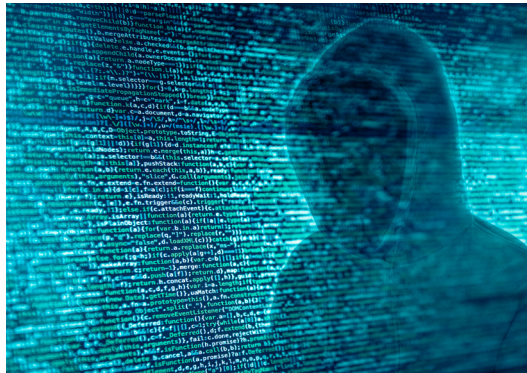


# SUMMIT PERSPECTIVE

## DIGITAL SECURITY IN THE AGE OF AI: STRENGTHEN YOUR ONLINE DEFENSES

*Artificial intelligence is creating new, more complex cybersecurity challenges. It may also hold the solutions.*

The uses for artificial intelligence (AI) are seemingly endless. AI can anticipate the next song we'd like to hear, simplify complex concepts, and help companies operate more efficiently with automation. At the same time, AI can also be misused to support unethical behavior or illegal practices, like cheating in school or committing fraud. Generative AI can quickly create content and realistic text, images, and voices that criminals use to gain access to your money or sensitive information. The pervasive use of the tool may account for a projected rise in cybercrime to \$10.5 trillion in 2025, from less than \$3 trillion in 2020<sup>1</sup>.



### Risks Posed by Generative AI

AI is making familiar scams more sophisticated and harder to detect. Phishing emails, once relatively easy to spot because of clumsy grammar or spelling mistakes typical of criminals posing as someone they're not, can now be written by AI in flawless, natural language, tailored to an individual recipient.

Another growing concern is "deepfakes." Voices and videos can now be cloned with startling accuracy. While flaws may still be detectable today, technology is advancing rapidly, and soon even experts may struggle to separate reality from deception.

### How AI Bolsters Cybersecurity Efforts

Fortunately, the same technology creating these risks can also be used to defend against them. These systems continuously monitor account activity for anomalies, safeguard sensitive data, and anticipate threats before they become problems.

For example, AI can analyze communications and scan vast amounts of data far faster and more accurately than a human ever could. It can also simulate potential attack scenarios, helping organizations prepare for how criminals might strike.

Through Raymond James technology, Summit Financial Group leverages these advanced AI-powered tools to protect client information. We are committed to safeguarding both your financial and digital futures. With advanced monitoring, AI-driven defenses, and proactive strategies — all backed and supported by Raymond James — we stay ahead of evolving threats. But the best defense also requires you, our clients, to remain vigilant. By staying abreast of best practices and adopting a mindset of awareness, you can navigate the digital world with confidence.

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“The best defense is a good offense.”  
— Author Unknown”

## Strengthening Your Digital Defenses

Protecting your online life doesn't have to be overwhelming. Small, consistent steps can add powerful layers of defense:

- **Use strong, unique passwords** for every account. A password manager can help create and store them.
- **Enable multi-factor authentication (MFA)** wherever possible, adding an extra layer such as a one-time code or biometric check.
- **Keep devices and software updated.** Turn on automatic updates to close security gaps.
- **Be cautious with communication.** Don't click unfamiliar links or attachments. If something seems suspicious, verify directly with the source.
- **Secure your Wi-Fi.** Update your router with a strong, unique password, make sure it's using the latest security settings, and avoid doing banking or shopping on public Wi-Fi unless you are connected through a VPN (a secure internet connection).
- **Back up important data** regularly to a secure cloud service or external drive.
- **Review financial accounts often** and set alerts for unusual activity.
- **Limit personal details shared online**, reducing the risk of identity theft or targeted scams.
- **Use security software** such as antivirus, anti-malware, and firewalls.
- **Shred sensitive documents.** Criminals still use physical records to steal information.

## Your Financial and Digital Security

Our digital world will continue to evolve, and bad actors will always look for new ways to deceive us, but with good habits and the advanced safeguards in place through our partnership with Raymond James, you can feel more secure. By pairing strong technology with informed actions, we can work together to protect both your financial and digital well-being.

Source: <sup>1</sup>Cybersecurity Ventures

## SUMMIT MOVE UPDATE: A FRESH SPACE, THE SAME TRUSTED TEAM

As we go to print, our team is busy preparing for our move to Bishop Ranch. We are looking forward to welcoming you to our beautiful new location this fall, and we plan to keep you informed every step of the way. In the coming weeks, look for updates on our website and social media channels, as well as in your email inbox and in the mail.

While our address may be changing, our mission remains the same: To help you live your best life with clarity and confidence. You'll continue to work with the same trusted team, receive the same high-touch service, and benefit from our ongoing dedication to your financial goals.



### Here's what you can look forward to in our new space:

- Upgraded meeting spaces and amenities designed to enhance your client experience
- A central, convenient location within a vibrant professional community
- Ample parking and EV charging stations and nearby walking trails, retail, dining and entertainment possibilities.

We're excited about this next chapter and can't wait to see you in our new office! We're confident it will reflect the same excellence and care you've come to expect from Summit.

