SUMMER DOUBLE ISSUE

July/August 2017 | Volume 8 | Issue 7

SUMMIT WEALTH PARTNERS, LLC

THE Rational Optimist™

Nothing Is Forever

BY MITCH LEVIN, MD, CWPP, CAPP

Cobalt blue skies in perfect 20-degree windless weather. White "champagne" Utah powder knee-deep in the steep trees, together we carve our way down. She goes ahead of me. We split up. I don't see her until we get to the bottom.

We go up the next lift into the back bowls, through a narrow and crowded traverse. We ski down from the very top to our spot where I wait for the trail to clear a bit into the wide open bowl. She doesn't want to wait so we agree to meet at the flats, and down she goes through the chute.

I continue across into the bowl and jump-turn down the steep bumps and rapidly make it to the flats, where I wait, and wait, and wait. I call – No response. I wait longer. Now I am a little miffed. Did she go all the way down, again, without waiting?

Nothing lasts forever. Not our health. Not bull markets. Not bear markets. Not our relationships. And not our roles in our companies.

Finally, someone comes by asking, "Are you looking for a woman in a white jacket?" Yes, I was. She was stuck in a tree well and is now on her way.

Gingerly, she takes long slow turns. I yell up the mountain, "Confidence!" She is slower than ever. Upon meeting me, she collapses. I call ski patrol, and they get her down to the clinic.

Fast forward one year and one Mayo Clinic shoulder nerve transfer surgery with rehab later, and back on the same slopes we go. This time, her confidence is tenuous at best. Perhaps the days of her skiing the expert terrain are ending...

Which brings us to the point of this article - Nothing lasts forever. Not our health. Not bull markets. Not bear markets. Not our relationships. And not our roles in our companies.

At Summit, we have had a long-term succession plan in-place with Jason and Chad buying into, and then buying me out of the primary leadership role. Recently, we agreed to accelerate that plan. Now, I am proud to report that they are in complete control and ownership of Summit Wealth Partners, LLC.

I am staying on the team, in a markedly diminished role, at their pleasure. I have so much faith in Chad and Jason's abilities, that I have added a significant amount of my savings to my investment accounts for them to manage.

Continued on page 7

ALSO IN THIS ISSUE:

So Many Decisions, So Many Goals.

BY NICOLE SADEZ, CLIENT RELATIONSHIP MANAGER

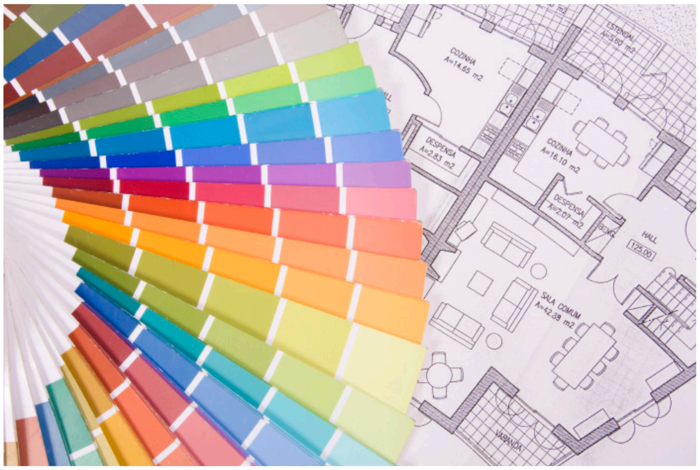
Recently, my fiancé and I bought our first house! As first time home buyers, the search for our ideal home was a roller-coaster of emotions. The process started out exciting and quickly turned overwhelming and confusing.

We were deciding between resale homes and new construction developments. Our weekends were consumed with touring countless homes and visiting various sale centers.

With help from our parents, our sales consultant, and a combination of personal and professional lessons we have learned throughout life, we were able to confidently make a decision.

The excitement we started the process with came back as we decided on a new construction home.

Once we decided on the structural aspect of the home, it was time to design it – the fun part! After over four hours of decision making in the builder's design center, we finally had the finishing details of our home. You would be amazed at the copious options ranging from flooring to light fixtures to choose from!



