



SUMMIT
FINANCIAL GROUP, LLC



Each relationship begins with our commitment to learn about our clients.



OUR FIRM

Summit Financial Group, LLC is a comprehensive financial planning and wealth management firm dedicated to providing insight and solutions that assist our clients in the pursuit of their financial independence.

Each relationship begins with our commitment to learn about our clients, their needs, and their ambitions. Our goal is to educate clients so they understand their financial picture. We then recommend action steps and implement solutions that match their priorities and resources.



In today's marketplace, media coverage and massive amounts of information are often mistaken for wisdom and perspective. As markets, financial products, and tax laws become more complex, we believe clients are best served by having a comprehensive financial plan created and monitored by competent, caring professionals. We aim to be the trusted resource for our clients, and to earn that distinction by consistently treating their wealth as if it were our own.

Our clients are everything to us. We know them deeply and we are committed to guiding them in their pursuit of success. We are their stewards along life's financial journey and we do our best to nurture and guard the wealth they have spent a lifetime creating. We invite you to join us and learn more about how Summit can help chart your financial future.



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OUR PLANNING

For a vast majority of our clients, their most important goal is achieving financial independence. We believe the only way to answer the retirement question is to approach it from a comprehensive planning standpoint. Too often financial decisions are made on a piece-by-piece basis. The result is a host of financial products, purchased over time, that are not part of a coordinated effort. The key to effective planning is to evaluate each decision-point on an interconnected basis, so that each area of the plan works together to achieve your financial goals.

The first step is sitting down to determine your financial needs and long-term goals. *What are your passions? Tell us about your family. If money were not on your mind, what would we be talking about?* These questions help us understand your values and attitudes toward money and how we can craft a financial plan that fuels your dreams.

Assessing your risk comfort allows us to create a roadmap that takes into account all aspects of your financial life: your assets, investments, retirement plans, insurance, inheritance, charitable giving, family values and more. We sort through investment options, screening out those that do not match your objectives and develop a strategy that does.



Planning is a lifelong, dynamic process at Summit. Your plan continually updates—as your life changes, your plan adapts. Your advisors are always available to guide you through the rough spots to ensure that your money and goals are aligned, even when markets are volatile or life throws you a curve ball. Your goals and how you are tracking toward them will always be the guiding force in our recommendations and our relationships.

There is power in knowing what it will take to reach your goals and beginning the pursuit of your dreams. As advisors, we aren't comfortable allocating assets or implementing financial products without first doing this work. As clients, you should insist on someone helping you see the big picture so that your action steps move you confidently toward your goals.



We create a roadmap of your financial life.



WEALTH MANAGEMENT

Wealth management is the implementation and ongoing oversight of the steps recommended in the planning process. Much of the focus is on investment management, as nurturing your nest egg is vital to your goals. As an independent firm, we are free to choose from a vast array of products and can design a program to precisely fit your situation. And while each plan is unique, certain principles apply to all of our work:

DIVERSIFICATION

You don't want too many of your eggs in one basket. Every investment contains risk. While there is no way to eliminate it, you can ensure that the under-performance of one company, one industry, or one fund is not responsible for the failure of your plan.



Your plan should be built to weather the storms of life.



ASSET ALLOCATION

No single asset class or sector outperforms consistently. Therefore, it is important to own multiple asset classes (stocks, bonds, real estate, cash, etc.) and monitor the weightings so that the portfolio maintains the risk and return characteristics appropriate for each client. Much of your overall return is determined by this critical area of planning. While diversification and asset allocation can't guarantee against loss, they are methods we use to manage risk.

TAX MANAGEMENT

While our advisors are not accountants, having a tax strategy is a critical component of our client relationships. Whether it is tax loss harvesting, anticipating estate taxes, or preparing for the tax treatment of your retirement withdrawals, we focus on helping you understand the tax consequences and how to minimize their impact.

