

INTRODUCTION

Summit Wealth Partners LLC (“Summit”) is registered with the Securities and Exchange Commission as an Investment Adviser. We are not a Broker/Dealer. Brokerage and investment advisory services and fees differ and it is important that you as a retail investor understand the differences. Free and simple tools are available to research firms and financial professionals at <https://www.investor.gov/CRS>, which also provides educational materials about broker-dealers, investment advisers, and investing.

WHAT INVESTMENT SERVICES AND ADVICE CAN YOU PROVIDE ME?

Our advisory services for retail clients include investment advice and financial planning that can be integrated into a comprehensive Wealth Management Service. If you select our Wealth Management Service we will meet with you to understand your current financial situation, existing resources, goals, and risk tolerance. Based on what we learn, we'll recommend a lifetime financial plan and investment strategies. Client investments are monitored at least monthly and, if necessary, rebalanced. We will offer you advice on a regular basis and contact you at least quarterly to discuss your situation. Alternatively, some of our retail clients select only investment advice or financial planning services.

We generally manage investment accounts on a discretionary basis. This means that after you sign an agreement with our firm we will buy and sell investments in your account without asking you in advance. Any limitations you desire will be described in your signed Financial Services Agreement. We restrict our investment advice to publicly traded securities such as Exchange Traded Funds (“ETF’s”) and Bank Certificates of Deposit. For additional information about our services and wrap fee program see <https://www.mysummitwealth.com/privacy-policy/>.

► Here are some questions you may wish to ask us:

- (1) Given my financial situation, should I choose an investment advisory service? Why or why not?
- (2) How will you choose investments to recommend to me?
- (3) What is your relevant experience, including your licenses, education and other qualifications? What do these qualifications mean?

WHAT FEES WILL I PAY?

Summit’s standard annual fees vary between 0.75% and 2.00% depending upon the assets under management and the specific services provided. In limited circumstances and at our discretion, our advisory fees may be negotiated with the client or bundled. Negotiated fee arrangements vary based on the type of client, investment objectives, account size and individual circumstances.

The Custodian that holds your investments does not charge an account maintenance fee but may charge transaction fees depending on the security involved. Also, there are costs involved in managing investment products such as ETF’s that are paid by the fund. Our wrap program fees are different. The asset-based fees include most transaction costs and fees for the Custodian and therefore are higher than a typical asset-based advisory fee. You will pay fees and costs whether you make or lose money on your investments. Fees and costs will reduce any amount of money you make on your investments over time. Please make sure you understand what fees and costs you are paying.

For additional information about fees please refer to Items 5 A, B, C and D of our Form ADV Part 2A <https://www.mysummitwealth.com/privacy-policy/>.

► **A suggested question is:**

Help me understand how these fees and costs might affect my investments. If I give you \$10,000 to invest, how much will go to fees and costs, and how much will be invested for me?

**WHAT ARE YOUR LEGAL OBLIGATIONS TO ME WHEN ACTING AS MY INVESTMENT ADVISER?
HOW ELSE DOES YOUR FIRM MAKE MONEY AND WHAT CONFLICTS OF INTEREST DO YOU HAVE?**

When we act as your investment adviser, we have to act in your best interest and not put our interest ahead of yours. At the same time, the way we make money creates some conflicts with your interests. You should understand and ask us about these conflicts because they can affect the investment advice we provide you. Here are some examples to help you understand what this means.

► **Question:** *How might your conflicts of interest affect me, and how will you address them?*

Because we are a small, independent Investment Adviser, we are not involved in any proprietary investments, we do not receive compensation from third parties when recommending investments, we do not participate in revenue sharing arrangements and we do not engage in principal trading. We therefore have no financial incentive to recommend any particular investment. We do have a financial incentive to increase your assets under our management. If the value of your investment account increases we will earn more fees - but remember that when the value decreases our fees will be lower.

Summit Asset Protection Group, LLC (SAPG) is a licensed insurance agency headquartered in Orlando, FL affiliated with Summit. Summit financial professionals who are also licensed insurance agents affiliated with SAPG or other insurance agencies or companies may recommend, sell or otherwise give advice to Summit clients on insurance products. These activities create a conflict of interest in that recommendations may be based on the amount and/or timing of commissions and other benefits received by the financial professional and/or SAPG. Summit addresses these conflicts by (1) disclosing these arrangements, (2) by advising clients that they are not obligated or required to purchase any insurance product recommended, and (3) reminding clients that such products may be purchased through other, non-affiliated insurance agents/agencies.

HOW DO YOUR FINANCIAL PROFESSIONALS MAKE MONEY?

Our financial professionals are compensated with a fixed salary or fixed percentage based on the revenue we earn from the services they provide to clients.

DISCIPLINARY HISTORY

No, our financial professionals do not have any legal or disciplinary history to disclose. Visit www.investor.gov/CRS for a free and simple search tool to research Summit and our financial professionals.

ADDITIONAL INFORMATION

You can find additional information about Summit on the SEC's website at www.adviserinfo.sec.gov by searching CRD# 283648. You may also contact Summit at 866-370-2330 or visit our website www.mysummitwealth.com to request up-to-date information and a copy of this relationship summary.

► **Here are some questions you may wish to ask us:**

- (1) *Who is my primary contact person?*
- (2) *Is he or she a representative of an investment adviser or a broker-dealer?*
- (3) *Who can I talk to if I have concerns about how this person is treating me?*

Each Summit client has an Investment Adviser Representative as their personal financial professional. Our primary advantage is being a small, independent investment adviser owned by Jason Print and Chad Warrick. They come to work every day and can be reached by telephone any time you want to talk to them.