



Millennium Investment & Retirement Advisors, LLC
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FORM ADV PART 2B BROCHURE SUPPLEMENTS

These brochure supplements provide information about our Investment Adviser Representatives and supplements the Millennium Investment & Retirement Advisors, LLC's disclosure brochure. You should have received a copy of that brochure. Please contact us as admin@miracenter.com or at 866-239-6412 if you did not receive the firm brochure or if you have any questions about the contents of these supplements.

Additional information about our Investment Adviser Representatives is available on the SEC's website at www.adviserinfo.sec.gov.

Brochure Supplement (Part 2B of Form ADV)

EMPLOYEE NAME RICK CANIPE

Educational Background:

- Date of birth: 1960
- Institutions:
 - Virginia Military Institute, Bachelors, Biology, '84
 - University of Montana, Masters, Business Admin MBA, '89
 - College for Financial Planning, Certified Financial Planner (CFP) program
 - Internal Revenue Service (IRS) Enrolled Agent Program

Business Experience:

- BB&T, Trust Division, 1992 to 1994
- Centura, Trust Division, 1995 to 1999
- BB&T, 1999 to 2002
- MillenniumM, 2000 to present

Disciplinary Information: None | Other Business Activities: None

Arbitration Claims: None | Self-Regulatory Organization or Administrative Proceeding: None

Bankruptcy Petition: None

Professional Certifications for Rick Canipe

Employees have earned certifications and credentials that are required to be explained in further detail.

Certified Financial Planner (CFP): Certified Financial Planners are licensed by the CFP Board to use the CFP mark. CFP certification requirements:

- Bachelor's degree from an accredited college or university.
- Completion of the financial planning education requirements set by the CFP Board (www.cfp.net).
- Successful completion of the 10-hour CFP® Certification Exam.
- Three-year qualifying full-time work experience.
- Successfully pass the Candidate Fitness Standards and background check.

Enrolled Agent (EA): Enrolled Agents are enrolled by the Internal Revenue Service and authorized to use the EA designation. EA enrollment requirements:

- Successful completion of the three-part IRS Special Enrollment Examination (SEE), or completion of five years of employment by the IRS in a position which regularly interpreted and applied the tax code and its regulations.
 - Successfully pass the background check conducted by the IRS.
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EMPLOYEE NAME JAMES M. HOLLAND

Educational Background:

- Date of birth: 1968
- Institution:
 - Ohio Wesleyan University, B.S Economics, '90
 - Master of Business Administration (MBA) Jack Welch Management Institute 2018

Business Experience:

- Prime Capital Services, Inc., Registered Representative, 1998 to 2000
- Syndicated Capital, Inc., Registered Representative, 2000 to 2002
- PGP Financial, Inc., Registered Representative, 2003 to 2005
- Wells Fargo Alarm Services, Customer Service Representative, 1992 to 2006
- The MMA Group Inc., Vice President, 1996 to 2006
- Sterling Monroe Securities, LLC, Registered Representative, 2007 to 2008
- JPH Consulting Group Inc., Owner, 2005 to 2011
- MillenniumM, Investment Advisor Representative, 2009 to present

Disciplinary Information: None | Other Business Activities: None
Arbitration Claims: None | Self-Regulatory Organization or Administrative Proceeding: None
Bankruptcy Petition: None

Professional Certifications for James M. Holland

Employees have earned certifications and credentials that are required to be explained in further detail.

Accredited Investment Fiduciary Analyst (AIFA®) Certification Requirements

- Attain the Accredited Investment Fiduciary (AIF®) designation
- Complete the AIFA® training
- Pass the AIFA® assessment
- Complete required yearly continuing education requirements (10 hours per year)

The AIFA designation certifies that the recipient has advanced knowledge of fiduciary standards of care, their application to the investment management process and procedures for assessing conformance by third parties to fiduciary standards.

EMPLOYEE NAME MICHAEL A. EDBERG

Educational Background:

- Date of birth: 1972
- Institutions:
 - Clark University, B.A., '94
 - The George Washington University, MBA, '96

Business Experience:

- International Finance Corporation, Investment Officer, 1996 to 2008
- Microvest Capital Management, Managing Director, 2008 to 2012
- J.M. Edberg Investment Management, LLC, CCO and Managing Member 2013 to 2015
- Plotkin Financial Advisors, LLC, Advisory Representative, 2015 to 2017
- Independent Financial Group, LLC, Financial Advisor, 2015 to 2017
- MillenniumM, Investment Advisor Representative, 2017 to Present

Disciplinary Information: None | Other Business Activities: None
Arbitration Claims: None | Self-Regulatory Organization or Administrative Proceeding: None
Bankruptcy Petition: None

EMPLOYEE NAME DOUGLAS RONGO

Educational Background:

- Date of birth: 1966
- Institutions:
 - United States Merchant Marine Academy, BS – Marine Engineering, Marine Transportation, 1989

Business Experience:

