

**FACT****WHAT DOES SUMMIT DO WITH YOUR PERSONAL INFORMATION?**

<b>Why?</b>	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.
<b>What?</b>	The types of personal information we collect and share depend on the product or service you have with us. This information can include: <ul style="list-style-type: none"> <li>▪ Social Security number and employment information</li> <li>▪ assets and income</li> <li>▪ investment experience and risk tolerance</li> </ul>
<b>How?</b>	All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Summit chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Summit share?	Can you limit this sharing?
<b>For our everyday business purposes—</b> such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus or as required by law.	Yes	No
<b>For our marketing purposes—</b> to offer our products and services to you	Yes	No
<b>For joint marketing with other financial companies</b>	No	We don't share
<b>For our affiliates' everyday business purposes—</b> information about your transactions and experiences	Yes	No
<b>For our affiliates' everyday business purposes—</b> information about your creditworthiness	No	We don't share
<b>For our affiliates to market to you</b>	No	We don't share
<b>For non-affiliates to market to you</b>	Yes*	Yes

\*If your Wealth Manager terminates his or her relationship with us, we may allow your Wealth Manager to take your personal information with him or her and disclose it to any new firm he or she joins. We may also directly disclose your personal information to any new firm your Wealth Manager joins. You may limit any of this information sharing by returning the completed Privacy Choice Notice Form attached.

**Questions?**Call 973-285-4735 or go to [summitfinancial.com](http://summitfinancial.com)

Who we are	
Who is providing this notice?	Summit Financial, LLC
What we do	
How does Summit protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.
How does Summit collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> <li>▪ open an account or enter into an investment advisory contract</li> <li>▪ seek advice about investments or direct us to buy securities</li> <li>▪ give us your contact information</li> </ul> <p>We also collect your personal information from others, such as affiliates, or other companies.</p>
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> <li>▪ sharing for affiliates' everyday business purposes—information about your credit worthiness</li> <li>▪ affiliates from using your information to market to you</li> <li>▪ sharing for non-affiliates to market to you</li> </ul> <p>State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.</p>
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on your account.
Definitions	
Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>▪ <i>Our affiliates include Summit Risk Management, LLC</i></li> </ul>
Non-affiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>▪ <i>Summit may share information with non-affiliates including a Wealth Manager who has left Summit or a Wealth Manager's new brokerage or investment advisory firm.</i></li> </ul>
Joint marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> <li>▪ <i>Summit does not jointly market.</i></li> </ul>

### Other important information

**Do Not Call Policy.** This notice is the Summit Do Not Call Policy under the Telephone Consumer Protection Act. We do not solicit via telephone numbers listed on the state or federal Do Not Call lists, unless the law allows. Summit employees receive training on how to document and process telephone marketing choices. No telemarketing calls will be made to residential or cellular phone numbers that appear on Summit's Do Not Call list.

**Affirmative Consent.** In response to applicable state law, if the mailing address provided for your account is in a state that requires affirmative consent, including but not limited to California, North Dakota and Vermont, we will automatically treat your account as if you do not want us to disclose your personal information to non-affiliated third parties for purposes of them marketing to you, unless we receive your affirmative consent to do so.

## Mail-In Form

### Privacy Choice Notice

If you would like to limit the personal information that your Wealth Manager is permitted to disclose or take if he or she terminates his/her relationship with all Summit entities, please check the box below.

Do not share my personal information with nonaffiliates to market their products and services to me.

You can withdraw your opt-out choice at any time by contacting us in writing at the address provided above.

If your primary address is in a state that requires your affirmative consent to share your personal information with a non-affiliated firm, you will be requested to give affirmative consent before your Wealth Manager takes or shares your information with the new firm.

By checking the box above and completing and returning this form as described, I am instructing Summit Financial, LLC to limit the personal information about me that my Wealth Manager can disclose or take if he or she terminates the relationship with Summit and moves to another brokerage or investment advisory firm.

Please note that for accounts held jointly by two or more persons, the privacy choice to opt-out made by any account holder applies to all joint holders with respect to the account. This form will apply to all of your accounts unless you notify the firm differently.

#### **Please complete the following information:**

Name (please print clearly) \_\_\_\_\_

Address \_\_\_\_\_

City \_\_\_\_\_ State/Zip \_\_\_\_\_ Phone Number \_\_\_\_\_

Name of Summit Wealth Manager \_\_\_\_\_

Signature \_\_\_\_\_ Date \_\_\_\_\_

Once you have completed this form, please mail to:

Opt-Out Options  
Summit Financial, LLC  
4 Campus Drive  
Parsippany, NJ 07054