While my fiancé and I have accomplished one major goal of ours – buying a home, we know it is just the start of a lifetime of planning, goal setting and (hopefully) goal fulfilling.

Now that I have shared a goal of mine with you, how can Summit continue to help you reach your financial goals? Your entire team at Summit is dedicated to helping you achieve your goals by safely managing your assets and providing trusted advice.

The interactive and robust financial planning tools within our Client Portal, powered by eMoney, can help you achieve your goals. For example, the Spending and Budgeting Tool allows you to build out monthly budgets while tracking your spending.

Together we can use the Client Portal GoalPlanner to run "what-if" scenarios, track and monitor your investment plan, and evaluate specific needs, such as education savings.

How can Summit continue to help you reach your financial goals?

We can also utilize the Client Portal DecisionCenter to analyze your cash flow and modify facts, such as gifting to charity, selling your business or buying an upgraded home, to discover how they affect your plan.

Using the Client Portal tools along with our other resources can help you know your benefits, risks, alternatives, and possible outcomes so that you can make informed decisions. Summit's systematic and individualized process enhances the opportunity for your long-term success. We are always available to help!

Best Regards,

Nicole

★ ★ ★ ★ ★ ★ ★ ★ ★

Our Offices will be closed on Monday July 3rd from 1:00-5:00 and all day on Tuesday July 4th in observance of Independence Day

★ ★ ★ ★ ★ ★ ★ ★ ★

Not All ETFs Are Created Equal

BY JASON PRINT, CFP®, CO-PRESIDENT & CEO

The growth of exchange-traded funds (ETFs) has been extraordinary. ETF assets have soared from $1.3 trillion in 2012 to $2.5 trillion presently. These vehicles continue to gain a significant amount of assets from mutual funds and other investment vehicles.

The appeal of ETFs is the low-cost, transparent investment vehicles that track the performance of an index. Some of the oldest ETFs track the S&P 500 or the Barclays Aggregate Bond Index.

However, just because it is an ETF, doesn't mean it is low cost. It also doesn't mean it is accurately tracking an index. It is vital to be aware of the facts surrounding each ETF that is considered when building a portfolio.

As new exchange-trade funds are dreamed up, it is important to keep a healthy amount of skepticism. There are not hundreds of new stocks added to the publicly traded markets each year; yet we are seeing hundreds of new ETFs each year.

Fundamentally, new ETFs look at different ways to get exposure to the same securities. Essentially, they're using the same bricks but building different houses.

One sector of the ETF industry that has gained increasing popularity is the ETFs which double or triple the returns of an index. The concept of putting up a little money for a lot of return is a speculator's dream.

ForceShares in the process of introducing two new exchange-traded funds: ForceShares Daily 4X US Market Futures Long Fund and ForceShares Daily 4X US Market Futures Short Fund. These funds deliver four times the returns, either higher or lower, of S&P 500 futures.

The goal the funds are trying to achieve is only to match the results over one day. In other words, these ETFs are created for day traders.

The obvious risk this entails is that nobody has a crystal ball to determine if the market will go up or down. Many times, holding these funds for more than a very short time period leaves investors disappointed with the results.

An additional negative for a leveraged ETF, such as the ones mentioned above, is the expense ratio. The most popular leveraged ETFs will have expense ratios of 0.95%, which is considerably higher than the ETF average expense ratio of 0.46%.

Volatility can be very costly since leverage needs to be reset on a daily basis in order to achieve its investment objectives. The effect of compounding works both ways.

To illustrate the reality of these ETFs, imagine if a leveraged ETF moved within 10 points every two days for 60 days, then you would likely lose more than 50% of your investment. The compounding and the internal costs can eat up returns over the long term.

An EFT may also use derivatives, including index futures, equity swaps, and index options. When dealing in these markets, other risks such as counterparty risks and liquidity risks are introduced.

With so many new exchange-trade funds being created, this also means some of these ETFs will not gain traction. ETFs which lack significant assets or volume may be shut down by its creator due to lack of profitability.

