



**MR. CHAD A. WARRICK**

SUMMIT WEALTH PARTNERS, LLC  
800 N. ORANGE AVENUE  
SUITE 302  
ORLANDO, FLORIDA 32801

Local: 407-656-2252  
Toll Free: 866-977-2252

This Brochure Supplement provides information about Mr. Chad A. Warrick, which supplements the Summit Wealth Partners, LLC. Firm Brochure. You should have received a copy of that Brochure. Please contact Mr. Warrick at our Orlando, FL office if you did not receive our Brochure or if you have any questions about the contents of this supplement. Additional information about Mr. Warrick is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov). His personal CRD number is 4013851.

**Item 2 - Educational Background and Business Experience**

Mr. Warrick is the Co-President and CEO of Summit Wealth Partners, LLC. He is also the firm's Chief Investment Officer and Chief Compliance Officer.

**Year of Birth:** 1975

**Formal Education after High School:**

- Stetson University, B.B.A., 1999

**Business Background Previous Five Years:**

- Summit Wealth Partners, LLC, Co-President & CEO, CIO, CCO, 2017 – Present

**Item 3 - Disciplinary Information**

We are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of each supervised person providing investment advice. No information concerning Mr. Warrick applies to this Item.

**Item 4 – Other Business Activities**

Mr. Warrick is not actively engaged in any investment-related business or occupation other than Summit Wealth Partners, LLC.

**Item 5 – Additional Compensation**

Mr. Warrick does not receive any undisclosed economic benefits, such as sales awards or prizes for providing advisory services. As stated in item 10 of Summit's Firm Brochure, certain investment adviser representatives associated with Summit, in their individual capacities, are also licensed insurance agents with various insurance companies, and may recommend, on a fully disclosed commission basis, the purchase of certain insurance products. While Summit does not sell such insurance products to its investment advisory clients, Summit does permit these investment adviser representatives, in their individual capacities as licensed insurance agents, to sell insurance products to its investment advisory clients. A conflict of interest exists to the extent that any compensation for any services puts the provider at odds with the client. It is in the provider's interest to provide services in exchange for compensation. However, it is in the recipient's interest to pay compensation for the value received.

**Item 6 - Supervision**

We monitor our investment adviser representatives and client accounts on a continuous and best-efforts basis and conduct formal reviews with our clients as specified in the client's Financial Services Agreement. Factors that might suggest an account review in addition to the scheduled reviews include, but are not limited to, the following: changes in investment strategy, large deposits or withdrawals from the account, and changes in the client's financial situation.



**MR. JASON PRINT**

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Toll Free: 866-370-2330

This Brochure Supplement provides information about Mr. Jason P. Print, which supplements the Summit Wealth Partners, LLC. Firm Brochure. You should have received a copy of that Brochure. Please contact Mr. Print at our Naples, FL office if you did not receive our Brochure or if you have any questions about the contents of this supplement. Additional information about Mr. Print is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov). His personal CRD number is 4262936.

**Item 2- Educational Background and Business Experience**

Mr. Print is the Co-President & CEO of Summit Wealth Partners, LLC. He is also an Investment Advisor Representative & Senior Wealth Advisor, and Portfolio Manager with Summit Wealth Partners, LLC.

**Year of Birth:** 1978

**Formal Education after High School:**

- University of Dayton, B.A., Economics, 2000

**Business Background Previous Five Years:**

- Summit Wealth Partners, LLC, Co-President & CEO, Senior Wealth Advisor, Portfolio Manager, 2017 – Present

**Professional Designations:**

**Certified Financial Planner™ (CFP®), 2005**

Mr. Print is certified for financial planning services in the United States by the Certified Financial Planner Board of Standards, Inc. ("CFP Board"). Therefore, he may refer to himself as a CERTIFIED FINANCIAL PLANNER™ professional or a CFP® professional, and he may use these and the CFP Board's other certification marks (the "CFP Board Certification Marks"). The CFP® certification is voluntary. No federal or state law or regulation requires financial planners to hold the CFP® certification. You may find more information about the CFP® certification at [www.CFP.net](http://www.CFP.net).

CFP® professionals have met the CFP Board's high standards for education, examination, experience, and ethics. To become a CFP® professional, an individual must fulfill the following requirements:

- **Education** – Earn a bachelor's degree or higher from an accredited college or university and complete CFP Board-approved coursework at a college or university through a CFP Board Registered Program. The coursework covers the financial planning subject areas the CFP Board has determined are necessary for the competent and professional delivery of financial planning services, as well as a comprehensive financial plan development capstone course. A candidate may satisfy some of the coursework requirements through other qualifying credentials. CFP Board implemented the bachelor's degree or higher requirement in 2007 and

the financial planning development capstone course requirement in March 2012. Therefore, a CFP® professional who first became certified before those dates may not have earned a bachelor's or higher degree or completed a financial planning development capstone course.

- **Examination** – Pass the comprehensive CFP® Certification Examination. The examination is designed to assess an individual's ability to integrate and apply a broad base of financial planning knowledge in the context of real-life financial planning situations.
- **Experience** – Complete 6,000 hours of professional experience related to the personal financial planning process, or 4,000 hours of apprenticeship experience that meets additional requirements.
- **Ethics** – Satisfy the *Fitness Standards for Candidates for CFP® Certification and Former CFP® Professionals Seeking Reinstatement* and agree to be bound by the CFP Board's *Code of Ethics and Standards of Conduct* ("Code and Standards"), which sets forth the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements to remain certified and maintain the right to continue to use the CFP Board Certification Marks:

- **Ethics** – Commit to complying with the CFP Board's *Code and Standards*. This includes a commitment to the CFP Board, as part of the certification, to act as a fiduciary, and therefore, act in the best interests of the client at all times when providing financial advice and financial planning. CFP Board may sanction a CFP® professional who does not abide by this commitment, but the CFP Board does not guarantee a CFP® professional's services. A client who seeks a similar commitment should obtain a written engagement that includes a fiduciary obligation to the client.
- **Continuing Education** – Complete 30 hours of continuing education every two years to maintain competence, demonstrate specified levels of knowledge, skills, and abilities, and keep up with developments in financial planning. Two of the hours must address the *Code and Standards*.

