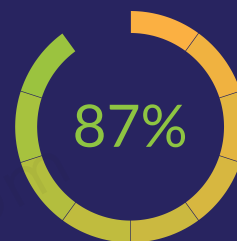


Summit Financial Strategies

TRUST SCORE



Summit Financial Strategies, federally registered in 1995, is a Registered Investment Advisor (RIA) in 16 state(s) with a licensed staff of 11 advisors. Summit Financial Strategies manages \$1 billion and provides investment advisory services for 725 clients (1:66 advisor/client ratio).

Summit Financial Strategies requires a \$333,333 minimum investment and charges a blended rate between 0.75% and 0.35% for ongoing portfolio management services, depending on the size of the portfolio.

BENEFITS

- Firm uses a transparent fee-only model
- Firm uses a trusted custodian
- Firm has \$1B or more in assets under management
- Firm has been federally registered for 22 years
- Communications sent to the firm's website are secure and encrypted
- Firm does not have a disciplinary history
- Firm does not have any misdemeanor convictions
- Firm does not have any felony convictions
- Firm does not have an insurance agent conflict
- Firm does not have an attorney conflict
- Firm does not accept performance-based fees

CONSIDERATIONS

- There is only one licensed advisor for every 66 clients (industry average 1:50)
- Firm serves fewer than 1,000 clients

BENEFITS (cont.)

Firm does not perform side-by-side management

Firm does not privately manage or own the products they recommend

Firm does not offer proprietary products

Firm does not receive soft dollar benefits

CONSIDERATIONS (cont.)