SUMMIT WEALTH
PARTNERS

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Double Issue

The Rational Optimist™

Investing versus "Betting"

by Mitch Levin, MD CWPP, CAPP

You have seen the articles in the prominent financial publications that effectively say: "This smart money manager bets on X". (I have kept a small library of those headlines.) Some of those bets include certain stocks, regions or industries with baskets of stocks, and so on. Some of the bettors are hedge and institutional fund managers. Recent bets have not been restricted to gold, energy master limited partnerships, or certain types of real estate.

Particularly, don't you wish you had invested in London high-end residential real estate? It has enjoyed a tremendous runup. Scores of cranes dot the sky scape in London. Luxury residential real estate has been on a long boom run. London has perhaps the highest price per square foot in the world.

Investors apparently continue to make the same mistake over and over, believing that "this time is different," because demand is running ahead of the surging supply. But this time is never different. The recent plunge in many commodity prices, underscores the cyclical nature of asset class valuations.

In London, housing prices have climbed for so long, many believe that is the norm, and possibly permanent. An illusion it is though. Perhaps some will be lucky enough to find a "chair when the music stops." Many will not be so lucky and could get hurt.

High returns attract capital, leading to competition and over investment.

The ideal investment is a minimum of capital at risk in an industry that has little competition and high returns. However, that ideal may not be real. As soon as we know about it, so do others. Only, many investors are slow to recognize the competition of supply or that prices were bid up by competing investors attracted to unrealistic investment characteristics. We are not so fooled, are we?

Spotting this capital cycle is not the same as profiting from it. Booms have persisted longer than they "should." It is not easy or simple to define when the bust in an asset class is impending.

The capital cycle doesn't always work either, particularly when governments interfere with the markets by assisting certain suppliers or investors. High prices also do not necessarily lead to increased supply, often due to protective or restrictive government policies.

(Continued on page 7)

Letter from Dad

By Chad A. Warrick, Chief Investment Officer

In celebration of Father's Day and after spending a great day outdoors with my sons, Aiden and Liam, I decided to write them a letter; something that they could always anchor back to as they progress through this journey towards adulthood. My father had such a grand impact on my life and without a doubt has groomed me to be the man and father I am today. I thought I would share with you a glimpse of my relationship with my boys, as well as, emphasize the value of guiding, teaching, and sharing the importance of saving and investing with the next generation.

Dear Boys,

Every day you teach me something new. At your young age you have both demonstrated compassion and benevolence. Aiden, your desire to reach people in need tugs at my heart. Through your actions you remind me to be empathetic towards others. Liam, Oh Liam… You enter any given place and instantly become the "Mayor." Shaking people's hands, introducing yourself, and starting a conversation comes so naturally for you. You have both taught me that there is fulfillment in loosening my tie and connecting with individuals from all walks of life.

Liam, 5 years old

Today I want to take the time to share a few things with you. As your mother and I equip you to grow into well rounded young men, please take the following as building blocks. We are proud of you and know you will continue to build upon the foundation we have established for you.

Values. Continue to demonstrate kindness and compassion to those you come into contact with. Be honest and responsible. Be true to your word. Be consistently reliable at school, at work, with family and with friends. Live your life in such a way that if someone were to talk bad about you, others wouldn't believe it – because you have already demonstrated who you are. The world is full of chaos, don't contribute to the mess.

Aiden, 10 years old

Education. Obtaining a good education is important and will be a key component to future opportunities. I will do my part to encourage and support you as you begin paving a career path. Never become complacent, never stop learning. Curiosity will fuel your growth as an individual and as a professional.

Work Ethic. Be proud of what you do. Your ability to earn an income and save is crucial for long term financial goals. Pay attention to details and strive for a finished product that demonstrates excellence. At least that is what my dad always instilled in me.

Seek Adventure. Work hard, so you can play hard. I encourage you to develop hobbies and explore what excites you. Whether it is riding a bike, hiking a trail, sunrise or sunset, in the woods or out on the water… Take time to appreciate and enjoy all the things that are not manmade.