### Item 3- Disciplinary Information

We are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of each supervised person providing investment advice. No information concerning Mr. Print applies to this Item.

### Item 4 – Other Business Activities

Mr. Print is not actively engaged in any investment-related business or occupation other than Summit Wealth Partners, LLC.

### Item 5 - Additional Compensation

Mr. Print does not receive any undisclosed economic benefits, such as sales awards or prizes for providing advisory services. As stated in item 10 of Summit's Firm Brochure, certain investment adviser representatives associated with Summit, in their individual capacities, are also licensed insurance agents with various insurance companies, and in such capacity may recommend, on a fully disclosed commission basis, the purchase of certain insurance products. While Summit does not sell such insurance products to its investment advisory clients, Summit does permit these investment adviser representatives, in their individual capacities as licensed insurance agents, to sell insurance products to its investment advisory clients. A conflict of interest exists to the extent that any compensation for any services puts the provider at odds with the client. It is in the provider's interest to provide services in exchange for compensation. However, it is in the recipient's interest to pay compensation for the value received.

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**MR. BRADLEY D. TOWLE**

SUMMIT WEALTH PARTNERS, LLC  
999 VANDERBILT BEACH ROAD  
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NAPLES, FLORIDA 34108

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Toll Free: 866-370-2330

This Brochure Supplement provides information about Mr. Bradley D. Towle, which supplements the Summit Wealth Partners, LLC. Firm Brochure. You should have received a copy of that Brochure. Please contact Mr. Towle at our Naples, FL office if you did not receive our Brochure or if you have any questions about the contents of this supplement. Additional information about Mr. Towle is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov). His personal CRD number is 2251976.

**Item 2- Educational Background and Business Experience**

Mr. Towle is an Investment Advisor Representative and Senior Wealth Advisor with Summit Wealth Partners, LLC.

**Year of Birth:** 1956

**Formal Education after High School:**

- Northwestern University, ABA Trust School, 2005
- University of Wisconsin, Graduate School of Banking, 1997
- Wilfred Laurier University, BBA in Business and Economics, 1978

**Business Background Previous Five Years:**

- Summit Wealth Partners, LLC (formerly Inc.), Senior Wealth Advisor, 2012 – Present

**Item 3- Disciplinary Information**

We are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of each supervised person providing investment advice. No information concerning Mr. Towle applies to this Item.

**Item 4 – Other Business Activities**

Mr. Towle is not actively engaged in any investment-related business or occupation other than Summit Wealth Partners, LLC.

**Item 5 - Additional Compensation**

Mr. Towle does not receive any undisclosed economic benefits, such as sales awards or prizes for providing advisory services. As stated in item 10 of Summit's Firm Brochure, certain investment adviser representatives associated with Summit, in their individual capacities, are also licensed insurance agents with various insurance companies, and in such capacity, may recommend, on a fully disclosed commission basis, the purchase of certain insurance products. While Summit does not sell such insurance products to its investment advisory clients, Summit does permit these investment adviser representatives, in their individual capacities as licensed insurance agents, to sell insurance products to



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**MR. ANDREW DICKENS**  
SUMMIT WEALTH PARTNERS, LLC  
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This Brochure Supplement provides information about Mr. Andrew Dickens, which supplements the Summit Wealth Partners, LLC. Firm Brochure. You should have received a copy of that Brochure. Please contact Mr. Dickens in our Orlando, FL office if you did not receive our Brochure or if you have any questions about the contents of this supplement. Additional information about Mr. Dickens is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov). His personal CRD number is 5638928.

## **Item 2- Educational Background and Business Experience**

Mr. Dickens is an Investment Advisor Representative & Associate Wealth Advisor of Summit Wealth Partners, LLC.

**Year of Birth:** 1976

### **Formal Education after High School:**

- University of Florida, Attended from 2001 – 2002
- Santa Fe College, Attended from 1999 – 2000

### **Business Background Previous Five Years:**

- Summit Wealth Partners, LLC (formerly Inc.), Wealth Advisor, 2014 – Present

### **Professional Designations:**

#### **Certified Plan Fiduciary Advisor® (CPFA®), 2024**

The Certified Plan Fiduciary Advisor® (CPFA®) designation is offered through the National Association of Plan Advisors (NAPA). A CPFA® financial professional demonstrates expertise and experience in working with retirement plans. During the CPFA® certification, individuals spend around two months learning about the fiduciary services for retirement plans, so they can help their clients objectively review their financial status, identify potential concerns, and recommend the appropriate solutions for addressing retirement matters.

To achieve CPFA® certification, candidates must pass the NAPA CPFA examination. Unlike other certifications, there are no experience or education requirements. However, for candidates with little to no experience, it is recommended that they take NAPA's 401(k) Practice Builder course. All candidates must take the course modules, study, and then pass their 70-question exam. The CPFA exam covers an array of topics, including fiduciary roles and responsibilities, fiduciary oversight, plan investment management, and plan management.

To maintain the CPFA® designation, the designation holder must complete a minimum of 10 continuing education credit requirements each year, with at least one credit covering ethics and professional topics. This requirement ensures that the CPFA® is current on their knowledge of retirement plans.

### **Accredited Investment Fiduciary® (AIF®), 2022**

The Accredited Investment Fiduciary® (AIF®) designation certifies that the recipient has specialized knowledge of fiduciary standards of care and their application to the investment management process. To receive the AIF® designation, individuals must complete a training program, successfully pass a comprehensive, closed-book final examination under the supervision of a proctor, and agree to abide by the AIF Code of Ethics. In order to maintain the AIF designation, the individual must annually renew their affirmation of the AIF Code of Ethics and complete six hours of continuing education credits. The certification is administered by the Center for Fiduciary Studies, LLC (a Fiduciary360 (fi360) company).