Four-hundred and seventy one ETFs have been swept off into the dustbin. And there are currently 466 exchange-traded funds on "Deathwatch" which is an online monitor of ETF closures.

When the fund is shut down you may have other headaches, such as realizing a gain or a loss at an inopportune time. Or the sponsor could delist it so that it trades on a different exchange which can make it hard to trade.

At Summit, we are investors, not "day-traders". We are not looking to time the markets. However, with the increased media attention of leveraged ETFs we want to educate our clients of the risks associated.

Choosing the right investments in order for you to meet your goals is a top priority of ours. Please don't hesitate to contact us with any questions regarding ETFs.

Regards,

Sources: Wall Street Journal and Investopedia

Myth Buster: Reverse Mortgages

BY CHAD WARRICK, CO-PRESIDENT & CEO

The concept of a reverse mortgage is something we have all heard about, and most likely felt some degree of speculation towards. For many, the impression is that such a loan would be intended to serve as a "Hail Mary" for retirees in financial distress.

While the reverse mortgage could certainly be an option for such circumstances, many have found that the unique loan design, when used correctly, can serve as much more than a bail out.

The reverse mortgage made its debut in 1961, written by Nelson Haynes of Deering Savings & Loan, to help the widowed wife of his high school football coach stay in the home she once shared with her husband.

Just 26 years later, a reverse mortgage pilot program was enacted when Congress passed the FHA insurance bill called the Home Equity Conversion Mortgage Demonstration. One year after that, in 1988, with the signature of President Ronald Reagan, the reverse mortgage became a government insured loan.

Since then the reverse mortgage has developed significantly. The last 29 years have been sprinkled with collaborative support for the reverse mortgage consumers. This support, expressed through regulations and best practice implementations, has come from AARP, HUD and Congress.

The outcome – increased consumer education surrounding the reverse mortgage, cap in origination fees, full upfront disclosure of loan costs, flexible loan designs, reduced interest rates, and reduced risk to the borrower.

▶▶ ***It's more than just a bail out.***

Why am I sharing this? Mostly, because I am an "Information Junkie." I recently did the research with a family member, and thought – why not share it with my clients?

As with all financial concepts, the reverse mortgage is not a one-size-fits-all. However, I have seen clients take advantage of the benefits it bears.

Here are a few examples of how the reverse mortgage can be used as a tool when strategically planning for retirement:

1 *An invested portfolio can be reserved during volatile periods*

During times when your portfolio may not be at its peak performance, funds can be taken from another source, such as the line of credit made available through a reverse mortgage.

2 *Retirement assets can be given more time to grow*

The longer you wait to turn on your social security or pension income, the larger the payments will be once you begin. For many, delaying payment may not be a viable option. With a reverse mortgage, this flexibility may become reality.

3 *Increase cash flow by eliminating mortgage payments*

With a reverse mortgage, your existing mortgage could be paid off. This provides an increase in cash flow in the amount that would have normally been allocated to your monthly mortgage payment.

4 *Turning your home equity into annuity-style payments*

For those looking to increase their income by a fixed amount each month, a reverse mortgage provides the option of receiving funds in annuity-style payments.

Is a reverse mortgage a good or a bad opportunity? It depends on the client and their individual circumstances. It is certainly something worth discussing when creating and implementing your financial plan, ensuring we do not leave any stone unturned.

As a value-added service to our clients, we make ourselves available to your family, friends and colleagues to use us as a sounding board for their financial concerns free of charge and without obligation.

Please give us a call to discuss any questions you or a loved one may have about the possibility of a reverse mortgage. Thank you for your continued trust and confidence.

