

## FACTS

## WHAT DOES MILLER/RUSSELL &amp; ASSOCIATES DO WITH YOUR PERSONAL INFORMATION?

## Why?

Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

## What?

The types of personal information we collect and share depend on the services we provided for you. This information can include:

- Social security number and other information you provide on applications or other forms and in personal interviews
- Transactions with us, our affiliates, or others
- Information we receive from your trusted advisors (accountants, attorneys, and other advisors)

## How?

All financial companies need to share clients' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their clients' personal information; the reasons Miller/Russell & Associates chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Miller/Russell share?	Can you limit this sharing?
For our everyday business purposes - We need to share your personal information to conduct business transactions on behalf of you, our client. These transactions include opening and maintaining your accounts and effecting trades.	Yes - as required or permitted by law	No
For our marketing purposes - to offer our services to you	No	N/A
For joint marketing with other financial companies	No	N/A
For our affiliates' everyday business purposes - information about your transactions and experiences	No	N/A
For our affiliates' every business purposes - information about your creditworthiness	No	N/A
For nonaffiliates to market to you	No	N/A

## Questions?

Call 602.468.1232 or email us at [info@miller-russell.com](mailto:info@miller-russell.com)



## ARIZONA

2701 E. Camelback Road, Ste. 120  
Phoenix, AZ 85016  
(602) 468-1232  
(800) 222-1232

## CALIFORNIA

12220 El Camino Real, Ste. 120  
San Diego, CA 92130  
(858) 946-0205

## NEVADA

2700 W. Sahara Avenue, 5th Floor  
Las Vegas, NV 89102  
(702) 479-2799

## Who we are

Who is providing this notice?	Miller/Russell is an SEC-registered investment advisor with offices in Arizona, California and Nevada. Since 1991, Miller/Russell has been providing wealth management and investment advisory services to individuals and families, endowments, foundations, and retirement plans.
-------------------------------	---

## What we do

How does Miller/Russell & Associates protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secure files and buildings.
How does Miller/Russell & Associates receive my personal information?	<p>We receive your personal information when you:</p> <ul style="list-style-type: none"> <li>■ Begin a relationship with Miller/Russell</li> <li>■ Open account(s)</li> <li>■ Request money movement(s) or transaction(s)</li> </ul> <p>We may also receive your personal information from your trusted advisors, such as:</p> <ul style="list-style-type: none"> <li>■ Accountants</li> <li>■ Attorneys</li> <li>■ Other advisors</li> </ul>
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only:</p> <ul style="list-style-type: none"> <li>■ sharing for affiliates' everyday business purposes - information about your credit worthiness</li> <li>■ affiliates from using your information to market to you</li> <li>■ sharing for nonaffiliates to market to you</li> </ul> <p>State laws and individual companies may give you additional rights to limit sharing.</p>
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on your account - unless you tell us otherwise.

## Definitions

Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>■ Bank of Nevada</li> <li>■ Torrey Pines Bank</li> <li>■ Western Alliance Bank</li> <li>■ Alliance Bank of Arizona, a division of Western Alliance Bank</li> <li>■ First Independent Bank, a division of Western Alliance Bank</li> </ul>
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>■ Charles Schwab &amp; Co., Inc.</li> </ul>
Joint marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> <li>■ None</li> </ul>

## Other important information

- If you would like Miller/Russell to provide information to otherwise unauthorized parties you must first provide written authorization for us to release this information. Please contact our Phoenix office at 602.268.1232 to request an authorization form.