# KUDOS!

## Summit Spirit Award:

### Supporting Hope and Healing at Tri-Valley Haven



Each quarter, Summit recognizes one outstanding team member who goes above and beyond—earning kudos from peers and managers alike. As part of this honor, the recipient receives \$1,000 to donate to the charity of their choice.

We're proud to announce that Executive Assistant Aimee David is this quarter's Summit Spirit award recipient! Aimee chose to donate her award to Tri-Valley Haven based in Livermore, CA.

Tri Valley Haven provides safety, hope, and support to individuals and families facing domestic violence, sexual assault, homelessness, and economic hardship in the Tri Valley area. Through 24/7 crisis services, emergency shelters, counseling, support groups, and financial assistance, they help people find immediate safety and build long-term stability.

Beyond crisis response, Tri Valley Haven empowers the community through prevention programs, educational workshops, and volunteer opportunities. Their thrift store, donation drives, and community partnerships allow residents to actively contribute to breaking cycles of abuse and fostering stronger, safer communities.

At its heart, Tri Valley Haven is dedicated to creating a world without violence—providing care, advocacy, and hope to those who need it most.

"As a survivor of domestic violence, I want to give hope to anyone who is going through any kind of abuse," shares Aimee. "We all have the inner strength to overcome the situation and create a better life for ourselves and our families."

Link: <https://trivalleyhaven.org/>

# COMMUNITY CORNER

## TURNING CRAYONS INTO COMFORT: SUMMIT VOLUNTEERS WITH THE CRAYON INITIATIVE



Sometimes the simplest ideas can have the biggest impact. That's certainly the case with The Crayon Initiative, which was born one evening when Bryan Ware went to dinner with his family. As his boys colored on the restaurant menus, Bryan wondered what happened to all the crayons once diners left. The answer—landfills—sparked an idea: why not repurpose them to create joy?

Bryan brought the crayons home and went to work. He learned how to collect, sort, melt, and repurpose them. With guidance from an occupational therapist, he designed the crayons to be large and three-sided, making them easy for children to grip and preventing them from rolling off hospital trays. From there, he created a network to send crayons to children in hospitals across the country, bringing happiness and creative play to kids facing the stress of hospitalization.

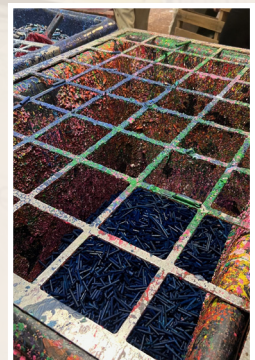
Since 2015, The Crayon Initiative has donated more than 860,000 crayon boxes to over 259 hospitals locally and nationwide.

In September, our Summit team had the privilege of volunteering at The Crayon Initiative in Danville, CA. Together, we rolled up our sleeves to:

- Sort crayons
- Melt and produce new crayons
- Pack crayon boxes for hospitals

It was inspiring to see how something as small as a crayon can make such a big difference.

To learn more about The Crayon Initiative and their incredible work, please visit their website: [thecrayoninitiative.org](https://thecrayoninitiative.org).



# SUMMIT SPOTLIGHT

## Congratulations, Brendan!



Congratulations to advisor **Brendan Noonan, CFP®** who has earned recognition on the Forbes/SHOOK Research® 2025 Top Next-Gen Wealth Advisors Best-In-State list.

Brendan's dedication to his clients and his commitment to excellence raises the bar for our industry. Summit is proud to support him as he continues to make an impact.

Forbes America's Top Next-Gen Wealth Advisors (2025) The Forbes America's Top Next-Gen Wealth Advisors, developed by SHOOK Research, is based on an algorithm of qualitative criterion, mostly gained through telephone and in-person due diligence interviews, and quantitative data. Those advisors that are considered are under 40, have a minimum of four years' experience, and the algorithm weighs factors like revenue trends, assets under management, compliance records, industry experience and those that encompass the highest standards of best practices. Neither Forbes nor SHOOK receive a fee in exchange for rankings. Compensation provided for using the rating. The Research Summary (as of August 2025) included: 49,859 nominations for all rankings, based on thresholds, 28,226 invited to complete online survey, and 4,653 individuals considered and 100 individuals won the America's Top Next-Gen ranking. This ranking is based upon the period from 3/31/24 to 3/31/25 and was released on 8/6/25. This ranking is not based in any way on the individual's abilities in regards to providing investment advice or management. This ranking is not indicative of advisor's future performance, is not an endorsement, and may not be representative of individual clients' experience. Neither Raymond James nor any of its Financial Advisors or RIA firms pay a fee in exchange for this award/rating. Compensation provided for using the rating. Raymond James is not affiliated with Forbes or Shook Research, LLC. For more information go to <https://www.forbes.com/lists/top-next-gen-advisors/>



## SUMMIT TRIVIA CHALLENGE

The answer to this quarter's question can be found on Summit's social media pages.

Each person submitting the correct response will be entered to win a \$25 Starbucks gift card.

**Ready? Here it is ...**

**Which Summit advisors shared their insights on the Top Advisor Panel at the Raymond James Western Division Meeting in September?**

Know the answer?

Email it to [angela@summitadvisors.com](mailto:angela@summitadvisors.com) by November 10. The Trivia Challenge winner will be notified via email.

## CONTACT US



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