Summit Financial Group: Planning with Purpose

Focus areas for planning

Investment management strategies:
A wide range of investment options, including distinct private market investments

Cash flow management:
Ensure sufficient income to cover expenses, support savings, and align with long-term financial goals

Tax planning and strategy:
Individualized approaches to help minimize tax liabilities and maximize savings by optimizing income, deductions and investments

Risk mitigation and management:
Individualized risk assessments, insurance strategies for unique situations and tools for preserving wealth

Estate and charitable planning:
Comprehensive trust guidance, including philanthropic and planned giving strategies

Lending and cash management:
Private banking and liquidity solutions*

Intergenerational wealth strategies:
Strategies and support for longevity planning and family legacy

*Lending Services provided by Raymond James Bank, member FDIC, affiliated with Raymond James Financial Services and Raymond James & Associates, Inc. Raymond James & Associates, Inc., Raymond James Financial Services, Inc., and your Raymond James financial advisor do not solicit or offer residential mortgage products and are unable to accept any residential mortgage loan applications or to offer or negotiate terms of any such loan. You will be put into contact with a Raymond James Bank employee for your residential mortgage needs. Raymond James & Associates, Inc. and Raymond James Financial Services, Inc. are not FDIC-insured banking entities. FDIC insurance only covers the failure of FDIC-insured depository institutions and does not cover Raymond James & Associates, Inc. or Raymond James Financial Services, Inc. Certain conditions must be satisfied for pass-through FDIC deposit insurance coverage to apply.

The Financial Planning and Wealth Management Process

Financial planning is essential for building a confident future. Your Summit financial advisor will integrate all aspects of your financial life into a detailed, cohesive plan designed to help transform your dreams into reality.

STEP 1

Engage: understanding your financial landscape

We start by gathering key financial details, identifying your priorities, and clarifying your goals—so every decision is tailored to what matters most to you.

STEP 2

Design: crafting a custom strategy

We analyze your financial picture to uncover opportunities and challenges, and design a personalized strategy focused on optimizing wealth, addressing potential risk, and aligning the recommendations with your values and goals.

STEP 3

Present: bringing your plan to life

We provide clear, actionable recommendations, explore multiple options, and collaborate to finalize a roadmap that aligns with your goals.

STEP 4

Follow up: ensuring clarity and confidence

We address questions, refine strategies, and clarify details to ensure full understanding and alignment with your evolving financial needs.

STEP 5

Implement: turning strategy into action

We implement your plan by managing investments aligned with your goals and risk tolerance, optimizing for tax efficiency, coordinating with your other financial advisors, and provide regular updates and access to our Financial Planning Software.

STEP 6

Review: staying on track

Through regular reviews, we monitor your plan's progress and make timely adjustments to ensure you remain on course.

STEP 7

Update: adapting as life evolves

When life brings change—new goals, challenges, or priorities—we proactively update your plan to keep it aligned with your evolving vision.

To learn more about the Summit team and process, visit our website at **summitadvisors.com**.

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