SUMMIT WEALTH PARTNERS

HOLIDAY DOUBLE ISSUE

The Rational Optimist™

Happy Thanksgiving, Merry Christmas, Happy Hanukkah, and a Very Happy, Healthy New Year

BY MITCH LEVIN MD, CAPP, CWPP

During this time of the year, like many of you, we at Summit reflect on our blessings and our bounty, our shortcomings, and our aspirations. Permit me to begin by repeating what you probably have heard me say many times before—we live in the greatest country on earth, in the best time. For that we are ever thankful. We have a great client base—you. For that we are truly thankful.

We also have a great team of dedicated professionals who wake up each day with the primary goal to place you in a better position, with great service, and with a smile. For that we are thankful. We know that you entrust us with allocating and managing and directing hundreds and hundreds and hundreds and hundreds of millions of your dollars, your nest egg. We take this responsibility very seriously. For that we are thankful.

Each year Summit sets goals. Firms in our industry usually average 70-90% client retention each year. 100% retention of our client relationships is our number one, our primary goal. This means we must deliver value above and beyond what you pay us. And we strive every day in every way to do that—through extraordinary service, saving you money through lower taxes, reducing expenses, and better planning.

So, how did Summit do this year?

Our average for the past 5 years had been over 98%. You, our clients, as of this writing, have voted unanimously, 100%, to stay with us this year. For that we are very humbled and grateful!

And so many of you have asked us to care for more of your assets, and introduced us to more of your families, friends, and colleagues. To help care for them, and their assets, too. Thank you for your trust and confidence. We will continue to work every day to earn that.

We successfully fulfilled over 95% of our other goals this year, too. For that we are also grateful. We have developed more and deeper relationships with clients. And by working with your attorneys and accountants and other professionals (to collaborate in delivering to you more comprehensive planning), these professionals have introduced us to more new clients we can help. We have grown wisely, nicely, and prudently. For that we are grateful.

In addition, our systems, our philosophy, principles, and our investment portfolio management have attracted additional wealth managers to our platform, which brought to the Summit team more talent and a deeper bench of expertise.

Our team has acquired more education and credentials than ever, to help you do better. For that we are grateful. We have saved more in risks and taxes and unnecessary

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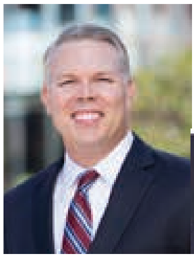


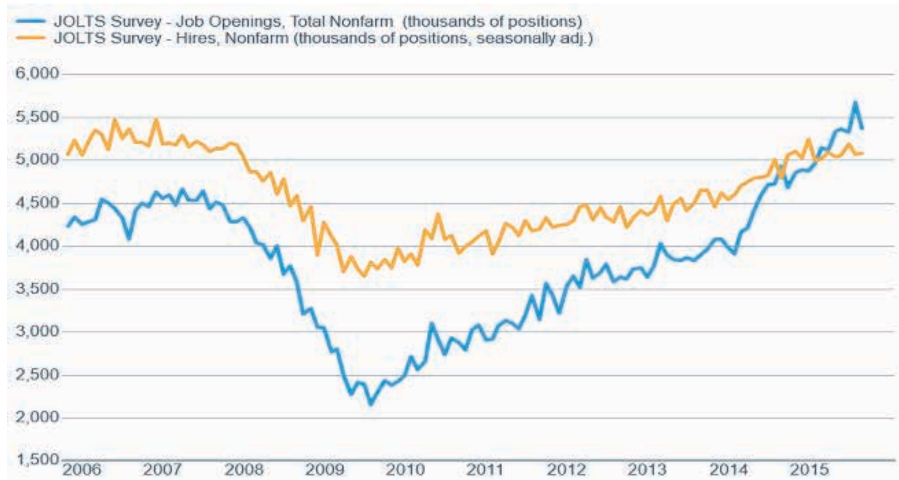
STEADY GROWTH AHEAD

BY CHAD A. WARRICK, CHIEF INVESTMENT OFFICER

As we approach the end of 2015, we leave behind the mid August lows, and begin looking forward to the New Year with rational optimism. Even though we have no control over market performance, we do manage risks through strategic allocations.

