



# MINER WEALTH MANAGEMENT

Item 1: Cover Page

Miner Wealth Management, LLC

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Form ADV Part 2A – Firm Brochure

Dated: January 15, 2024

This Brochure provides information about the qualifications and business practices of Miner Wealth Management, LLC (also referred to as we, us, the firm, Miner Wealth, Miner Wealth Management, and MWM). If you have any questions about the contents of this Brochure, please contact us at 919-210-4773 or [matt@minerwealth.com](mailto:matt@minerwealth.com). The information disclosed in this Brochure has not been approved or verified by the United States Securities and Exchange Commission or by any state securities authority.

Miner Wealth Management, LLC is registered as an Investment Adviser with the State of North Carolina. Registration of an Investment Adviser does not imply any specific level of skill or training.

Additional information about Miner Wealth Management, LLC is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov), which can be found using the firm's name, Miner Wealth Management, LLC or the firm's identification number, 315421.

## **Item 2: Material Changes**

The last annual update of this Brochure was filed on February 09, 2023. Since this filing, we made the following material changes:

- MWM has added a new investment adviser representative to our team, Joseph (“Joe”) Bray. More information on Joe Bray can be found in his individual ADV Part 2B, Brochure Supplement attached to this Brochure.
- Item 5 of this Brochure has been updated to reflect a new Investment Management fee schedule and Ongoing Comprehensive Financial Planning fee range. This change does not change any executed Agreement currently in effect with MWM. No material changes to an advisory contract can be made without a newly executed agreement or addendum.

From time to time, we may amend this Brochure to reflect changes in our business practices, changes in regulations, and routine annual updates as required by securities regulators. Either this complete Brochure or a Summary of Material Changes shall be provided to each Client annually and if a material change occurs in the business practices of Miner Wealth Management, LLC.

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## Item 4: Advisory Business

### Description of Advisory Firm

Miner Wealth Management, LLC (hereinafter referred to as “Miner Wealth Management”, “Miner Wealth”, “MWM”, “we”, “firm”, and “us”) is registered as an Investment Adviser with the State of North Carolina. We are a limited liability company founded in May of 2021 and became registered in August of the same year. Matthew Miner is the sole owner of MWM.

### Types of Advisory Services

#### Investment Management Services

We are in the business of managing individually tailored investment portfolios. Our firm provides continuous advice to a Client regarding the investment of Client funds based on the individual needs of the Client. Through personal discussions in which goals and objectives based on a Client's particular circumstances are established, we develop a Client's personal investment policy or an investment plan with an asset allocation target and create and manage a portfolio based on that policy and allocation targets. We will also review and discuss a Client's prior investment history, as well as family composition and background. Account supervision is guided by the stated objectives of the Client (e.g., maximum capital appreciation, growth, income, or growth, and income), as well as risk tolerance, time horizon, and tax considerations.

When we provide investment management services, Clients grant us limited authority to buy and sell securities on a discretionary basis. More information on our trading authority is explained in Item 16 of this Brochure. Clients may impose reasonable restrictions on investing in certain securities, types of securities, or industry sectors.

#### Financial Planning Services

Financial planning involves an evaluation of a Client's current and future financial state by using currently known variables to predict future cash flows, asset values, and withdrawal plans. The key defining aspect of financial planning is that through the financial planning process, all questions, information, and analysis will be considered as they affect and are affected by the entire financial and life situation of the Client. Clients purchasing this service will receive a written or an electronic report, providing the Client with a detailed financial plan designed to achieve his or her stated financial goals and objectives.

In general, the financial plan will address any or all of the following areas of concern. The Client and MWM will work together to select specific areas to cover. These areas may include, but are not limited to, the following:

**Financial Goals:** We will help Clients identify financial goals and develop a plan to reach them. We will identify what you plan to accomplish, what resources you will need to make it happen, how much time you will need to reach the goal, and how much you should budget for your goal.

**Insurance:** Review of existing policies to ensure proper coverage for life, health, disability, long-term care, liability, home, and automobile.

**Investment Analysis:** This may involve developing an asset allocation strategy to meet Clients' financial goals and risk tolerance, providing information on investment vehicles and strategies, reviewing employee stock options, as well as assisting you in establishing your own investment account at a selected broker/dealer or custodian. The strategies and types of investments we may recommend are further discussed in Item 8 of this brochure.

**Tax Planning:** We provide recommendations, based on our clients' individual circumstances, to manage and minimize the impact of taxes over their lifetime including charitable giving strategies, account registration strategies, asset allocation strategies, and asset location strategies. We recommend that you consult with a qualified tax professional before initiating any tax planning strategy, and we may provide you with contact information for accountants or attorneys who specialize in this area if you wish to hire someone for such purposes. We will participate in meetings or phone calls between you and your tax professional with your approval.

**Retirement Planning:** Our retirement planning services typically include projections of your likelihood of achieving your financial goals, typically focusing on financial independence as the primary objective. For situations where projections show less than the desired results, we may make recommendations, including those that may impact the original projections by adjusting certain variables (e.g., working longer, saving more, spending less, taking more risk with investments).

If you are near retirement or already retired, advice may be given on appropriate distribution strategies to minimize the likelihood of running out of money or having to adversely alter spending during your retirement years

**Risk Management:** A risk management review includes an analysis of your exposure to major risks that could have a significant adverse impact on your financial picture, such as premature death, disability, property and casualty losses, or the need for long-term care planning. We may provide advice on ways to minimize such risks and to weigh the costs of purchasing insurance versus the benefits of doing so and, likewise, the potential cost of not purchasing insurance ("self-insuring").  
**Tax Planning Strategies:** Advice may include ways to minimize current and future income taxes as a part of your overall financial planning picture. For example, we may make recommendations on which type of account(s) or specific investments should be owned based in part on their "tax efficiency," with the consideration that there is always a possibility of future changes to federal, state or local tax laws and rates that may impact your situation.

**Business Planning:** We provide consulting services for Clients who currently operate their own business, are considering starting a business, or are planning for an exit from their current business. Under this type of engagement, we work with you to assess your current situation, identify your objectives, and develop a plan aimed at achieving your goals.

**Cash Flow and Debt Management:** We will conduct a review of your income and expenses to determine your current surplus or deficit along with advice on prioritizing how any surplus should be used or how to reduce expenses if they exceed your income. Advice may also be provided on which debts to pay off first based on factors such as the interest rate of the debt and any income tax ramifications. We may also recommend what we believe to be an appropriate cash reserve that should be considered for emergencies and other financial goals, along with a review of accounts (such as money market funds) for such reserves, plus strategies to save desired amounts. College Savings: Includes projecting the amount that will be needed to achieve college or other post-secondary education funding goals, along with advice on ways for you to save the desired amount. Recommendations as to savings strategies are included, and, if needed, we will review your financial picture as it relates to eligibility for financial aid or the best way to contribute to grandchildren (if appropriate).

**Employee Benefits Optimization:** We will provide review and analysis as to whether you, as an employee, are taking the maximum advantage possible of your employee benefits. If you are a business owner, we will consider and/or recommend the various benefit programs that can be structured to meet both business and personal retirement goals.

