

SUMMIT PERSPECTIVE

IN SEARCH OF PERSPECTIVE

The year 2020 will go down in history as a defining moment for mankind. The coronavirus pandemic has touched every corner of the globe, and after months of disruption and many lives lost, the nightmarish story isn't finished. In the years ahead, books will be written, and classes will be taught about the worldwide phenomenon that stopped us in our tracks. They will seek to answer questions such as, "How could this happen?," "Who is at fault?," and "How can we handle it better the next time?" In short, everyone will be searching for perspective as we try to make sense of the unbelievable.

Perspective might be the most valuable commodity of our time. Despite a digital world where almost all the information that exists can be obtained on demand, it is almost impossible to gain perspective amid the noise. It seems everyone has an angle, a spin, or a worldview that they are pressing upon you via video soundbites or social media posts. When is the last time you saw a rational debate that didn't involve hashtags, comments, or name calling? It's enough to make you want to turn off your devices and escape for a while.

As advisors, we view it as our calling to bring perspective as it relates to your financial life. In a world designed to provoke reaction, we make it our mission to see the big picture, consider the long term, and avoid emotional responses. We read reputable sources, use one another as sounding boards, and we seek the counsel of experts. It's this process that leads to the sound and researched advice clients have come to rely on from Summit advisors. With the coming Presidential Election, the economic havoc wrought by the pandemic, and civil unrest sweeping our nation, perspective is going to be more valuable than ever.

This year, our perspective has taken a virtual bent. Social distancing pushed us to embrace digital technology. As a result,



we have hosted dozens of webinars since shelter-in-place was initiated. We will continue to offer consistent and insightful programming going forward, so stay tuned in the months ahead.

Our Summit Symposium is going virtual this year as well. Instead of one amazing day at a winery this winter, we are hosting a virtual series of spectacular speakers that will allow us to reach a larger online audience. Our Summit Symposium Series kicks off on October 15th with Reagan Anderson, Senior VP of Government Relations at Capital Group. Reagan is a fixture on Capitol Hill and has insider insight into all things Washington D.C. With the election and Supreme Court decisions in the offing, her perspective is timely.

In November, we welcome Dr. Ann Kulze, author of *Eat Right for Life*. She is a health and wellness expert and one of the most highly rated speakers from our Summit Symposium over the years. For those of us who put on the COVID-19 lbs. during quarantine, her message will be especially appropriate.

In the New Year, we welcome our favorite economist, Emory University's Jeff Rosensweig. With the election mania over, and hopefully some vaccines in production, his perspective on the economy is can't-miss material. We are grateful to Jeff for making time for our clients despite his hectic schedule. The way he covers the

Continued on Page 3



SUMMIT
FINANCIAL GROUP, LLC

INSIDE THIS EDITION

Feature Article:
In Search of Perspective

Summit Spirit Award:
Cristina, Trips for Kids Marin

Summit U: We've Gone Virtual!

Newborn News:
Baby Claire has arrived and she's ADORABLE!

Sneak Peek: Preview Our Office Makeover

Staff Spotlight:
Welcome Robert, Martha, and Jeffrey

Mustang Love: Hardy and Trish Brunette

Summit Trivia Challenge

Our Symposium Series Lineup is Here!

“

Most of the important things in the world have been accomplished by people who have kept on trying when there seemed no hope at all.

– Dale Carnegie

”

KUDOS!

Summit Spirit Award: Cristina

Each quarter, Summit recognizes one team member who receives the most kudos from their peers and managers for going the extra mile. The winner receives \$1,000 to donate to the charity of his or her choice. Congratulations to Cristina Holloway, New Business Coordinator, as the recipient of this quarter's Summit Spirit award!



*Ryan Holloway:
July 14, 1989 –
July 29, 2020*

Cristina: I will be donating my Summit Spirit Award to Trips for Kids Marin in memory of our son, Ryan. He was a lifetime cyclist mostly for recreation but competed in local downhill mountain bike races. Cycling was his passion since he was old enough to sit on a bike. Ryan had special needs and cycling taught him confidence, determination, strength and a sense of freedom. Trips for Kids Marin's mission is to provide transformative cycling experiences for underserved youth. They aim to build self-esteem, inspire healthy lifestyles and instill environmental values. I hope that all kids (young and old) learn to ride a bike and enjoy all the benefits it has to offer. Ride in Paradise, Ryan!