Be Well,
Chad

Countdown to Retirement

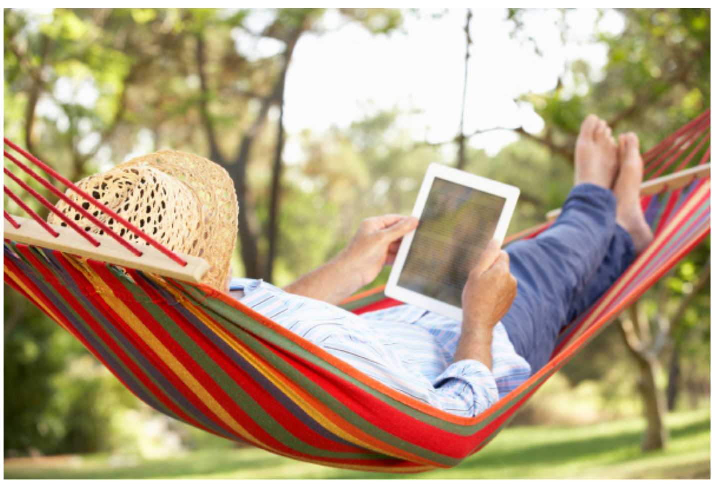
BY MISCHAEL BROSS, CLIENT SERVICE SPECIALIST

Are you counting down the days to retirement? Is it just around the corner? Or even a few years away? If so, consider these questions to ease your transition into the next stage of your life.

How do you want to spend your days during retirement? Many people enter retirement without a clue as to how they would like to fill their time.

Do you want to work part time? Pursue a hobby? Volunteer? Travel frequently? Lower your handicap on the golf course?

Your choices have implications for the quality of your desired retirement lifestyle and have a profound impact on the cost of retirement. The earlier you can start thinking seriously about how you want to live in retirement, the better.



Will your plans work for both you and your spouse?

Each spouse may have different visions about retirement or may be retiring at significantly different times. It is important to discuss your ideal retirement lifestyle with one another so that you can accommodate any differences you may have well before you actually retire.

Can I actually afford to retire soon?

Even if you are still five years away from retiring, retirement income projections are important figures to calculate in order to make an estimate of what income you can rely on during retirement.

Your team at Summit is more than happy to put together these projections for you to give you a better picture of what your financial picture looks like now and in the future. By having a financial plan, we can continuously take steps forward to achieve your financial goals no matter how far away you are from retirement.

Should I set up a spending plan before retirement?

Couples approaching the last five years before retirement tend to experience what has been called "lifestyle creep." With their income often at a maximum and many of their traditional expenses gone, such as children and a mortgage, they tend to spend the surplus. Consequently, they become accustomed to a higher pre-retirement lifestyle to maintain during retirement, when income is typically lower. Instead of spending surplus funds during the last of your working years, try to create a savings plan in order to save a portion of it for retirement.

What other things should I do before retiring?

If you are thinking of moving at or during retirement, try to spend as much time as possible in your new location, in all types of weather conditions, before you actually move. Renting before you buy a home is a great option to best experience your new location before permanently planting your roots.

In addition to checking out new living locations, try out other aspects of your envisioned lifestyle before actually retiring as well, such as hobbies and time with your spouse (maybe spend a week's vacation just at home together with no plans).

Retirement is an exciting period of life. We, at Summit, are here to help you plan as best as possible so that you can enjoy these years while achieving your goals - whether that be preserving your hard-earned assets or bouncing your final check to the mortician.

Give us a call today to start creating and implementing your financial plan.

Regards,

Mischael

The Millennial Road to a Million

BY ALYSSA FERRARO, CLIENT SERVICE SPECIALIST

A handful of our clients either have children who are millennials or are millennials themselves. I myself fall into the millennial bracket.

According to a recent poll done by Bank of America, an astounding 53 percent of millennials are living paycheck to paycheck. The survey also revealed that only half were utilizing a 401k or have an IRA.

Words of wisdom from our older, wiser generations are regularly being offered as advice: live below your means, be frugal, simplify your life. All basically meaning to be smart about how you spend your money. But how do we start?

Being in my thirties, and about to be a first-time parent, I find myself reflecting on things that my husband and I have done right over the past 10 years to set us up for the future.

Here are a few specific action steps that can get you headed in the right direction if you are in your twenties:

1.) Delay vanity purchases - As tempting as it is to squander away bonuses and tax returns on flashy purchases, like a fancy car, the latest iPhone, and designer clothes - resist. Having these luxuries fresh out of college will not make you look successful.