### **Certified Business Valuation Specialist (CBVS™), 2022**

BizEquity's Business Valuation Institute provides valuation terminology, concepts, approaches, and case study material to become a Certified Business Valuation Specialist™. Specific to this platform is its proprietary "ARM Approach to Private Firm Valuation," which candidates learn when and how to utilize versus using classical approaches. Candidates must analyze and value a company using traditional ways and via BizEquity's patented online business valuation engine to complete the course's Valuation Capstone Project.

### **Certified Exit Planner (CEXP), 2021**

The Certified Exit Planner (CEXP) designation is offered and issued by Business Enterprise Institute, Inc. ("BEI"). Candidates must:

- Have a valid professional designation, including CPA, JD, CFP®, CLU®, ChFC®, CFA®, MBA, or relevant work experience in business planning;
- Complete the BEI Exit Planning Boot Camp fundamentals training program; and
- Complete and pass all exams in the BEI Advanced Exit Planning Series

In addition, candidates must pass an ethics exam and two written exit planning case study exams, along with 30 Continuing Education Hours to be completed every two years.

### **Item 3- Disciplinary Information**

We are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of each supervised person providing investment advice. No information concerning Mr. Dickens applies to this Item.

### **Item 4 – Other Business Activities**

Mr. Dickens is a managing shareholder of Legacy Business Design LLC, specializing in closely held business merger and acquisition consulting. Mr. Dickens is also a partner in Tax and Business Solutions LLC, providing tax, accounting, payroll, and business advisory services.

### **Item 5 - Additional Compensation**

Mr. Dickens does not receive any undisclosed economic benefits, such as sales awards or prizes for providing advisory services. As stated in item 10 of Summit's Firm Brochure, certain investment adviser representatives associated with Summit, in their individual capacities, are also licensed insurance agents with various insurance companies, and in such capacity may recommend, on a fully disclosed commission basis, the purchase of certain insurance products. While Summit does not sell such insurance products to its investment advisory clients, Summit does permit these investment adviser representatives, in their individual capacities as licensed insurance agents, to sell insurance products to its investment advisory clients. A conflict of interest exists to the extent that any compensation for any services puts the provider at odds with the client. It is in the provider's interest to provide services in

exchange for compensation. However, it is in the recipient's interest to pay compensation for the value received.

#### **Item 6 - Supervision**

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**MS. SHARI K. HOOPER**

SUMMIT WEALTH PARTNERS, LLC  
2959 LUCERNE DR. SE  
SUITE 120A  
GRAND RAPIDS, MI 49546

Local: 616-426-8014

This Brochure Supplement provides information about Ms. Shari K. Hooper, which supplements the Summit Wealth Partners, LLC Firm Brochure. You should have received a copy of that Brochure. Please contact Ms. Hooper in our Michigan office if you did not receive our Brochure or if you have any questions about the contents of this supplement. Additional information about Ms. Hooper is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov). Her personal CRD number is 2530269.

**Item 2- Educational Background and Business Experience**

Ms. Hooper is an Investment Advisor Representative & Senior Wealth Advisor with Summit Wealth Partners, LLC.

**Year of Birth:** 1971

**Formal Education after High School:**

- Western Michigan University, Attended from 1989 – 1992

**Business Background Previous Five Years:**

- Summit Wealth Partners, LLC, Investment Advisor Representative & Senior Wealth Advisor, 2020 – Present

**Professional Designations:**

**Certified Senior Advisor (CSA)<sup>®</sup>, 2019**

The Certified Senior Advisor (CSA) designation is offered and issued by the Society of Certified Senior Advisors. Candidates must meet the following requirements:

- Complete a candidate information profile
- Complete a disclosure questionnaire
- Pass a comprehensive background check
- Complete and submit the signed Certified Senior Advisors Application for Certification, which includes agreeing to the CSA Terms of awarding and maintaining certification
- Agree to abide by and uphold the CSA Code of Professional Responsibility
- Ongoing continuing education of 30 credit hours every three years

In addition, candidates must pass the CSA certification examination (final certification exam is proctored and closed book) and complete the Roles, Rules, and Responsibilities Ethics Module, along with completing 30 CSA Continuing Education Credits every three years.

Certified Senior Advisors (CSAs)<sup>®</sup> have supplemented their individual professional licenses, credentials, and education with knowledge about aging and working with older adults. It is recommended that you verify the validity of any professional's credentials with whom you conduct business, and be sure you completely understand what those licenses, credentials, and education signify. The CSA certification alone does not imply expertise in financial, health, or social matters. For more details, visit [www.csa.us](http://www.csa.us).

### **Behavioral Financial Advisor, BFA, 2021**

The BFA program offered by think2perform<sup>®</sup> integrates traditional finance practices with psychology and neuroscience. The program is designed to educate financial professionals on the core concepts of Behavioral Finance and to apply those principles with clients. There are no prerequisites for the program, but to obtain the right to use the BFA designation, an individual must satisfactorily fulfill the following requirements:

- Education: Completion of two courses related to behavioral finance
- Examinations: Course exams and a final certification exam (online, timed, proctored)

Individuals who become certified must complete 20 hours of continuing education requirements every two years to maintain the right to continue the use of the BFA designation. Continuing education requirements may be satisfied by continuing education credits from other advanced designations, as well as insurance licensing.

### **Item 3- Disciplinary Information**

We are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of each supervised person providing investment advice. No information concerning Ms. Hooper applies to this Item.

### **Item 4 – Other Business Activities**

Ms. Hooper is not actively engaged in any investment-related business or occupation other than Summit Wealth Partners, LLC, and Summit Asset Protection Group, LLC.

