

Summit Wealth & Retirement Partners

55 Oak Ct, Ste 210
Danville, CA 94526
925.927.1900

www.summitwealthandretirement.com

Disclosure Brochure

April 20, 2018

This brochure provides information about the qualifications and business practices of Summit Wealth & Retirement Planning, Inc., DBA Summit Wealth & Retirement Partners. If you have any questions about the contents of this brochure, please contact us at 925.927.1900. The information in this brochure has not been approved or verified by the United States Securities and Exchange Commission or by any state securities authority.

Summit Wealth & Retirement Partners is a registered investment adviser. Registration of an investment adviser does not imply any level of skill or training. The oral and written communications of an adviser provide you with information about which you determine to hire or retain an adviser.

Additional information about Summit Wealth & Retirement Partners also is available on the SEC's website at www.adviserinfo.sec.gov. Summit Wealth & Retirement Partners CRD number is: 285972

Material Changes

In this Summary of Material Changes, we discuss only the material changes that have occurred since the last annual update for Summit Wealth & Retirement Partners (“SWRP, we, us, our, ours”) on 03/17/2017.

1. The firm’s assets under management has increased.
2. The firm has relocated to Danville, CA.

Our current brochure may be requested by contacting Robert Cucchiaro, Chief Compliance Officer at 925.927.1900 or by emailing rob@swrpteam.com.

Our brochure is also available on our website www.summitwealthandretirement.com. We will provide you with a new brochure at any time without charge.

Additional information about us and about persons affiliated with us who are registered as our investment adviser representatives (“your advisory representative”) is also available via the SEC’s website, at www.adviserinfo.sec.gov. Information regarding your advisory representative can also be found in the supplement to this brochure on the page shown in the table of contents to the right of this column.

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Advisory Business

Summit Wealth & Retirement Planning, Inc. DBA Summit Wealth & Retirement Partners (“SWRP, we, us, our, ours”) is a corporation organized under the laws of California. The Danville based investment advisory firm was founded in 1987. SWRP is registered with the SEC as an investment adviser. Robert Cucchiaro is the majority owner of SWRP and Harold Porter is a minority owner of SWRP.

SWRP offers financial planning and asset management services to clients.

Financial Planning Services

We create a personal financial plan for you that reflects your current financial circumstances, financial outlook, and personal objectives.

The planning techniques used to create a personal financial plan fall within the following general categories:

- Wealth Transfer Planning
- Estate Planning
- Risk Management
- Wealth Management
- Retirement Planning
- Business Planning
- Charitable Giving
- Multi-Generational Planning

We will prepare a written plan for you. During the year, we will advise you on changes in economic and tax matters affecting your financial plan. At a time you select, we will also provide you with the following analysis based on data that you provide:

- summarize the progress that you have made in implementing the personal financial plan,
- provide a tax planning update, and
- provide an investment planning update.

As part of the planning service, we will provide:

- investment planning and asset allocation consulting,
 - portfolio supervision, and
-

- periodic investment recommendations.

We may recommend that you use the services of third party money managers or may recommend specific investments in mutual funds, common stock and exchange-traded funds (“ETF”).

Implementation of financial plan recommendations is entirely at your discretion. Neither we nor anyone associated with us are attorneys or accountants. We have business relationships with qualified professionals and will refer clients to these professionals as necessary.

In offering financial planning, a conflict exists between the interests of the investment advisor and the interest of the client. The client is under no obligation to act upon the investment advisor’s recommendations, and, if the client elects to act on any of the recommendations, the client is under no obligation to effect the transaction through the investment advisor.

Asset Management Services

We also provide investment management services for clients. We may recommend that you engage third party asset managers to manage all or a portion of your assets. In addition, your advisory representative may recommend direct investments in mutual funds or ETFs. We will review reports provided to you by the third party asset managers on a monthly basis.

Needs and Restrictions

In managing your investment portfolio, we consider your

- financial situation,
- risk tolerance,
- investment horizon,
- liquidity needs,
- tax considerations,
- investment objectives, and
- any other issues important to your state of affairs.