While all of these things are meaningful to me, I want to highlight one specific area. Earning a decent living is important; however, being able to save is what makes that income a valuable piece of your future. The earlier you can start saving the better. I have included a comparison between an “Early Saver” and a “Late Saver”.

As an overview, the early saver is saving a total of $30,000 earlier in life. While the late saver is saving $90,000 later in life. The outcome? If both grow at the same rate, until age 60, the early saver will have more, and his assets will be accessible longer, despite the fact he saved less. That’s the power of compounding interest.

Boys, I want the best for you in every area of life. I am here to guide you and love you until my time on this earth is up. As I say to you guys before bedtime, “You are my best friend”. In fact, thank you Liam for correcting me last night, “Dad, you mean… best friend*sss*”. Even at the age of 5, your grammar surpasses mine. As I said in the beginning of this letter, you boys are clearly the ones teaching me something new every day.

Love you both,

Dad

	Early Saver	Late Saver
Early Years		
Age Investing Starts	20	30
Age Investing Stops	30	60
Total Number of Savings Contributions	10	30
Amount Invested per Year	$3,000	$3,000
By Age 30		
Total Invested	$30,000	$0
Value at Age 30 (at 8%)	$47,000	$0
Between Ages 30 and 60		
Amount Invested per Year	$0	$3,000
Total Invested between 30 and 60	$0	$90,000
At Age 60		
Total Invested	$30,000	$90,000
Value at Age 60 (at 8%)	$472,000	$367,000
Retirement Years		
Annual Withdrawls Beginning at age 60	$42,000	$42,000
Money Will Last	**30 years**	**15 years**
Money Will Last Until	**Age 90**	**Age 75**

As a firm, and as a part owner of Summit Wealth Partners, I pride myself in working with intergenerational family members. I truly believe that one of the most powerful assets an individual can have is an education and skill set, as well as, knowing how to apply those things to be a contributor to society and a provider to ones family. We work with families to plan wealth transfers, estate planning, and inheritance distributions -- But most importantly how to plan for the future and how important it is to begin saving NOW.

Best Always,

The Changing World of DNA Research

By Jeffrey Janson, CFP®, AIFA® and Jason Print, Senior Wealth

Back in 1990, through a combination of public and private funding, The Human Genome Project began with the goal of "mapping" or "sequencing" the DNA strand in human cells. It was officially completed in 2003, some 13 years and $3 Billion dollars later. While it took a substantial amount of money and computing power to complete the task, the cost of DNA sequencing has dropped exponentially and continues to do so. Additionally, the ease with which it is now available to the general public continues to increase.

While the cost of sequencing your DNA for medical purposes currently hovers around $10,000, there are a handful of companies racing to get that cost down to $1,000, thus making it accessible to the majority of Americans. Imagine being able to have your DNA assessed and having a report showing any genetic pre-dispositions you may have to certain kinds of disease. Such an early warning system could have a significant impact on getting out in front of any expected health-related issues, either from a surgical or life-style choice perspective, thus potentially lengthening life and increasing the quality of that life. It truly is an amazing era in which we are currently living.

For now, there are companies that offer some rudimentary genetic testing that has more to do with tracing family provenance. These companies focus on three potential genetic markers to determine this data:

1) Y DNA testing - Information stored in the Y chromosome is passed from father to son over time. This information can help determine a common paternal ancestor and estimate how many generations ago he lived.

2) MTDNA testing - We inherit mitochondrial DNA (mtDNA) from our mothers. It helps in identifying a common maternal ancestor and this data can be grouped into a large mtDNA "tree." Each branch of the tree can have a specific geographic provenance that can help locate their maternal line's country or region of origin.

3) Autosomal DNA - This testing does not follow a clear, straight path of inheritance. However, this information can help identify cousins within five generations or the ethnic origins of your family tree.