The 3rd quarter was plagued by concerns of slow global growth. Triggered by China's slow growth data, the investment community became uneasy about a hard landing of China's economy. Debates are on-going whether or not a potential downturn could be "soft" or "hard" for China's economy along with the ideas that another downturn may not happen at all, or that it may have actually already taken place in August.

As the dust settles in this slower growth era, all eyes will continue watching China, the world's second largest economy, In the meantime, the EU having agreed to another bailout placed Greece's crisis on the back burner. The European Central Bank (ECB) will likely continue its quantitative easing program well into 2016, as well as the Bank of Japan with its own quantitative and qualitative (QQE) program.



Sources: FactSet, U.S. Dept. of Labor, as of Oct. 19, 2015; Charles Schwab Advisor Investment Research Center, Bloomberg data as of Oct. 20, 2015

At the same time the Federal Reserve countered by clutching the direction of the interest rate. The indecision caused investors to question the current health of the U.S. and global economies. This is the type of uncertainty that can create stress on the capital markets. This includes putting pressure on the U.S. labor market too. See above graphs. For now unemployment is low and steady and it appears very likely that wages will begin going up.

For us here at home, the combination of the Federal Reserve not raising interest rates and the increasing stability in the U.S. job market are positive indicators, especially for retailers heading into the holidays.

Even though the market was disappointing overall, we do expect global growth to be better in 2016, as the quantitative easing programs work their way into the system, which would reflect well on certain higher risk assets. Volatility is likely to remain an inevitable part of the world in which we live. Nonetheless, it appears that we have a lot to be thankful for and much to look forward to, but patience will be key as we wind down 2015 and start up 2016.

At Summit, we have seen many of you in the last few weeks and we hope to see more of you in the weeks to come. As we celebrate the Thanksgiving and Christmas holidays with our families, know that we are grateful for you and that we are striving to exceed your expectations and wishing you and your friends and families a happy, healthy joyful Christmas. ■

FANNIE AND FREDDIE

BY JASON PRINT, SENIOR WEALTH ADVISOR, CFP®

charles SCHWAB INSTITUTIONAL

TD Ameritrade Institutional

FPA FINANCIAL PLANNING ASSOCIATION
The Heart of Financial Planning™

It appears the days of Fannie and Freddie being two separate companies may be coming to an end. This is good news for taxpayers. For investors who still cling to the hope that these companies might be released from government control in the near future, the news may not be as pleasant.

Currently, the mortgage giants are regulated by The Federal Housing Finance Agency (FHFA). Perhaps as soon as the end of 2015, the FHFA said the companies may finalize a structure of a single security. There would be some benefit to simplifying and consolidating the structures. The biggest would be improved liquidity. Currently, Fannie Mae bonds are much more liquid than Freddie Mac bonds, by a factor of 10. Due to the decreased liquidity, Freddie is at a disadvantage and Fannie has a competitive advantage in issuing bonds.

The reality of course is both companies are wards of the state. Regardless of whether you own a Fannie Mae bond or a Freddie Mac bond, it's really the U.S. taxpayer standing behind it. This has been the case since 2008, during the financial crisis, when the two companies became wards of the state. Fannie, obviously, isn't excited about losing its advantage; and had they still been private companies, it isn't something they would voluntarily pursue. But this emphasizes the current situation in Congress

As a reminder, U.S. taxpayers provided hundreds of billions of dollars in order to keep the two companies afloat and on life support.

As a condition for the bailout, the two companies turned over all "profits" to U.S. taxpayers. While both companies were bleeding money, it looked ugly, but recently, both companies announced 12 consecutive profitable quarters, due to the housing market, and more specifically the mortgage market recovery. After dishing out about $187 billion, the U.S. taxpayers have now recovered over $228 billion.

