

SUMMIT PERSPECTIVE

SUMMIT CELEBRATES 15 YEARS OF ENRICHING LIVES

Fifteen years ago, the founders of Summit sat around a restaurant table and sketched out the framework for a wealth management firm that was different than any we had experienced in our careers. We knew we were creating a planning-centric firm that puts its clients first, we would endeavor to provide all the tools advisors need to be their best, we would treat employees like teammates, and we would make a difference in our community. That little sketch became reality on April 1, 2006, as four people filled with passion launched a company aimed at doing things better. Fifteen years later, our tribe is now 38 members strong, and our trusted clients trust us with \$2 billion of their life savings! ¹

It has been a journey, but one full of joy and gratitude – enriching the lives of our clients, our people, and our community along the way. Soon after inception, it became clear that to serve at the level we desired, it was going to take great people supporting the effort. Thus, we needed to grow. Furthermore, those great people needed paths to grow professionally, or they would seek employment elsewhere. Thankfully, our firm kept growing and challenging our best people to take on new challenges. While our teammates will tell you that there has never been a dull moment at Summit, they have more than risen to the occasion!

Some of you may remember our first office in a dark corner of the old Bishop Ranch Complex. We were so crammed in there that clients would hit a cubicle as they entered the front door, and associates had to work from a conference table due to the lack of desk real estate. Eventually, we made it to our current suite on the fourth floor of the Plaza San Ramon building and that old space was (thankfully) demolished to make way for the new San Ramon



The Summit team celebrates the grand opening of our first Crow Canyon Place office in 2007.

City Center. And now, thanks to a COVID shutdown makeover, our current office is the most spacious and functional we have ever enjoyed. We look forward to showing it to you in person as this pandemic finally wanes.

We have seen some market cycles in our 15 years together, too. As Summit was born, the real estate bubble was nearing its bursting point. Shortly thereafter, the Great Recession brought on by the financial crisis hit full force. It was our first test of coaching clients through adversity. Although we spent much of that year with our newfangled iPhones stuck to our ears (remember when those were “new?”), our clients trusted our advice and managed to avoid panicking through a most difficult time. The next decade brought dramatic market growth as the economy recovered, and patient clients who stuck to their strategy during the downturn reaped the benefits. Not that there weren’t a few hiccups along the way ... remember the Flash Crash of 2010, the Debt Ceiling Crisis of 2011, or the China meltdown of 2015/2016? How about the Christmas meltdown of 2018, or the COVID Cliff of March 2020? All were scary in their own way, but all of them passed. We are proud of our advisors for not succumbing to pressure or shying away from the sound principles of diversification and rebalancing that have helped clients weather these storms. And we are grateful for our clients trusting our advice!

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Watch Us! Our YouTube Channel Has Arrived!

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“

It's not what we do once in a while that shapes our lives. It's what we do consistently.

– Anthony Robbins

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KUDOS!

Summit Spirit Award: Financial Advisor Gina Morais, CFP®

Each quarter, Summit recognizes one team member who receives 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 Summit Advisor Gina Morais as the recipient of this quarter's Summit Spirit Award!

Gina: I am donating my Summit Spirit Award to Culinary Angels, a volunteer, donation-based organization that provides nutrient-rich meals and nutrition education to people going through serious health challenges. Meals are delivered free of charge throughout Livermore, Dublin, Pleasanton, San Ramon, and Danville, and about 95 percent of the recipients are actively going through cancer treatment.



In 2018 when I was fighting my battle with breast cancer, Culinary Angels was introduced to me for nutrition purposes. The program not only provides meals but also nutritional education for healing. The more lives we can touch when it comes to healing through nutrition the more we can change the course of disease in our bodies.

To join Gina in her efforts, visit culinaryangels.org

SUMMIT UNIVERSITY



*Upcoming
Virtual Courses
and Workshops*



RETIRE WISE: Our New Educational Retirement Planning Workshop

Two sessions in May.
Check our website for
dates and times!

Retirement is the light at the end of a long and arduous road. You have worked hard over your lifetime and now it is almost time to rest and reap the benefits of your labor. However, reaching retirement doesn't matter if you can't live comfortably for the duration of your golden years. Inflation, market shocks, emergency spending, and long-term care needs can derail your plans. Are you as prepared as you could be?

Join us for this educational and interactive workshop, which consists of two, hourlong webinars and a scheduled one-on-one session with the instructor to discuss your personal financial questions and concerns.

