



**Miller Wealth Advisors**

Planning for life. Preparing for a lifetime.

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## The MWA Report

### Fall 2023



Dear Clients and Friends,

As the leaves turn to vibrant shades of red and orange, we're excited to welcome in Fall. The journalist and author, Jim Bishop, wrote: "Autumn carries more gold in its pocket than all other seasons". This excerpt captures the richness and warmth of the fall season.

In this issue, we'll update you on the state of the economy, explain why bonds are making a comeback, present a case study of how one client capitalized on today's higher interest rates and share some personal updates from our team.

We are proud to support the Walk to End Alzheimers' once again. As a financial planner, I've experienced Alzheimers' profound emotional, financial and caregiving impact on families. If you would like to make a donation to our company's team and support this worthy cause, please scroll down to the



Community Impact Corner section of this newsletter.

In October, I attended Valmark's annual conference called "Member Summit". This year marked Valmark's 60th anniversary in business. It's been a privilege to be part of the Valmark family of Member Firms for the past 18 years. Though much has changed during this time, one thing remains the same: Valmark's commitment to live, love and work according to the time-honored value of the "golden rule" - "do unto others as you would have them do unto you".

We encourage you to share this newsletter with family, friends and colleagues. Wishing you and your family a joyous holiday season.

Sincerely,

*Bill*

### **Case Study, Volume 126 Deferred Income Annuity**



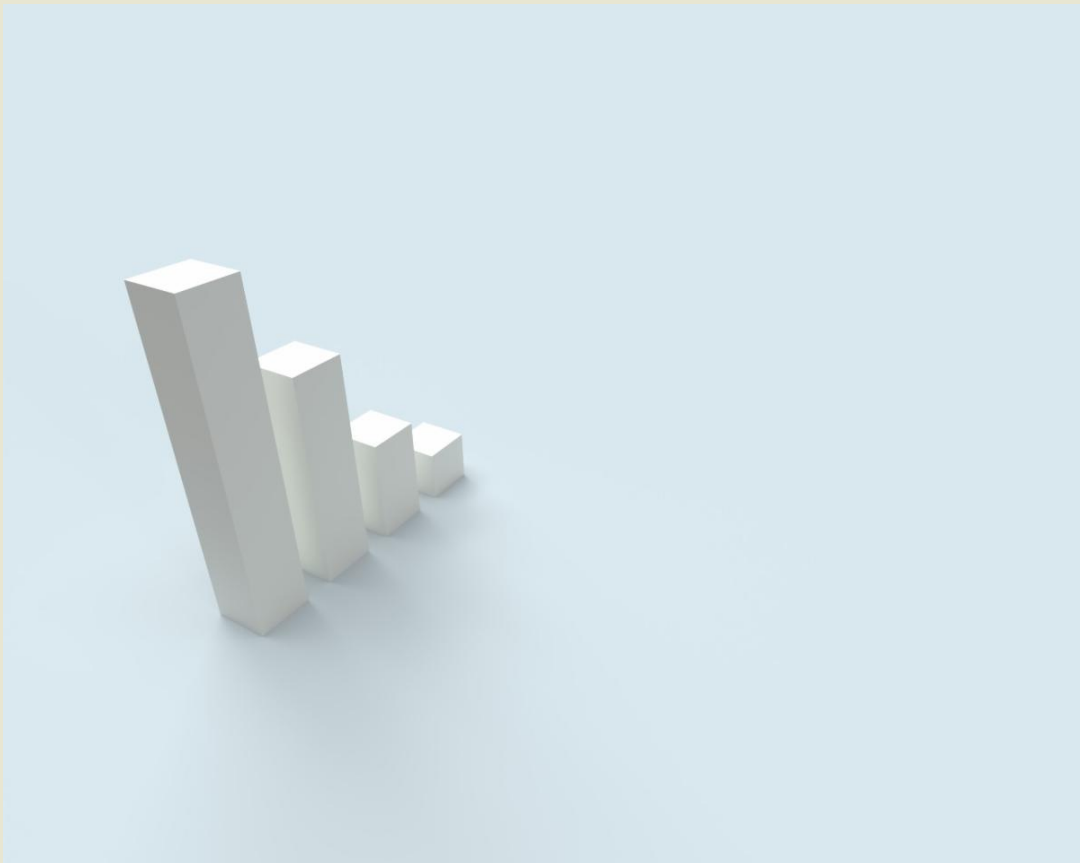
Restructuring a couple's annuity results in a higher payout while minimizing income taxes.

[Case Study](#)

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**Bill's Brief**





## Making The Case For Bond Ladders

Despite my strong conviction about stocks over the long run, the case for bonds looks compelling right now with Treasury yields near 16-year highs.

Bill's  
Brief

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## Quarterly Economic Commentary



### Third Quarter, 2023

After a strong first half of the year, there were not many places to hide in the third quarter, as investors had to contend with a "hawkish" pause by the Fed, a looming government shutdown, a jump in bond yields.

Economic Commentary



#### Ohio National name change to Augustar Financial

Ohio National life insurance has recently been rebranded under the name AuguStar Life, under parent company Constellation Insurance Inc. For clients who hold Ohio National annuities, there are no changes to your contracts. All statements and letters have been rebranded to the new name.

Please reach out to our team if you have any questions.

### Community Impact Corner

***"We make a living by what we get, but we make a life by what we give."***  
***-Winston Churchill***

Miller Wealth Advisors is proud to support the Alzheimer's Association and the Boca Raton Walk to End Alzheimer's. Please visit [here](#) or contact Bill directly if you'd like to join our company's team at South County Park for the walk on Sunday, November 12. Hope to see you there.



# WALK ON.



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Miller Wealth Advisors proudly supports the Walk to End Alzheimer's— Boca Raton and all the courageous walkers that are participating this year. Their dedication and heart are inspiring and represent the steps forward to creating a world without Alzheimer's.

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## Miller Wealth Advisors

Where planning for life includes being prepared for the financial consequences of needing long-term healthcare.

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## What's Happening With Our Team?

### An Update from Jennifer

It's been a little over a year since my husband and I went to Gig Harbor, WA for him to receive his Exosym device, so I thought I would provide an update on how my family is doing. I'm happy to report that Jeff is back at



the fire department with his crew working on a shift schedule again. This was a huge goal of his and he is very happy to be back doing what he loves. My kids are both in high school now. Colin is a senior and is seriously considering a career in the fire service. He is working part-time and doing great. Kayley is a freshman and part of the JV cheerleading team, the medical academy and has a rigorous academic schedule that includes 3 college courses. Even with all of that, she loves high school and has quite a busy social life. As for me, I enjoy reading, walking and spending time with my family, including our 2 dogs, Simon and Winston. We were grateful to take a few days this summer to visit Busch Gardens and SeaWorld and are looking forward to traveling to North Georgia again for Thanksgiving!



## **Valmark Member Summit Update**

Valmark Financial Group's Member Summit conference took place at the JW Marriott in Orlando last month. Attached are a few pictures from the conference.









- **Bill Miller**, Managing Partner

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