And with each quarter, more money continues to come in. Congress hasn't been anxious to implement any of the possible drafts that have made there way to Capital Hill. With no timeline and cash coming in, Congress may not be motivated to do something permanent that would reduce the current cash intake.

However, as the financial crisis fades (and we get used to the extra dollars coming in) so too does the political pressure to make long-term, sustainable, structural changes.

The plan to phase out Fannie and Freddie, and implement mainly private insurers (as there is a market for that now) to backstop home loans did advance in the Senate and was endorsed by the White House, but has since stalled. In a nutshell, the plan would create a new Government Insurance Fund, where investors would pay fees in exchange for insurance on mortgage securities that they buy and the government would become a last resort.

Large profits and improved housing conditions are now acting as headwinds for Congress to take action. The loudest voices pushing for a change to the current structure are mutual fund and hedge fund managers who own large quantities of the common stock of both Fannie and Freddie and want to see some of the billions of dollars delivered to their stock holders.

With the ultimate future of Fannie and Freddie still undecided, this remains an ongoing development. But, the importance of housing to our national economy is vital and at this point, the importance of Fannie and Freddie to housing is also critical.

We'll keep you posted on the continuing saga of Fannie and Freddie.

In the meantime, I wish you all a wonderful Thanksgiving and the best of the holiday season.■

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Vicki Brodnax

HAPPY THANKSGIVING, MERRY CHRISTMAS, HAPPY HANUKKAH, AND A VERY HAPPY, HEALTHY NEW YEAR

Continued from page 1

expenses for our clients than ever. For that we are grateful. We have helped more people than ever, saving clients from bad decisions in volatile times, through our process and service and discipline. For that we are grateful.

To show our gratitude and appreciation, we make charitable gift contributions often at this time of year. Many of us do it emotionally. Few have a charitable gift plan. We recommend you have us help you develop one.

While we did experience healthy growth in a number of areas including an increase in our firm's assets under management substantially due to new client assets, the internal growth was not what we hoped for this year because the markets were uncooperative. Alas, we have no control over the markets, or the outcomes. We do have control over our input and our processes. And each year, we endeavor to improve our processes.

And as we reflect on this year as it comes to a close there have been a number of societal problems. Besides the inevitable human behavior problems of oppression and murders and wars and political economics, investors also faced: the "flash crash"; the "euro crisis"; an impending government "shutdown" and interest rate increase; "email-gate"; "seven days of August" of extreme volatility, during which investment portfolios experienced temporary declines of 6% on average (while stocks went down 11%, and that, by the way, is not even the normal-and-to-be-expected annual 14% intra-year decline, not to mention the once every 4 year 20-30% decline) due to the Communist China stock market manipulations(?); or the refugee crisis; or the Fed not raising interest rates...

And, we face the weakest recovery ever with the labor force participation falling and productivity anemic; our national debt is approaching $20 TRILLION(!) and growing; deteriorating race relations; police departments' contempt and cynicism; tax and regulatory burdens overwhelming the private sector; savers and retirees penalized by low interest rates; crony capitalism (which is not capitalism at all); excessive victim-hood and the payments to those victims from the tax payers; the U.S. falling out of the top 25 most "free" countries, and more. It all seems so dismal. This glass, to many, appears half empty. But...

Despite all the bad news, the U.S. household net worth is at an all time high of $86 Trillion; household debt is down by more than 30%; job growth has expanded for more than 6 years to more than 4 million new jobs since 2007; mortgage rates are low; inflation rates are only 2% for the previous 10 years; housing starts up at a 15% rate for the past 6 years; the dollar is strong and is the currency of choice for the world. The world's great companies that we invest in continue to do well. So our glass really is half full.

