

Item 1. Introduction

Millennium Capital Management Corporation dba Alliant Wealth Advisors (“Alliant” “we” “us” and “Advisor”) is a Virginia corporation registered as an investment advisor under the laws of the Securities and Exchange Commission. Brokerage and investment advisory services and fees differ, and it is important for you to understand the differences. Free and simple tools are available to research firms and financial professionals at Investor.gov/CRS, which also provides educational materials about broker-dealers, investment advisers, and investing.

Item 2. Relationships and Services

What investment services and advice can you provide me?

We provide investment advisory services to you through a structured process to address the four components of wealth (enhancement, protection, transfer, and charitable giving). Our services are provided for a fee based on the value of your account. We tightly integrate investment activities within your overall wealth goals by capturing available market returns through cost-effective, long-term investments deemed appropriate for your distinct goals and risk tolerances. After assets are invested, we help our clients monitor their investments and provide advice related to ongoing financial and investment needs. Our investment recommendations generally include mutual funds and exchange-traded funds. Clients may impose restrictions on investing in certain securities or types of securities. We do not have an account minimum.

We will offer you advice on a regular basis. We will discuss your investment goals, design with you a strategy to achieve your investment goals, and regularly monitor your account. We are available to discuss your portfolio, via phone, video or in person, at any time in addition to any regularly scheduled meetings. More frequent reviews of Client accounts may also be triggered by a change in your investment objectives; tax considerations; large deposits or withdrawals; large sales or purchases; or changes in economic climate.

The majority of our clients choose a management format that allows us to buy and sell investments in your account without asking you in advance (a “discretionary relationship”), and some only require advice, where the client decides what investments to buy and sell (a “non-discretionary relationship”).

Conversation Starters: We encourage you to ask our financial professionals these key questions about our investment services and accounts:

- (i) *Given my financial situation, should I choose an investment advisory service? Why or why not?*
- (ii) *How will you choose investments to recommend to me?*
- (iii) *What is your relevant experience, including your licenses, education and other qualifications? What do these qualifications mean?*

Item 3. Fees, Costs, Conflicts, and Standard of Conduct

What fees will I pay?

We provide investment advisory services for a fee based on the greater of a percentage of assets under management or an annual flat-fee of \$5,000. We are compensated solely by our clients and do not receive compensation or commissions from any other parties. We believe this method of compensation minimizes the conflicts-of-interest that are prevalent in the investment management industry. Our fee is provided in your Investment Advisory Agreement based upon a tiered schedule from 1.25% to 0.25%. The fee is calculated quarterly, in advance, and will be equal to the respective percentage per annum based on the market value of your account(s) on the last trading day of the previous quarter.

The more assets you have in the advisory account, including cash, the more you will pay us. We therefore have an incentive to increase the assets in your account in order to increase our fees. You pay our fee quarterly regardless of whether we buy or sell securities within that quarter. All brokerage commissions, stock transfer fees, and other similar charges incurred in connection with transactions for your account will be paid out of the assets in your account and are in addition to the investment management fees paid to us. You may also

be required to pay, in addition to our fees, a proportionate share of any mutual fund's fees.

You will pay fees and costs whether you make or lose money on your investments. Fees and costs will reduce any amount of money you make on your investments over time. Please make sure you understand what fees and costs you are paying.

Conversation Starter: We encourage you to ask us any questions you may have regarding our fees or how cost from third parties such as custodians or mutual funds affect your account. For example, start a conversation by asking, *"Help me understand how these fees and costs might affect my investments. If I give you \$10,000 to invest, how much will go to fees and costs, and how much will be invested for me?"*

What are your legal obligations to me when acting as my investment adviser? How else does your firm make money and what conflicts of interest do you have?

When we act as your investment adviser, we have to act in your best interest and not put our interest ahead of yours. At the same time, the way we make money creates some conflicts with your interests. You should understand and ask us about these conflicts because they can affect the investment advice we provide you. Here are some examples to help you understand what this means:

Example 1: Your account value goes up, and while the management fee percentage may stay the same, the total compensation you pay us goes up proportionately. Example 2: Your account value goes down, while the management fee percentage may stay the same, the total compensation you pay us goes down proportionately, but you must continue to pay a fee.

Conversation Starter: If you have any questions regarding conflicts of interests, please feel free to ask us. You can begin a conversation by asking, *"How might your conflicts of interest affect me, and how will you address them?"*

How do your financial professionals make money?

Alliant is a fee-only registered investment advisor, which means our only form of compensation is from advisory fees paid directly from our clients. We do not earn any commissions or any other payments from anyone else.

Our financial advisors are paid a flat salary plus a quarterly bonus based on firm wide net new assets plus a discretionary bonus, if any.

More detailed information, including fee schedules and conflicts and disclosures are available in our ADV Part 2A Firm Brochure, which is available at: <https://adviserinfo.sec.gov/firm/summary/116360>.

Item 4. Disciplinary History

Do you or your financial professionals have legal or disciplinary history?

No. We have no legal or disciplinary actions in our history as a registered investment advisor. We encourage you to visit Investor.gov/CRS for a free and simple search tool to research any of our financial professionals. ***Conversation Starter:*** In addition, feel free to ask: *"As a financial professional, do you have any disciplinary history? For what type of conduct?"*

Item 5. Additional Information

You can find additional information regarding Alliant and receive a copy of this relationship summary by visiting our website at www.alliantwealth.com or by contacting 703-878-9050

We are always available to answer any of your questions. ***Conversation Starter:*** If you do have any concerns, please let us know by asking the following questions: *"Who is my primary contact person? Is he or she a representative of an investment adviser or a broker-dealer? Who can I talk to if I have concerns about how this person is treating me?"*

Exhibit A – Material Changes to Client Relationship Summary

There is a material change to Item 3 – Fees, Costs, Conflicts and Standard of Conduct since our prior Client Relationship Summary. The advisory fee schedule has been updated.