**Estate Planning:** This usually includes an analysis of your exposure to estate taxes and your current estate plan, which may include whether you have a will, powers of attorney, trusts, and other related documents. Our advice also typically includes ways for you to minimize or avoid future estate taxes by implementing appropriate estate planning strategies such as the use of applicable trusts. We always recommend that you consult with a qualified attorney when you initiate, update, or complete estate planning activities. We may provide you with contact information for attorneys who specialize in estate planning when you wish to hire an attorney for such purposes. From time-to-time, we will participate in meetings or phone calls between you and your attorney with your approval or request.

*Financial Planning Services are offered through two (2) types of engagements: an Ongoing Comprehensive engagement or on a limited scope project-based basis.*

### **Ongoing Comprehensive Financial Planning**

This service involves working one-on-one with a planner over an extended period of time. By paying a fixed annual fee, Clients get to work with a planner who will work with them to develop and implement their plan. The planner will monitor the plan, recommend any changes and ensure the plan is up to date.

Upon engaging us for ongoing financial planning, a Client will be taken through establishing their goals and values around money. They will be required to provide information to help complete the following areas of analysis: net worth, cash flow, insurance, credit scores/reports, employee benefit, retirement planning, insurance, investments, college planning, and estate planning. Once the Client's information is reviewed, their plan will be built and analyzed, and then the findings, analysis and potential changes to their current situation will be reviewed with the Client. Clients subscribing to this service will receive a

written or an electronic report, providing the Client with a detailed financial plan designed to help achieve his or her stated financial goals and objectives. If a follow-up meeting is required, we will meet at the Client's convenience. The plan and the Client's financial situation and goals will be monitored throughout the year and follow-up phone calls and emails will be made to the Client to confirm that any agreed upon action steps have been carried out. On an annual basis, there will be a full review of this plan to ensure its accuracy and ongoing appropriateness. Any needed updates will be implemented at that time.

### **Project-Based Financial Planning**

We provide project-based financial planning services on a limited scope engagement. Project-Based Financial Planning is available for Clients looking to address specific questions or issues. The Client may choose from one or more of the above topics to cover or other areas as requested and agreed to by MWM. For Project-Based Financial Planning, the Client will be ultimately responsible for the implementation of our recommendation(s).

### **Retirement Plan Services**

We offer retirement plan services to retirement plan sponsors and individual participants with retirement plans. For a corporate sponsor of a retirement plan, our retirement plan services can include, but are not limited to, the following services:

#### Fiduciary Consulting Services

**Investment Policy Statement Preparation:** We will help you develop an investment policy statement that establishes the investment policies and objectives for your Plan. You are ultimately responsible to establish such policies and adopt or amend the investment policy statement.

**Non-Discretionary Investment Advice:** We will provide you with general, non-discretionary investment advice regarding assets classes and investment options, consistent with your Plan's investment policy statement.

**Investment Selection Services:** Miner Wealth Management, LLC will provide you with recommendations of investment options consistent with ERISA section 404(c).

**Investment Due Diligence Review:** Miner Wealth Management, LLC will provide you with periodic due diligence reviews of the Plan's reports, investment options and recommendations—along with reviews of your Plan's fees and expenses and your plan's service providers.

**Investment Monitoring:** Miner Wealth Management, LLC will assist in monitoring investment options by preparing periodic investment reports that document performance, consistency of fund management, and adherence to investment policy statement guidelines. Miner Wealth Management, LLC will make recommendations to maintain or remove and replace investment options.

**Default Investment Alternative Advice:** We will provide you with non- discretionary investment advice to assist you with the development of qualified default investment alternative(s) (“QDIA”), as defined in DOL Reg. Section 2550.404c-5(e)(4)(i), for participants who are automatically enrolled in the Plan or who otherwise fail to make an investment election. You will retain the sole responsibility to provide all notices to participants required under ERISA section 404(c)(5).

**Qualifying Asset Allocation Service:** We will make available to Plan participants a qualifying asset allocation service and manage Plan participants’ accounts by allocating their assets among the Plan’s Designated Investment Alternatives (“DIAs”). This service is available to all Plan participants, however, each Plan participant will have the option to elect or not elect the Qualifying Asset Allocation Service.

**Individualized Participant Advice:** Upon request, we will provide one-on- one advice to Plan participants regarding their individual situations.

#### Items to Note about Fiduciary Consulting Services

For Fiduciary Consulting Services, all recommendations of investment options and portfolios will be submitted to you for your ultimate approval or rejection. The retirement plan sponsor client or the plan participant who elects to implement any recommendations made by us is solely responsible for implementing all transactions. Fiduciary Consulting Services are not management services, and Miner Wealth Management, LLC does not serve as administrator or trustee of the plan. We do not act as custodian for any client account or have access to client funds or securities (with the exception of some accounts for which we have written authorization from the client to deduct our fees).

Miner Wealth Management, LLC acknowledges that in performing the Fiduciary Consulting Services listed above it acts as a “fiduciary” as such term is defined under Section 3(21)(A)(ii) of Employee Retirement Income Security Act of 1974 (“ERISA”) for purposes of providing non-discretionary investment advice only, and will act in a manner consistent with the requirements of a fiduciary under ERISA if, based upon the facts and circumstances, such services cause Miner Wealth Management to be a fiduciary as a matter of law.

However, in providing the Fiduciary Consulting Services, Miner Wealth Management, LLC (a) has no responsibility and will not (i) exercise any discretionary authority or discretionary control respecting management of Client’s retirement plan, (ii) exercise any authority or control respecting management or disposition of assets of Client’s retirement plan, or (iii) have any discretionary authority or discretionary responsibility in the administration of Client’s retirement plan or the interpretation of Client’s retirement plan documents, (b) is not an “investment manager” as defined in Section 3(38) of ERISA and does not have the power to manage, acquire or dispose of any plan assets, and (c) is not the “Administrator” of Client’s retirement plan as defined in ERISA.



## Fiduciary Management Services

**Discretionary Management Services:** We will provide ongoing supervision over designated retirement plan assets and provide advice about buying, selling, reinvesting or holding securities, cash or other investments. We have discretionary authority to make all decisions to buy, sell or hold securities, cash or other investments for the designated retirement plan assets without first consulting with you, and the authority to carry out these decisions by giving instructions, on your behalf, to brokers and dealers and the qualified custodian(s) of the Plan.

**Discretionary Investment Selection Services:** We will monitor the investment options of the Plan and add or remove investment options. Miner Wealth Management, LLC retains discretionary authority to make all decisions regarding the investment options made available to Plan participants.

**Default Investment Alternative Management:** We will develop and actively manage qualified default investment alternative(s) ("QDIA"), as defined in DOL Reg. Section 2550.404c-5(e)(4)(i), for participants who are automatically enrolled in the Plan or who otherwise fail to make an investment election.

If you elect to utilize any of our Fiduciary Management Services, Miner Wealth Management, LLC will act as an Investment Manager to the Plan, as defined by ERISA section 3(38), and acknowledges its fiduciary status.