Whether you see your glass half full or half empty, our emotional wants and financial needs seem to be in constant conflict. We at Summit act as your mediators in that conflict, your behavioral financial counselors, standing together with you to help you achieve your goals. To give you more clarity, comfort, and confidence. "Outperformance" is not ***a,*** let alone ***the*** financial goal. How does that relate to distributions, allocations, legacy, costs, taxes, and risks? We help you put it all together, because your portfolio is designed to serve your long-term plan.

Summit's goals for next year: Again, first and foremost, 100% client retention—through improved service,

Continued on next page

Continued from page 4

planning, communication, and delivering great value and results. Continue to help your family, your next generations of inheritors, your favorite charities, your friends, your colleagues, and most importantly you. Maintain our evidence-based, goals based planning. Improve our comprehensive and collaborative planning process. Continuing our growth trajectory to bring you more efficiencies, and greater comfort, clarity, and confidence in the future. Bring our processes of "solid growth, safely managed and trusted advice" to more of our colleagues, to help them help more clients.

A great example of service? One of our clients recently requested a service from us. We sent it overnight express. We called the next day to confirm receipt. No response. We called in the afternoon to confirm receipt. Again, no response. We tried again in the evening...something must be wrong. "Bird-dogging" led us to discover the client was admitted to the hospital with a serious condition. We arranged for an estate planning attorney to meet us at the hospital, to be certain all appropriate documentation of client wishes was in place. Happy ending to this ordeal—the client fully recovered. We were on top of the situation. Our deep commitment to service is in our firm's cultural DNA.

What to do now? The same as always. Planning, discipline, comprehensive goals-based planning, and rational, evidence-based decisions. Plan for the bad, and take advantage of the opportunities. We cannot control many of the outcomes, only our input. This helps us control our own destiny. Despite what happens in the markets, the economy, taxes, and geo-politics. It is our principles and process, not the financial products that help you succeed. Take advantage of us. That is why we are here. To help you.

On behalf of all of us at Summit:, we llove you and we thank you. We are grateful for your trust and confidence in us and we will continue to honor that. Have happy, healthy, and wonderful holidays. May next year be your best ever.

Make great decisions. ■

Mitch

Jessica Feliciano, Vicki Brodnax, Amanda Morris, Mitch Levin and Chad Warrick.

Please join us as we shower Amanda Morris with best wishes for her upcoming marriage. After their wedding on November 14, 2015, the new Mr. and Mrs. Russell Pate will celebrate their honeymoon with a tropical cruise! Amanda will return to the office on Monday, November 23rd.

SPECIAL INVITATION

2016 Metropolitan Opera National Council Auditions/Vocal Competition - FL District

SATURDAY, JANUARY 16, 2016;
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Donations are welcome.

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OR email Swantje1@hotmail.com
http://www.metauditionsflorida.org

bottom row, (sons) Taylor and Parker
top row, (daughters) Olivia and Kristiana, Tim
son-in-law, (wife) Kristen and Jeff Janson

The Print family is grateful for health, happiness, sunshine and beaches!
—Jason Print

I am most thankful for family.
—Jefferey Janson

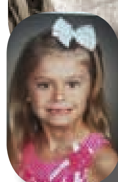
Sydney and Joseph Print

Robert and Vicki Brodnax

Landon Dash Sherry

Born 9/25/15, 6 lbs, 10oz.

Patricia and Jim McNair's first grandson



Big sister
Liana Nicole McNair

I am thankful for my family, friends, and colleagues and our continued good health, happiness, and success!
—Nicole Sadez

Patricia and Jim McNair

Ariel and Kiera Dickens

I am thankful for family, health and friends.
—Andrew Dickens

Skyler (brother), Linda (mom), Sasha (sister), Josh Takala (brother-n-law), Nicole and dad Emilio Sadez

I am thankful my family is close.
—Chad Warrick

I am thankful for the military for protecting our freedoms and my wonderful family. Come home soon and safe little brother!—Amanda Morris

Liam and Aiden Warrick

Beth (mother), Amanda, Travis (brother), Jim (father), Shane (brother) Morris

From our families to yours, we wish you the happiest of holidays!