2.) Pay yourself first - Treat your savings account like another bill. Make this happen automatically by setting up an automatic draft every payday from your checking account to a savings account, investment account, or retirement account.

Try hard to save 15 percent of your salary every year and put it into a retirement and/or taxable account. Once you get used to this habit, you will quickly forget about these saved funds as if they were never there.

3.) Track free money opportunities - Make sure you are getting your company's full match on your 401k and taking advantage of any reimbursements through your employer.

Utilize free perks when available, such as loyalty discounts, rebates and coupons. I had over $100 in grocery store rebates I earned from using a few apps last year. Another missed opportunity for saving - gym memberships - does your apartment building have a gym? Use it.

4.) Attack your debt - Be strategic with credit card interest rates. It pays to pay off your high-interest balances as soon as possible.

Although it is true that millennials are the most educated of all of the generations, according to MyBankTracker, a staggering 71 percent of bachelor's degree recipients took out student loans. The average student loan debt is near $27,000.

5.) Audit your expenses & track your bills - Do you really need to be paying for an unlimited data plan, when you only use 3 GB a month? Or the subscription services you were roped into but forget to cancel every month?

At least once a year, it doesn't hurt to call customer service and ask for discounts. If you have been loyal to this company and have a good history of prompt payments, chances are they don't want to lose you to the competition, leaving room for negotiating.

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.

Also, use a budgeting software, or an app to keep track of your expenses. Have you seen how user-friendly our client portal is for budgeting?

In addition, make it a habit to call and question every medical bill. You would be surprised how many times there are errors in coding that are costing you hundreds.

6.) Don't be afraid to ask for advice - You don't have to wait until you have a lot of money to look for financial advice. Preparing for what we can anticipate is easy; it's planning for the unknown that is hard. Summit can help with this one.

What I did to live frugally in my twenties has become so much a way of life in my thirties that I barely think about it anymore. It might not always feel like you are making leaps of progress financially, but remember that consistency is everything.

Small savings can turn into big savings over time. And the money you invest in your twenties is worth more than what you invest in your thirties or later. Compound interest is a powerful thing.

If you or a millennial you know could benefit from this planning, please give them our name. We are always available to be a sounding board for your friends and loved ones. To start out adult life on the right track can produce major benefits in retirement.

As for me, it has come to my attention that more sophisticated planning for my family's future is in order. I look forward to giving you a glimpse into that process in my next article.

Best Regards,

Alyssa

Continued from page 1, Nothing is Forever -

I will consult with Summit for a while and will still be a source of referrals. All while I get to focus more on my coaching of business owners and high-earning professionals, many of whom will be attracted to Summit.

I leave Summit in the best position it has ever been. Assets under management now exceed $400 Million as of this writing, and the firm is profitable and stable.

The service team is the best ever. The resources and technologies are the most up-to-date. The advice remains consistent, comprehensive, and clear. Summit is committed to providing you the best service and planning resulting in the best chance of you succeeding to fulfill your goals.

I remain a client, and I remain confident that an even greater future is in store for us all. We, as clients, are in good, capable, and committed hands as ever. Thank you for the opportunity to have been of service to you all. I look forward to your feedback at any time, for any reason.

Make great decisions,

Mitch

We extend our condolences to the family and friends of "Sailor Bob" Feely, whom was referenced in Andrew Dickens' last article, *The Circle of Life*, featured in our June Newsletter.

Let us know how we can help.

***Thank you for your* TRUST *and* CONFIDENCE.**

Protect your Business from Disability

BY ANDREW DICKENS, DIRECTOR OF PENSION SERVICES & WEALTH ADVISOR

Disabilities come in many forms, but generally a disability occurs when someone becomes too injured or sick to continue to function normally in their daily activities.

Disabilities are seldom conditions, but rather are often life-changing events.

In this article, I am going to focus mainly on income protection options for closely held business owners.