At present, there are three main testing services that all maintain their own databases of genomic information. Because there is much benefit in sharing information across services, this has become standard practice to increase the accuracy and value of the information when compared to a larger data set. The three dominant services in the field of consumer genetic testing are: AncestryDNA; Family Tree DNA; and 23andMe.

AncestryDNA claims to have the world's largest consumer-originated database (more than 1.5 million people). The test focuses on Autosomal markers only and costs $99.

Family Tree DNA conducts all 3 tests. This approach lets you join a surname project which is helpful for those interested in genealogies. When paired with the mtDNA test, the results can help find recent and distant relatives on both the paternal and maternal sides of your family, as well as determine family geographic migration routes. Costs for Family Tree DNA range from $99 to $350, depending on the tests you select and their depth.

23andMe claims to be the only genetic service available to the public that meets FDA standards. This service tests for health so you can determine if you will pass on certain genetic traits to your children. You'll receive more than 60 personalized genetic reports including ancestry and whether you are a "carrier" for certain genetic variations for various conditions, such as cystic fibrosis and sickle cell anemia. The cost for this test is $199.

While we are not yet to the place where, as a society, DNA analysis has impacted our healthcare in proactive ways, we are at a place where it can shed light on our ancestry and source of geographic origin. Turning this information into something useful and proactive for the benefit of our health and longevity is the natural next step. Rest assured, there are companies that are striving to do just that as we speak.

As an experiment and out of curiosity, I have signed up for the 23andMe service. It's extremely easy to order a kit. In addition to the $199 fee, there is a $9.99 shipping charge. The turnaround time is anticipated to be 6-8 weeks. I will share the results in a follow up article.

All the best,

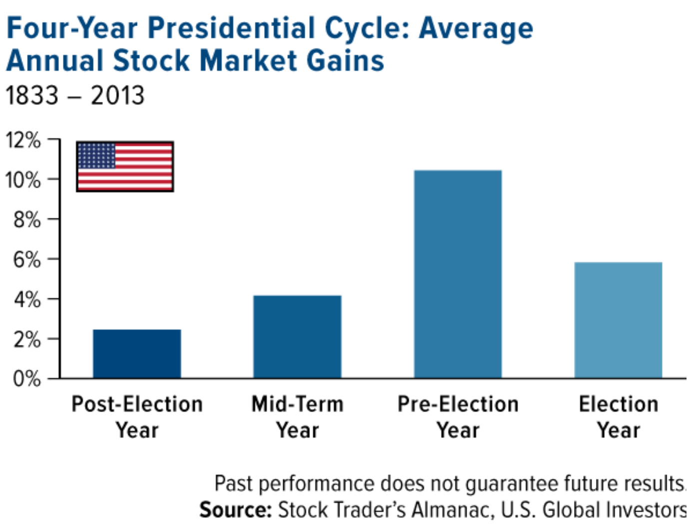
"As a value-added service to you, please feel free to tell your family, friends and colleagues that they may use us as a sounding board for their financial concerns free of charge and without obligation. Let us know how we can help. Thank you for your trust and confidence."

How an Election Cycle Affects Your Portfolio

by Jessica Feliciano, Client Relationship Manager

Some of you have asked us how the upcoming presidential election might affect the stock market. Specifically, how will the implied affect on the market be reflected in your portfolio of investments? In order to address this question we need to look at two things: 1) How the market may respond to the presidential election and 2) How your investments are positioned, in preparation for this possible response.

We begin by looking at what history tells us in regards to market response during election years. Yale Hirsch, a stock market historian and analyst, developed the Presidential Election Cycle Theory. His theory states that US Stock Markets have been weakest in the year following an election of a new US president. It is believed that the volatility develops during the first year following an election because investors are digesting change. According to his theory, the markets have shown improvement after year one, until the next presidential election. In the past, volatility has been present during year one, with gradual improvement during year two of the cycle, with performance peaking during year three, and then falling during year four as future uncertainty begins to surface again.



