SUMMER DOUBLE ISSUE
June / July 2018 | Volume 9 | Issue 4
SUMMIT WEALTH PARTNERS, LLC

THE Rational Optimist™

Just Google It.

BY CHAD WARRICK, CO-PRESIDENT & CEO

This September will mark 20 years from when Google was officially founded. The search engine was built with the intention of organizing the world's information and making it universally accessible and useful.

Today, as the world's most popular search engine, it is safe to say that Google founders Larry Page and Sergey Brin have accomplished their initial mission.

Since 1998, Google has expanded its product lineup to include advertising services, communication and publishing tools, development tools, security tools, map-related products, statistical tools, operating systems, desktop applications—and the list goes on.

In mid-2006, Google was officially added to the dictionary as a verb, and in the six months that followed, their stock rose almost 22%.

Rather than saying "Why don't you search for it on Google.com?"- people began saying "Google it." Not many companies have accomplished such a feat—but then again, I don't think many even set out to do so.

Today, Google processes over 40,000 search queries every second on average. That's over 3.5 billion searches per day, totaling 1.2 trillion searches per year.

Amongst those searches are wide arrays of financial questions, with one of the top 5 questions being: "How much money do you need to retire?"

This is certainly a question worth asking; however, due to the underlying complexities and individual variances that comprise the answer, I am certain that Google cannot provide a definitive answer.

Preparing for retirement requires more than merely contributing to a 401(k) and hoping for the best. It truly deserves a comprehensive financial plan that considers all of the "moving parts" specific to you and your family's financial picture.

A comprehensive plan starts by looking at your financial picture from a 10,000-foot view. We can achieve this by answering the following questions:

1. Where do you stand today?
2. Can we help reduce your tax liability?
3. Are you achieving plan-driven investment returns while maintaining a comfortable degree of risk?
4. What type of coverage is in place to manage the financial impact of the possible loss of a spouse or the need for long-term care?
5. How are you planning for the cost of healthcare?
6. How would you like to spend your time in retirement- and how much will it cost you to do so?
7. How can you manage inflating expenses on a fixed income during retirement?

Continued on page 5

ALSO IN THIS ISSUE:

The Dawning of the Amazon Effect: *Part II*

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

In the last newsletter, we discussed Amazon's wide-ranging impact on consumer goods, the vast pricing power it possesses, and thus, its ability to keep consumer goods as a sector from rising significantly in price.

In order to take this a step further, we will look at technology as a whole and the role it plays in keeping prices low across all sectors of our economy.

According to Rick Rieder from BlackRock, "An iPhone in 1991 storage and computing cost dollars would be worth $1.44 million per phone. An iPhone today costs a minuscule portion of that. That gives you some sense for this incredible inflationary impact on so many things that are now done via mobile or done through automation."

Recently, Blackrock conducted an intensive study to look at how technological progress has reduced prices for goods and services.

While most agree that technology has continued to advance, and Moore's law has continued to prove itself 50 years later, not so many may realize how technology has crept its way into everything from airplanes to automobiles to logistics to taxi cab services.

Coined by Gordon Moore, one of the founders of Intel, Moore's Law explains the fact that the number of transistors per square inch on integrated circuits had doubled every year since their invention.

He predicted this would continue into the future and now this Law has become shorthand for the spread of ever more powerful—and cheaper—technologies.

We see it in consumer electronics: the mobile phone that's twice as powerful and half as expensive as the one you replace, or the new TV that is flatter, sharper, and cheaper than last year's model.

These direct effects drag down measures of inflation for those products. But, it's about more than TVs and Amazon Prime. Virtually every company invests in technology for some aspect of their business. In an increasingly digital world, the cost of producing many of our goods and services keep inching lower and lower.

Consider the consumer who buys an iPhone (or a competing product) is effectively buying not just a phone and a personal computer but a camera, a radio, a television, a clock, and more. From the producer perspective, this limits the prices that manufacturers of these more traditional items can charge; from the consumer perspective, this means that an individual can have more tools by buying less stuff.

To be sure, it's not just the prices of technological products and services that are falling. Rieder argues that technological innovation "is disrupting traditional business models of many industries, putting a lid on prices and influencing inflation in the economy overall."

