

James River Asset Management, LLC

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Alvin H. Miller, Jr.

2B Supplemental Brochure

February 23, 2018

The Brochure Supplement provides information about Alvin Miller (CRD# 1074249) that supplements the James River Asset Management, LLC (“JRAM”) Brochure. You should have received a copy of the Brochure. Please contact the Chief Compliance Officer, Alvin Miller at 804-323-0517 or amiller@jrwealth.com. if you did not receive James River Asset Management’s Brochure or if you have any questions about the contents of this supplement.

Additional information about Alvin Miller is available on the SEC’s website at [SEC Adviser Info](#). You can search this site by a unique identifying number, known as the CRD number listed above.

ITEM 2 - EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Alvin H. Miller, Jr.

Born: 1951

Post-Secondary Education:

- University of Richmond, B.A., Economics, 1974
- Successfully completed the Interest Rate Options Examination Series 5, General Securities Representative Examination (Series 7), and Uniform Investment Adviser State Law Examination (Series 65)
- Insurance Licenses in fixed Life & Annuity

Recent Business Experience:

- *James River Asset Management*, Vice president, Member, 1995 – Present
- *Valmark Securities Inc.*, Registered Representative, 02/2015 – Present
- *Independent Financial Partners*, Investment Advisor Representative, 05/2015 – 03/2018
- *American Portfolios Financial Services, Inc.*, Financial Advisor, 06/2004 to 02/2015

ITEM 3 - DISCIPLINARY INFORMATION

Alvin Miller, Jr. has no history of any legal or disciplinary events that deems to be material to a client's consideration of Alvin Miller, Jr. to act as their investment adviser representative. FINRA's BrokerCheck® may have additional information regarding the disciplinary history of Alvin Miller, Jr. that is not included in this brochure supplement. ([SEC Adviser Info](#)).

ITEM 4 - OTHER BUSINESS ACTIVITIES

Alvin Miller, Jr. is an insurance agent. It is anticipated that a small portion, less than (10%) of his time, will be spent providing these insurance products. In such capacity, he offers fixed and variable life insurance products and receive normal and customary commissions as a result of any purchases made by clients. The client is under no obligation to purchase fixed or variable life insurance through Alvin Miller, Jr. on a commissionable basis. In addition, Alvin Miller, Jr. receives other compensation such as fixed or variable life trails. The potential for receipt of commissions and other compensation gives him incentive to recommend insurance products based on the compensation received, rather than on the client's needs. To address this, disclosure is made to the client at the time purchase is made, identifying the nature of the transaction or relationship, the role to be played and any compensation (e.g., commissions, trails) to be paid by the client and/or received by the insurance agent.

Alvin Miller, Jr. is a Registered Representative of Valmark Securities, Inc., a securities broker/dealer, and a member of the Financial Industry Regulatory Authority, Inc. ("FINRA") and an investment adviser registered with the U.S Securities and Exchange Commission ("SEC").

As a broker-dealer, Valmark engages in a broad range of activities normally associated with securities brokerage firms. Pursuant to the investment advice given by Alvin Miller, Jr., investments in securities will be recommended for you. If Valmark is selected as the broker-dealer, it will affect transactions in securities for you, a client of JRAM and Alvin Miller, Jr. By serving as the broker-dealer, Valmark and Alvin Miller, Jr. will receive commissions for executing securities transactions.

You are advised that if Valmark is selected as the broker-dealer, the transaction charges may be higher or lower than the charges you may pay if the transactions were executed at other broker-dealers. You should note, however, that you are under no obligation to purchase securities through Alvin Miller, Jr., JRAM or Valmark.

Alvin Miller, Jr. will provide advice regarding investment company securities. You should be aware that, in addition to the advisory fees paid by you, each investment company also charges its own separate investment advisory fees and other expenses (internal management fees). In addition, you should be aware that mutual funds may be purchased separately independent of the investment management services of JRAM.

ITEM 5 - ADDITIONAL COMPENSATION

Alvin Miller, Jr. does not receive any economic benefit for providing advisory services beyond the scope of James River Asset Management and business activities listed in **Item 4**.

ITEM 6 - SUPERVISION

Alvin Miller, Jr. is supervised through a compliance program designed to prevent and detect violations of the federal and state securities laws. Supervision is conducted by the Chief Compliance Officer, Alvin Miller, who is responsible for administering the policies and procedures. Mr. Miller reviews those policies and procedures annually for their adequacy and the effectiveness of their implementation. All policies and procedures of the firm are followed.

Alvin Miller contact information:
Chief Compliance Officer
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