



SUMMIT WEALTH GROUP, LLC

FORM CRS-CLIENT RELATIONSHIP SUMMARY

When investing, you should carefully consider which types of accounts and services are right for you. Free and simple tools are available to research firms and financial professionals at www.investor.gov/CRS which also provides educational materials about broker-dealers, investment advisers, and investing.

We are an investment adviser registered with the Securities and Exchange Commission. We offer advisory accounts and services rather than brokerage accounts and services. This document is a summary of the types of services we provide and how you pay. *Suggested questions to ask us regarding our firm and the services we offer are at the end of each section.*

We offer asset management and financial planning services to retail investors. Based on the information shared by the retail investor, Summit Wealth Group, LLC (“SWG”) will recommend an appropriate base model portfolio. Following the selection of a base model portfolio, SWG shall further customize the asset allocation and investment strategy based on the financial investor’s particular financial circumstances, goals, and risk tolerance. Thereafter, SWG will implement this customized investment plan on an ongoing basis, working directly with each investor.

Asset Management Services

- * We will regularly monitor your account.
- * You can choose an account that allows us to buy and sell investments in your account without asking you in advance (a “discretionary account”) or we may give you advice and you decide what investments to buy and sell (a “non-discretionary account”). If you choose a non-discretionary account, you will make the ultimate decision to buy or sell an investment.
- * We will review your account at least quarterly.
- * On an annual basis we will request a meeting with you to discuss your portfolio.
- * We do not require a minimum account investment to obtain our asset management services.

Financial Planning Services

- * We offer financial planning services that involve preparing a financial plan for you based on information and documentation you provide to us including your financial objectives, risk tolerance, financial resources, family situation, and future financial goals. The plan will include general recommendations for a course of activity or specific actions for you to take. You decide to implement any recommendations.
- * Once we deliver your financial plan, we do not monitor your financial situation on an ongoing basis. You must contact us if you have any significant changes in your financial situation and we will update your plan upon your request.

FOR ADDITIONAL INFORMATION, please see our Form ADV Part 2A Brochure Items 4, 7, and 13

QUESTIONS TO ASK US:

- *Given my financial situation, should I choose an investment advisory service? Why or why not?*
- *How will you choose investments to recommend to me?*
- *What is your relevant experience, including your licenses, education, and other qualifications? What do these qualifications mean?*

FEEES, COSTS, CONFLICTS, AND STANDARD OF CONDUCT

WHAT FEES WILL I PAY?

Fees and costs affect the value of your account over time. We charge a negotiable advisory fee. The advisory fee will not exceed 1.95% of the value of your account per year. The advisory fee is deducted from your account, in advance, on a quarterly basis. One-fourth (1/4) of the annual advisory fee is due at the beginning of the quarterly billing period. The advisory fee is based on the net value of your account on the last business day of the previous billing period.

Asset Management Fees

- * Our fees vary and are negotiable. The amount you pay will depend, for example, on the services you receive and the dollar value of assets in your account.
- * You will pay processing fees to a broker-dealer or bank holding your assets.
- * The more assets you have in the advisory account, including cash, the more you will pay us. Therefore, we have an incentive to increase the assets in your account to increase our fees. You pay our fee quarterly even if you do not buy or sell.
- * A transaction-based fee may be assessed for mutual funds you elect to buy or sell.

Financial Planning Fees

- * We generally charge a fixed fee ranging from \$300 to \$2,500. The fee is negotiable and payable upon delivery of the plan. The amount you pay will depend on the complexity of your situation and your needs.

You will pay fees and costs whether you make or lose money on your investments. Fees and costs will reduce any amount of money you make on your investments over time. Please make sure you understand what fees and costs you are paying.

WHAT ARE YOUR LEGAL OBLIGATIONS TO ME WHEN ACTING AS MY INVESTMENT ADVISER?

HOW ELSE DOES YOUR FIRM MAKE MONEY AND WHAT CONFLICTS OF INTEREST DO YOU HAVE?

We are held to a fiduciary standard that covers our entire investment advisory relationship with you including monitoring your portfolio, investment strategy, and investments on an ongoing basis, among other requirements. At the same time, the way we make money creates some conflicts with your interests. Here are some examples to help you understand what this means.

The more assets you have in your advisory account, including cash, the more you will pay us. Therefore, we have an incentive to increase the assets in your account to increase the amount we earn (i.e., recommending that you rollover your retirement plan account or transfer assets to our firm).

We receive fees if you act on our financial planning recommendations by opening an advisory account through us.

HOW DO YOUR FINANCIAL PROFESSIONALS MAKE MONEY?

We compensate our financial professionals based on the amount of client assets they service. The more assets you have in the advisory account, including cash, the more you will pay us and the more your financial professional will earn. Therefore, your financial professional has an incentive to increase the assets in your account to increase the amount he or she earns (i.e., recommending that you rollover your retirement plan account or transfer assets to our firm).

Your financial professional can receive more money by recommending that you invest in an insurance product and you choose to purchase such products through that financial professional.

FOR ADDITIONAL INFORMATION, please see our Form ADV Part 2A Brochure Items 4, 5, and 10 and any brochure supplement your financial professional provides.

QUESTIONS TO ASK US:

- *Help me understand how these fees and costs might affect my investments. If I give you \$10,000 to invest, how much will go to fees and costs, and how much will be invested for me?*
- *How might your conflicts of interest affect me, and how will you address them?*

DISCIPLINARY HISTORY

DO YOU OR YOUR FINANCIAL PROFESSIONALS HAVE A LEGAL OR DISCIPLINARY HISTORY?

No. Please visit www.investor.gov for a free search tool to research us and our financial professionals.

QUESTION TO ASK US:

- *Do you or your financial professionals have a disciplinary history? For what type of conduct? How might your conflicts of interest affect me, and how will you address them?*

ADDITIONAL INFORMATION

HOW DO I GET ADDITIONAL INFORMATION ABOUT YOUR FIRM AND SERVICES?

FOR ADDITIONAL INFORMATION ABOUT OUR SERVICES, see our Firm ADV Brochure on www.investor.gov, www.adviserinfo.sec.gov/IAPD, and any brochure supplement your financial professional provides.

Call us at 888-439-3041 to request up-to-date information, including the current relationship summary.

QUESTIONS TO ASK US:

- *Who is my primary contact person?*
- *Is my contact person a representative of an investment adviser or a broker-dealer?*
- *Who can I talk to if I have concerns about how this person is treating me?*