To join Cristina in her efforts, visit www.tripsforkidsmarin.org/

SUMMIT UNIVERSITY



*Upcoming
Virtual Courses
and Workshops*

WOMEN & MONEY: PLANNING FOR REMARRIAGE

**Thursday, October 29
4-5 pm**



Congratulations, you're planning to remarry! Now you must decide how you and your partner will combine finances and create a sound financial strategy that considers assets, liabilities, and financial responsibilities. This interactive session will dive into the issues surrounding remarriage.

THE SEQUENCE OF RETURNS

**Thursday, November 12,
4-5 pm**



While many focus on rate of return – the order or sequence of those returns has tremendous impact on your financial independence. This is even more true in sharp economic downturns. We'll discuss the significance of this risk and outline some strategies to help mitigate the danger.

Learn more and register for classes through the Summit University page on our website: summitadvisors.com/education/university/ OR call 925-866-7800.

OUR NEW LOOK

We're excited to announce Summit has undergone a BIG office makeover. We can't wait for you to see it! Here's a sneak peek of what to expect next time you drop by...



Introducing Summit's most adorable new addition: Claire Ellebrecht Smith

Born on August 12th, weighing 7 lbs., 8 oz., baby Claire is the second daughter of proud parents, Advisor Cody Smith and his wife, Erica. Big sister Charlotte (pictured), was beyond thrilled to welcome cuddly Claire.



STAFF SPOTLIGHT

Please join us in welcoming the newest members of our team: Robert, Martha, and Jeffrey



Robert Avey,

AIF®, ChFC®, CLU®, LUTCF®
Financial Advisor
CA Insurance Lic. 0746834

Robert is a seasoned financial advisor with more than 30 years of experience under his belt, 25 of which he served with Securian Financial Services. He strongly believes in creating a simplified, streamlined service. His professional motto is, "Do the right thing for the client, always." Helping his clients understand what they need and how to best use what they have is a satisfying pursuit for Robert. When he hears "No one has ever explained it that way," or "No one has ever brought that up," he knows he is giving his clients the results they desire.

During his down time, Robert enjoys spending time with his wife, Martha, his children and grandchildren, as well as traveling, tending to his garden and spending the weekend looking for the next antique to add to his collection.



Martha Avey

Administrative Assistant

Martha has more than 20 years of experience in the financial services industry where she has worked behind the scenes to ensure her clients received the best experience possible. Martha is continuing that tradition at Summit. Her ability to provide quality client support combined with her creative problem-solving skills and compassion make her the perfect fit for our firm.

When not in the office, Martha enjoys spending time with her family – husband Robert, three children, and four grandchildren (all girls!), and working on a myriad of hobbies including gardening, sewing, cooking, and arts and crafts.



Jeffrey Lee

Practice Manager
CA Insurance Lic. 0K19350

Jeffrey is the Practice Manager for Robert Avey. He has been working alongside Robert for over 4 years as an integral part of his business operations. Since graduating from University of California, Irvine in 2013, he has worked for a variety of wealth management firms in the Financial Services industry. He holds his Series 7 and 66 securities registrations.

Jeffrey was born and raised in the Bay Area and currently resides in Newark. He remains a loyal 49ers and Warriors fan and enjoys playing football and basketball in his free time. Hawaii is like a second home to him after many years of traveling there with his family. He once called Italy his home while studying abroad in Rome during his time in college. His other passions include playing drums and snowboarding in Lake Tahoe with his friends and family.

IN SEARCH OF PERSPECTIVE

complicated world of economics is sure to entertain and educate.

Finally, our Symposium grand finale in late February will feature world-renowned speaker and author, Shawn Achor. He is the author of *The Happiness Advantage* and his TED Talk has garnered over 22 million views! We would never be able to afford him in person, so we

Continued from Page 1

are grateful that the virtual nature of the pandemic has made it possible for us to share Shawn with you.

Stay tuned for more information on how to sign up and keep in touch with us even when we can't see you in person. We are more committed than ever to providing perspective in the midst of madness.

MUSTANG LOVE: HARDY AND TRISH BRUNETTE

This love story begins with a 1967 Mustang Coupe.