✚ *In an increasingly digital world, the cost of producing many of our goods and services keep inching lower and lower.*

With Uber and Lyft creating significant competition for traditional taxicab services, it's difficult for cab drivers to dictate prices as they once could, ultimately keeping prices in check.

It's easier than ever for a company with a great product to reach a wide range of customers and rapidly scale. As we mentioned in the last article, you can plug into Amazon's infrastructure for distribution, or look to distribute your product via Etsy.

This economic phenomenon is not going unnoticed by those that affect monetary policy. Fred Kaplan, President of the Federal Reserve Bank of Dallas, recently said,

> *"The issue is there's a headwind regarding inflation: technology-enabled disruption. What do I mean? Yes, of course, technology is replacing people, and that has been going on for a long time. Increasingly, though consumers have more use of technology to shop for goods and services at lower prices — that's accelerating. And a third thing is the emergence of new models for selling goods, manufacturing goods or distributing goods."*

We certainly live in exciting times, and the role technology plays in our lives is continuing to evolve. As it does, the overall economic impact of technology will be exciting to watch.

Best Regards,

Jason

Royal Wedding Implications

BY KRISTIANA DANIELS, CLIENT RELATIONSHIP MANAGER

The wedding bells have rung! On May 19, 2018, a United States citizen became a member of the Royal Family. Prince Harry and Meghan Markle tied the knot this past month after much anticipation from the public.

While many of us focus our attention on the elegant dresses, fascinators, and flower selections, we certainly hope that the royal family has designated a financial planner to focus on the unique obstacles the marriage brings.

The United States is one of the few countries that use a tax system whose policies are based on citizenship rather than residency. These rules are due to the Revenue Act of 1862, which was enacted partially to penalize men who left the country in order to avoid joining the military during the Civil War.

When it comes to the IRS, there are no royal exceptions. At this point in time, Meghan has not made public any decision to renounce her U.S. citizenship, which could potentially bring a large tax liability into the picture.

As a U.S. citizen, Meghan is subject to the Foreign Account Tax Compliance Act. One of the implications of this tax law is that if the total value of her specified foreign assets is more than $200,000 on the last day of the tax year or more than $300,000 at any time during the year, she will need to report all assets. Megan will also be required to pay taxes on any money she receives in the UK.

> ***The United States is one of the few countries that use a tax system whose policies are based on citizenship rather than residency.***

Even more so, if Meghan Markle keeps her U.S. citizenship, any children that she and Prince Harry have together will also be U.S. citizens. This brings a whole host of tax planning issues to the table—not to mention that children under the age of 16 legally cannot renounce their citizenship.

This would mean that once the Prince and Meghan had children, assuming she still maintained U.S. citizenship, they would have little choice but to report the relevant assets and finances to the U.S. government indefinitely, unless the children decided to renounce their citizenships when they reach the age limit.

While the happy couple is enjoying their first few weeks of marital bliss, I'm sure a team of professionals is working extensively to be sure that nothing is overlooked in the Prince and Duchess of Sussex's financial plans. Similarly, at Summit we strive to work hand-in-hand with other tax and legal professionals in order to provide you with the most thorough and complete financial plan.

As life moves forward and your goals change, Summit proactively enhances your financial plan to be sure you have the best probability of success. We find it an honor to be a part of your lives in this way. If we can be of any assistance to your loved ones, please pass our names along.

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

Best Regards,

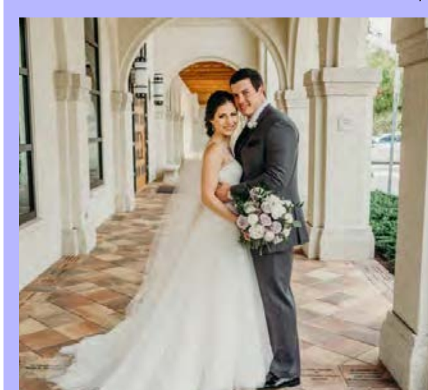
Kristiana

statement-of-specified-foreign-financial-assets

https://www.irs.gov/businesses/corporations/do-i-need-to-file-form-8938-
https://travel.state.gov/content/travel/en/legal/travel-legal-considerations/us-citizenship/Renunciation-US-Nationality-Abroad.html

✳ Congratulations Nicole and Jeff ✳

Nicole (Sadez) Bobek and her husband, Jeff, were married on May 5th. Their amazing Hawaii honeymoon photos are featured in our Summit Spotlight on page 11.