## Non-Fiduciary Services

An investment adviser is considered a fiduciary under the Investment Advisers Act of 1940 and required to meet the fiduciary duties as defined by the Advisers Act, but these services should not be considered fiduciary services, since the Advisor is not acting as a fiduciary to the Plan as the term "fiduciary" is defined in Section 3(21)(A)(ii) of ERISA. The exact suite of services provided to a client will be listed and detailed in the Qualified Retirement Plan Agreement. Miner Wealth Management, LLC provides clients with the following Non-Fiduciary Retirement Plan Consulting Services:

**Participant Education:** We will provide education to Plan participants about general investment principles and investment alternatives available under the Plan. Our assistance in participant investment education will adhere to DOL Interpretive Bulletin 96-1. Educational presentations will not take into account the individual circumstances of each participant, and individual recommendations will not be provided unless otherwise agreed upon. Plan participants are responsible for implementing transactions in their own accounts.

**Participant Enrollment:** We will facilitate group enrollment meetings to increase employee retirement plan participation, and enhance employee understanding of investments and finance.

**Benchmarking:** Miner Wealth Management, LLC will provide Plan benchmarking and analysis.

## More about Our Non-Fiduciary Services

Miner Wealth Management, LLC can also meet with individual participants to discuss their specific investment risk tolerance, time frame and investment selections. Securities and other types of investments all bear different types and levels of risk. Those risks are typically discussed with clients as qualified plan account policies and objectives are outlined. Upon request, as part of our retirement plan services, we can discuss investments and strategies that we believe can reduce risks for a particular client's circumstances and plan participants.

Clients and plan participants must realize that obtaining higher rates of return on investments entails accepting higher levels of risk. Based on client discussions, we will attempt to identify the balance of risk and reward that is appropriate for the client. The clients are responsible for asking questions to clarify the risks associated with any investment. All plan participants are strongly encouraged to read prospectuses, when applicable, and to ask questions prior to investing. We strive to render our best judgment on your behalf, but Miner Wealth Management, LLC cannot assure the profitability of investments or that no losses will occur. Past performance is an important consideration with respect to any investment or adviser, but not always an accurate predictor of future performance.

We will disclose, to the extent required, any change to the information we are required to disclose under ERISA Regulation Section 2550.408b-2(c)(1)(iv), as soon as practicable, but no later than sixty (60) days from the date on which we are informed of the change—barring extraordinary circumstances beyond our control, in which case it will be disclosed as soon as practicable.

In accordance with ERISA Regulation Section 2550.408b-2(c)(vi)(A), we will disclose within thirty (30) days following receipt of a written request from the responsible plan fiduciary or Plan Administrator (unless such disclosure is precluded due to extraordinary circumstances beyond our control, in which case the information will be disclosed as soon as practicable) all information related to the Qualified Retirement Plan Agreement and any compensation or fees received in connection with the Agreement that is required for the Plan to comply with the reporting and disclosure requirements of Title 1 of ERISA and the regulations, forms and schedules issued thereunder.

If we make an unintentional error or omission in disclosing the information required under ERISA Regulation Section 2550.408b-2(c)(1)(iv) or (vi), we will disclose the correct information as soon as practicable, but no later than thirty (30) days from the date on which we learn of such error or omission.

## Retirement Plan Rollover Recommendations

When Miner Wealth Management provides investment advice about your retirement plan account or individual retirement account ("IRA") including whether to maintain investments and/or proceeds in the retirement plan account, roll over such investment/proceeds from the retirement plan account to a IRA or make a distribution from the retirement plan account, we acknowledge that Miner Wealth Management, LLC is a "fiduciary" within the meaning of Title I of the Employee Retirement Income Security Act ("ERISA") and/or the Internal Revenue Code ("IRC") as applicable, which are laws governing retirement accounts. The way Miner Wealth Management makes money creates conflicts with your

interests, so Miner Wealth Management operates under a special rule that requires Miner Wealth Management to act in your best interest and not put our interest ahead of you.

Under this special rule's provisions, Miner Wealth Management must, as a fiduciary to a retirement plan account or IRA under ERISA/IRC:

- Meet a professional standard of care when making investment recommendations (e.g., give prudent advice);
- Never put the financial interests of Miner Wealth Management ahead of you when making recommendations (e.g., give loyal advice);
- Avoid misleading statements about conflicts of interest, fees, and investments;
- Follow policies and procedures designed to ensure that Miner Wealth Management gives advice that is in your best interest;
- Charge no more than is reasonable for the services of Miner Wealth Management; and
- Give you basic information about conflicts of interest.

To the extent we recommend you roll over your account from a current retirement plan account to an individual retirement account managed by Miner Wealth Management, please know that Miner Wealth Management and our investment adviser representatives have a conflict of interest.

We can earn increased investment advisory fees by recommending that you roll over your account at the retirement plan to an IRA managed by Miner Wealth Management. We may earn fewer investment advisory fees if you do not roll over the funds in the retirement plan to an IRA managed by Miner Wealth Management.

Thus, our investment adviser representatives have an economic incentive to recommend a rollover of funds from a retirement plan to an IRA which is a conflict of interest because our recommendation that you open an IRA account to be managed by our firm can be based on our economic incentive and not based exclusively on whether or not moving the IRA to our management program is in your overall best interest.

We have taken steps to manage this conflict of interest. We have adopted an impartial conduct standard whereby our investment adviser representatives will (i) provide investment advice to a retirement plan participant regarding a rollover of funds from the retirement plan in accordance with the fiduciary status described below, (ii) not recommend investments which result in Miner Wealth Management receiving unreasonable compensation related to the rollover of funds from the retirement plan to an IRA, and (iii) fully disclose compensation received by Miner Wealth Management and our supervised persons and any material conflicts of interest related to recommending the rollover of funds from the retirement plan to an IRA and refrain from making any materially misleading statements regarding such rollover.

When providing advice to you regarding a retirement plan account or IRA, our investment advisor representatives will act with the care, skill, prudence, and diligence under the circumstances then prevailing that a prudent person acting in a like capacity and familiar with such matters would use in the conduct of an enterprise of a like character and with like aims, based on the investment objectives, risk, tolerance, financial circumstances, and a client's needs, without regard to the financial or other interests of Miner Wealth Management or our affiliated personnel.

### Miner Wealth Management Limits Advice to Certain Types of Investments.

Miner Wealth Management ordinarily provides investment advice on the following types of investments:

- Mutual Funds
- Exchange-listed Securities, including individual stocks and ETFs
- Investments in individual fixed income securities
- Securities Traded Over-the-Counter
- Interests in Partnerships Investing in Real Estate
- Real Estate Investing
- Investments in closely held businesses

Although we generally provide advice only on these products, we reserve the right to offer advice on any investment product that may be suitable for each client's specific circumstances and goals. It is not our typical investment strategy to time the market, but we may increase cash holdings modestly as deemed appropriate based on your risk tolerance and our expectations of market behavior. We may modify our investment strategy to accommodate special situations such as low basis stock, stock options, and legacy holdings, inheritances, closely held businesses, collectibles, or special tax situations.

### Miner Wealth Management Tailors Advisory Services to the Individual Needs of Each Client

Our advisory services are always provided based on individual needs. For example, when we provide investment management services, you are given the ability to impose restrictions on the accounts we manage for you, including specific investment selections and sectors. We work with you on a one-on-one basis through interviews and questionnaires to determine your investment objectives and suitability. We will not enter into an advisory relationship with a prospective client whose investment objectives are considered incompatible with our investment philosophy or strategies, or where the prospective client seeks to impose unduly restrictive investment guidelines.