It belonged to Summit client Hardy Brunette's parents. He was 15 when they bought it. Hardy took his driver's test in the car when he turned 16 in 1968. It was a momentous moment for the teenager. Little did he know later that year he would drive the car to pick up the girl of his dreams for their first date – a girl who would eventually become his wife and the mother of their twin boys.



The story doesn't end there. Being the parents of four children, Hardy's

mom and dad soon realized the sports car wasn't working for their family of six. "I don't know why my parents thought buying a 2-door Mustang was a good idea," says Hardy. "They had four kids. They should have had a van." They sold the car to an employee, a mechanic named Duane who worked for the couple's transportation business. Hardy loved the car and asked Duane to reach out to him if he ever wanted to sell it.

Fast forward 50 years. Guess who calls Hardy? That's right, Duane. He was ready to sell. Hardy and Trish jumped at the chance. They took ownership of the car in September of 2019 and began lovingly restoring it to its original condition. They finished the project in July (a great way to pass the time during quarantine). For you car buffs, the engine is original and has logged 238,000 miles!

The couple, who have now been married for 47 years, are thrilled to have the car back in their possession. After all, it's where their courtship began. Their first date occurred on November 23, 1968. "People laugh that I remember the date, but there's a reason," says Trish. "It was our first date, but it was my first date ever! He's the first boy I ever dated." It was also the day of her aunt's birthday. As Hardy and Trish drove away down the lane of the country road where she lived in their hometown of Newman, CA, they passed her aunt's house. "I didn't know what to say when we were driving so my most profound first comment on our date was, 'Today is my Aunt Agnes' birthday!' That was my icebreaker!"

She was also nervous about riding in the car with a boy. She wasn't sure if she was supposed to sit next to him in the front seat or if she should sit nearest the window. She was relieved when her youngest sister proclaimed it was a mustang coming down the lane because she knew those had bucket seats!

They went to the movies. Neither of them remembers what they saw, but they do remember sharing an Almond Joy candy bar. They were high school sweethearts but spent time apart to attend college. Trish stayed in California and went to nursing school and Hardy went to SMU in Dallas. They married in '73. Six years later their twins were born.

The Brunettes haven't been able to take the car on any road trips yet because of COVID restrictions but they hope to cruise over to the seaside to visit Santa Cruz and Pescadero once everything starts to open. They have managed to drive it to local wineries for a few dates and over to Newman to show it to Duane, who is now in his 80s. "He was so excited! He loved it," says Trish.

Happy trails, Brunettes! Summit wishes you many adventurous years together on the road exploring new destinations!

SUMMIT TRIVIA CHALLENGE

The answer to this quarter's question can be found on the Summit Facebook page (facebook.com/summitfinancialgroup/). Each person submitting the correct response will be entered to win a \$25 Starbucks gift card.

Congratulations to last quarter's winner, Susan Estes!

Ready? Here it is ...

What was the category of Summit's virtual staff Trivia Contest?



Know the answer? Email it to angela@summitadvisors.com by November 1. The Trivia Challenge winner will be notified via email.

CONTACT US



SUMMIT
FINANCIAL GROUP LLC

2000 Crow Canyon Place, Suite 450
San Ramon, CA 94583

Office: 925.866.7800

info@summitadvisors.com ■ summitadvisors.com

Registered representatives and investment advisor representatives of Securian Financial Services, Inc. Securities and investment advisory services offered through Securian Financial Services, Inc. Member FINRA/SIPC. Summit Financial Group is independently owned and operated. TR#3264598 DOFU 10/2020

Join us virtually for our
Summit Symposium Series!

SUMMIT SYMPOSIUM

entertain . educate . inspire

MEET THE PRESENTERS



Reagan Anderson, Political Expert
Thursday, October 15, 2020; 12PM-1PM PST

Reagan Anderson is a senior vice president of government relations at Capital Group. She has 19 years of industry experience and has been with Capital Group for four years. Prior to joining Capital, Reagan worked as a senior vice president for congressional affairs at the Consumers Bankers Association in Washington, D.C. Before that, she held various positions in government affairs for the New York Stock Exchange, the Private Equity Growth Capital Council, Fannie Mae and the Federal Home Loan Bank of Atlanta. She also served on Capitol Hill as a staff liaison to the Senate Banking Committee. She holds a bachelor's degree in journalism from the Scripps School of Journalism at Ohio University. Reagan is based in Washington, D.C.