Above, Kristiana Daniels with the Bride & Groom

The Risky Business of Stability: *Part II*

BY ANDREW DICKENS, DIRECTOR OF PENSION SERVICES & WEALTH ADVISOR

Investors who are in the distribution phase are exposed to a very specific type of risk known as sequence risk, or the risk of capitalizing losses out of necessity to produce income such that an income or legacy goal is diminished.

To understand the sequence of returns risk, let's assume that I have four different accounts. All accounts begin with the same amount of money, and all take the same amount in annual withdrawals. All accounts have the same rate of return and volatility over any period; the only thing we will vary is the order of the returns.

In the below table, each account starts with $100,000 and takes out $7,000 per year. All of these accounts have the same statistical return and volatility over the 20-year period. Account A is our "base scenario" or starting point, reflecting a hypothetical account with the risk and return characteristics we've described.

Account B takes the base scenario returns in reverse order, while account C shifts the base scenario returns by just one year. Account D begins with returns from years 11 – 20 first, followed by the returns from years 1 – 10.

	Base Scenario		Reverse Order		Start Yr 2		Start Yr 11	
Year	Return	Account A	Return	Account B	Return	Account C	Return	Account D
0		$100,000		$100,000		$100,000		$100,000
1	19.31%	$112,313	14.67%	$107,668	-7.18%	$85,819	-3.32%	$89,677
2	-7.18%	$97,248	2.96%	$103,860	-10.19%	$70,071	15.10%	$96,221
3	-10.19%	$80,335	14.05%	$111,456	-1.75%	$61,848	-7.51%	$81,991
4	-1.75%	$71,932	7.75%	$113,089	18.83%	$66,496	-5.16%	$70,764
5	18.83%	$78,479	7.70%	$114,792	-3.10%	$57,434	20.74%	$78,442
6	-3.10%	$69,046	20.74%	$131,603	0.87%	$50,934	7.70%	$77,479
7	0.87%	$62,647	-5.16%	$117,818	14.27%	$51,203	7.75%	$76,480
8	14.27%	$64,587	-7.51%	$101,965	8.21%	$48,408	14.05%	$80,229
9	8.21%	$62,891	15.10%	$110,366	-6.26%	$38,377	2.96%	$75,607
10	-6.26%	$51,954	-3.32%	$99,698	-3.32%	$30,102	14.67%	$79,697
11	-3.32%	$43,228	-6.26%	$86,457	15.10%	$27,648	19.31%	$88,089
12	15.10%	$42,757	8.21%	$86,557	-7.51%	$18,571	-7.18%	$74,763
13	-7.51%	$32,544	14.27%	$91,910	-5.16%	$10,613	-10.19%	$60,142
14	-5.16%	$23,866	0.87%	$85,710	20.74%	$5,815	-1.75%	$52,092
15	20.74%	$21,817	-3.10%	$76,052	7.70%	$0	18.83%	$54,903
16	7.70%	$16,496	18.83%	$83,375	7.75%	$0	-3.10%	$46,200
17	7.75%	$10,773	-1.75%	$74,919	14.05%	$0	0.87%	$39,602
18	14.05%	$5,287	-10.19%	$60,282	2.96%	$0	14.27%	$38,254
19	2.96%	$0	-7.18%	$48,954	14.67%	$0	8.21%	$34,396
20	14.67%	$0	19.31%	$51,408	19.31%	$0	-6.26%	$25,243

In the following case, accounts A and C ran out of money in years 19 and 15, respectively, while accounts B and D had surpluses of $51,408 and $25,243, respectively.

When we run this scenario over any number of iterations, what you'll find is that in most cases the outcomes vary wildly. Distributors who are subject to early losses tend to see poorer performance over the long run as opposed to distributors who aren't subject to early losses. This is a critical point if you are banking on income from that investment account to support your lifestyle.