MANAGING BEHAVIOR

Perhaps the most important work your advisor will do for you is to coach you through moments where you are tempted to give up on your portfolio. We view it as our solemn duty to remind clients that market timing is futile and that market down-drafts cannot be predicted. However, with a solid strategy, an emergency fund, and the knowledge that "this too shall pass," we can confidently guide clients through downturns without falling into the behavior traps that capture so many investors.





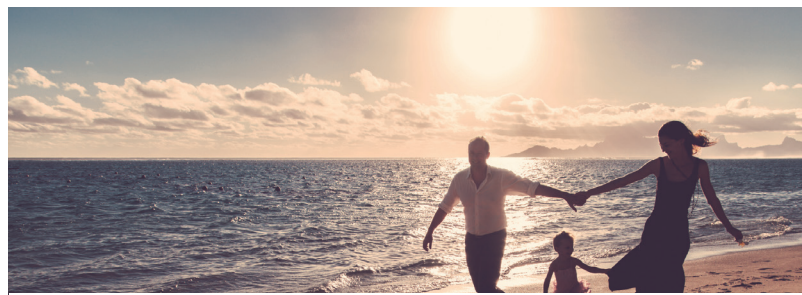
SPECIALIZED PLANNING

EXIT PLANNING FOR BUSINESS OWNERS

The owners of privately held companies face a myriad of challenges in planning for their future. In addition to the worries of retirement, estate planning and overall financial well-being, business owners have to deal with the eventual exit from their company. The Exit Planning Process is a systematic way to deal with all of the personal and corporate issues that must be addressed for owners to achieve their goals.

LEGACY PLANNING

For some families, the value of their assets exceeds their personal needs and they begin to contemplate how those assets can benefit their family and community. We help clients define what is important to them, identify causes they care about, and design strategies to leverage the power of planned giving. Without a plan, legal and tax concerns may dictate how much you leave to those you care about. Helping people protect their wealth and leave a meaningful inheritance to their heirs, all while adding to the “greater good,” is some of our most rewarding work.



Helping families create a lasting legacy is some of our most rewarding work.

RISK MANAGEMENT

Preparing for life's contingencies is an important part of wealth management. Whether it is designing a program to protect against disability prior to retirement, a death before life expectancy, or anticipate a need for long-term care, risk management is a key component of your strategy. Although risk cannot be eliminated, your plan should be built to weather the storms of life.

As a result of financial planning, recommendations of various investments, insurance, and other accounts might occur. These recommendations are independent of a financial plan and are implemented at the client's discretion. Securities and investment advisory services are offered through Securian Financial Services, Inc. Member FINRA/SIPC. Taxpayers should seek advice from tax and legal advisors regarding any tax and legal issues applicable to their specific circumstances. Summit Financial Group, LLC is independently owned and operated.



WHY WE CARE

The “Why” behind our work has always been more important than the business results. Summit was founded on the belief that if we do the right thing by our clients, excellent business results will follow. Some of our favorite annual metrics are the number of clients reaching retirement, the number of students graduating, the number of businesses succeeding to the next generation, and the amount our clients donate to charity. It’s these milestones that remind us why we do what we do. Helping people reach their financial goals is a blessing, and we are thankful for clients who choose us to guide their journey.

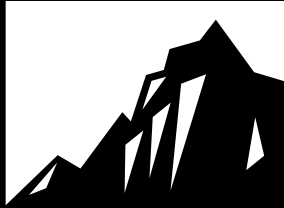
In addition to experiencing our clients’ achievements, we find the more we help people meet their goals, the more we are able to impact our community—a virtuous cycle. Supporting our community is important to us, and we celebrate and foster outreach and involvement.

Whether it is the Summit Charity Golf Tournament, teaching *Junior Achievement* finance classes to high school students, or taking time to help with construction at a *Rooms of Hope* project—our firm is involved. In addition, many of our team members are active in their own local organizations and charities. We’re grateful to all who make a difference in the lives of our neighbors.

We are fortunate to be in an industry where the objective is to help people and make a difference in their lives. If we can similarly make a difference in our community and inspire others to join us, we will have achieved true success.

We take pride in being involved in our community.





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