I am thankful for my happy and healthy family!
—Jessica Feliciano

Jessica, Julien and Olivia Feliciano

I am thankful everyday in every way!
—Mitch Levin

This thanksgiving season, I am thankful for new opportunities, adventures, and the people I love that I am so lucky to be able to share them with!—Kristiana Daniels

Mitch and Swantje´ Levin

I am most grateful for our five grandchildren
—Jette

JJ and Grampa Jette Browne

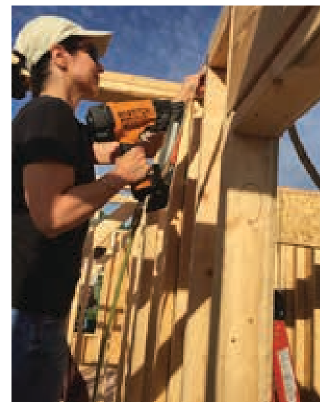
Olivia (sister), Kristiana, Abbey (sister-n-law), Tim (husband), Naomi (sister-n-law), and Noah in the front (brother-n-law)

NAPLES TEAMWORK PAYS IT FORWARD

BY PATRICIA MCNAIR, CLIENT SERVICE SPECIALIST

The Naples team volunteered to help build a Habitat for Humanity house in Collier County Florida. The home was for a single mother of two high school age boys; one aspiring to be a doctor and the other a lawyer. Blanca earns $22,000 a year. Currently 60% of her salary goes toward housing expenses of about $1,100 per month. The mortgage on her Habitat house will essentially cut those expenses in half to about $650 per month.

In order for her to apply for a Habitat home and be eligible for a low-cost mortgage, Blanca was required to work 500 hours of community service and at least 400 of those hours were dedicated to other Habitat homes. In addition, she is required to work with a mentor and attend classes to learn about home ownership and managing finances.



Patricia McNair

We were inspired by the work of this non-profit organization whose goal is to build simple, decent homes; strong and healthy families; and safe, stable communities. Habitat for Humanity is able to finance mortgages through donations from individuals, corporations, congregations and community partners. As the mortgages are paid, it allows the organization to fund future homes and projects. They also depend on volunteers to help experienced crew members construct homes. The collaborative process brings the community together in a very special way.

At the end of that day, on my drive home, I thought about the process of working together on that house is not unlike working with our clients. We had a goal, assessed what tools we needed, and we worked in teams to ensure that the goal was met timely and efficiently. It is amazing what a small group of people can accomplish in a small period of time. I was deeply moved! ■

Jeff Bobek (Nicole's friend), Nicole Sadez, Jason Print, Patricia McNair, Jefferey Janson and Kristiana Daniels

WHAT'S IN YOUR WALLET?
by Jefferey Janson, CFP® Senior Wealth Advisor

With the plethora of rewards/cashback cards now available, it pays to shop around. Recently our client, Dennis found out his Discover card wasn't paying the advertised 2% "cashback" that he thought it was and as a result, went looking for a replacement card. He found 2 cards with no annual fees and point categories that do not shift each quarter. Here they are:

> The AARP Chase Visa, the "Everyday Rewards" card. You can apply at 1-800-283-1277. It pays 3% for gas and restaurants; and 1% for everything else. Be sure it is the "Everyday Rewards" card as there are numerous card versions offered by Chase.
>
> The "Barclaycard Arrival+" Mastercard offers 2% on everything with no foreign transaction fees along with a 5% mileage rebate when redeeming miles for travel. You can apply at 1-866-558-1107. You also have access to both a free FICO score online as well as a free concierge booking service. The miles/points never expire and they currently offer 40,000 bonus points for new sign ups if you spend $3,000 with the card within the first 90 days. Please note: The Costco Amex card will be discontinued this coming April and only pays 0.25%.