We must continuously manage our income needs, because if we are using our portfolio assets to generate income then ultimately we will either run out of assets to produce that income or we will pass away, leaving a legacy for our heirs or favorite charities.

Ideally, your advisor would manage your portfolio so that you bounced your last check to the undertaker, but alas we are not gifted with the foresight needed to know exactly when our clients will need to write that last check.

Clients can also help reduce sequence risk by modifying their own behaviors. Keeping spending consistent on an inflation-adjusted basis helps your financial planners predict your cash flow requirements. Having the ability to decrease discretionary spending during down markets can also reduce sequence risks. However, the need to adjust your spending

Just shifting a portion of your portfolio to defensive alternative assets can reduce the risk of assets being depleted to a point where their income, or legacy, is negatively impacted during their lifetime.

habits is not always in your control. Some clients don't have the flexibility to reduce spending when markets act up or don't want to be subjected to the stress of monitoring what's happening in their portfolios when they are trying to plan a vacation. Also, "things happen," and sometimes we need income from our portfolios to replace a roof or pay for a veterinary bill.

As discussed in last month's article, just shifting a portion of your portfolio to defensive alternative assets can reduce the risk of assets being depleted to a point where their income, or legacy, is negatively impacted during their lifetime.

Using a defensive strategy for a portion of your fixed income exposure has the effect of insulating against fixed income losses during rising interest rates and of sequencing risk by providing a bucket of assets that is principal protected to tap for withdrawals.

Your Summit advisor can run various scenarios for you, so please don't hesitate to reach out to us if your situation has changed or you feel like your tolerance to risk has changed.

Regards,

Continued from page 1, Just Google It. -

As you can see, the list is long, and this is just the beginning. Understanding the answer to these types of questions grants us the ability to customize your actionable financial plan. In doing so, we can hand you the analysis and tangible resources to help you make sound financial decisions today, in light of where you want to be tomorrow.

Not only do we leverage our internal retirement and wealth management expertise, we also rely on experienced tax consultants and estate planning experts to ensure you are covered from every angle.

We are here for you, to continuously provide you and your loved ones with tailored and unbiased financial advice and planning. After all, there is no cookie-cutter answer to the question: "How much money do you need to retire?" Just Google it.

Be Well,

OUR ORLANDO OFFICE IS MOVING!

(Don't worry, it's just across the street!)

We will be open for business in our stylish new office on July 2nd! Check out pictures of the build-out progress on page 9!

Same Name.
Same Number.
New Address.

Our New Address will be:

800 N Orange Ave., Suite 302
Orlando, FL 32801

The Golden Age of Technology is Now

BY JEFFREY JANSON, CFP®, AIFA®, SENIOR WEALTH ADVISOR

A little over 20 years ago, the internet came on the scene and significantly changed how we obtain information, communicate with each other, conduct business, and how we purchase goods and services.

I can still remember watching the news the first time the web address www.nbcnews.com flashed on my TV screen and seeing Katie Couric puzzle over what "world wide web" meant. In 1996, there were no internet companies on the S&P 500; by 2017, they made up a full 10% of the index.

Except for Luddites, most people cannot imagine going back to the old way of doing things because they recognize all the benefits that have resulted from the internet. However, with all technologies, there are pros and cons.

The internet is no different; it is merely a tool, but I think most would argue its positive aspects have outweighed its negative effects. One thing we can certainly all agree on is that it has become a life-changing part of technology, one that we can't imagine living without.

However, as impactful as the internet has been, there is a strong case to be made for the fact that we are currently living in the "Golden Age" of technology.

There are certain areas of technology that are in the nascent stages of development that have the potential to be every bit as impactful on humanity and human productivity as the internet was some 20 years ago. It is the purpose of this article to introduce you to several of these new, potentially game-changing technologies.

There are areas of technology developing that have the potential to be as impactful on humanity and human productivity as the internet was some 20 years ago.