We will contact you at least annually, or more often as agreed upon with you, to review your financial situation and objectives, communicate information to the third party asset manager, and to assist you in understanding and evaluating the services provided by the third party asset manager. You should notify us promptly of any

changes in your financial situation or investment objectives or if you wish to impose any reasonable restrictions upon the management of your account.

Assets under Management

As of December 31, 2017, SWRP managed approximately \$312,400,000 in client assets on a discretionary basis (where we made all of the investment decisions) and \$116,000,000 on a non-discretionary basis where SWRP has recommended the use of third party asset managers for some of its clients. Those third party asset managers now manage \$116 million in assets on a discretionary basis for our clients.

Wrap Fee Program

A wrap fee program is an investment program wherein the investor pays one stated fee that includes management fees, transaction costs, fund expenses, and any other administration fee. SWRP does not participate in any wrap fee program.

Fees and Compensation

Financial Planning Fees

The personal financial planning service is provided at a fixed annual fee. The fee can range from \$5,000 to \$100,000. The actual amount of the fee is based upon the amount and complexity of work to be done. The annual fee is negotiable and is established after one or two complimentary meetings. Fees for subsequent years are mutually agreed upon between you and us.

Asset Management Services Fees

Broker-dealers and other financial institutions that hold client accounts are referred to as custodians (hereinafter referred to as “custodian/broker-dealer”). Your custodian/broker-dealer determines the values of the assets in your portfolio.

Fees for the initial quarter are based on the value of your cash and securities on the date the custodian/broker-dealer receives them and are prorated based upon the number of calendar days in the quarter that our agreement is in effect.

Thereafter, fees will be payable on the first day of each calendar quarter based on the asset value of the account as of the last business day of the prior quarter. The fee for the asset management services is a percentage of assets under management. Our fee schedule is described below:

| Assets | Annual Fee* |
|--------------------|-------------|
| Up to \$10,000,000 | 1.00% |

** All fees are negotiable at our discretion.*

Additionally, third party asset managers charge a fee to manage your assets. These fees and expenses are in addition to any advisory fees charged by us. The total fees charged to clients whose assets are managed by a third party will not exceed 3% each year.

A complete description of the:

- third party money manager,
- services provided,
- amount of total fees,
- payment structure,
- termination provisions, and
- other aspects of each manager are detailed and disclosed in:
 - the disclosure documents of the portfolio manager or managers selected, or
 - the third-party asset manager's account opening documents.

A copy of all relevant disclosure documents of the program and of the individual portfolio manager(s) will be provided to you or anyone interested in a third party money manager.

Other Services

If you need advisory services not described above, we will provide them at the following hourly rate:

- Harold Porter - \$400
- Robert Cucchiaro - \$400
- Jennifer Butler - \$250

The scope of the project is negotiated with you upon engagement. The total fee will be due after all services have been completed as agreed.

Payment Methods and Other Charges

In general, fees are billed quarterly. Hourly services are billed and due when all the services have been completed as agreed. You will receive an invoice for all fees payable.

Your custodian/broker-dealer provides you with statements that show the amount paid directly to us. You should review your custodian/broker-dealer's statement and verify the calculation of our fees. Your custodian/broker-dealer does not verify the accuracy of fee calculations.

In addition to our planning or advisory fees, you may be required to pay other charges such as:

- custodial fees,
- brokerage commissions,
- transaction fees,
- internal fees and expenses charged by mutual funds or exchange traded funds ("ETFs"), and
- other fees and taxes on brokerage accounts and securities transactions.

Mutual fund companies, ETFs, and variable annuity issuers charge internal fees and expenses for their products. These fees and expenses are in addition to any advisory fees charged by us.

Complete details of these internal fees and expenses are explained in the prospectuses for each investment. You are strongly encouraged to read these explanations before investing any money. You may ask us any questions you have about fees and expenses.

If you purchase mutual funds through the custodian/broker-dealer, you may pay a transaction fee that would not be charged if the transactions were made directly through the mutual fund company. Also, mutual funds held in accounts at brokerage firms may pay internal fees that are different from funds held at the mutual fund company.

