

SUMMIT PERSPECTIVE

FLEXIBILITY AND RESILIENCE FOR THE ROAD AHEAD

While 2020 was defined by the pandemic shock, 2021 was the year we showed resilience and learned to live with it. Vaccines were developed and distributed, and thankfully each successive wave seems less damaging (albeit with substantial case counts). Hopefully soon, we can stop worrying about restrictions and mask mandates, and we can coexist with a version of the virus that becomes part of life without the fear.

On the economic front, markets roared, but so did inflation, and the supply chain remains snarled as prices rise. In a previous version of this newsletter, we labeled the general sentiment of 2021 as the Age of Anxiety – and despite incredibly resilient markets, anxiety is still the prevailing emotion today. As 2022 gets underway, a cocktail of rising interest rates, stubborn inflation, and possible hostilities in Ukraine have thrown cold water on a previously hot equity market. Is this the start of something larger? Is this a buying opportunity? Should we be doing something? Anxious thoughts abound on each side of the spectrum.

While we refrain from making predictions, we understand the inclination to act, and we are careful to bring a longer-term perspective to our advice. We spent significant time on inflation last year and wrote an [article](#) about it if you would like to revisit the topic. While its impacts are felt everywhere in the short run, we continue to believe the pricing power of publicly traded companies can prove resilient over inflation in the long run. Flexibility is required as advisors measure the need for liquidity and income for their clients, along with the objective of growing assets above the rising cost of living. Resilience is required for investors seeing the first hints of genuine volatility in a long time.



Come to think of it, “flexibility and resilience” would be an appropriate theme for 2022. We all want life to return to some semblance of normal, but we must remain resilient despite our fatigue, and flexible enough to adapt and move on. We are holding in-person meetings for those that prefer it and offering virtual meetings for those who would rather speak remotely. Similarly, we are holding our Summit Symposium in person on Saturday, February 26th, but we remain flexible with distanced tables, masking, and other COVID precautions. Furthermore, we will offer a recorded version of the day for those who are not yet ready for in-person gatherings. Whether in person or virtually, we look forward to sharing an amazing day with you.

Thankfully, some things transcend pandemics and news cycles. At Summit, our purpose is to enrich lives, and to us that means so much more than money! Beginning with this issue, and periodically in the months ahead, we plan to bring you examples of people enriching lives in our community. In this publication you will read about David and Anita Doyle and the impact they are having with the Missing Man Ministry. Thank you, David and Anita, for being there for others as the pandemic has placed added stress on missing-man households!

We wish our clients and friends a healthy and successful 2022. May we be resilient enough to power through the difficulties that test our resolve, and may we be flexible enough to thrive regardless. Thank you for the opportunity you give us to serve as your advisors. Working together has never been more meaningful than in these last two years where we were literally “in it together”!



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So often in life, things that you regard as an impediment turn out to be great good fortune.”

– Ruth Bader Ginsberg



KUDOS!

Summit Spirit Award:

Julie & Missing Man Ministry

Each quarter, Summit recognizes one team member who receives kudos from their peers and managers for going the extra mile. The winner receives \$1,000 to donate to the charity of his or her choice. Congratulations to Julie Pelletier, Retirement Plan Specialist, as the recipient of this quarter's Summit Spirit Award!

Julie: I am donating my Summit Spirit Award to Missing Man Ministry (M³), an organization dedicated to helping widows and fatherless children in need. They support many Bay Area families who have lost a husband and a father.



The Pelletier family

L to R: Joe, Julie, John, Julia, Heather, and Rich

Missing Man Ministry is near and dear to my heart as I am a widow with four children. My husband, Rich, passed away suddenly in 2020. I have never gone through something so difficult in my life, and I strive every day to continue moving forward and to provide a new normal for my family. My children and I are blessed with stability and family support. Many families struggle financially and do not have a network of support. My heart goes out to those families and the struggles they endure.

For additional information about Missing Man Ministry and to help in Julie's efforts to support this wonderful program, visit:

www.missingmanministry.org/

SUMMIT UNIVERSITY



Upcoming Courses and Workshops



Retire Wise: An Educational Retirement Planning Workshop

Retirement is a time to create the life you have dreamed of living – free of the commute, the deadlines, and the pressures of professional life. The challenge is finding a way to finance those dreams. Reaching retirement doesn't matter if you

can't live comfortably for the duration of your post-career years. Inflation, market shocks, emergency spending, and long-term care needs can derail your plans. Are you as prepared as you could be?