The first of these is something that has been dubbed Mobility as a Service, a.k.a. "MaaS" for short. It is the concept of autonomous taxi services. While the inflation-adjusted cost of point-to-point mobility per mile has remained the same 70 cents per mile for the last 80+ years, MaaS has the potential to bring this cost down for consumers by roughly half!

In the process, that MaaS market has the potential to be worth—wait for it—$200 trillion worldwide! This is roughly double the value of all car manufacturers combined worldwide. Most of these vehicles providing MaaS will be electric. This is truly game-changing!

The next area is advanced robotics. Amazon currently utilizes over 100,000 robots in its fulfillment warehouses around the globe.

As the cost has come down and the quality and utility of industrial robots has increased, it has had the effect of expanding the potential addressable market for these devices. Whereas industrial robots have been used almost exclusively for high volume, repetitive task applications, new software capabilities are creating new opportunities for more collaborative human/robot interactions both in the workplace and at home.

The next area is deep learning. Deep learning is a subset of machine learning which itself is a subset of Artificial Intelligence (AI). By 2016, DeepMind's AI-powered software AlphaZero, using only reinforcement learning (no human training) had beaten world champions of the 3 most highly regarded strategy games: Chess, Shogi, and Go.

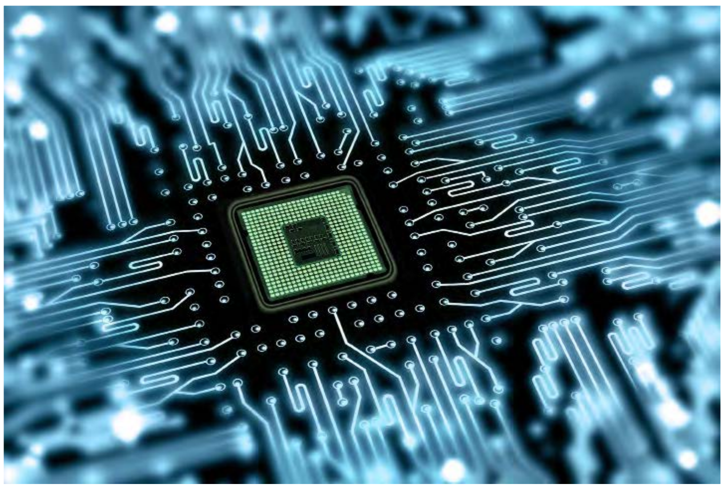
In 2017, every cloud provider launched AI as a service. Isn't that right, Alexa? Apple unveiled the iPhone X which uses AI-powered facial recognition software to unlock your phone. Over the next 20 years, it is anticipated that deep learning could create a global market cap of $17 trillion.

The next game-changing area is Genome-Editing. "CRISPR" stands for

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.

Clustered Regularly Interspaced Short Palindromic Repeats. Back in 2001, the Human Genome Project finally released the first draft sequence of a human genome. The project took a full 13 years and $2.7 billion to complete. By 2013, the cost to sequence a whole human genome had dropped to $1,000, which will have incredible implications for diagnosing genetic pre-disposition to certain diseases.

By 2017, the technique was showing promise in agriculture to increase the yield of livestock, crops, and aquaculture applications. Promising CAR-T cancer therapy alone could generate $250 billion per year in revenues. Having the capability to splice out and even replace errant genes with healthy ones is a complete game-changer for longevity and quality of life.



The next area is crypto assets. In the 1980s, communicating across the world was expensive and had to be done by relying on telecom providers for the service. That is, until Voice over IP (VoIP) provided instant communication everywhere without relying on telecom providers as the middleman.

In other words, the internet enabled "free voice." In the same way, transferring money today across the globe can be expensive. Think of crypto assets as "MoIP," or Money over IP, allowing the instant transfer of any amount to any person located anywhere on the globe at almost no cost. The technology powering crypto assets, called "blockchain," is even more exciting and has nearly limitless applications.

The next area is mobile payments. These frictionless value transfers accounted for $12 trillion in 2018 and are expected to reach $30 trillion by 2022. As people migrate from Visa and Mastercard to Venmo, WeChat Pay, and AliPay, you can expect the trend toward mobile payments to continue to gain steam. For those across the globe who, for various reasons, are "unbanked," mobile payments offer the ability to leap-frog technologies and transact directly with peers.