### **Item 5 - Additional Compensation**

Ms. Hooper does not receive any undisclosed economic benefits, such as sales awards or prizes for providing advisory services. As stated in item 10 of Summit's Firm Brochure, certain investment adviser representatives associated with Summit, in their individual capacities, are also licensed insurance agents with various insurance companies, and in such capacity, may recommend, on a fully disclosed commission basis, the purchase of certain insurance products.

While Summit does not sell such insurance products to its investment advisory clients, Summit does permit these investment adviser representatives, in their individual capacities as licensed insurance agents, to sell insurance products to its investment advisory clients. A conflict of interest exists to the extent that any compensation for any services puts the provider at odds with the client. It is in the provider's interest to provide services in exchange for compensation. However, it is in the recipient's interest to pay compensation for the value received.

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March 27, 2026



**MR. RYAN GAVIN**

SUMMIT WEALTH PARTNERS, LLC  
999 VANDERBILT BEACH ROAD  
SUITE 609  
NAPLES, FLORIDA 34108

Local: 239-254-1875  
Toll Free: 866-370-2330

This Brochure Supplement provides information about Mr. Ryan Gavin, which supplements the information in the Summit Wealth Partners, LLC. Firm Brochure. You should have received a copy of that Brochure. Please contact Mr. Gavin in our Naples, FL office if you did not receive our Brochure or if you have any questions about the contents of this supplement. Additional information about Mr. Gavin is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov). His personal CRD number is 6908369.

**Item 2- Educational Background and Business Experience**

Mr. Gavin is an Investment Advisor Representative & Portfolio Manager of Summit Wealth Partners, LLC.

**Year of Birth:** 1985

**Formal Education after High School:**

- Florida SouthWestern State College, A.A., 2008
- Florida Gulf Coast University, B.S., Health Science, 2010
- Florida Gulf Coast University, B.S., Finance, 2017

**Business Background Previous Five Years:**

- Summit Wealth Partners, LLC (formerly Inc.), Investment Adviser Representative & Portfolio Manager, 2021 – Present
- Naples Global Advisors, Investment Analyst, 2018 – 2021

**Professional Designations:**

**Chartered Financial Analyst® (CFA®), 2022**

The Chartered Financial Analyst (CFA®) charter is a globally respected, graduate-level investment credential established in 1962 and awarded by the CFA Institute — the largest global association of investment professionals.

There are currently more than 138,000 CFA® charterholders working in 134 countries. To earn the CFA® charter, candidates must: 1) pass three sequential, six-hour examinations; 2) have at least four years of qualified professional investment experience; 3) join CFA Institute as members; and 4) commit to abide by, and annually reaffirm, their adherence to the CFA Institute Code of Ethics and Standards of Professional Conduct.

**High Ethical Standards**

The CFA Institute Code of Ethics and Standards of Professional Conduct, enforced through an active professional conduct program, requires CFA® charterholders to:

- Place their clients' interests ahead of their own
- Maintain independence and objectivity
- Act with integrity
- Maintain and improve their professional competence
- Disclose conflicts of interest and legal matters

### ***Global Recognition***

Passing the three CFA exams is a difficult feat that requires extensive study (successful candidates report spending an average of 300 hours of study per level). Earning the CFA® charter demonstrates mastery of many of the advanced skills needed for investment analysis and decision-making in today's quickly evolving global financial industry. As a result, employers and clients are increasingly seeking CFA® charterholders, often making the charter a prerequisite for employment.

Additionally, regulatory bodies in over 30 countries and territories recognize the CFA® charter as a proxy for meeting certain licensing requirements, and more than 125 colleges and universities around the world have incorporated a majority of the CFA Program curriculum into their own finance courses.

### ***Comprehensive and Current Knowledge***

The CFA Program curriculum provides a comprehensive framework of knowledge for investment decision-making and is firmly grounded in the knowledge and skills used every day in the investment profession. The three levels of the CFA Program test proficiency with a wide range of fundamental and advanced investment topics, including ethical and professional standards, fixed income and equity analysis, alternative and derivative investments, economics, financial reporting standards, portfolio management, and wealth planning.

The CFA Program curriculum is updated every year by experts from around the world to ensure that candidates learn the most relevant and practical new tools, ideas, and investment and wealth management skills to reflect the dynamic and complex nature of the profession. To learn more about the CFA charter, visit [www.cfainstitute.org](http://www.cfainstitute.org).

### **Item 3- Disciplinary Information**

We are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of each supervised person providing investment advice. No information concerning Mr. Gavin applies to this Item.

### **Item 4 – Other Business Activities**

Mr. Gavin is not actively engaged in any investment-related business or occupation other than Summit Wealth Partners, LLC, and Summit Asset Protection Group, LLC.

### **Item 5 - Additional Compensation**

Mr. Gavin does not receive any undisclosed economic benefits, such as sales awards or prizes for providing advisory services. As stated in item 10 of Summit's Firm Brochure, certain investment adviser representatives associated with Summit, in their individual capacities, are also licensed insurance agents with various insurance companies, and in such capacity, may recommend, on a fully disclosed commission basis, the purchase of certain insurance products. While Summit does not sell such insurance products to its investment advisory clients, Summit does permit these investment adviser representatives, in their individual capacities as licensed insurance agents, to sell insurance products to its investment advisory clients. A conflict of interest exists to the extent that any compensation for any services puts the provider at odds with the client. It is in the provider's interest to provide services in



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**MS. AMANDA PATE**

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This Brochure Supplement provides information about Ms. Amanda Pate, which supplements the Summit Wealth Partners, LLC Firm Brochure. You should have received a copy of that Brochure. Please contact Ms. Pate in our Orlando, FL office if you did not receive our Brochure or if you have any questions about the contents of this supplement. Additional information about Ms. Pate is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov). Her personal CRD number is 6848545.