Join us for this educational and interactive workshop, which consists of two, hourlong sessions and a scheduled one-on-one with the instructor to discuss your personal financial questions and concerns.

Second Saturday Divorce Workshop

Are you considering divorce, or in the midst of a divorce? As you contemplate your next steps and possibly plan your next chapter, it is important to have the tools needed to evaluate the impact divorce can have on your personal and financial life.

This workshop run by an attorney, a therapist, and a financial advisor will touch on the legal, emotional, and financial topics involved with divorce. Discussions will include issues and challenges that everyone considering or going through a divorce should understand. Come educate yourself and explore various options available to you as you work toward building a strategy for future emotional and financial success.



Learn more and register for classes through the

Summit University page on our website:

summitadvisors.com/education/university/

OR call 925-866-7800.

Join us at our signature event! Learn, be inspired,
and enjoy great food and wine.

Saturday
February 26, 2022

**SUMMIT
SYMPOSIUM**
entertain . educate . inspire

CASA REAL AT RUBY HILL WINERY

410 Vineyard Ave, Pleasanton, CA 94566
10:00 a.m. - 3:00 p.m.



Alex Sheen, Author, Social Innovator and Philanthropist

Alex Sheen is a four-time TEDx Talk speaker who is known for keeping promises and inspiring countless others to do the same in order to better humanity. Sparked by personal tragedy, Alex created a concept called the Promise Card and began mailing cards to anyone who requested them at no cost. Since 2012, over 9.81 MILLION Promise Cards have been distributed to over 153 countries. In 2013, Alex left his promising corporate position at a leading software company to dedicate himself entirely to the nonprofit he founded. **Because I Said I Would** is an international social movement and nonprofit dedicated to bettering humanity through promises made and kept.

Alex inspires audiences around the world to keep the promises they make. His work has been featured on **ABC World News with Diane Sawyer, Good Morning America, the TODAY show, NPR, CNN, CBS Nightly News**, and many other programs.



Courtney Clark, Author and Resilience Expert

Courtney Clark is the luckiest unlucky person in the world. After a series of major health struggles beginning in her mid-20s, she has built two successful businesses and is the author of two books, including her most recent book *The Successful Struggle: Powerful Techniques to Achieve Accelerated Resilience*. Most of us struggle with resilience after major changes and setbacks. Courtney will provide practical solutions for people who want to adapt faster and achieve more after experiencing the types of hurdles many of us have endured over the last two years. She has spoken at events worldwide spreading her message of empowerment. Courtney's resilience work has been featured in *Forbes, Psychology Today, USA Today, and The Chicago Tribune*.



Anirban Basu, Economist, Chairman and CEO

Anirban Basu is a study in contradictions. He has been called an economist with a personality, or alternatively, one with a sense of humor. He has twice been recognized as one of Maryland's 50 most influential people. He has also been named one of the Baltimore region's 20 most powerful business leaders. In 2014, Maryland Governor Larry Hogan appointed Dr. Basu as Chairman of the Maryland Economic Development Commission (2014-2021). As if that wasn't impressive enough, Anirban is Chairman & CEO of Sage Policy Group, an economic and policy consulting firm in Baltimore, Maryland that he founded in 2004. He also teaches global strategy at Johns Hopkins University and serves the Chief Economist function for a number of organizations around the country.

Anirban will delve into the profound shifts in the economy as the pandemic continues to play out.

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COMMUNITY CORNER

CHARITY EXTENDS A HAND TO GRIEVING FAMILIES

Summit takes pride in enriching lives every day – it's what we do; it's what we are passionate about. Through our interactions with our clients, our team, and the greater community, we've discovered many of you strive to do the same. As such, we will be dedicating space in our quarterly newsletter to shed light on the good works and generous acts of kindness we've heard about and have witnessed firsthand.

We think the perfect place to start is with our clients, David and Anita Doyle and their work with Missing Man Ministry (M3).

Missing Man Ministry provides transitional assistance to families following the loss of a husband and/or father and connects survivors to its network of proven care and service providers for long-term solutions.

David discovered M3 in 2016 through his church. He later joined the board and eventually became its president in 2019. David took his experience running a successful construction business, Doyle Construction, and poured it into M3. Seeing the potential for growth, David's first priority was to create a database to keep in touch with supporters and establish a set of standard operating procedures that remain in place today. His wife, Anita, serves as liaison and coordinator.