The next area is 3-D printing, which has the benefits of shortening design-to-production time, producing less waste, and considering radically new optimized architectures. This leads to a significant reduction in the cost of manufacturing. Some estimates have put the productive economic output of this new technology between $65 and $180 billion per year!

While any one of these new technology areas has the potential to greatly change commerce as we know it, creating untold wealth in the process, the fact that all of them are gaining traction at roughly the same time is nothing short of amazing and underscores the fact that we are currently living in the golden age of technology! Keep a look out for my additional articles that will delve deeper into many of these areas, as this new reality has significant implications for us as investors.

Best Regards,

★ ★ ★ ★ ★ ★ ★ ★ ★

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

★ ★ ★ ★ ★ ★ ★ ★ ★

Let us know how we can help.

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

Turning Your "Nest Egg" into a "Next Egg"- *Are Your Beneficiaries Ready?*

BY CHAD LEATHERWOOD, CFP®, WEALTH ADVISOR

Most of the clients we work with want their assets to provide for a good life while living, with something left to pass on to the next generation. Many would even like to see what they have worked hard for to carry on to the third generation and beyond.

In a 2015 Time magazine article online, according to the Williams Group wealth consultancy, 70% of wealthy families lose their wealth by the second generation and 90% by the third[1]. If you aren't a so-called "wealthy family," I would imagine the percentage making it to the third generation and beyond is also low.

It is likely the combination of hard work, calculated risk, careful spending, and saving over time that leads to the accumulation of the money you have. This requires the development of disciplines that make you a good steward of your resources.

Without going through this kind of process, the next generation may be less equipped to preserve and grow what is inherited. On top of this, I believe our society has done a poor job in educating the next generation regarding personal finance issues.

Here are some ideas that can help set the next generation up for success.

1. *Pass on more than your money.*

Many of us grew up with the notion that we shouldn't talk about money. Unfortunately, this helps perpetuate financial ignorance. If you haven't started, now is the time to begin passing on some of the lessons that helped you reach your level of financial success.

You can also encourage financial education. A great book to start with is "The Richest Man in Babylon" by George Samuel Clason. This book is an easy read that shares important financial wisdom through a series of parables set in ancient Babylon. This book can be given to children, grandchildren, or other beneficiaries to bring awareness to the disciplines necessary for financial success.

Next, consider an Ethical Will. While we have wills or trusts established to ensure our assets are properly distributed, we don't generally have anything set up to pass on our values after we die. An ethical will is a document designed to pass on intangible things, like the values that are most important to us. If you are interested, a template can be provided to help you with this endeavor.

2. *Distribute your money smartly.*

Ask yourself this. Will the way I pass on my wealth make my beneficiaries better or worse off? The answer to this probably depends on the amount, the preparedness of the person inheriting it, and maybe even the relationships between the beneficiaries.

In coordinating with a competent estate planning attorney, trusts can be considered to help mitigate some of the dangers of an inheritance. For example, maybe some of the inheritance can be held in trust and invested to provide a beneficiary income over time versus all of it as a lump sum. There are many issues that can be addressed through thoughtful estate planning.

If your concern is making sure grandchildren are provided for, you could make sure that it is addressed in your estate planning documents. Also, you may consider giving now to fund a grandchild's college savings plan or even help seed a Roth IRA if they are working. Of course, this all depends on your own financial situation and objectives.

If you would like to pass on a legacy of charitable giving, you could fund a donor-advised fund now or upon your death. Briefly, a donor-advised fund is established and administered through a public charity. You can usually name it anything you want, such as "The George Washington Family Fund."

Money given to the fund is treated as a charitable gift for tax purposes. Once set up, you can support charitable causes out of the fund. The granting of gifts is something your beneficiaries could be appointed to take on upon your passing.

3. *Encourage the next generation to get engaged in financial planning.*

Going through a financial planning process is an important part of developing the skillset for handling an inheritance in the future. Even more importantly, it can set up your child or other beneficiaries for greater financial success on their own.

If they are already financially successful, it becomes even more important to go through the kind of process you have gone through, to address any tax ramifications of a potential inheritance.