**Item 2- Educational Background and Business Experience**

Ms. Pate is an Investment Advisor Representative and Operations Manager with Summit Wealth Partners, LLC.

**Year of Birth:** 1987

**Formal Education after High School:**

- Florida Institute of Technology, M.S., Management/Human Resource Management, 2014
- Florida State University, B.S., Environmental Studies, 2010
- Florida State University, Undergraduate Certificate in Urban & Regional Planning Studies, 2010

**Business Background Previous Five Years:**

- Summit Wealth Partners, LLC (formerly Inc.), Investment Adviser Representative & Operations Manager, 2014 – Present

**Professional Designations**

**Certified Financial Planner™ (CFP®), 2017**

Ms. Pate is certified for financial planning services in the United States by the Certified Financial Planner Board of Standards, Inc. ("CFP Board"). Therefore, she may refer to herself as a CERTIFIED FINANCIAL PLANNER™ professional or a CFP® professional, and she may use these and the CFP Board's other certification marks (the "CFP Board Certification Marks"). The CFP® certification is voluntary. No federal or state law or regulation requires financial planners to hold the CFP® certification. You may find more information about the CFP® certification at [www.CFP.net](http://www.CFP.net).

CFP® professionals have met the CFP Board's high standards for education, examination, experience, and ethics. To become a CFP® professional, an individual must fulfill the following requirements:

- **Education** – Earn a bachelor's degree or higher from an accredited college or university and complete CFP Board-approved coursework at a college or university through a CFP Board Registered Program. The coursework covers the financial planning subject areas the CFP Board has determined are necessary for the competent and professional delivery of financial

planning services, as well as a comprehensive financial plan development capstone course. A candidate may satisfy some of the coursework requirements through other qualifying credentials. CFP Board implemented the bachelor's degree or higher requirement in 2007 and the financial planning development capstone course requirement in March 2012. Therefore, a CFP® professional who first became certified before those dates may not have earned a bachelor's or higher degree or completed a financial planning development capstone course.

- **Examination** – Pass the comprehensive CFP® Certification Examination. The examination is designed to assess an individual's ability to integrate and apply a broad base of financial planning knowledge in the context of real-life financial planning situations.
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- **Ethics** – Satisfy the *Fitness Standards for Candidates for CFP® Certification and Former CFP® Professionals Seeking Reinstatement* and agree to be bound by the CFP Board's *Code of Ethics and Standards of Conduct* ("Code and Standards"), which sets forth the ethical and practice standards for CFP® professionals.

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- **Continuing Education** – Complete 30 hours of continuing education every two years to maintain competence, demonstrate specified levels of knowledge, skills, and abilities, and keep up with developments in financial planning. Two of the hours must address the *Code and Standards*.

### **Chartered Financial Consultant® (ChFC®), 2023**

The Chartered Financial Consultant® designation is a financial credential awarded by the American College to individuals who satisfy educational, work experience, and ethics requirements. Recipients of the ChFC® certification have completed and passed examinations on at least seven mandatory college-level courses in the areas of financial, insurance, retirement, and/or estate planning, as well as income taxation and/or investments. Additionally, recipients have completed at least three elective courses on the financial system, estate planning applications, executive compensation, and/or retirement decisions. To maintain this designation, ChFC® holders must satisfy the ongoing requirements of the Professional Achievement in Continuing Education ("PACE"), which includes at least 30 hours of continuing education every two years.

### **Item 3- Disciplinary Information**

We are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of each supervised person providing investment advice. No information concerning Ms. Pate applies to this Item.

### **Item 4 – Other Business Activities**

Ms. Pate is not actively engaged in any investment-related business or occupation other than Summit Wealth Partners, LLC, and Summit Asset Protection Group, LLC.

### **Item 5 - Additional Compensation**

Ms. Pate does not receive any undisclosed economic benefits, such as sales awards or prizes for providing advisory services. As stated in item 10 of Summit's Firm Brochure, certain investment adviser representatives associated with Summit, in their individual capacities, are also licensed insurance agents with various insurance companies, and in such capacity may recommend, on a fully disclosed commission basis, the purchase of certain insurance products. While Summit does not sell such insurance products to its investment advisory clients, Summit does permit these investment adviser representatives, in their individual capacities as licensed insurance agents, to sell insurance products to its investment advisory clients. A conflict of interest exists to the extent that any compensation for any services puts the provider at odds with the client. It is in the provider's interest to provide services in exchange for compensation. However, it is in the recipient's interest to pay compensation for the value received.

### **Item 6 - Supervision**

We monitor our investment adviser representatives and client accounts on a continuous and best-efforts basis and conduct formal reviews with our clients as specified in the client's Financial Services Agreement. Factors that might suggest an account review in addition to the scheduled reviews include, but are not limited to, the following: changes in investment strategy, large deposits or withdrawals from the account, and changes in the client's financial situation. Messrs. Chad Warrick and Jason Print, Summit's Co-Presidents and CEOs, are responsible for supervising Ms. Pate. Messrs. Warrick and Print's phone number is 407-656-2252.



**MR. ANDREW CHRISTOPHER BAKER**

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NAPLES, FLORIDA 34108

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Toll Free: 866-370-2330

This Brochure Supplement provides information about Mr. Andrew Baker, which supplements the Summit Wealth Partners, LLC. Firm Brochure. You should have received a copy of that Brochure. Please contact Mr. Baker in our Naples, FL office if you did not receive our Brochure or if you have any questions about the contents of this supplement. Additional information about Mr. Baker is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov). His personal CRD number is 5753450.

**Item 2- Educational Background and Business Experience**

Mr. Baker is an Investment Advisor Representative of Summit Wealth Partners, LLC.