Dr. Ann Kulze, Author, Wellness Expert
Thursday, November 19, 2020; 4PM-5PM PST

Dr. Ann Kulze is a best-selling author, physician, and highly sought motivational speaker in the areas of nutrition, healthy living, and disease prevention. With formal training in both nutrition and medicine, along with extensive "hands on" experience as a wife, mother of 4, and trusted family physician, Dr. Ann has distinguished herself as a one-of-a-kind "real world" nutrition and wellness expert. She received her undergraduate degree in Food Science and Human Nutrition from Clemson University and her medical degree from the Medical University of South Carolina, where she graduated as the valedictorian of her class. She is the Founder and CEO of the wellness education firm, Dr. Ann Wellness.

Dr. Ann is the author of six books including her best-selling, award winning *Eat Right for Life* series (WELCOA). She has been featured in many national media outlets including the Dr. Oz show, Oprah and Friends Radio, *Time Magazine*, *USA Weekend*, NPR, and *Prevention Magazine*, among many others. When she is not writing, researching or motivating others through her speaking engagements and her online Healthy Living School®, Dr. Ann lives her wellness message enjoying swimming, running, kayaking, cooking, gardening, and spending time with her family in her native Charleston, S.C.

Continued on next page...



SUMMIT
FINANCIAL GROUP, LLC

2000 Crow Canyon Place, Suite 450
San Ramon, CA 94583
925.866.7800
TR# 3255822 DOFU 9/2020

RSVP on our [website!](#)

MEET THE PRESENTERS



Jeff Rosensweig, International Business and Finance Professor
Thursday, January 21, 2021; 4PM-5PM PST

Jeffrey Rosensweig is the Director of the John Robson Program for Business, Public Policy, and Government at Goizueta Business School of Emory University. Previously, he served for six years as the Associate Dean for Corporate Relations. An international business and finance professor, he is a frequent keynote speaker on topics related to global and U.S. economic and financial trends and forecasts.

Jeff has written three books, including the critically-acclaimed *Winning the Global Game: A Strategy for Linking People and Profits*.

Dr. Rosensweig received his M.A. and B.A. in economics (*summa cum laude*) from Yale University and a Ph.D. in economics from MIT. Further, he received a master's degree in philosophy, politics, and economics as a result of two years of study at Oxford University as a Marshall Scholar.

Elected by the faculty in 1996, Professor Rosensweig served for 12 years as Chairman of Emory University's Center for Ethics.



Shawn Achor, Author, Leading Expert on Happiness and Success
Saturday, February 27, 2021

Shawn Achor is the bestselling author of *The Happiness Advantage* and *Big Potential*. He spent 12 years at Harvard, where he won over a dozen distinguished teaching awards, and delivered lectures on positive psychology in the most popular class at Harvard. Shawn graduated *magna cum laude* from Harvard and earned a Masters from Harvard Divinity School in Christian and Buddhist ethics.

Shawn has since become one of the world's leading experts on the connection between happiness and success. Shawn has now worked with over a third of the Fortune 100 companies, and with places like the NFL, the Pentagon and the U.S. Treasury. To do his work, Shawn has traveled to 51 countries, speaking to farmers in Zimbabwe, CEOs in China, doctors in Dubai and schoolchildren in South Africa. In 2014, Oprah Winfrey did a two hour interview with Shawn on the science of happiness and meaning. His research on happiness made the cover of *Harvard Business Review*, his TED talk is one of the most popular of all time with over 16 million views, and his lecture airing on PBS has been seen by millions.

Neither Summit Financial Group nor Securian Financial is affiliated with Reagan Anderson, Dr. Ann Kulze, Jeff Rosensweig or Shawn Achor. Securities and investments advisory services offered through Securian Financial Services, Inc. Member FINRA/SIPC. Summit Financial is independently owned and operated.



SUMMIT
FINANCIAL GROUP, LLC

2000 Crow Canyon Place, Suite 450
San Ramon, CA 94583
925.866.7800
TR# 3255822 DOFU 9/2020

RSVP on our [website!](#)