Thank you Dennis for sharing; it does pay to shop around and you have saved the rest of us a lot of trouble. This leads to the question, "What's in your wallet?" ■

PRECIOUS CARGO
by Loredana Wollett, Client Service Specialist

Anna, Elena and Logan Wollett

The newest addition to our family, Logan, was born May 1st of this year at a healthy 8.1 pounds. He was greeted with mixed emotions from his two siblings, Anna and Elena. Anna being older (8) adored him, while Elena (2) was initially very disappointed of losing her baby-of-the-family status. While our daily routine is, and will continue to be, more labor intensive until Logan is older, their presence warms our hearts. Anna swims like a fish and she enjoys helping her grandparents take care of the farm when we visit home in Arkansas. Elena will stop to dance anywhere there is music playing and makes it her duty to protect her baby rabbit from our two hens, which she chases if they get too cocky. Logan loves attention and always gives us his most genuine, largest (mostly toothless) grin. We look forward to each precious moment. Happy Thanksgiving! ■

CLIENT'S CORNER

What Did You Think Was Happening?

In seven recent trading days—climaxing on Tuesday, August 25—the broad equity market, as represented by the S&P 500, went down 11%. From its all-time high in May, it had declined 12.4%. This was the first time in nearly four years that equities had experienced a correction as that term is customarily defined: a decline of at least 10% on a closing basis. That in itself was somewhat remarkable, in that since 1980 the market has experienced such a correction on an average of once a year, and these corrections have averaged just over 14%.

Those, at this writing, are the dry facts, but they have nothing whatever to do with this little essay. The subject at hand is not what happened, mundane and even overdue as it was. Rather, the question is: as this short, sharp market decline was unspooling, ***what did you think was happening?***

It is clear from the statistics showing huge and even record net liquidation of various equity investment formats during those seven days that many if not most market participants thought there must be a deep and/or long-lasting decline at hand. It is less clear why people thought that.

Much of the blame was laid by the financial press at the feet of communist China. There, a wild stock market bubble was in the process of imploding, with the government inexplicably trying to prop it up. At the same time, China's economic growth was perceived to be continuing to slow—or perhaps the fiction of the government statistics regarding that growth was beginning to unravel. It doesn't make much difference to the inquiry we're pursuing.

To thicken the plot, China then devalued its currency to some noticeable degree, in what seemed a desperate attempt to restart growth through exports, an economic model which the country's leaders had avowedly been trying to leave behind.

Since less than one percent of America's exports are to China, and since cheaper Chinese goods are an unalloyed boon to the American shopper, it was as I say unclear what the genuinely negative effects of China's difficulties might be. But financial journalism was both clear and unanimous to the effect that China was the cause of our swooning equity market.

A secondary issue was said to be widespread concern that the economy might stall and equity values topple if and when the Federal Reserve, for the first time in nine years, raised its short-term interest rate from effectively zero to just slightly above zero. Again, the negative causality was not made clear, but sufficient unto the day are the manufactured terrors thereof, especially when the proverbial spaghetti is hitting the proverbial fan. Yet these, too, are actually outside the narrow focus of this essay.

Which, as you remember, is ***what did you think was happening?*** And what did you feel impelled to do in response?

When seized by moments of incipient fear—which might, if we gave in to them, cause us to abandon our long term investment plan and "get to safety"—I've always found it helpful to begin reciting my mantra until the dread passes. My mantra is, **"Remember that stocks are companies."**

The practical fact seems to me to be that the prices of stocks in the short run are significantly more volatile than are the enduring values of well-financed, well-managed companies in the long run. And it is the long run that my family and I—and every rational investor I've ever personally known—are investing for. Hence my discipline, in moments of stress, of drawing a sharp distinction between **stocks** and **companies.**

If we process the day-to-day experience of being equity investors through the prism of the phrase ***the stock market,*** we are liable to all sorts of negative and downright frightening emotions. The phrase itself, particularly to those of us reared by Depression survivors, connotes instability at best, and dire peril at worst.