**Year of Birth:** 1981

**Formal Education after High School:**

- University of Florida, B.S., Finance, 2004

**Business Background Previous Five Years:**

- Summit Wealth Partners, LLC, Investment Advisor Representative, 2018 – Present
- Safe Harbor Law Firm, Firm Administrator, 2021 – Present
- Your Strategy Partners, *Independent Consultant*, 2020 – 2022
- DeSarno CPA, Inc., *Accountant, Certified Valuation Analyst*, 2020 – 2022
- ACB Advisory Group, LLC dba Enterprize Financial Services, *Owner / Insurance Agent*, 2016 – Present
- Edison Business Advisors (Formerly Edison Ave.), *Business Intermediary*, 2015 – Present

**Professional Designations:**

**Certified Financial Planner™ (CFP®), 2015**

Mr. Baker is certified for financial planning services in the United States by the Certified Financial Planner Board of Standards, Inc. ("CFP Board"). Therefore, he may refer to himself as a CERTIFIED FINANCIAL PLANNER™ professional or a CFP® professional, and he may use these and the CFP Board's other certification marks (the "CFP Board Certification Marks"). The CFP® certification is voluntary. No federal or state law or regulation requires financial planners to hold the CFP® certification. You may find more information about the CFP® certification at [www.CFP.net](http://www.CFP.net).

CFP® professionals have met the CFP Board's high standards for education, examination, experience, and ethics. To become a CFP® professional, an individual must fulfill the following requirements:

- **Education** – Earn a bachelor's degree or higher from an accredited college or university and complete CFP Board-approved coursework at a college or university through a CFP Board

Registered Program. The coursework covers the financial planning subject areas t h e CFP Board has determined are necessary for the competent and professional delivery of financial planning services, as well as a comprehensive financial plan development capstone course. A candidate may satisfy some of the coursework requirements through other qualifying credentials. CFP Board implemented the bachelor's degree or higher requirement in 2007 and the financial planning development capstone course requirement in March 2012. Therefore, a CFP® professional who first became certified before those dates may not have earned a bachelor's or higher degree or completed a financial planning development capstone course.

- **Examination** – Pass the comprehensive CFP® Certification Examination. The examination is designed to assess an individual's ability to integrate and apply a broad base of financial planning knowledge in the context of real-life financial planning situations.
- **Experience** – Complete 6,000 hours of professional experience related to the personal financial planning process, or 4,000 hours of apprenticeship experience that meets additional requirements.
- **Ethics** – Satisfy the *Fitness Standards for Candidates for CFP® Certification and Former CFP® Professionals Seeking Reinstatement* and agree to be bound by the CFP Board's *Code of Ethics and Standards of Conduct* ("Code and Standards"), which sets forth the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements to remain certified and maintain the right to continue to use the CFP Board Certification Marks:

- **Ethics** – Commit to complying with the CFP Board's *Code and Standards*. This includes a commitment to the CFP Board, as part of the certification, to act as a fiduciary, and therefore, act in the best interests of the client at all times when providing financial advice and financial planning. CFP Board may sanction a CFP® professional who does not abide by this commitment, but the CFP Board does not guarantee a CFP® professional's services. A client who seeks a similar commitment should obtain a written engagement that includes a fiduciary obligation to the client.
- **Continuing Education** – Complete 30 hours of continuing education every two years to maintain competence, demonstrate specified levels of knowledge, skills, and abilities, and keep up with developments in financial planning. Two of the hours must address the *Code and Standards*.

### Item 3- Disciplinary Information

We are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of each supervised person providing investment advice. No information concerning Mr. Baker applies to this Item.

### Item 4 – Other Business Activities

Mr. Baker is a licensed insurance agent doing business as ACB Advisory Group LLC dba Collegiate Funding Strategists, an entity not affiliated with Summit. As stated in item 10 of the Firm Brochure, Summit permits its Investment Adviser Representatives, acting in their individual capacities as agents of various insurance companies, to recommend the purchase of insurance products to Summit's advisory clients. Mr. Baker normally receives compensation in the form of commissions and may receive additional cash and/or non-monetary benefits from these activities. This practice creates a conflict of interest in that an IAR's recommendations may be based on compensation and additional benefits received by the IAR rather than on the client's best interests. Summit addresses this conflict by disclosing these arrangements and by notifying its clients that they are in no way obligated or required to purchase any insurance product from any IAR affiliated with Summit.

Mr. Baker is a member of the National Association of Certified Valuators and Analysts, where he holds the Certified Valuation Analyst Designation.

**Item 5 - Additional Compensation**

Mr. Baker does not receive any undisclosed economic benefits from any person or entity, other than Summit, for providing investment advisory services to Summit clients.

**Item 6 - Supervision**

We monitor our investment adviser representatives and client accounts on a continuous and best-efforts basis and conduct formal reviews with our clients as specified in the client's Financial Services Agreement. Factors that might suggest an account review in addition to the scheduled reviews include, but are not limited to, the following: changes in investment strategy, large deposits or withdrawals from the account, and changes in the client's financial situation. Messrs. Chad Warrick and Jason Print, Summit's Co-Presidents and CEOs, are responsible for supervising Mr. Baker. Messrs. Warrick and Print's phone number is 407-656-2252.



**MR. CHAD DANIEL LEATHERWOOD**

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SUITE 6-1  
FORT MYERS, FL 33907

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Toll Free: 866-370-2330

This Brochure Supplement provides information about Mr. Chad Leatherwood, which supplements the Summit Wealth Partners, LLC. Firm Brochure. You should have received a copy of that Brochure. Please contact Mr. Leatherwood in our Fort Myers, FL office if you did not receive our Brochure or if you have any questions about the contents of this supplement. Additional information about Mr. Leatherwood is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov). His personal CRD number is 3065436.

**Item 2- Educational Background and Business Experience**

Mr. Leatherwood is an Investment Advisor Representative of Summit Wealth Partners, LLC.