While you may purchase shares of mutual funds directly from the mutual fund company without a transaction fee, those investments would not be part of our advisory relationship with you. This means that they would not be included in our investment strategies, investment performance monitoring, or portfolio reallocations.

Please be sure to read the section entitled "Brokerage Practices," which follows later in this brochure.

You must pay our advisory fees in advance of receiving our services. You may terminate the agreement with us at any time and receive a full pro-rata refund of any unearned fees.

Should either one of us terminate the advisory agreement we have entered into

before the end of a billing period, we will return to you any unearned fees that were deducted from your account. The amount refunded to you is calculated by dividing the most recent advisory fee you paid by the total number of days in the quarter. This daily fee is then multiplied by the number of calendar days in the quarter that our agreement was in effect. This amount, which equals the amount we earned for the partial quarter, is subtracted from the total fee you paid in advance to determine your refund.

Your advisory representative is a registered representative of Mutual Securities, Inc (“MSI”), an unaffiliated securities broker-dealer, member FINRA and SIPC. Commissions may be earned by your advisory representative in addition to any fees paid for advisory services. The advisory representative may also be entitled to a portion of the internal expense fees (such as 12b-1 fees) charged by mutual funds.

Your advisor representatives may be licensed with various insurance companies. Commissions may be earned by our advisory representatives if insurance products are purchased through these insurance companies.

We may also refer you to various asset management firms.

The above arrangements present a conflict of interest because they create an incentive to make recommendations based upon the amount of compensation we receive rather than based upon your needs. We will explain the specific costs associated with any recommended investments with you upon request. We also recommend no-load and load-waived mutual funds to further reduce conflicts of interest. Additionally, you have the option to purchase investment and insurance products through other brokers or agents who are not affiliated with us.

Performance-Based Fees

Performance-based fees are designed to give a portion of the returns of an investment to the investment adviser as a reward for positive performance. The fee is generally a percentage of the profits made on the investments.

We do not charge performance-based fees on any of our client accounts.

Types of Clients

We provide advisory services primarily to individuals and high net worth individuals. As a condition for starting and maintaining an advisory relationship, we generally require a minimum portfolio size of \$500,000. We, at our sole discretion, may accept clients with smaller portfolios based upon certain factors including:

- anticipated future earning capacity,
- anticipated future additional assets,
- account composition,
- related accounts, and
- pre-existing client relationships.

We will consider the portfolios of your family members to determine if your portfolio meets the minimum size requirement.

There may also be minimum account sizes associated with various independent money managers that we select. These minimums are disclosed in the disclosure documents for each specific program.

Methods of Analysis, Investment Strategies and Risk of Loss

We select specific investments for your portfolios through either using risk based asset allocation mutual or the use of fundamental analysis. Fundamental analysis is a method of evaluating a company that has issued a security by attempting to measure the value of its underlying assets. It entails studying overall economic and industry conditions as well as the financial condition and the quality of the company's management.

Earnings, expenses, assets, and liabilities are all important in determining the value of a company. The value is then compared to the current price of the issuing company's security to determine whether to purchase, sell or hold the security.

Our investment strategies may include long-term and short-term purchases. You may place reasonable restrictions on the strategies to be employed in your portfolio and the types of investments to be held in your portfolio. Although we manage your portfolio in a manner consistent with your risk tolerances, there can be no guarantee that our efforts will be successful. You should be prepared to bear the risk of loss.

All investments involve the risk of loss, including (among other things) loss of principal, a reduction in earnings (including interest, dividends and other distributions), and the loss of future earnings. These risks include market risk, interest rate risk, issuer risk, and general economic risk.

Disciplinary Information

We have not been the subject of any legal or disciplinary events that would be material to your evaluation of our business or the integrity of our management.

Other Financial Industry Activities and Affiliations

As explained under “Fees and Conditions” above, your advisory representative is licensed as a registered representative with MSI.

They may also be licensed as an insurance agent with various insurance companies.

You are under no obligation to utilize the services of your advisory representative in the purchase or sale of securities or insurance through his association with MSI or an insurance company. However any transactions you may effect through your advisory representative in conjunction with those relationships may result in the receipt of commissions and other compensation in addition to any advisory fees that we charge.