As a service to our Private Wealth Management clients, we make ourselves available to your children or other beneficiaries to discuss any financial concerns they have or to even help them establish a financial plan.

We would love to help you get the next generation engaged in financial education. One way we can help to start this process is through getting our newsletter in the hands of your children or other beneficiaries. Let us know if this is something you would like us to do.

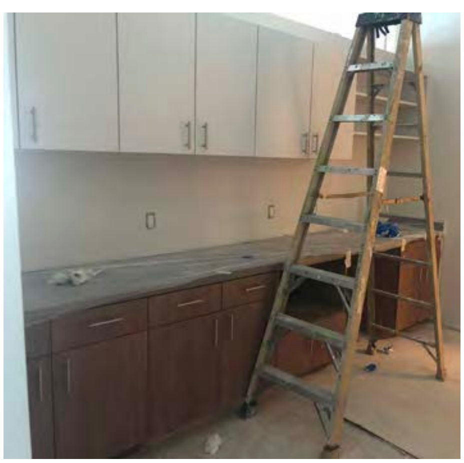
If you would like to discuss financial education or even financial planning for the next generation, or if you have any estate planning concerns, please feel free to reach out to us.

Best Regards,

1. http://time.com/money/3925308/rich-families-lose-wealth/

SUMMIT PROGRESS.

It may not look like much now, but we're excited about the modern new look the Orlando office will soon have. A contemporary design with an Industrial twist, just steps away from our old location.