**Year of Birth:** 1974

**Formal Education after High School:**

- University of South Florida, B.A., Psychology, 1997
- Florida SouthWestern State College, A.A., Liberal Arts, 1995

**Business Background, Previous Five Years:**

- Summit Wealth Partners, LLC, *Investment Advisor Representative*, 2016 – Present
- Signature Financial Strategies, LLC, *Owner/ Insurance Agent*, 2014 – Present

**Professional Designations:**

**Certified Financial Planner™ (CFP®), 2009**

Mr. Leatherwood is certified for financial planning services in the United States by the Certified Financial Planner Board of Standards, Inc. ("CFP Board"). Therefore, he may refer to himself as a CERTIFIED FINANCIAL PLANNER™ professional or a CFP® professional, and he may use these and the CFP Board's other certification marks (the "CFP Board Certification Marks"). The CFP® certification is voluntary. No federal or state law or regulation requires financial planners to hold the CFP® certification. You may find more information about the CFP® certification at [www.CFP.net](http://www.CFP.net).

CFP® professionals have met the CFP Board's high standards for education, examination, experience, and ethics. To become a CFP® professional, an individual must fulfill the following requirements:

- **Education** – Earn a bachelor's degree or higher from an accredited college or university and complete CFP Board-approved coursework at a college or university through a CFP Board Registered Program. The coursework covers the financial planning subject areas the CFP Board has determined are necessary for the competent and professional delivery of financial planning services, as well as a comprehensive financial plan development capstone course. A candidate may satisfy some of the coursework requirements through other qualifying credentials. CFP Board implemented the bachelor's degree or higher requirement in 2007 and

the financial planning development capstone course requirement in March 2012. Therefore, a CFP® professional who first became certified before those dates may not have earned a bachelor's or higher degree or completed a financial planning development capstone course.

- **Examination** – Pass the comprehensive CFP® Certification Examination. The examination is designed to assess an individual's ability to integrate and apply a broad base of financial planning knowledge in the context of real-life financial planning situations.
- **Experience** – Complete 6,000 hours of professional experience related to the personal financial planning process, or 4,000 hours of apprenticeship experience that meets additional requirements.
- **Ethics** – Satisfy the *Fitness Standards for Candidates for CFP® Certification and Former CFP® Professionals Seeking Reinstatement* and agree to be bound by the CFP Board's *Code of Ethics and Standards of Conduct* ("Code and Standards"), which sets forth the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements to remain certified and maintain the right to continue to use the CFP Board Certification Marks:

- **Ethics** – Commit to complying with the CFP Board's *Code and Standards*. This includes a commitment to the CFP Board, as part of the certification, to act as a fiduciary, and therefore, act in the best interests of the client at all times when providing financial advice and financial planning. CFP Board may sanction a CFP® professional who does not abide by this commitment, but the CFP Board does not guarantee a CFP® professional's services. A client who seeks a similar commitment should obtain a written engagement that includes a fiduciary obligation to the client.
- **Continuing Education** – Complete 30 hours of continuing education every two years to maintain competence, demonstrate specified levels of knowledge, skills, and abilities, and

### Item 3- Disciplinary Information

We are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of each supervised person providing investment advice. No information concerning Mr. Leatherwood applies to this Item.

### Item 4 – Other Business Activities

Mr. Leatherwood is an independent, licensed insurance agent and owner of Signature Financial Strategies, LLC, an operating company under which Mr. Leatherwood conducts the insurance business. Signature Financial Strategies, LLC is not affiliated with Summit. As stated in item 10 of the Firm Brochure, Summit permits its Investment Adviser Representatives, acting in their individual capacities as agents of various insurance companies, to recommend the purchase of insurance products to Summit's advisory clients. Mr. Leatherwood normally receives compensation in the form of commissions and may receive additional cash and/or non-monetary benefits from these activities. This practice creates a conflict of interest in that an IAR's recommendations may be based on compensation and additional benefits received by the IAR rather than on the client's best interests. Summit addresses this conflict by disclosing these arrangements and by notifying its clients that they are in no way obligated or required to purchase any insurance product from any IAR affiliated with Summit.

### Item 5 - Additional Compensation

Mr. Leatherwood does not receive any undisclosed economic benefits from any person or entity, other than Summit, for providing investment advisory services to Summit clients.

**Item 6 - Supervision**

We monitor our investment adviser representatives and client accounts on a continuous and best-efforts basis and conduct formal reviews with our clients as specified in the client's Financial Services Agreement. Factors that might suggest an account review in addition to the scheduled reviews include, but are not limited to, the following: changes in investment strategy, large deposits or withdrawals from the account, and changes in the client's financial situation. Messrs. Chad Warrick and Jason Print, Summit's Co-Presidents and CEOs, are responsible for supervising Mr. Leatherwood. Messrs. Warrick and Print's phone number is 407-656-2252.



**MRS. SHARI DE RON**

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This Brochure Supplement provides information about Mrs. Shari de Ron, which supplements the Summit Wealth Partners, LLC. Firm Brochure. You should have received a copy of that Brochure. Please contact Mrs. de Ron in our Naples, FL office if you did not receive our Brochure or if you have any questions about the contents of this supplement. Additional information about Mrs. de Ron is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov). Her personal CRD number is 8008465.

**Item 2- Educational Background and Business Experience**

Mrs. de Ron is an Investment Advisor Representative of Summit Wealth Partners, LLC.

**Year of Birth:** 1988

**Formal Education after High School:**

- University of Florida, B.S.B.A., Marketing, 2009
- College of Central Florida, A.A., Business Administration, 2007

**Business Background, Previous Five Years:**

- Summit Wealth Partners, LLC, Investment Advisor Representative, 2025 – Present
- Signature Financial Strategies, LLC, Client Service Specialist, 2023 – Present
- Self-Employed, Mobile Notary, 2021 – Present
- Self-Employed, Photo Digitizer, 2019 – Present
- Trustco Bank. Mortgage Loan Originator, 2021 – 2024
- Verizon Wireless, Solutions Manager, 2015 – 2021

**Item 3- Disciplinary Information**

We are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of each supervised person providing investment advice. No information concerning Mrs. de Ron applies to this Item.