History has shown that the S&P 500 has seen an average gain of 17.5% during the third year of a presidents first term, and returns of about 11.5% during the third year of the second term. This is not to say that the third year in a presidential cycle has always been a winner, as other factors contribute to these returns and can cause an outlier, as we saw in the 2008 financial crisis. Bottom line, an election year has a layer of uncertainty that is not as predominant in any of the other four years, and investors do not like uncertainty.

While we understand that election-driven volatility is a possibility, there is no evidence that historical patterns will be a predictor of future market behavior. Let's shift our focus to what we do know. We know that the stock market is comprised of buyers and sellers in a double-auction environment. When the buyer and seller can agree on a price, a trade is executed. Market volatility is a function of Supply and Demand; therefore, volatility is clearly in the Market's nature. This leads us to the second question, regardless of whether it is an election year or not - How are your investments positioned, in preparation for volatility?

Our goal is to help fulfill your goal, and many of you have confided your nest egg into our hands, with trust and an expectation that it will be a sustainable part of retirement. Many of you have expressed discomfort in taking unnecessary risks and prefer to know we can weather the storms that inevitably come our way.

Our investment approach is disciplined and evidence based. We diversify your portfolio in order to minimize the effect a volatile environment may have on your assets. If you follow the boxes titled "TMM Growth Core," in the chart on the next page, you will see where a diversified growth portfolio lies in comparison to other indicies over the past 10 years. Now take a look at "Emerging Markets", which has been at the top, and then at the bottom, and back up to the top, only to find itself at the bottom again.

It is important to note, that diversifying your portfolio does not guarantee profits in declining markets; however, diversification has proven to mitigate volatile extremities for long term investors. Take a look at our Volatility Quiz on page 10 for a helpful visual.

In conclusion - Yes, the markets may or may not experience some volatility regardless of the presidential election. We will continue to focus on properly positioning your investments, in response to volatility, and ensuring we plan efficiently for cash flow needs.

As always, our goal is to provide you with solid growth, safely managed, and trusted advice. We are here for you, your family, and your friends, should you need to use us as a sounding board for your financial concerns.

Jessica

Annual Total Returns (%) of Selected Indices (2006-2015)

2006	2007	2008	2009	2010	2011	2012	2013	2014	2015
Emerging Markets 32.17	Emerging Markets 39.39	Fixed Income 5.24	Emerging Markets 78.51	Small Cap 26.85	Fixed Income 7.84	Emerging Markets 18.22	Small Cap 38.82	Large Cap 13.69	Large Cap 1.38
International Equities 26.34	Alternative 16.23	High Yield Bonds -26.39	High Yield Bonds 57.51	Emerging Markets 18.88	High Yield Bonds 4.38	International Equities 17.32	Large Cap 32.38	Fixed Income 5.97	Fixed Income 0.55
Small Cap 18.37	International Equities 11.17	TMM Growth Core -30.61	TMM Growth Core 32.10	Alternative 16.83	Large Cap 2.11	Small Cap 16.35	International Equities 22.77	TMM Growth Core 5.33	International Equities -0.81
Large Cap 15.80	TMM Growth Core 7.71	Small Cap -33.79	International Equities 31.78	High Yield Bonds 15.19	TMM Growth Core .46	Large Cap 16.00	TMM Growth Core 16.96	Small Cap 4.89	TMM Growth Core -2.03
TMM Growth Core 14.81	Fixed Income 6.97	Alternative -35.65	Small Cap 27.17	TMM Growth Core 15.18	Small Cap -4.18	High Yield Bonds 15.58	High Yield Bonds 7.42	High Yield Bonds 2.50	Small Cap -4.41
High Yield Bonds 11.77	Large Cap 5.49	Large Cap -37.00	Large Cap 26.46	Large Cap 15.06	International Equities -12.14	TMM Growth Core 13.13	Fixed Income -2.02	Emerging Markets -2.19	High Yield Bonds -4.64
Fixed Income 4.33	High Yield Bonds 2.19	International Equities -43.38	Alternative 18.91	International Equities 7.75	Alternative -13.32	Fixed Income 4.21	Emerging Markets -2.60	International Equities -4.90	Emerging Markets -14.92
Alternative 2.07	Small Cap -1.57	Emerging Markets -53.33	Fixed Income 5.93	Fixed Income 6.54	Emerging Markets -18.42	Alternative -1.06	Alternative -8.52	Alternative -15.17	Alternative -23.45