Information about your advisory representative’s financial industry activities is disclosed in his Supplement which you will receive with this brochure. Additional information about your advisory representative is also available at www.advisorinfo.sec.gov.

We may refer clients for tax planning services to Summit Tax Planning, Inc. (DBA Data Count Tax & Financial Services, a company under common ownership with SWRP. You are under no obligation to utilize these services.

As noted above, we may provide individualized advisory services to you through the recommendation of suitable third party investment advisers.

To address this potential conflict we consider the following factors in the selection of a third party adviser which include, but may not be limited to:

- the management style, performance, reputation, pricing and reporting capabilities of the third party investment adviser;
- your risk tolerance, goals and objectives, as well as investment experience;
- the amount of assets you have available for investment; and
- our familiarity and preference for a particular adviser.

You are under no obligation to follow our recommendations. Neither SWRP nor its representatives are registered as or have pending applications to become either a Pool Operator or Community Trading Advisor or an associated person of the foregoing entities.

SWRP may direct clients to third party investment advisors. SWRP will verify that all recommended advisors are properly licensed, notice filed, or exempt in the states where SWRP is recommending the advisor to clients.

Code of Ethics; Participation or Interest in Client Transactions and Personal Trading

We have adopted a *Code of Ethics* (“*Code*”) to address the securities-related conduct of our advisory representatives and employees. The Code includes our policies and procedures developed to protect your interests in relation to the following:

- the duty at all times to place your interests ahead of ours;
- that all personal securities transactions of our advisory representatives and employees be conducted in a manner consistent with the Code and avoid any actual or potential conflict of interest, or any abuse of an advisory representative’s or employee’s position of trust and responsibility;
- that advisory representatives may not take inappropriate advantage of their positions;
- that information concerning the identity of your security holdings and financial circumstances are confidential; and
- that independence in the investment decision-making process is paramount.

We will provide a copy of the *Code* to you or any prospective client upon request.

We do not buy or sell securities for our firm that we also recommend to clients. Our advisory representatives and employees are permitted to buy or sell the same securities for their personal and family accounts that are bought or sold for your account(s). The personal securities transactions by advisory representatives and employees may raise potential conflicts of interest when they trade in a security that is:

- owned by you or
- considered for purchase or sale for you.

We have adopted policies and procedures that are intended to address these conflicts of interest. These policies and procedures:

- require our advisory representatives and employees to act in your best interest,
- prohibit favoring one client over another, and
- provide for the review of transactions to discover and correct any same-day trades that result in an advisory representative or employee receiving a better price than a client.

Advisory representatives and employees must follow our procedures when

purchasing or selling the same securities purchased or sold for you.

Brokerage Practices

We recommend that the broker- dealer/custodian for your account be Charles Schwab & Co., Inc. (“Schwab”). Schwab will assist us in servicing your accounts. We are independently owned and operated and not affiliated with Schwab. Our use of Schwab is, however, a beneficial business arrangement for us and for Schwab. Information regarding the benefits of this relationship is described below.

In recommending Schwab as custodian and as the securities brokerage firm responsible for executing transactions for your portfolios, we consider at a minimum Schwab’s:

- existing relationship with us,
- financial strength,
- reputation,
- reporting capabilities,
- execution capabilities,
- pricing, and
- types and quality of research.

The determining factor in the selection of Schwab to execute transactions for your accounts is not the lowest possible transaction cost, but whether Schwab can provide what is in our view the best qualitative execution for your account.

Schwab provides us with access to its institutional trading and custody services, which includes:

- brokerage,
- custody,
- research, and
- access to mutual funds and other investments that are otherwise generally available only to institutional investors or would require a significantly higher minimum initial investment.

We are not required to effect a minimum volume of transactions or maintain a minimum dollar amount of client assets to receive these services.