**Item 4 – Other Business Activities**

Mrs. de Ron is not actively engaged in any investment-related business or occupation other than Summit Wealth Partners, LLC, and Summit Asset Protection Group, LLC.

**Item 5 - Additional Compensation**

Mrs. de Ron is a Customer Service Specialist for Signature Financial Strategies, LLC, an operating company owned by Chad Leatherwood, an IAR of Summit. Signature Financial Strategies, LLC is not affiliated with Summit. Mrs. de Ron spends approximately 95% of her professional time in her capacities with Signature Financial Strategies, LLC.

**Item 6 - Supervision**

We monitor our investment adviser representatives and client accounts on a continuous and best-efforts basis and conduct formal reviews with our clients as specified in the client's Financial Services Agreement. Factors that might suggest an account review in addition to the scheduled reviews include, but are not limited to, the following: changes in investment strategy, large deposits or withdrawals from the account, and changes in the client's financial situation. Messrs. Chad Warrick and Jason Print, Summit's Co-Presidents and CEOs, are responsible for supervising Mrs. de Ron. Messrs. Warrick and Print's phone number is 407-656-2252.



**MR. OMAR BHANGIA**  
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Toll Free: 866-370-2330

This Brochure Supplement provides information about Mr. Omar Bhangia, which supplements the Summit Wealth Partners, LLC. Firm Brochure. You should have received a copy of that Brochure. Please contact Mr. Bhangia in our Naples, FL office if you did not receive our Brochure or if you have any questions about the contents of this supplement. Additional information about Mr. Bhangia is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov). His personal CRD number is 5985156.

### **Item 2 – Educational Background and Business Experience**

Mr. Bhangia is a Managing Director & an Investment Advisor Representative of Summit Wealth Partners, LLC.

**Year of Birth:** 1980

#### **Formal Education after High School:**

- University of South Florida, B.S. in Finance & B.S. Management Information Systems, 2011

#### **Business Background, Previous Five Years:**

- Summit Wealth Partners, LLC (formerly Inc.), Managing Director & Investment Adviser Representative, 2026 – Present
- Fifth Third Wealth Advisors LLC, FTWA Managing Director, 2021 – 2026
- US Bank Wealth Management, Vice President and Senior Portfolio Manager, 2018 – 2021

### **Item 3 – Disciplinary Information**

We are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of each supervised person providing investment advice. No information concerning Mr. Bhangia applies to this Item.

### **Item 4 – Other Business Activities**

Mr. Bhangia is not actively engaged in any investment-related business or occupation other than Summit Wealth Partners, LLC.

### **Item 5 - Additional Compensation**

Mr. Bhangia does not receive any undisclosed economic benefits, such as sales awards or prizes for providing advisory services.

### **Item 6 - Supervision**

We monitor our investment adviser representatives and client accounts on a continuous and best-efforts basis and conduct formal reviews with our clients as specified in the client's Financial Services Agreement. Factors that might suggest an account review in addition to the scheduled reviews



**SUMMIT WEALTH**  
— PARTNERS, LLC —

include, but are not limited to, the following: changes in investment strategy, large deposits or withdrawals from the account, and changes in the client's financial situation. Messrs. Chad Warrick and Jason Print, Summit's Co-Presidents and CEOs, are responsible for supervising Mr. Bhangia. Messrs. Warrick and Print's phone number is 407-656-2252.

March 27, 2026



**MR. SCOTT KREMER**

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Toll Free: 866-370-2330

This Brochure Supplement provides information about Mr. Scott Kremer, which supplements the Summit Wealth Partners, LLC. Firm Brochure. You should have received a copy of that Brochure. Please contact Mr. Kremer in our Naples, FL office if you did not receive our Brochure or if you have any questions about the contents of this supplement. Additional information about Mr. Kremer is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov). His personal CRD number is 2081834.

**Item 2 – Educational Background and Business Experience**

Mr. Kremer is a Managing Director & an Investment Advisor Representative of Summit Wealth Partners, LLC.

**Year of Birth:** 1957

**Formal Education after High School:**

- Michigan State University, B.S. in Biology, 1980

**Business Background, Previous Five Years:**

- Summit Wealth Partners, LLC (formerly Inc.), Managing Director & Investment Adviser Representative, 2026 – Present
- Fifth Third Wealth Advisors LLC, Investment Adviser, 2021 – 2026
- US Bank N.A, Private Wealth Consultant, 2018 – 2021

**Item 3 – Disciplinary Information**

We are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of each supervised person providing investment advice. In transitioning to a former employer from a prior private bank position, Mr. Kremer inadvertently did not take a state of Florida examination. Once notified of this deficiency, Mr. Kremer took remedial steps to meet this requirement, passed the examination, and was immediately registered with the state. Additional information regarding Mr. Kremer is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov). You can search for this information by his individual CRD number, which is 2081834.

**Item 4 – Other Business Activities**

Mr. Kremer is not actively engaged in any investment-related business or occupation other than Summit Wealth Partners, LLC.

**Item 5 - Additional Compensation**

Mr. Kremer does not receive any undisclosed economic benefits, such as sales awards or prizes for providing advisory services.

**Item 6 - Supervision**

We monitor our investment adviser representatives and client accounts on a continuous and best-efforts basis and conduct formal reviews with our clients as specified in the client's Financial Services Agreement. Factors that might suggest an account review in addition to the scheduled reviews include, but are not limited to, the following: changes in investment strategy, large deposits or withdrawals from the account, and changes in the client's financial situation. Messrs. Chad Warrick and Jason Print, Summit's Co-Presidents and CEOs, are responsible for supervising Mr. Kremer. Messrs. Warrick and Print's phone number is 407-656-2252.