Source: Lipper, Inc. and Morningstar. Performance information represents past performance and does not guarantee future results. The information provided is for illustrative purposes only and is not meant to represent the performance of any particular investment. Investing involves risk. Asset class returns are represented by the returns of indices and are ranked on an annual total return basis. It is not possible to invest directly in an index. Performance results assume reinvestment of distributions.You should consider the investment objectives, risks, charges and expenses of any fund carefully before investing. True Market models represent investment strategies developed and managed by Summit Wealth Partners, Inc., a Registered Investment Advisor Firm. Performance Data current to the most recent month end may be obtained by calling Summit Wealth Partners, Inc. at 866-977-2252. Hypothetical performance is dated from January 1, 2006 through December 31, 2015, with portfolios being rebalanced quarterly, back to target. Our 3% Rule allows us to vary the equity and fixed income allocations, within a 3% range. Since 2012, the allocation strategy has been overweighted in equities, at 3% above target. Cumulative total return of True Market Model Strategies is gross of fees. For additional information pertaining to True Market Models, please visit www.TrueMarketModels.com, or find us in the iShares Connect ETF Strategists Guide.

(Continued from page 1)

Also, one should not forget the inevitable and inextricable linear link between risk and return. Want low risk? Accept low returns. Want high returns? Accept high risk.

We recommend you adhere to our *Seven Factor™Focus* (see our book, The Science of Successful Investing – Made Simple, or ask for our abridged white paper wherein we elaborate on the seven factors). Perhaps an eighth factor should be: corporate investing-spending. Companies that spend more on investments tend to underperform their peers.

Timing capital cycles may be so difficult as to be impossible. We believe that to be a truism. We have written about that as one of investors' great myths and mistakes.

Make great decisions,

Mitch

The Beginning of the End of Globalization

by Jeffrey Janson, CFP®, AIFA®

Certainly global trade is nothing new. It has been going on in some form for thousands of years. Large ships and the invention of the compass brought about the age of European exploration. The advent of steam power only accelerated that exploration which ultimately served to establish trade routes between countries across the globe.

Fast forward to 1956, when American businessman and entrepreneur, Malcom McLean, launched the first container ship, forever changing how goods move around the world. By using a standard-sized container that could be moved by ship, rail, or truck, McLean made shipping between points far more efficient. Loading and unloading now took hours instead of days or weeks. This American innovation fundamentally changed how the world worked, opening the door to increased trade and globalization in earnest.

No longer did goods or parts need to be made in close proximity to their end users. As geography became less of a factor in the production of goods, the importance of managing labor costs became a primary issue. Businessmen began to look for a way to exploit labor cost arbitrage across national borders to bring down the overall cost of goods to the end buyer while maintaining or increasing their own profit margin. The heyday of globalization was upon us.

As a result, supply chains lengthened and parts were ultimately sourced from the most cost-effective provider, no matter where they were located throughout the world. As an example of this, the iPhone sources components from South Korea, Germany, France, Japan and several other Asian countries before finally being assembled in China. This approach to production and assembly caused manufacturers to value building in the most cost-effective manner (instead of the nearest location) and caused global trade to increase ten-fold between 1980 and 2007.

While global trade will certainly not end, it may have seen its best days and is perhaps in decline due to certain new technologies that will serve to undermine some of the labor cost advantages derived from "offshoring." The technologies of advanced robotics, artificial intelligence, and additive manufacturing stand to dramatically lower production costs of goods as they become more prevalent in the manufacturing process.

