

THE **ADVISOR PROGRAM**



A DIRECT LINE TO YOUR INVESTMENTS

The Advisor Program is a fully custom investment solution that puts you in direct contact with the person who will create, allocate and manage your portfolio on a daily basis—me, your advisor.

We always start with your plans for the future. What are you investing for? Do you have a particular time horizon? How much risk is too much for you? How will this portfolio work in concert with your other investments?

Important Disclosures

Securities offered through Summit Brokerage Services, Inc., member FINRA/SIPC. Advisory services offered through Summit Financial Group, Inc., and Cetera Advisory Services LLC, registered investment advisers.

Advisory services may only be offered by investment adviser representatives in conjunction with the firm advisory services agreement and disclosure brochure as provided.

Investments are not FDIC/NCUSIF insured; may lose value; are not financial institution guaranteed; are not a deposit; and are not insured by any federal government agency.

Cetera and its firms are under separate ownership from any other named entity.

Since no one investment program is suitable for all types of investors, this information is provided for informational purposes only. We need to review your investment objectives, risk tolerance, and liquidity needs before introducing suitable managers/ investment programs. For tax advice, you should consult your tax professional regarding your particular situation.

Professional money management cannot guarantee that investment strategies will be successful.

Investors should consider the investment objectives, risks and charges, and expenses of the fund carefully before investing. The prospectus contains this and other important information about the fund. Contact your registered representative or the issuing company to obtain a prospectus, which should be read carefully before investing or sending money.

In addition to fees paid for advisory services with respect to your investments in mutual funds, you may pay additional mutual fund internal expenses, including management, trading and marketing fees. Mutual fund expenses, 12(b)-1 service fees, and any deferred sales charges are fully disclosed in the mutual fund prospectus.

Exchange traded funds (ETFs) and mutual funds are sold only by prospectus. Investing in ETFs and mutual funds is subject to risk and potential loss of principal. ETFs incur trading and commission costs similar to stocks and frequent trading can negate the lower cost structure of an ETF. There is no assurance or certainty that any investment or strategy will be successful in meeting its objectives.

However, with the Advisor Program, we have more control to take other considerations into account. Do you want to limit exposure to certain types of securities? Maybe you are seeking a more sophisticated slate of investment options. With more than 40,000 securities to draw upon, we have a wealth of possibilities for creating a portfolio as unique as you.

In addition, I have access to experienced wealth management consultants at Cetera Financial Group® and investment professionals at Cetera® Investment Management LLC who can provide independent, unbiased insight and advice for more complex scenarios. I can also draw on the expertise of an array of experienced professionals, which may include your legal or tax advisor, to craft a selection of investment strategies for your individual circumstances, goals and aspirations.

Once we create a custom portfolio built around your needs, I will monitor it and meet with you regularly to ensure it is tracking toward your goals. If at any time your investment goals change, or if you simply have questions about the strategy we've created together, I will be happy to discuss them with you to ensure you are comfortable with—and confident in—our choices.



The Advantages of an Advisory Account A More Sophisticated Approach Focused on Your Best Interests

The Advisor Program gives us the tools to plan, build, and execute a portfolio strategy designed to help you pursue your goals and lead a more enriching life. It also pairs my personalized financial guidance with the insights of professional investment managers, creating a disciplined, yet flexible, investment process. As important as the initial portfolio we create will be, it's the ongoing advice that helps ensure your portfolio has end-to-end alignment with where you are today, where you want to go, and any milestones you want to cross along the way.

Another significant advantage of an advisory account like the Advisor Program is that I have a fiduciary obligation to you. As a fiduciary, I must act in your best interest when creating and managing your portfolio. In addition, my fees are directly tied to the value of your account, so my compensation is proportional to my success in helping you grow your wealth.

BENEFIT FROM A SOLUTION DESIGNED ENTIRELY AROUND YOU

The Advisor Program is a completely custom portfolio solution created and managed by me, working with you, which can be tailored to your investment preferences and objectives. It will help you take greater control of your financial future with:

- ✓ Access to numerous securities, including mutual funds, equities, bonds, exchange traded funds (ETFs), variable annuities, and other sophisticated investment products
- ✓ Allocations customized to your personal needs with the option of moving between stocks, bonds and cash without being charged a commission
- ✓ Investment product research and screening
- ✓ Tiered fee schedule, with no commissions¹
- ✓ Check-writing privileges and debit card
- ✓ Monthly statements for a clear overview of account activity
- ✓ Easy-to-understand quarterly performance reports

¹ In addition to fees paid for advisory services with respect to your investments in mutual funds, additional mutual fund internal expenses, including management, trading and marketing fees may apply. Mutual fund expenses, 12(b)-1 service fees, and any deferred sales charges are fully disclosed in the mutual fund prospectus.

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