### Wrap Fee Programs

We do not participate in wrap fee programs.

### Assets under Management

As of December 31, 2023, MWM reports \$22,331,745 in discretionary and \$0 in non-discretionary assets under management.

## **Item 5: Fees and Compensation**

Please note, unless a Client receives this brochure at least 48 hours prior to signing an Investment Advisory and/or a Financial Planning Agreement (collectively, "Client Contract"), the Client Contract may be terminated by the Client within five (5) business days of signing the Client Contract without incurring any fees.

How we are paid depends on the type of advisory services we perform. Below is a brief description of our fees, however, you should review your executed Client Contract for more detailed information

regarding the exact fees you will be paying. Lower fees for comparable services may be available from other sources.

### **Investment Management**

Our standard advisory fee is based on the market value of the assets under management and is calculated as follows:

Account Value	Annual Advisory Fee
\$0 - \$750,000	1.50%
\$750,001 - \$2,000,000	1.25%
\$2,000,001 - \$5,000,000	1.00%
\$5,000,001 - \$10,000,000	0.75%
\$10,000,001 and above	0.60%

The annual advisory fee is paid quarterly in advance based on the value of the account(s) on the last day of the prior quarter, adjusted for net cash flows. The fee is calculated by the following formula: [Billable Balance x ((number of days in quarter/ number of days in the year) x Annual Rate)]. For assets under \$750,000, the annual advisory fee is a fixed tier billed at 1.50%. For example, an account valued at \$450,000 would pay a fee of 1.50% on the entire balance. For accounts valued at above \$750,000, the advisory fee is a blended tier starting at 1.25%. For example, an account valued at \$3,000,000 would pay 1.25% on the first \$2,000,000 and 1.00% on the next \$1,000,000.

In determining the advisory fee, we may allow accounts of members of the same household to be aggregated. Our advisory fee is prorated for any partial billing periods occurring during the engagement, including the initial and terminating billing periods.

No increase in the annual fee schedule shall be effective without agreement from the Client by signing a new agreement or amendment to their current advisory agreement. Advisory fees are directly debited from Client accounts, or the Client may choose to pay by credit card, debit card, electronic funds transfer, or check.

An Advisory Contract may be terminated with written notice at least 5 calendar days in advance. Upon termination of the Contract, a prorated refund will be provided to the Client. Ongoing Comprehensive Financial Planning may be included without incurring an additional fee for clients engaging us for Investment Management Services.

### **Ongoing Comprehensive Financial Planning**

Ongoing Comprehensive Financial Planning consists of an annual fee usually ranging from \$8,400 – \$100,000, depending on complexity and the needs of the client. The fee is paid monthly or semi-annually in arrears. The fee may be negotiable in certain cases at the discretion of MWM. Fees for this service may be paid by credit card, debit card, electronic funds transfer, or check. This service may be terminated with written notice at least 5 calendar days in advance. Since fees are paid in arrears, no

refund will be needed upon termination of the engagement; however fees may be due and payable for services rendered up to the date of termination.

### **Project-Based Financial Planning**

Project-Based Financial Planning is offered on a one-time fixed fee basis. The fixed fee will be agreed upon before the start of any work. The fixed fee can range from \$4,500 to \$10,000, depending on complexity and the needs of the client. The fee is negotiable. Half of the fee is due at the beginning of the process and the remainder is due at completion of work. MWM will not bill an amount above \$500 more than 6 months in advance. Fees for this service may be paid by credit card, debit card, electronic funds transfer, or check. This service may be terminated with written notice at least 5 calendar days in advance. In the event of early termination any prepaid but unearned fees will be refunded to the Client and any completed deliverables of the project will be provided to the Client. Fees may be due and payable for services rendered up to the date of termination.

### **Retirement Plan Services (for Employers)**

Our standard advisory fee is based on the market value of the assets under management and is calculated as follows:

Plan Value	MWM's Fee
\$0 - \$1,000,000	0.90%
\$1,000,001 - \$3,000,000	0.70%
\$3,000,001 - \$5,000,000	0.50%
\$5,000,001 and Above	0.40%

MWM will be compensated for Retirement Plan services according to the value of plan assets not to exceed 0.90% of the total plan assets. For retirement plan sponsors and participants, fees are billed in advance at the start of the billing period on a quarterly calendar basis and calculated based on the fair market value of your account as of the last business day of the billing period. For accounts opened at any time other than the beginning of the billing period, fees are prorated based on the number of days service is provided during the initial billing period. Retirement plan sponsors may also elect to pay all or a portion of fees for the individualized services provided by us to the plan participants. Fees for this service are either paid directly by the plan sponsor by credit card, debit card, electronic funds transfer, or check; or deducted directly from the plan assets by the custodian on a quarterly basis.

Either party may terminate the services with written notice at least 5 calendar days in advance. Upon termination of the Plan, any unearned fee will be refunded to the Client.

### **Other Types of Fees and Expenses**

Our fees are exclusive of brokerage commissions, transaction fees, and other related costs and expenses which may be incurred by the Client. Clients may incur certain charges imposed by custodians, brokers, and other third parties such as custodial fees, deferred sales charges, odd-lot differentials, transfer taxes, wire transfer, and electronic fund fees, and other fees and taxes on brokerage accounts and securities transactions. Mutual fund and exchange-traded funds also charge

internal management fees, which are disclosed in a fund's prospectus. Such charges, fees, and commissions are exclusive of and in addition to our fee, and we shall not receive any portion of these commissions, fees, and costs.

Item 12 further describes the factors that we consider in selecting or recommending broker-dealers for Client's transactions and determining the reasonableness of their compensation (e.g., commissions).

We do not accept compensation for the sale of securities or other investment products including asset-based sales charges or service fees from the sale of mutual funds.

## **Item 6: Performance-Based Fees and Side-By-Side Management**

We do not offer performance-based fees and do not engage in side-by-side management.

## **Item 7: Types of Clients**

We provide financial planning and portfolio management services to individuals, high net-worth individuals, and profit sharing plans.

We do not have a minimum account size requirement.

## **Item 8: Methods of Analysis, Investment Strategies and Risk of Loss**

Below is a brief description of our methods of analysis and investment strategies.

### **Passive Investment Management**

We primarily practice passive investment management. Passive investing involves building portfolios of various distinct asset classes. The asset classes are weighted in a manner to achieve a desired relationship between correlation, risk and return. Funds that passively capture the returns of the desired asset classes are placed in the portfolio. The funds that are used to build passive portfolios are typically index-type mutual funds or exchange traded funds.

Passive investment management is characterized by low portfolio expenses (i.e. the funds inside the portfolio have low internal costs), minimal trading costs (due to infrequent trading activity), and relative tax efficiency (because the funds inside the portfolio are tax efficient and turnover inside the portfolio is minimal).

In contrast, active management involves a single manager or managers who employ some method, strategy or technique to construct a portfolio that is intended to generate returns that are greater than the broader market or a designated benchmark.