Closely held (or family) businesses have unique challenges that are very different from other individuals.

This is the case because a business' viability can be dependent on more than one unrelated parties.

It is the business owner(s) that are often the driving force behind its success; and therefore, it is important to have a plan in place in case something, like disability, happens to the owner(s).

As a business owner, if you become too sick or injured to be able to work you may find your revenues negatively impacted by your absence.

Whether the sickness is temporary or permanent, it is critical to keep the doors open and the work flowing. This buys you time to either recover enough to work again or position your business to sell for a fair price.

Insurance companies offer solutions in case of disability to pay for expenses such as rent, utilities, insurance premiums, accounting expenses, and even non-owner salaries. Generally speaking, if the business expense is tax-deductible you can insure it.

Likewise, many businesses may have to secure loans to 'get off the ground' or grow. Lenders nearly always require insurance to protect them, and many more lenders are requiring insurance against the lendee becoming disabled.

Some advisors may recommend you use personal disability insurance to protect against loan default, but that strategy potentially leaves your personal finances vulnerable.

Instead, many insurance companies offer specifically designed solutions for leveraged businesses, sometimes at much less expense than personal disability insurance.

Often, businesses may have more than one owner. In this case, a buy-sell agreement is used to describe the terms and conditions for buyouts/sellouts of business interests. These agreements typically address death, disability, divorce, disagreement, and desire to retire.

However, funding a buy-sell agreement is another matter. Death triggers are usually funded with life insurance, while disability triggers may be left unfunded.

Nevertheless, solutions are available to transfer the risk of funding the buyout of a disabled owner to an insurance company.

> ***Disabilities are seldom conditions, but rather are often life-changing events.***

Sometimes, it is not just the owner who is a key asset to the business. Often there may be one or more key employees who are critical to the ongoing success of the business.

These employees may have important client relationships, manage major accounts, or have essential information/skills to keep the business running smoothly.

These key employees are just as susceptible to getting hurt or sick as anyone else.

The goal for the business owner is to protect his business against loss of revenue, clients and productivity and to have a means to replace a key employee.

As shown, business owners have different challenges that other people do not when it comes to protecting their income from sickness or injury.

For many business owners, the business represents the bulk of their net worth.

Continued on page 10

Sibling Wealth Gap

BY AMANDA PATE, ADVISOR RELATIONSHIP MANAGER

Siblings - the friends we didn't choose and the family we will always have. Sibling relationships can be complicated. Siblings who forge a close meaningful relationship during childhood may not always maintain their closeness into adulthood – and visa versa.

There are many different factors in a sibling relationship that can rock the boat. A disparity in wealth between brothers and sisters may cause potential conflict after parents and grandparents have left a legacy.

Our Summit advisors help families navigate the sibling wealth gap during estate planning discussions.

We look to uncover perceived issues of entitlement, responsibility, fairness, and intention.

"Did the wealthy sibling work hard to earn that wealth?" "Did the less well-off sibling lose his/her wealth through frivolous spending or bad decisions?" "How do you foresee your legacy playing out amongst your heirs after you kick the bucket?"

Such frank questions lead to honest and open conversations which we hope ultimately leads to action, such as an updated estate plan and enhanced communication within the family unit.

But with even the finest plans in place, the hardest variable to account for is what most individuals want most for their children – happiness. The reality is that sibling wealth disparity can cause resentment and rob siblings of their happiness after an inheritance is left.

When values, lifestyle choices, and frugality greatly differ between siblings, perceptions of money can be drastically different.

For instance, married daughter #1 is a DINK (Dual Income No Kids), has a good job and modest lifestyle. She may view her sudden inheritance as instant elimination of student loan debt with a bit extra to take a vacation. Daughter #1 is on cloud nine.

On the other hand, married daughter #2 is just getting by, facing college tuition for her children and have expenses that are barely covered by her income. That same share she received may only cover the necessities. Daughter #2 may feel that she should have received a larger share because she has children to provide for.