If on the other hand we are investing in, just for purposes of illustration, the S&P 500 Index, we may be more apt to think of the experience as ***owning five hundred of the larger, better-financed, more profitable companies in America and the world.*** If you're anything like me, you may find yourself breathing a little easier just reading that long phrase. And just see what happens to your mood when you read it out loud.

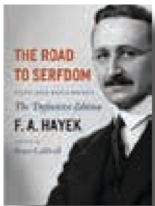
In the case of a sudden sharp decline in stock prices—say, 11% in seven trading days—consider the following exercise. Write down the names of ten large companies, irrespective of whether you own them, directly or indirectly. Just: your idea of ten large companies that intuitively strike you as being intrinsic to America's (or, even better, the world's) economy.

Then ask yourself: ***do I really believe that the enduring values of these businesses have suffered long-term impairment of anything like eleven percent just in these seven days?***

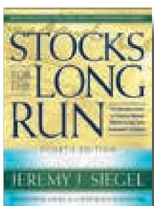
I don't know how I'd go about demonstrating this to you. But I believe that the torrents of panic selling during the recent decline were not so much from people who got the wrong answer to this question. Rather, I think the emotion-driven selling came from people ***who were incapable of framing this question in the first place.***

IN THE KNOW & ON THE *GO*

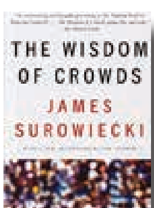
BOOKS WE'RE READING



The Road to Serfdom Text and Documents The Definitive Edition by F.A. Hayek, edited by Bruce Caldwell was originally published in 1944 and was seen as heretical for its passionate warning against the dangers of state control over the means of production. Hayek was a co-winner of the Nobel Memorial Prize in Economics in 1974



Stocks for the Long Run The Definitive Guide to Financial Market Returns & Long-Term Investment Strategies by Jeremy J. Siegel has been the authoritative guide to understanding market forces and building a successful portfolio.



The Wisdom of Crowds by James Surowiecki explores the idea that large groups of people are smarter than an elite few, no matter how brilliant–better at solving problems, fostering innovation, coming to wise decisions, even predicting the future.

FING*LISH*

NATIONAL DEBT
debt owed by the federal government. The national debt is made up of such debt obligations as Treasury bills, Treasury notes, and Treasury bonds. Congress imposes a ceiling on the national debt, which has been increased on occasion when accumulated deficits near the ceiling. As of this writing, the National Debt clock was more than $18 trillion and climbing or about $150 thousand per taxpayer.

PEOPLE PILL
defensive tactic to ward off a hostile takeover. Management threatens that, in the event of a successful takeover, the entire management team will resign at once, leaving the company without experienced leadership. This is a version of the Poison Pill defense.

QUALITY COST
cost resulting from imperfection in products, services, systems, or processes.

REVALUATION
change in the value of a country's currency relative to others that is based on the decision of authorities rather than on fluctuations in the market. Revaluation generally refers to an increase in the currency's value; Devaluation refers to a decrease.

PLACES WE'RE GOING

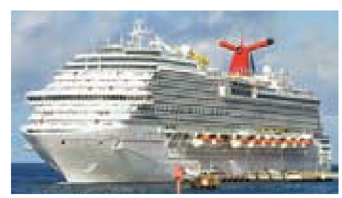
CALIFORNIA

MICHIGAN

MICHIGAN

KENTUCKY

BAHAMAS



There is no greater compliment than you introducing us to your family and friends!

We are humbled by your trust and confidence

Thank you!

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SUMMIT WEALTH PARTNERS

"I've learned that people will forget what you said, people will forget what you did, but people will never forget how you made them feel."

—Maya Angelou (1928-2014)

Maya Angelou was an American author, poet, and civil rights activist. (Wikipedia)