- 2022 to present: Investment Advisor Representative, Millennium Investment and Retirement Advisors, LLC,
- 2007 to 2022: IA Rep, Cambridge Investment Research Advisors, Inc.,
- 2007 to 2022: Reg. Rep. Cambridge Investment Research, Inc
- 2006 to 2007: Reg. Rep. Brookstreet Securities Corporation
- 2006 to 2006: Investment Adviser Representative, North Start Financial Group
- 2004 to 2006: IPA, The O,N Equity Sales Company
- 1989 to 2005: LCDR, US Navy Reserves
- 2001 to 2004: Reg. Rep. Linsco/Private Ledger
- 1994 to 2001: Real Estate Agent, Gregory Realty Corp of Virginia
- 2000 to 2001: Reg. Rep., Robert W. Baird & Co., Incorporated
- 2000 to 2001: Financial Rep, Northwestern Mutual Life
- 1999 to 2000; Engineer, Maersk Lines LTD,
- 1992 to 1999: Engineer, Bayship Management
- 1996 to 1999: Tax Preparation, H & R Block

Disciplinary Information: None

Other Business Activities:

Insurance Agent

Douglas Rongo is independently licensed to sell insurance products through various insurance companies. When acting in this capacity, Douglas Rongo will receive commissions for selling insurance and products. Fees charged by MILLENNIUM for advisory services are not reduced to offset the commissions generated separately through insurance activities.

Douglas Rongo may also receive other incentive awards for the recommendation/sale of other insurance products. The receipt of compensation and other incentive benefits may affect the judgment of Douglas Rongo when recommending these products to his clients. While Douglas Rongo endeavors at all times to put the interest of his clients first as a part of MILLENNIUM's overall fiduciary duty to clients, clients should be aware that the receipt of commissions and additional compensation itself creates a conflict of interest and may affect Douglas Rongo's decision-making process when making recommendations.

Real Estate Agent

Douglas Rongo is a licensed real estate agent in the State of North Carolina. In this separate capacity as a licensed real estate agent, Douglas Rongo will earn commissions for real estate transactions.

To the extent that an advisory client may use a portion of their proceeds from a loan on the client's real estate or from the sale of their real estate, brokered by Douglas Rongo to fund their securities account(s), a potential conflict of interest exists. The conflict is present in that Douglas Rongo has an incentive to recommend the proceeds be placed in a securities account managed by Douglas Rongo thus increasing the compensation earned by Douglas Rongo.

Clients of MILLENNIUM are not obligated in any manner to use the real estate services provided by Douglas Rongo.

Other Business Activity: US Marine Academy Alumni Assoc. Tar Heel Charter, Rongo Asset Management, LLC
Arbitration Claims: None | Self-Regulatory Organization or Administrative Proceeding: None
Bankruptcy Petition: None

EMPLOYEE NAME BRYAN BERRY

Educational Background:

- Date of birth: 1967
- Institutions:
 - James Madison University, BBA in Finance, 1990

Business Experience:

- 2024 to Present: Investment Advisor Representative, Millennium Investment and Retirement Advisors, LLC,
- 2023 to Present: Director of Business Development, Leaders Rising Network.
- 2022 to Present: Owner, Harvesting Chaos,
- 2014 to 2022: Investment Adviser Agent, Old Dominion Asset Management Inc.,
- 2002 to 2014: Investment Adviser Representative, Trendline Capital Management
- 1997 to 2002: President, Beacon Capital Management

Disciplinary Information: None

Other Business Activities:

Bryan Berry is the owner and professional speaker for Harvesting Chaos since August 2022. This is not an investment related activity. His duties include speaking at events when contracted to do so. Bryan Berry spends approximately 25 hours per month on this activity, all during normal trading hours.

Bryan Berry is Director of Business Development of Leaders Rising Network since October 2023. This is not an investment related activity. His duties include growing the client list and conducting leadership. Bryan Berry spends approximately 100% of his time on this activity, prior to registering as an investment adviser.

Arbitration Claims: None | Self-Regulatory Organization or Administrative Proceeding: None
Bankruptcy Petition: None

EMPLOYEE NAME COLIN STEVENS DIXON

Educational Background:

- Date of birth: 1998
- Institutions:
 - University of Virginia, Degree in Economics: 2021

Business Experience:

- 9/2024 to Present: Investment Advisor Representative, Millennium Investment and Retirement Advisors, LLC,
- 8/2024 to Present: Partial Owner, Millennium Investment and Retirement Advisors, LLC,
- 11/2021 to 9/2024: Associate, Expand Financial, LLC,
- 5/2021 to 11/2021: Unemployed,
- 8/2017 to 5/2021: Student, University of Virginia,
- 11/2011 to 8/2017: Unemployed

Disciplinary Information: None

Other Business Activities:

Corporate Profit Strategies DBA Creideas

Colin Dixon is a consultant and officer of Creideas since August 2021. His duties include offering client relations and service. This is not an investment related activity. Colin Dixon spends less than 10% of his time each month on this activity.

Insurance Agent

Colin Dixon is independently licensed to sell insurance products through various insurance companies since May 2022. This is an investment related activity. When acting in this capacity, Colin Dixon will receive commissions for selling insurance products. Fees charged by MILLENNIUM for advisory services are not reduced to offset the commissions generated separately through insurance activities.

Colin Dixon may also receive other incentive awards for the recommendation/sale of other insurance products. The receipt of compensation and other incentive benefits may affect the judgment of Colin Dixon when recommending these products to his clients. While Colin Dixon endeavors at all times to put the interest of his clients first as a part of MILLENNIUM's overall fiduciary duty to clients, clients should be aware that the receipt of commissions and additional compensation itself creates a conflict of interest and may affect Colin Dixon's decision-making process when making recommendations.

Arbitration Claims: None | Self-Regulatory Organization or Administrative Proceeding: None
Bankruptcy Petition: None