> *** *How do you foresee your legacy playing out amongst your heirs?***

However, if daughter #2 received more than daughter #1, daughter #1 may feel that because she chose not to have children, she is being penalized for that specific lifestyle choice. Catty or not, it becomes very easy to imagine how resentments can develop between siblings over inherited money.

The existence of the wealth disparity does not create conflict itself, but without a common language, shared values, and mutual respect between brothers and sisters, conflicts can quickly arise.

Here at Summit, we want to have the hard conversations with you and your family. Push the burden to us to start the next family finance discussion. Invite us to the next family meeting, or have us plan one. It's what we do and we are honored to be your sounding board for advice.

Best Regards,

Amanda

Did you know that you can save the current and past issues of The Rational Optimist to your iBooks? It's a great way to share our newsletter with your friends! Visit our website then go to "Resources" and click "Newsletter Archive".

Continued from page 8, Protect your Business from Disability -

From a financial perspective, it is as if your retirement is based on the success of a single, micro-cap stock whose growth or failure depends on your skills, ability and luck.

This makes it all the more important to plan for and protect your business. While you may be the best person to control your business, do not leave everything else susceptible to events that are entirely outside of your control.

Give us a call to talk about putting a plan into action to protect your business and lessen your risk. We, at Summit, are always available to help you.

Regards,

DID YOU KNOW?

SUMMITWISE

WE ARE A WEALTH OF KNOWLEDGE

Facts on Fireworks

The earliest documentation of fireworks dates back more than 2,000 years ago in China. The earliest documented use of fireworks in America was in Philadelphia on July 4, 1777. 90% of all fireworks originate in China, making them the world's largest manufacturer and exporter of fireworks.

Italians are credited with figuring out that one could use metallic powders to create specific colors. When an element burns, its electrons get excited, and it releases energy in the form of light. Different colors are produced because each chemical burns at a different wavelength of light. Blue is apparently the toughest visual to produce.

Italians also invented the aerial shell which is used by most modern fireworks displays. These devices resemble ice cream cones and contain fuel in a cone bottom. The top of the cone comprises of an outer layer of tiny balls containing the chemicals needed to produce a desired color and an inner bursting charge. Today, the shape that the firework produces is a product of the inner anatomy of the aerial shell.

Some firework recipes include sound elements. Many fireworks are structured in a way that includes multiple layers of organic salts that burn one at a time. As each layer burns, it slowly releases a gas, creating the whistling sound associated with most firework rockets. Aluminum or iron flakes can create hissing or sizzling sparkles, while titanium powder can create loud blasts, in addition to white sparks.

Source: smithsonianmag.com

FING*LISH* /'FiNG(g)liSH/(n.) - [Financial English]

Shadow Market: An unregulated private market in which investors can purchase shares in companies that are not currently publicly traded. Shadow markets in stocks give investors an opportunity to invest in companies prior to their initial public offerings (IPO). However, the SEC requires investors to have a net worth greater than $1 million in order to participate in this nontransparent market.

Golden Parachute : Substantial benefits given to top executives if the company is taken over by another firm and the executives are terminated as a result of the merger or takeover. They are contracts given to key executives and can be used as a type of anti-takeover measure, taken by a firm to discourage an unwanted takeover attempt. Benefits may include stock options, cash bonuses and generous severance pay.

Skewness: A term in statistics used to describes asymmetry from the normal distribution in a set of statistical data. Skewness can come in the form of negative skewness or positive skewness, depending on whether data points are skewed to the left and negative, or to the right and positive of the data average. A dataset that shows this characteristic differs from a normal bell curve.

Source: Investopedia.com

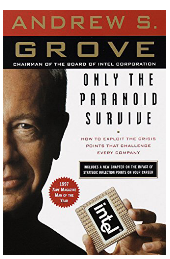
SUMMIT SPOTLIGHT

A LOOK INTO THE LIVES OF THE SUMMIT TEAM

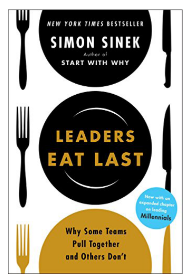
Summit Interns: Welcome, Natalia!