M3 is not only a passion for David, but he is personally connected to the mission through the loss of his father when he was just 15 years old. He vividly remembers how his mother struggled to raise four children on her own. Anita suffered a similar tragedy, losing her father when she was 11 years old. Like David's mother, her mom was left to face the uncertainty and hardship that comes with being a single mother raising four children.



David Doyle and colleague performing yardwork for an M3 client.

So, when David and Anita had the opportunity to participate in this mission, there was no hesitation. It was meant to be. Since the first board meeting in 2011, M3 has completed more than 200 consultations, work assignments and construction tasks, and has awarded 21 annual scholarships for college students affected by the loss of their father.

David says the need for services has grown exponentially over the last year. M3 served 43 clients in 2021, compared to 100 clients over the course of the organization's lifetime. "I believe there has been more suffering and tragedy during the pandemic. I can't say with certainty that's the cause, but that's the feeling I have," said David.



M3 is there for grieving families, providing plumbing help, moving assistance, helping with yardwork and financial matters. "Many of the people we help have no idea what they have," said David. "They did not oversee the finances in their house and sometimes have no idea if they are rich or poor or if they can continue to cover their expenses after their husband is gone." Looking over the survivors' finances is one of the first steps after M3 gets involved.

Summit advisor Michael Schomaker is one of those providing financial guidance. "I wanted to get involved as I have a passion for helping people and M3 lets me do that not only with my financial acumen but with the hands-on stuff I can do, too," said Michael. "I basically do some mini planning with them. I help them dig into their finances a bit and understand what it costs to be them. What is the monthly number for them to be OK? Then we look at any investments they have along with any insurance proceeds (if any) and savings. This helps them determine if they can stay where they are or if a move is needed. This financial evaluation also determines whether M3 will step in and help financially or just with the logistics of life. For instance, I have helped the team move a family and deliver donated furniture."



Advisor Michael Schomaker helping move an M3 family.

If you would like to learn more about Missing Man Ministry, please visit their website: www.missingmanministry.org/. Thank you for joining us on this journey, and please visit this space each quarter for more tales of good deeds.

STAFF SPOTLIGHT

Welcome to Summit, Jennifer and Jarrad!



Jennifer Zednick, Practice Assistant

Jennifer is the Executive Practice Assistant for several of our advisors. She joins Summit with over four years of experience in the financial services industry, and more than

seven years of experience in educational finance. Her financial experience includes client services, new business, accounting, retirement plan administration, and cashing requests.

Born and raised in the Bay Area, Jennifer currently resides in Castro Valley with her son, Ian.

When Jennifer is not in the office, she enjoys spending time with Ian, along with hiking, running, curling up with a good book, or having an evening of fun with friends.

Jarrad DiMaggio, Financial Advisor

The landscape of investment management, risk management, and taxation are everchanging and Jarrad believes that clients deserve a trusted partner to walk with them on their path to financial independence. He believes that in many instances it's what the clients don't see down the road that costs them the most. Jarrad looks at today, tomorrow, and well into the future to help his clients avoid the missteps that could sink a sound financial strategy.

Born and raised in the SF Bay Area, Jarrad enjoys exploring all the offerings of this diverse state. When not working on his clients' behalf, you can usually find him on a basketball court, off in the woods, watching a movie, or in the kitchen trying his hand at mastering a new cuisine. He finds his peace when he can unwind with his wife and two kids and just enjoy the simplicity of life. He believes when the noise of life fades away, the people you're with are all that matter. Well ... that and great food!



BABY ADDISON MAKES HER SWEET DEBUT

Born on November 15, weighing a solid 7 pounds, 5 ounces, Addison Elizabeth is the pride and joy of her parents, Advisor Kim Damiani and her husband, Tommy Cech. Join us in congratulating them!

SUMMIT TRIVIA CHALLENGE



The answer to this quarter's question can be found on the Summit Facebook page (facebook.com/summitfinancialgroup/). Each person to submit the correct response will be entered to win a \$25 Starbucks gift card.

Ready? Here it is ...

Which two charities did Summit support in November and December? (Hint: Look for two posts, two days apart.)

Know the answer?

Email it to angela@summitadvisors.com by February 25. The Trivia Challenge winner will be notified via email.

CONTACT US



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