Advances in dexterity and programming are allowing robots to assemble ever more intricate products. As this trend toward robotics becomes more prevalent, corporations will naturally move assembly lines away from what was formerly deemed to be cheap labor pools. Naturally, robots don't take vacations or need to go home at 5:00 p.m. They don't need costly health insurance. They can work 24/7 churning out widgets with amazing consistency and volume, thus bringing down the ultimate cost of manufacturing those widgets.

This shift undermines one of the cornerstones underpinning globalization and eliminating some of the cost-saving benefits that came with longer supply chains. This innovation will shift competitive advantage to favor those countries that are leaders in advanced robotics, such as the United States.

Progress in additive manufacturing, also known as "3-D printing," may further degrade the benefits of globalization. The ability to not have to create molds to pre-cast parts allows more parts to be made in fewer locations and closer to where the product is ultimately assembled. The shortening of supply chains and necessary points along it may reduce the volume of global trade as it will no longer be necessary to "offshore" the process to remain cost effective. Corporations will eventually be able to control the manufacture of goods in a more proximate fashion to their ultimate location of assembly.

While these transformative technologies are still in their nascent stages, it seems clear that the era of increased globalization has begun to slow and a new era of industrial revolution may have begun. The natural result of these technologies is that manufacturing could migrate back toward the countries in which the end product is ultimately consumed.

While the affect of these new technologies will not be realized overnight, this sea change in manufacturing positions the United States well because we are both the most consumptive country in the world, as well as an innovator in the areas of advanced robotics and additive manufacturing. These new technologies are further evidence that could usher in a new chapter in the story of America's industrial revolution, thus replacing some of the former benefits of globalization.

Just as we look back and mark the invention of the cotton gin or assembly line as turning points in history, so too our descendants may look back on these new technologies as the advent of a new era in manufacturing and global trade.

Our hearts go out to all the victims, and families, affected by the terrorist attack which took place in Orlando. Our city is healing, with a deep influx of support, from all over the world.

As we remember the birth of our country, on Independence Day, let us also remember to stand tall, celebrating the freedom we have as citizens of this great nation.

Volatility Quiz

Given the following two scenarios, as hypothetical annual returns on a portfolio, which one seems more appealing to you?

Year:	1	2	3	4
Scenario One:	+15%	-15%	+15%	+15%
Scenario Two:	+8%	+8%	+8%	+8%

At first glance, most individuals lean towards scenario one.

However, the geometric mean for scenario one is 6.63%, whereas the geometric mean for scenario two is 8%.

Starting with $100 in each scenario, scenario one would grow to $132, while scenario two would grow to $136.

Meet Summit's Summer Intern

Hello all, my name is Conrad Hahne and I am writing to you from beautiful Naples, Florida as an intern for Summit Wealth Partners. A little information about me – I am a senior at Florida Gulf Coast University and I am graduating this December. My life began in Minnesota and I made my way down to Florida through golf. I have played golf my entire life and I always wanted to play in college; being able to play for FGCU Men's Golf Team is an accomplishment that I am very proud of achieving. I have been in Florida for the past three years and happily call this place home.

My journey to Summit Wealth Partners started one day while I was sitting in my Principles of Investment course at FGCU. The professor announced that a local wealth management company was looking for a summer intern and that we should apply. I have had an interest in wealth management throughout my college career so I thought I would give it a shot. Just a short time later I discovered I had been given the internship.

As I embark on week six of the internship, I look back and realize I have been immersed in many tasks that I have found enjoyable while also providing a valuable perspective on the wealth management industry. In the classroom, our learning is focused on strategies and different approaches to achieve long term investment goals. Now, after spending time in an office surrounded by experienced advisors such as Jeff, Brad and Jason, I discovered there is also a genuine client-centered culture. Everyone on the team is focused on achieving each client's short term objectives and goals while keeping the long term goal paramount. To see how the academic theory is implemented in the real world has been my biggest take away.

