



ASPEN FINANCIAL MANAGEMENT, INC.

REGISTERED INVESTMENT ADVISORS



Marilyn Miller has been in the financial services business since 1979. Marilyn has received extensive training in various retirement programs and estate planning issues as well. Over the years Marilyn has taught numerous workshops in all aspects of financial planning. Since 1995 she has held an insurance license and is trained for long term care insurance and annuity sales as well as life and disability. She joined Aspen Financial Management as an Investment Advisor Representative in 2009. Marilyn is also licensed to do real estate loans through Elliott Bay Mortgage.

- “With retirement funding, if you don’t do it right, going back and doing it over is not a realistic option.”
- “Long term care: the good news is we are living longer, the bad news is because we are living longer we increase the probability that we’ll need help with our daily care.”
- “Estate Planning: Most people would like to ignore this area; however it’s your last chance to make decisions about your money and your final days. If you don’t, the lawyers and courts will.”
- “If you have people in your life who are depending upon your income, it is critical to insure against your death. Cash value life insurance can be used for many other financial options beyond the death benefit.”
- “The ability to earn money is our most valuable asset. Loss of income can cause serious financial consequences, including bankruptcy.”
- **“It’s not what you make, but what you are able to keep that really counts.”**

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