Fundamental analysis involves analyzing individual companies and their industry groups, such as a company's financial statements, details regarding the company's product line, the experience, and

expertise of the company's management, and the outlook for the company's industry. The resulting data is used to measure the true value of the company's stock compared to the current market value. The risk of fundamental analysis is that the information obtained may be incorrect and the analysis may not provide an accurate estimate of earnings, which may be the basis for a stock's value. If securities prices adjust rapidly to new information, utilizing fundamental analysis may not result in favorable performance.

#### Material Risks Involved

All investing strategies we offer involve risk and may result in a loss of your original investment which you should be prepared to bear. Many of these risks apply equally to stocks, bonds, commodities, and any other investment or security. Material risks associated with our investment strategies are listed below.

**Market Risk:** Market risk involves the possibility that an investment's current market value will fall because of a general market decline, reducing the value of the investment regardless of the operational success of the issuer's operations or its financial condition.

**Strategy Risk:** The Adviser's investment strategies and/or investment techniques may not work as intended.

**Small and Medium Cap Company Risk:** Securities of companies with small and medium market capitalizations are often more volatile and less liquid than investments in larger companies. Small and medium cap companies may face a greater risk of business failure, which could increase the volatility of the Client's portfolio.

**Turnover Risk:** At times, the strategy may have a portfolio turnover rate that is higher than other strategies. A high portfolio turnover would result in correspondingly greater brokerage commission expenses and may result in the distribution of additional capital gains for tax purposes. These factors may negatively affect the account's performance.

**Limited markets:** Certain securities may be less liquid (harder to sell or buy) and their prices may at times be more volatile than at other times. Under certain market conditions, we may be unable to sell or liquidate investments at prices we consider reasonable or favorable or find buyers at any price.

**Interest Rate Risk:** Bond (fixed income) prices generally fall when interest rates rise, and the value may fall below par value or the principal investment. The opposite is also generally true: bond prices generally rise when interest rates fall. In general, fixed income securities with longer maturities are more sensitive to these price changes. Most other investments are also sensitive to the level and direction of interest rates.

**Inflation:** Inflation may erode the buying power of your investment portfolio, even if the dollar value of your investments remains the same.

#### Risks Associated with Securities



Apart from the general risks outlined above which apply to all types of investments, specific securities may have other risks.

Common stocks may go up and down in price quite dramatically, and in the event of an issuer's bankruptcy or restructuring could lose all value. A slower-growth or recessionary economic environment could have an adverse effect on the price of all stocks.

Corporate Bonds are debt securities to borrow money. Generally, issuers pay investors periodic interest and repay the amount borrowed either periodically during the life of the security and/or at maturity. Alternatively, investors can purchase other debt securities, such as zero coupon bonds, which do not pay current interest, but rather are priced at a discount from their face values and their values accrete over time to face value at maturity. The market prices of debt securities fluctuate depending on factors such as interest rates, credit quality, and maturity. In general, market prices of debt securities decline when interest rates rise and increase when interest rates fall. The longer the time to a bond's maturity, the greater its interest rate risk.

Municipal Bonds are debt obligations generally issued to obtain funds for various public purposes, including the construction of public facilities. Municipal bonds pay a lower rate of return than most other types of bonds. However, because of a municipal bond's tax-favored status, investors should compare the relative after-tax return to the after-tax return of other bonds, depending on the investor's tax bracket. Investing in municipal bonds carries the same general risks as investing in bonds in general. Those risks include interest rate risk, reinvestment risk, inflation risk, market risk, call or redemption risk, credit risk, and liquidity and valuation risk.

Exchange Traded Funds prices may vary significantly from the Net Asset Value due to market conditions. Certain Exchange Traded Funds may not track underlying benchmarks as expected. ETFs are also subject to the following risks: (i) an ETF's shares may trade at a market price that is above or below their net asset value; (ii) the ETF may employ an investment strategy that utilizes high leverage ratios; or (iii) trading of an ETF's shares may be halted if the listing exchange's officials deem such action appropriate, the shares are de-listed from the exchange, or the activation of market-wide "circuit breakers" (which are tied to large decreases in stock prices) halts stock trading generally. The Adviser has no control over the risks taken by the underlying funds in which the Clients invest.

Mutual Funds: When a Client invests in open-end mutual funds or ETFs, the Client indirectly bears its proportionate share of any fees and expenses payable directly by those funds. Therefore, the Client will incur higher expenses, many of which may be duplicative. In addition, the Client's overall portfolio may be affected by losses of an underlying fund and the level of risk arising from the investment practices of an underlying fund (such as the use of derivatives).

## **Item 9: Disciplinary Information**

### Criminal or Civil Actions

Miner Wealth Management and its management have not been involved in any criminal or civil action.

### Administrative Enforcement Proceedings

MWM and its management have not been involved in administrative enforcement proceedings.

#### Self-Regulatory Organization Enforcement Proceedings

MWM and its management have not been involved in legal or disciplinary events that are material to a Client's or prospective Client's evaluation of MWM or the integrity of its management.

### **Item 10: Other Financial Industry Activities and Affiliations**

No MWM employee is registered, or has an application pending to register, as a broker-dealer or a registered representative of a broker-dealer.

No MWM employee is registered, or has an application pending to register, as a futures commission merchant, commodity pool operator or a commodity trading advisor.

MWM does not have any related parties. As a result, we do not have a relationship with any related parties.

MWM only receives compensation directly from Clients. We do not receive compensation from any outside source. We do not have any conflicts of interest with any outside party.

#### Recommendations or Selections of Other Investment Advisers

MWM does not recommend Clients to other investment advisers to manage their accounts.

### **Item 11: Code of Ethics, Participation or Interest in Client Transactions and Personal Trading**

As a fiduciary, our firm and its associates have a duty of utmost good faith to act solely in the best interests of each Client. Our Clients entrust us with their funds and personal information, which in turn places a high standard on our conduct and integrity. Our fiduciary duty is a core aspect of our Code of Ethics and represents the expected basis of all of our dealings. The firm also adheres to the Code of Ethics and Professional Responsibility adopted by the CFP® Board of Standards Inc., and accepts the obligation not only to comply with the mandates and requirements of all applicable laws and regulations but also to take responsibility to act in an ethical and professionally responsible manner in all professional services and activities.

#### Code of Ethics Description

This code does not attempt to identify all possible conflicts of interest, and literal compliance with each of its specific provisions will not shield associated persons from liability for personal trading or other conduct that violates a fiduciary duty to advisory Clients. A summary of the Code of Ethics' Principles is outlined below.

- Integrity - Associated persons shall offer and provide professional services with integrity.
- Objectivity - Associated persons shall be objective in providing professional services to Clients.

- Competence - Associated persons shall provide services to Clients competently and maintain the necessary knowledge and skill to continue to do so in those areas in which they are engaged.
- Fairness - Associated persons shall perform professional services in a manner that is fair and reasonable to Clients, principals, partners, and employers, and shall disclose conflict(s) of interest in providing such services.
- Confidentiality - Associated persons shall not disclose confidential Client information without the specific consent of the Client unless in response to proper legal process, or as required by law.
- Professionalism - Associated persons' conduct in all matters shall reflect the credit of the profession.
- Diligence - Associated persons shall act diligently in providing professional services.