Natalia is our Orlando Intern for Summit Wealth Partners, LLC. She was born in Red Bank, New Jersey and raised in the New Jersey/New York area. She moved to Florida in 2015 to continue her education, where she earned her associate's degree at Broward College in South Florida. She then transferred to the University of Central Florida in the fall of 2016, where she is now pursuing her bachelor's degree in Finance. Her interest for the finance world began with her accounting internship in high school. It was there where she saw how the power of financial knowledge can transform small communities. She is currently involved with the membership committee in ALPFA (Association of Latino Professionals for America) at UCF, where she actively helps students develop professionally, as well as recruiting new students to become members. Natalia is interested in using what she will learn at her internship at SWP to focus on analyzing investment opportunities that will optimize shareholders' value which, in return will transform small businesses and communities financially.

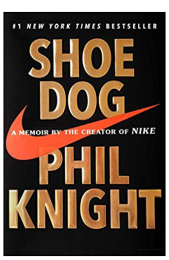
BOOKS WE'RE READING: SUMMIT SUMMER READING



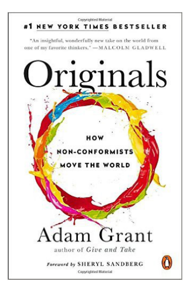
Only the Paranoid Survive: How to Exploit the Crisis Points That Challenge Every Company
By Andrew S. Grove
Intel has become the world's largest chip maker and one of the most admired companies in the world. Grove reveals his strategy of focusing on a new way of measuring the nightmare moment every leader dreads--when massive change occurs and a company must, virtually overnight, adapt or fall by the wayside.



Leaders Eat Last: Why Some Teams Pull Together and Others Don't
By Simon Sinek
Imagine a world where almost everyone wakes up inspired to go to work, feels trusted and valued during the day, then returns home feeling fulfilled. This is not a crazy, idealized notion. Today, in many successful organizations, great leaders create environments in which people naturally work together to do remarkable things.

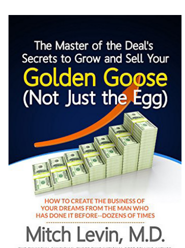


Shoe Dog: A Memoir by the Creator of Nike
By Phil Knight
In this candid and riveting memoir, for the first time ever, Nike founder and board chairman Phil Knight shares the inside story of the company's early days as an intrepid start-up and its evolution into one of the world's most iconic, game-changing, and profitable brands.



Originals: How Non-Conformists Move the World
By Adam Grant
Originals addresses the challenge of improving the world, but now from the perspective of becoming original: choosing to champion novel ideas and values that go against the grain, battle conformity, and buck outdated traditions. How can we originate new ideas, policies, and practices without risking it all?

The Everything Store: Jeff Bezos and the Age of Amazon
By Brad Stone
Amazon.com's visionary founder, Jeff Bezos, wasn't content with being a bookseller. He wanted Amazon to become the everything store, offering limitless selection and seductive convenience at disruptively low prices. To do so, he developed a corporate culture of relentless ambition and secrecy.



The Master of the Deal's Secrets to Grow and Sell Your Golden Goose (Not Just the Egg)
By Mitch Levin
How to create the business of your dreams, by the man who has done It before- dozens of times.

Covers & Summaries: amazon.com

PRE-SORTED
STANDARD
U.S. Postage
PAID
Orlando, FL
Permit No. 2825

SUMMIT WEALTH PARTNERS, LLC

INSIDE THE RATIONAL OPTIMIST:

AS SEEN ON:

**SOLID GROWTH
SAFELY MANAGED
TRUSTED ADVICE**

MYSUMMITWEALTH.COM

ORLANDO
One Orlando Centre
800 N. Magnolia Avenue
Suite 105
Orlando, FL 32803
(407) 656-2252

NAPLES
Vanderbilt Financial Center
9045 Strada Stell Court
Suite 101
Naples, FL 34109
(239) 254-1875

JACKSONVILLE
822 N A1A Highway
Suite 310
Ponte Vedra Beach, FL 32082
(904) 273-4550