for local unions. In 1894, the Federal Government declared it a Federal Holiday.

September 11: Patriot Day - A time to reflect on the devastating terror attacks that took nearly 3000 lives and injured more than 6,000. We commemorate those whom we lost and give thanks to the brave first responders, firefighters and police officers who put their lives in harms way to rescue as many as possible. This year is the 20th anniversary of that terrifying day. Take a moment to consider what we stand for as a nation and how we can work together to make the world a better place for all.

Source: www.nationaltoday.com

The key to life is resilience....We will always be knocked down. It's the getting up that counts.

- Dominique Browning

STAFF NEWS

SUMMER PLANS

Kathleen: 2021 is my time for family visits in Iowa and time spent at our Lake McMurray house. In September I will travel to Florida for a board meeting and the RJA Women's Symposium. On my way, I will stop in Iowa for the Iowa Barn Foundation event, where our barn will be part of this year's Iowa Barn Tour.

Nicole: Our family's goal for this summer was to enjoy time with extended family and friends! We started off by visiting family in Iowa, where our girls had the chance to drive tractors and play with the sheep and other animals. We are hosting many other family and friends in the Pacific Northwest throughout these beautiful summer months.

David: I am looking forward to my trip in July to New England for my sister-in-law's wedding and vacation afterwards. I will pursue my passion of golf while developing my skill on the weekends when at home.

Jane: I will be travelling to Pennsylvania in September for my niece's wedding. It will be my first trip back to my home state in many, many years. I am looking forward to catching up with my brother and his family as well as lots of cousins and their families.

Carrie: I am looking forward to more hikes and camping trips, introducing my year-old nephew to the beautiful Pacific Northwest when my family comes to visit, my first half marathon, and getting back to collaborative jazz.

Sharon: My parents have celebrated their 70th Wedding Anniversary, [July 15, 1951] We will be combining a family reunion/anniversary celebration on Whidbey Island where they have lived for 56 years. It has been 24 years since our last reunion. My parents have 5 children, [4 married], 12 grandchildren, [9 married] and 16 great-grandchildren, ages 1 - 22. I am looking forward to the weekend celebration of 48 family members [incl. me] and 11 like-family guests.



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FINANCIAL UPDATE

Here are selected rate of return numbers for the last two years and year to date as of 06/30/2021*

	6/30/2021	2020 Annual Return	2019 Annual Return
Dow Jones Industrials	13.79%	9.72%	25.34%
NASDAQ Composite	12.92%	44.92%	36.69%
S&P 500 Index	15.25%	18.40%	31.49%
Russell Midcap - US Mid Cap	16.25%	17.10%	30.54%
Russell 2000 - US Small Cap	17.54%	19.96%	25.52%
MSCI EAFE - International Large Cap	8.83%	7.82%	22.01%
MSCI Emerging Markets	7.45%	18.31%	18.44%
BBgBarc US Aggregate Bond	-1.60%	7.51%	8.72%
FTSE Treasury Bill 3 Month - Cash Alternative	0.03%	0.58%	2.25%

(Source: Morningstar) *Inclusion of these indexes is for illustrative purposes only. Keep in mind that individuals cannot invest directly in any index, and index performance does not include transaction costs or other fees, which will affect actual investment performance. Individual investor's results may vary. Past performance does not guarantee future results.

INVESTMENT COMMENTARY

Growth stocks outperformed Value stocks in 2020 due to the lifestyle changes related to Covid, various restrictions, and working from home. Now that the economy has opened back up, we expect Value stocks to make more ground relative to Growth stocks. Growth companies benefitted in 2020 while Value companies, mainly Industrial and Commodity-related companies, were particularly hurt as demand for their products declined significantly.

Many investors have bought stocks for income since bonds had such low rates. We expect some of those income investors to sell stocks as rates rise on corporate

bonds, preferred stock, and other income-oriented investments. The yield on the S&P 500 is 1.37% while the 10-year US Treasury is 1.45% (both as of 6/30/2021). We do not expect interest rates to rise much further due to the global interest rate environment and demographic trends. The same trends that kept interest rates low in 2019 will continue to provide a ceiling for rates in 2021 and 2022.

By: David Simpson

CONTACT INFORMATION & DISCLOSURES

We would like to remind you that in the event you are unable to speak with someone at our office, you can contact Raymond James Client Services directly for assistance with your accounts at (800) 647-7378. We would like to thank those of you who have referred your associates, clients, family members and friends to us. Your referrals are personally and professionally the most satisfying way for our practice to grow. If you have any questions or feedback regarding the newsletter, please contact the office and let us know how we can improve our communication with you.

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Contact us at (425) 822-8122 or by email.
Please email more than one of us to ensure a prompt response.

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