We periodically review and amend our Code of Ethics to ensure that it remains current, and we require all firm access persons to attest to their understanding of and adherence to the Code of Ethics at least annually. Our firm will provide a copy of its Code of Ethics to any Client or prospective Client upon request.

#### Investment Recommendations Involving a Material Financial Interest and Conflicts of Interest

Neither our firm, its associates or any related person is authorized to recommend to a Client or effect a transaction for a Client, involving any security in which our firm or a related person has a material financial interest, such as in the capacity as an underwriter, adviser to the issuer, etc.

#### Advisory Firm Purchase of Same Securities Recommended to Clients and Conflicts of Interest

Our firm and its "related persons" may buy or sell securities similar to, or different from, those we recommend to Clients for their accounts. In an effort to reduce or eliminate certain conflicts of interest involving the firm or personal trading, our policy may require that we restrict or prohibit associates' transactions in specific reportable securities transactions. Any exceptions or trading pre-clearance must be approved by the firm principal in advance of the transaction in an account, and we maintain the required personal securities transaction records per regulation.

#### Trading Securities At/Around the Same Time as Client's Securities

From time to time, our firm or its "related persons" may buy or sell securities for themselves at or around the same time as clients. This may provide an opportunity for representatives of MWM to buy or sell securities before or after recommending securities to clients resulting in representatives profiting by the recommendations they provide to clients. Such transactions may create a conflict of interest; however, MWM will never engage in trading that operates to the client's disadvantage if representatives of MWM buy or sell securities at or around the same time as clients.

## **Item 12: Brokerage Practices**

#### Factors Used to Select Custodians and/or Broker-Dealers

Miner Wealth Management, LLC does not have any affiliation with Broker-Dealers. Specific custodian recommendations are made to the Client based on their need for such services. We recommend custodians based on the reputation and services provided by the firm.

In recommending broker-dealers, we have an obligation to seek the “best execution” of transactions in Client accounts. The determinative factor in the analysis of best execution is not the lowest possible commission cost, but whether the transaction represents the best qualitative execution, taking into consideration the full range of the broker-dealer’s services. The factors we consider when evaluating a broker-dealer for best execution include, without limitation, the broker-dealer’s:

- Execution capability;
- Commission rate;
- Financial responsibility;
- Responsiveness and customer service;
- Custodian capabilities;
- Research services/ancillary brokerage services provided; and
- Any other factors that we consider relevant.

With this in mind, Miner Wealth Management recommends Charles Schwab & Co., Inc. (“Schwab”), an independent and unaffiliated SEC registered broker-dealer firm and member of the Financial Industry Regulatory Authority (“FINRA”) and the Securities Investor Protection Corporation (“SIPC”).

#### 1. Research and Other Soft-Dollar Benefits

Our qualified custodian(s) used for investment management may provide us with certain brokerage and research products and services that qualify as “brokerage or research services” under Section 28(e) of the Securities Exchange Act of 1934 (“Exchange Act”). This is commonly referred to as a “soft dollar” arrangement. These research products and/or services will assist us in our investment decision making process. Such research generally will be used to service all of our client accounts, but brokerage charges paid by the client may be used to pay for research that is not used in managing that specific client’s account. More information about these benefits can be found below, under “The Custodians, Brokers, and Asset Managers We Use”.

#### 2. Brokerage for Client Referrals

We receive no referrals from a broker-dealer or third party in exchange for using that broker-dealer or third party.

#### 3. Clients Directing Which Broker/Dealer/Custodian to Use

Not all investment advisors require the use of a particular broker/dealer or custodian. Some investment advisors allow their clients to select their broker/dealer. By requiring clients to use a particular broker/dealer, Miner Wealth Management may not achieve the most favorable execution of client transactions and that practice may cost clients more money than if they used a different broker/dealer or custodian. However, for compliance and operational efficiencies, Miner Wealth Management has decided to require our clients to use broker/dealers and other qualified custodians determined by Miner Wealth Management.

The Custodians, Brokers, and Asset Managers We Use (Charles Schwab and Dimensional Fund Advisors)

The custodian and brokers we use maintain custody of your assets that we manage, although we may be deemed to have limited custody of your assets due to our ability to withdraw fees from your account (see Item 15 – Custody, below).

Your brokerage and custody costs: For our clients' accounts that Schwab maintains, Schwab generally does not charge you separately for custody services but is compensated by charging you commissions or other fees on trades that it executes or that settle into your Schwab account. Certain trades (for example, many mutual funds and ETFs) may not incur Schwab commissions or transaction fees. Schwab is also compensated by earning interest on the uninvested cash in your account in Schwab's Cash Features Program.

Products and services available to us from Schwab: Schwab Advisor Services is Schwab's business serving independent investment advisory firms like us. They provide our clients and us with access to their institutional brokerage services (trading, custody, reporting and related services), many of which are not typically available to Schwab retail customers. Schwab also makes available various support services. Some of those services help us manage or administer our clients' accounts, while others help us manage and grow our business. Schwab's support services are generally available on an unsolicited basis (we don't have to request them) and at no charge to us. Following is a more detailed description of Schwab's support services:

Services that benefit you: Schwab's institutional brokerage services include access to a broad range of investment products, execution of securities transactions, and custody of client assets. The investment products available through Schwab include some to which we might not otherwise have access or that would require a significantly higher minimum initial investment by our clients. Schwab's services described in this paragraph generally benefit you and your account.

Services that may not directly benefit you: Schwab also makes available to us other products and services that benefit us but may not directly benefit you or your account. These products and services assist us in managing and administering our clients' accounts. They include investment research, both Schwab's own and that of third parties. We may use this research to service all or a substantial number of our clients' accounts, including accounts not maintained at Schwab. In addition to investment research, Schwab also makes available software and other technology that:

- provide access to client account data (such as duplicate trade confirmations and account statements)
- facilitate trade execution and allocate aggregated trade orders for multiple client accounts
- provide pricing and other market data
- facilitate payment of our fees from our clients' accounts
- assist with back-office functions, recordkeeping, and client reporting

Services that generally benefit only us: Schwab also offers other services intended to help us manage and further develop our business enterprise. These services include:

- Educational conferences and events
- Consulting on technology, compliance, legal, and business needs
- Publications and conferences on practice management and business succession

We do not require that you maintain your account with Schwab, based on our interest in receiving Schwab's services that benefit our business and Schwab's payment for services for which we would otherwise have to pay rather than based on your interest in receiving the best value in custody services and the most favorable execution of your transactions. This is a potential conflict of interest. We believe, however, that our selection of Schwab as custodian and broker is in the best interests of our clients. Our selection is primarily supported by the scope, quality, and price of Schwab's services and not Schwab's services that benefit only us.

Contact Charles Schwab, Miner Wealth Management's recommended Custodian

Clients may contact Charles Schwab, Miner Wealth Management's custodian directly by mail at Charles Schwab & Co., Inc, Orlando Operations Center, 1958 Summit Park Drive, Suite 200, Orlando, FL 32810 or by phone at +1 (800) 515-2157.