The latest installment in our Women and Money series:

THROUGH THE MAZE: Understanding Social Security and Medicare

Thursday, May 6th, 4-5 PM



Social Security and Medicare can seem like a maze, with terms and options that can be confusing. *Women* face a unique set of challenges that can make that maze even more daunting. Whether you are planning to retire soon or are just beginning to think about it, this course will help you find your way. During this interactive workshop we will cover:

- What you need to know before you retire
- How to define your Social Security strategy, including the benefits of claiming early vs. late
- How to think ahead about Medicare
- Special circumstances that impact women

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

STAFF SPOTLIGHT

Congratulations, Gina and Connor!



We couldn't be prouder of advisors **Gina Morais** and **Connor Merrigan**. After months of rigorous preparation, both have earned the prestigious Certified Financial Planner designation.

What does it mean when an advisor holds the CFP® designation?

They Are Educated

In addition to earning a bachelor's degree from a regionally accredited college or university, they must complete a comprehensive program approved by the CFP Board and successfully complete the CFP Board's examination, which tests the professional's ability to integrate and apply their financial planning knowledge.

They are Experienced

To use the CFP® marks, they must have at least three years of financial planning related experience.

They Have Integrity

To use the designation, they must voluntarily ascribe to the CFP Board's code of ethics and additional requirements as mandated. This includes providing financial planning services as a fiduciary—acting in the client's best interest.



SPRING CLEANING PAPER SHREDDING

Do you feel the urge to purge? Our annual paper shredding event is coming! Take a load off. Bring your paper to us to shred during this complimentary community service. Summit advisors and staff will be on hand to greet you. Stop by with your stacks, enjoy some conversation and a snack, and leave feeling a little lighter than when you arrived.

When: Saturday, May 1, 1 p.m. to 4 p.m.

Where: Summit Financial Group Parking Lot
2000 Crow Canyon Place
San Ramon, CA 94583

Please RSVP to:

veronica@summitadvisors.com by April 30.

SUBSCRIBE TO OUR YOUTUBE CHANNEL!



Did you know? Summit has launched a new YouTube channel that features exclusive videos from our advisors, helpful guidance on financial topics, and more! Current video topics include asset allocation, how to be tax efficient with your investments, the impact of inflation in retirement and other financially related subjects. We will continue to grow our content library in the coming months. Be sure to bookmark and subscribe to our channel so you don't miss a thing!

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.

Ready? Here it is ...

During our recent Summit Symposium series event featuring Shawn Achor, we announced we were awarding a grant to a charity near and dear to our hearts. Which charity was it?

Know the answer?

Email it to angela@summitadvisors.com by May 31. The Trivia Challenge winner will be notified via email.

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As we look ahead, we are more committed than ever to our mission of *Enriching Lives*. Whether it is through events like our Summit Symposium which reached a record number of people in 2020, programs like Second Saturday providing education around divorce planning, Exit and Succession Planning for business owners facing their largest financial decision, or our NextGen program which is reaching the next generation of investors, we are excited about how we can serve you in the years ahead. We are also committed to paying it forward with charitable events and growing contributions through the Summit Financial Foundation as we enrich lives in our community as well.

Our fledgling firm could barely have managed through a pandemic back in 2006, but our current team did a masterful job of navigating the challenge of going virtual, of communicating through crisis, and of supporting each other so that nothing was missed on behalf of clients. While we can't know what challenges await us in the future, you can count on Summit to continue to grow in our ability to serve clients whatever may come.

¹ As of March 30, 2021; includes investment advisory, brokerage accounts, annuities, life insurance and group retirement accounts.



Dan O'Brien, Nathan Bennett, Mark Sarpa, and Tamara Pow having fun at our 2017 Charity Golf Tournament.



The Summit team posing with Dave Dravecky and Dr. Bill Lloyd at our 2019 Summit Symposium.



Advisors Kim Damiani and Dash Grammer presenting the Summit NextGen program.



Summit donates to the Down Syndrome Connection Bay Area at our 2019 Summit Symposium.



Summit team members pose with donations for Blue Star Moms, an organization that sends care packages to troops overseas.



Kim Damiani, Rachael Kepke, Breanne Powers, Steve Wilcox, and Aaron Peabody pose at our 2019 Summit Charity Golf Tournament.

CONTACT US



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