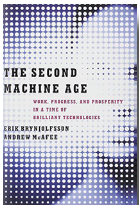
I am truly honored to be able to work with and learn from some of the best wealth managers in the industry.

-Conrad Hahne

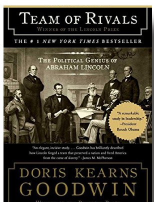
FLORIDA GULF COAST UNIVERSITY

IN THE KNOW & ON THE *GO*

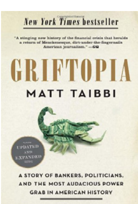
BOOKS WE'RE READING



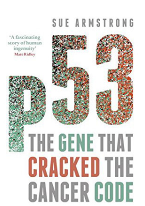
The Second Machine Age: Work, Progress, and Prosperity in a Time of Brilliant Technologies *by Erik Brynjolfsson and Andrew McAfee*
A fundamentally optimistic book, The Second Machine Age, alters how we think about issues of technological, societal, and economic progress.



Team of Rivals: The Political Genius of Abraham Lincoln *by Doris Kearns Goodwin*
Acclaimed historian, Goodwin, illuminates Lincoln's political genius in this highly original work, as the one-term congressman and prairie lawyer rises from obscurity to prevail over three gifted rivals of national reputation to become president.



Griftopia: A Story of Bankers, Politicians, and the Most Audacious Power Grab in American History *by Matt Taibbi*
Griftopia offers interesting reporting on the backroom deals of the bailout, tells the story of Goldman Sachs and uncovers the hidden commodities bubble.



p53: The Gene that Cracked the Cancer Code *by Sue Armstrong*
p53 tells the story of discovery of the gene and of medical science's mission to unravel its mysteries and get to the heart of what happens in our cells when they turn cancerous. The book reveals the excitement of the hunt for new cures: the hype, the enthusiasm, the lost opportunities, the blind alleys and the thrilling breakthroughs.

FING*LISH*

PETER PAN SYNDROME A regulatory environment in which firms prefer to stay small rather than grow. A Peter Pan syndrome is characterized by a significant portion of firms remaining small, even though the firms could be more productive and profitable if they were larger.

TULIPMANIA was the first major financial bubble. Investors began to madly purchase tulips, pushing their prices to unprecedented highs; the average price of a single flower exceeded the annual income of a skilled worker. Tulips sold for over 4,000 florins, the currency of the Netherlands at the time. As prices drastically collapsed over the course of a week, many tulip holders instantly went bankrupt.

CONVERTIBLES are securities, usually bonds or preferred shares, that can be converted into common stock. Convertibles are most often associated with convertible bonds, which allow bond holders to convert their creditor position to that of an equity holder at an agreed-upon price. Other convertible securities can include notes and preferred shares, which can possess many different traits.

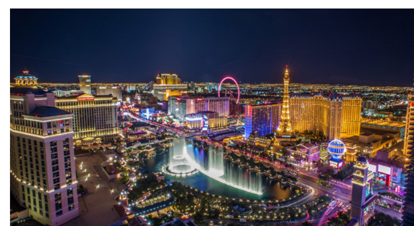
DOUBLE UP an investing strategy in which a trader doubles his or her current position in an asset when an adverse price movement occurs. By doubling the risk, the trader hopes to earn a larger return when the security moves in a favorable direction traits.

PER STIRPES is a stipulation that should a beneficiary predecease the testator, the beneficiary's share of the inheritance goes to his heirs. While the term per stirpes is commonly used in reference to an individual's assets under a will, it is sometimes used in beneficiary designations for individual retirement accounts**.**

PLACES WE'RE GOING

Charleston, SC

Las Vegas, NV



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SUMMIT WEALTH PARTNERS

Double Issue

"We hold these truths to be self-evident: that all men are created equal; that they are endowed by their Creator with certain unalienable rights; that among these are life, liberty, and the pursuit of happiness."

--Thomas Jefferson