#### Asset Manager Benefits

Miner Wealth Management works extensively with Dimensional Fund Advisors ("DFA"), an institutional asset manager. Miner Wealth Management receives benefits for working with Dimensional Fund Advisors including sponsored conferences, ongoing professional development and continuing education, and data and analytical tools.

Advisor uses resources from the fund companies because we believe they help us improve our service to current and prospective Clients. These DFA benefits create a conflict of interest for Miner Wealth Management to recommend DFA funds. This conflict of interest is mitigated by our investment vetting process and by only recommending DFA investments in the best interest of clients.

#### Aggregating (Block) Trading for Multiple Client Accounts

Generally, we combine multiple orders for shares of the same securities purchased for advisory accounts we manage (this practice is commonly referred to as "block trading"). We will then distribute a portion of the shares to participating accounts in a fair and equitable manner. The distribution of the shares purchased is typically proportionate to the size of the account, but it is not based on account performance or the amount or structure of management fees. Subject to our discretion, regarding particular circumstances and market conditions, when we combine orders, each participating account pays an average price per share for all transactions and pays a proportionate share of all transaction costs. Accounts owned by our firm or persons associated with our firm may participate in block trading with your accounts; however, they will not be given preferential treatment.

#### Handling Trade Errors

We will never benefit or profit from trade errors, and have procedures to prevent them; however, trade errors in client accounts cannot always be avoided. Consistent with its fiduciary duty, Miner Wealth Management corrects trade errors in a manner that is in the best interest of the client. In cases where the client causes the trade error, the client is responsible for any loss resulting from correction. Depending on specific circumstances, the client may not be able to receive any gains generated as a result of the error correction. In all situations where the client does not cause the trade error, the client is made whole and any loss resulting from the trade error is absorbed by Miner Wealth Management if the error is caused by us. If the error is caused by the broker-dealer, the broker-dealer is responsible for handling the trade error. If an investment gain results from the correcting trade, the gain is kept in Miner

Wealth's Trade Correction account to offset any losses. If there are net gains over time, Schwab will donate the gains to their own approved charities. Under no circumstance does Miner Wealth Management benefit from trade corrections.

### **Item 13: Review of Accounts**

Matthew Miner, Founder, CEO and CCO of MWM, will work with Clients to obtain current information regarding their assets and investment holdings and will review this information as part of our financial planning services. MWM does not provide specific reports to financial planning Clients, other than financial plans.

Client accounts with the Investment Management Service will be reviewed regularly on a quarterly basis by Matthew Miner, Founder, CEO and CCO. The account is reviewed with regards to the Client's investment policies and risk tolerance levels. Events that may trigger a special review would be unusual performance, addition or deletions of Client imposed restrictions, excessive draw-down, volatility in performance, or buy and sell decisions from the firm or per Client's needs.

Clients will receive trade confirmations from the broker(s) for each transaction in their accounts as well as monthly or quarterly statements and annual tax reporting statements from their custodian showing all activity in the accounts, such as receipt of dividends and interest.

MWM will provide written reports to Investment Management Clients on a quarterly basis. We urge Clients to compare these reports against the account statements they receive from their custodian.

### **Item 14: Client Referrals and Other Compensation**

Outside of those listed in item 12, we do not receive any economic benefit, directly or indirectly, from any third party for advice rendered to our Clients. Nor do we, directly or indirectly, compensate any person who is not advisory personnel for Client referrals.

### **Item 15: Custody**

MWM does not accept custody of Client funds except in the instance of withdrawing Client fees.

For Client accounts in which MWM directly debits their advisory fee:

- i. MWM will send a copy of its invoice to the custodian at the same time that it sends the Client a copy.
- ii. The custodian will send at least quarterly statements to the Client showing all disbursements for the account, including the amount of the advisory fee.
- iii. The Client will provide written authorization to MWM, permitting them to be paid directly for their accounts held by the custodian.

Clients should receive at least quarterly statements from the broker-dealer, bank or other qualified custodian that holds and maintains Client's investment assets. We urge you to carefully review such statements and compare such official custodial records to the account statements or reports that we may provide to you. Our statements or reports may vary from custodial statements based on accounting procedures, reporting dates, or valuation methodologies of certain securities.

### **Item 16: Investment Discretion**

For those Client accounts where we provide Investment Management Services, we maintain discretion over Client accounts with respect to securities to be bought and sold and the amount of securities to be bought and sold without seeking prior client approval for each transaction made. Investment discretion is explained to Clients in detail when an advisory relationship has commenced. At the start of the advisory relationship, the Client will execute a Limited Power of Attorney, which will grant our firm discretion over the account. Additionally, the discretionary relationship will be outlined in the advisory contract and signed by the Client. Clients may limit our discretion by requesting certain restrictions on investments. However, approval of such requests are at the firm's sole discretion.

### **Item 17: Voting Client Securities**

We do not vote Client proxies. Therefore, Clients maintain exclusive responsibility for: (1) voting proxies, and (2) acting on corporate actions pertaining to the Client's investment assets. The Client shall instruct the Client's qualified custodian to forward to the Client copies of all proxies and shareholder communications relating to the Client's investment assets. If the Client would like our opinion on a particular proxy vote, they may contact us at the number listed on the cover of this brochure.

In most cases, you will receive proxy materials directly from the account custodian. However, in the event we were to receive any written or electronic proxy materials, we would forward them directly to you by mail, unless you have authorized our firm to contact you by electronic mail, in which case, we would forward you any electronic solicitation to vote proxies.

### **Item 18: Financial Information**

Registered Investment Advisers are required in this Item to provide you with certain financial information or disclosures about our financial condition. We have no financial commitment that impairs our ability to meet contractual and fiduciary commitments to Clients, and we have not been the subject of a bankruptcy proceeding.

We do not have custody of Client funds or securities or require or solicit prepayment of more than \$500 in fees per Client six months in advance.



## **Item 19: Requirements for State-Registered Advisers**

### **Principal Officers**

Matthew Miner serves as MWM's sole principal. Information about Matthew Miner's education, business background, and outside business activities can be found on his ADV Part 2B, Brochure Supplement attached to this Brochure.

### **Outside Business**

All outside business information, if applicable, of MWM is disclosed in Item 10 of this Brochure.

### **Performance-Based Fees**

Neither MWM nor Matthew Miner is compensated by performance-based fees.

### **Material Disciplinary Disclosures**

No management person at MWM has ever been involved in an arbitration claim of any kind or been found liable in a civil, self-regulatory organization, or administrative proceeding.

### **Material Relationships That Management Persons Have With Issuers of Securities**

Neither MWM nor Matthew Miner have any relationship or arrangement with issuers of securities.

### **Business Continuity Plan**

MWM maintains a written Business Continuity Plan that identifies procedures related to an emergency or significant business disruptions, including the death or disability of Matthew Miner, or any of the investment adviser representatives of Miner Wealth Management, or in the event Miner Wealth Management ceases operations as an Investment Advisor.



# MINER WEALTH MANAGEMENT

Miner Wealth Management, LLC

4801 Glenwood Ave Ste 200-05

Raleigh, North Carolina 27612

919-210-4773

Form ADV Part 2B – Matthew Miner Brochure Supplement

Dated: January 15, 2024

*For*

Matthew Miner

Founder, CEO, and Chief Compliance Officer

This brochure supplement provides information about Matthew Miner that supplements Miner Wealth Management, LLC (“MWM”) brochure. A copy of that brochure precedes this supplement. Please contact Matthew Miner if the MWM brochure is not included with this supplement or if you have any questions about the contents of this supplement.