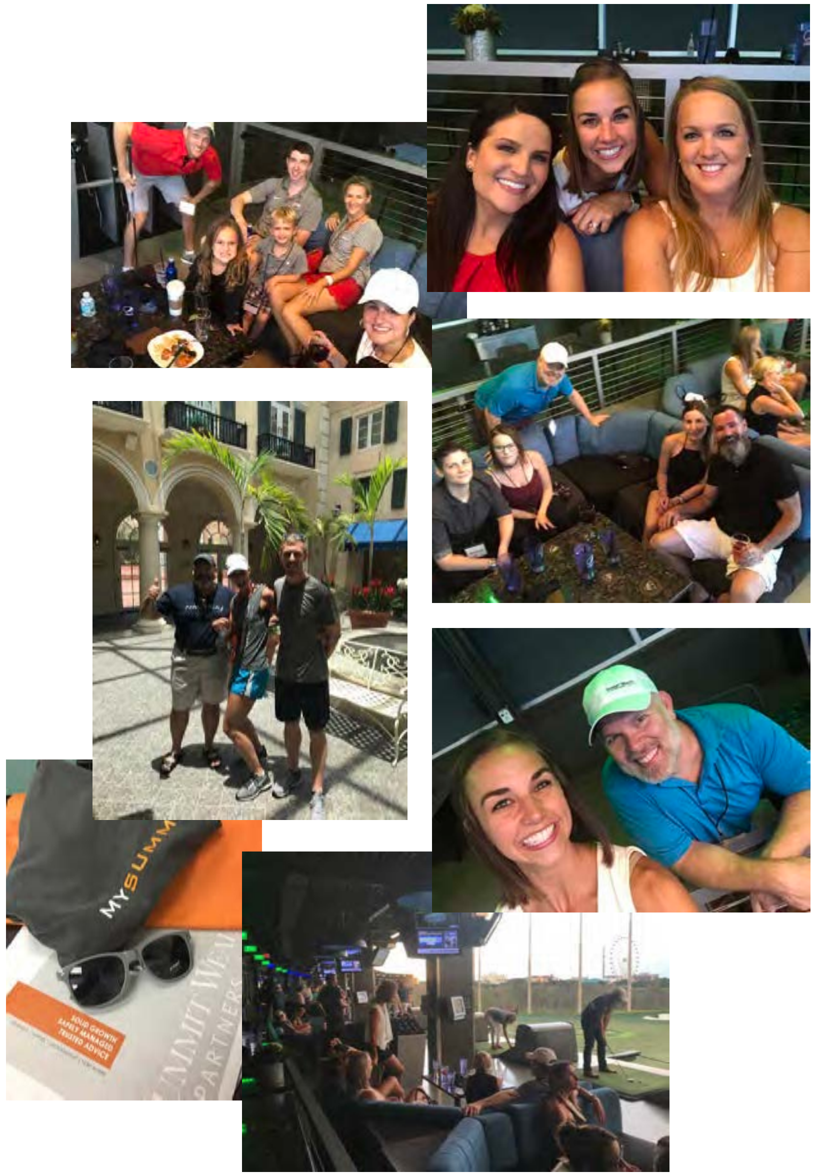


SUMMIT 2018

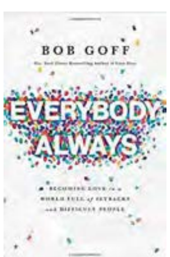
The second weekend in June, your Summit Wealth Partners Team gathered in Orlando for our Annual Retreat, otherwise known as "The Summit Summit." We enjoyed a weekend at Loews Portofino Bay at Universal Orlando and a fun night out at Top Golf with our family members in tow.

Fun and games aside, the real reason why our whole company came together and spent personal time working on a weekend was to collectively think about how we can best deliver world-class service to you -- our valued clients! Our meetings and presentations generated impressive ideas and discussions about elevating our client experience, and the bright future ahead for Summit.

To your right, you'll notice some familiar faces that you rarely get to see together. Although our offices are spread across Florida, we certainly know how to have a good time when we get together!

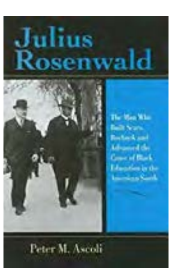


BOOKS WE'RE READING: *SUMMIT SUMMER READING*

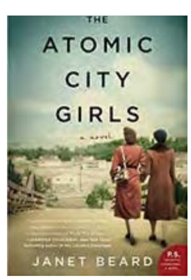


Everybody, Always: Becoming Love in a World Full of Setbacks and Difficult People
by Bob Goff
Goff takes readers on a journey into the secret of living without fear, constraint, or worry. The path toward the liberated existence we all long for is found in a truth as simple to say as it is hard to do: love people, even the difficult ones, without distinction and without limits.

Habsburg Monarchy 1809 To 1918
by A J Taylor
A history of the Habsburg monarchy from the end of the Holy Roman Empire to the monarchy's dissolution in 1918. The book offers an insight into the problems inherent in the attempt to give peace, stability and common loyalty to a hetergeneous population



Julius Rosenwald: The Man Who Built Sears, Roebuck and Advanced the Cause of Black Education in the American South
by Peter M. Ascoli
A richly revealing biography of a major, but little-known, American businessman and philanthropist, Julius Rosenwald. Ascoli's account of Rosenwald is an inspiring story of hard work and success, and of giving back to the nation in which he prospered.



The Atomic City Girls: A Novel
by Janet Beard
The Atomic City Girls is a fascinating and compelling novel about a little-known piece of WWII history. A riveting novel of the everyday people who worked on the Manhattan Project during World War II.

Covers & Summaries: amazon.com

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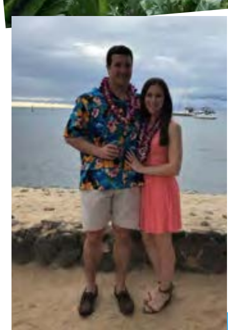
Nicole's HAWAIIAN *Honeymoon*

After having a wonderful time at our wedding with our family and friends, Jeff and I headed to Hawaii for our honeymoon! We visited two islands while there: Maui and Kauai. During our stay in Maui we went on the Road to Hana stopping at beautiful views of the coastline, lush greenery and countless waterfalls. We also enjoyed the beaches and did some snorkeling and scuba diving. We saw a manta ray and a couple sharks while diving at Molokini Crater.

We then flew to Kauai for the remainder of our honeymoon. While in Kauai, we spent a lot of our time exploring the breathtaking geography. We hiked, ziplined, took a helicopter tour of the island and enjoyed a boat cruise along the Na Pali Coast. We also did another day of scuba diving and saw numerous sea turtles!



Nicole

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