Additional information about Matthew Miner is available on the SEC’s website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) which can be found using the identification number 6970006.

## Item 2: Educational Background and Business Experience

Matthew Miner

Born: 1979

### Educational Background

- 2009 – Master Of Business Administration, Duke University
- 2002 – Bachelor Of Science, Finance, Arizona State University

### Business Experience

- 05/2021 – Present, Miner Wealth Management, LLC, Founder, CEO and CCO
- 06/2018 – 08/2021, PLC Wealth Management, LLC, Wealth Planner
- 05/2018 – 06/2018, Sabbatical
- 06/2013 – 04/2018, Quality Equipment, LLC, General Sales Manager
- 05/2008 – 06/2013, Deere & Company, Territory Sales Manager

### Professional Designation(s)

CFP (Certified Financial Planner)®: The CERTIFIED FINANCIAL PLANNER™, CFP® and federally registered CFP (with flame design) marks (collectively, the “CFP® marks”) are professional certification marks granted in the United States by Certified Financial Planner Board of Standards, Inc. (“CFP Board”).

The CFP® certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP® certification. It is recognized in the United States and a number of other countries for its (1) high standard of professional education; (2) stringent code of conduct and standards of practice; and (3) ethical requirements that govern professional engagements with Clients. Currently, more than 71,000 individuals have obtained CFP® certification in the United States.

To attain the right to use the CFP® marks, an individual must satisfactorily fulfill the following requirements:

- Education – Complete an advanced college-level course of study addressing the financial planning subject areas that CFP Board’s studies have determined as necessary for the competent and professional delivery of financial planning services, and attain a Bachelor’s Degree from a regionally accredited United States college or university (or its equivalent from a foreign university). CFP Board’s financial planning subject areas include insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning;
- Examination – Pass the comprehensive CFP® Certification Examination. The examination includes case studies and Client scenarios designed to test one’s ability to correctly diagnose

financial planning issues and apply one's knowledge of financial planning to real-world circumstances;

- Experience – Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year); and
- Ethics – Agree to be bound by CFP Board's *Standards of Professional Conduct*, a set of documents outlining the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements in order to maintain the right to continue to use the CFP® marks:

- Continuing Education – Complete 30 hours of continuing education hours every two years, including two hours on the *Code of Ethics* and other parts of the *Standards of Professional Conduct*, to maintain competence and keep up with developments in the financial planning field; and
- Ethics – Renew an agreement to be bound by the *Standards of Professional Conduct*. The *Standards* prominently require that CFP® professionals provide financial planning services at a fiduciary standard of care. This means CFP® professionals must provide financial planning services in the best interests of their Clients.

CFP® professionals who fail to comply with the above standards and requirements may be subject to CFP Board's enforcement process, which could result in suspension or permanent revocation of their CFP® certification.

### **Item 3: Disciplinary Information**

Matthew Miner has never been involved in an arbitration claim of any kind or been found liable in a civil, self-regulatory organization, or administrative proceeding.

### **Item 4: Other Business Activities**

Matthew Miner is currently employed as the Founder and Host of the podcast Work Pants Finance and the website, WorkPantsFinance.com. Matthew Miner is a Partner at Meiners Homestead. Matt Miner is also 50% owner of Mr. Mower Guy, a commercial landscaping company. These activities take up less than 10% of Matthew Miner's time, and constitute less than 10% of Matthew Miner's income. Neither of these activities involve advisory clients of MWM, therefore there are no conflicts of interest.

### **Item 5: Additional Compensation**

Matthew Miner does not receive any economic benefit from any person, company, or organization, in exchange for providing Clients advisory services through MWM.

**Item 6: Supervision**

Matthew Miner, as Founder, CEO and Chief Compliance Officer of MWM, is responsible for supervision. He may be contacted at the phone number on this brochure supplement.

**Item 7: Requirements for State Registered Advisers**

Matthew Miner has NOT been involved in an arbitration, civil proceeding, self-regulatory proceeding, administrative proceeding, or a bankruptcy petition.



# MINER WEALTH MANAGEMENT

Miner Wealth Management, LLC

4801 Glenwood Ave Ste 200-05  
Raleigh, North Carolina 27612  
919-210-4773

Form ADV Part 2B – Joe Bray Brochure Supplement

Dated: January 15, 2024

*For*

Joseph (“Joe”) Bray

Associate Financial Planner

This brochure supplement provides information about Joe Bray that supplements Miner Wealth Management, LLC (“MWM”) brochure. A copy of that brochure precedes this supplement. Please contact Matthew Miner if the MWM brochure is not included with this supplement or if you have any questions about the contents of this supplement.

Additional information about Joe Bray is available on the SEC’s website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) which can be found using the identification number 7730414.

## Item 2: Educational Background and Business Experience

Joseph Bray

Born: 1983

Educational Background: 2005 – Bachelors of Science, Accounting , Reinhardt University

Business Experience:

- 07/2023 – Present, Miner Wealth Management, LLC, Associate Financial Planner
- 04/2023 – 07/2023, Miner Wealth Management, LLC, Client Service Associate
- 05/2017 – Present, Moore Colson CPAs and Advisors, Finance Director
- 09/2013 – 04/2017, Arysta LifeScience, Accounting Manager
- 11/2012 – 09/2013, Cisco Systems, SOX Process Lead

Professional Designation(s):

**Certified Public Accountant (CPA):** CPAs are licensed and regulated 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 minimum college education (150 credit hours with at least a baccalaureate degree and 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), and successful passage of the Uniform CPA Examination. 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). Additionally, all American Institute of Certified Public Accountants (AICPA) members are required to follow a rigorous Code of Professional Conduct which requires that they act with integrity, objectivity, due care, competence, fully disclose any conflicts of interest (and obtain client consent if a conflict exists), maintain client confidentiality, disclose to the client any commission or referral fees, and serve the public interest when providing financial services.

## Item 3: Disciplinary Information

Joe Bray has never been involved in an arbitration claim of any kind or been found liable in a civil, self-regulatory organization, or administrative proceeding.

## Item 4: Other Business Activities

Joe Bray is currently employed as the Finance Director for Moore Colson CPAs and Advisors. He is responsible for internal accounting and reporting, accounts payable, accounts receivable and billing. He spends 120 hours per month on this activity. This outside business activity does not involve any advisory clients of MWM nor does Joe Bray solicit clients to this outside business.

**Item 5: Additional Compensation**

Joe Bray does not receive any economic benefit from any person, company, or organization, in exchange for providing Clients advisory services through MWM.

**Item 6: Supervision**

Matthew Miner, Chief Compliance Officer of MWM, is responsible for the supervision of Joe Bray. Matthew Miner may be contacted at the phone number on this brochure supplement.

**Item 7: Requirements for State Registered Advisers**

Joe Bray has NOT been involved in an arbitration, civil proceeding, self-regulatory proceeding, administrative proceeding, or a bankruptcy petition.