Schwab does not charge separately for holding our clients’ accounts, but may be compensated by you through other transaction-related fees associated with the securities transactions it executes for your accounts:

Schwab also makes available to us other products and services that benefit us but may not benefit you directly. Some of these products and services assist us in managing and administering our client accounts, such as software and other technology that:

- provide access to account data such as:
 - duplicate trade confirmations,
 - bundled duplicate account statements, and
 - access to an electronic communication network for client order entry and account information;
- facilitate trade execution, including:
 - access to a trading desk serving advisory participants exclusively and
 - access to block trading which provides the ability to combine securities transactions and then allocate the appropriate number of shares to each individual account;
- provide research, pricing information and other market data;
- facilitate payment of our fees from client accounts; and
- assist with back-office functions, record keeping and client reporting; and
- receipt of compliance publications.

Schwab also makes available to us other services intended to help us manage and further develop our business. These services may include:

- consulting,
- publications and conferences on practice management,
- information technology,
- business succession,
- regulatory compliance, and
- marketing.

Schwab may also make available or arrange for these types of services to be provided to us by independent third parties. Schwab may discount or waive the fees it would otherwise charge for some of the services it makes available to us. It may also pay all or a part of the fees of a third party providing these services to us. Thus, we receive economic benefits as a result of our relationship with Schwab, because we do not have to produce or purchase the products and services listed above.

Because the amount of our compensation or the products or services we receive may vary depending on the custodian/broker-dealer we recommend to be used by our clients, we may have a conflict of interest in making that recommendation. Our recommendation of specific custodian/broker-dealers may be based in part on the

economic benefit to us and not solely on the nature, cost or quality of custody and brokerage services provided to you and our other clients. We nonetheless strive to act in your best interests at all times.

Commissions and other fees for transactions executed through Schwab may be higher than commissions and other fees available if you use another custodian/broker-dealer firm to execute transactions and maintain custody of your account. We believe, however, that the overall level of services and support provided to our clients by Schwab outweighs the benefit of possibly lower transactions cost which may be available under other brokerage arrangements.

Many of the services described above may be used to benefit all or a substantial number of our accounts, including accounts not maintained at Schwab. We do not attempt to allocate these benefits to specific clients.

Review of Accounts

All client accounts are monitored on an ongoing basis with a formal review conducted twice a year or as agreed upon with you. The reviews focus on the consistency of portfolio investments with your stated objectives and risk tolerances. In addition, the review takes into consideration changes in the investment market and/or economy. Reviews also consider:

- investment restrictions requested by you,
- investment time horizons,
- liquidity needs,
- tax considerations and
- other circumstances unique to you.

You will receive statements from the custodian/broker-dealer at least quarterly. These statements identify your current investment holdings, the cost of each of those investments, and their current market values.

Client Referrals and Other Compensation

We do not directly or indirectly compensate any person who is not one of our advisory representatives or employees for client referrals.

We receive certain economic benefits as a result of our participation in Schwab's institutional program. Those benefits are described in detail in the preceding section entitled "Brokerage Practices."

Custody

You will receive statements from the custodian/broker-dealer that holds your investment account on at least a quarterly basis. We urge you to carefully review these statements and compare them to the account statements that we may provide you. You should verify that the transactions in your account are consistent with your investment goals and the objectives for your account. We also encourage you to contact your advisory representative or our Chief Compliance Officer should you have any questions or concerns regarding your account. Lastly, we do not have the ability to withdraw funds from your account (other than to withdraw our advisory fees which, may only be done with your prior written authorization).

Custody is also disclosed in Form ADV because the firm has authority to transfer money from client account(s), which constitutes a standing letter of authorization (SLOA). Accordingly, the firm will follow the safeguards specified by the SEC rather than undergo an annual audit.

Investment Discretion

We provide discretionary and non-discretionary investment advisory services to clients. The Investment Advisory Contract established with each client outlines the discretionary authority for trading. Where investment discretion has been granted, we generally manage the client's account and makes investment decisions without consultation with the client as to what securities to buy or sell, when the securities are to be bought or sold for the account, the total amount of the securities to be bought/sold, or the price per share.

Voting Client Securities

We do not take any action or give any advice with respect to voting of proxies solicited by or with respect to the issuers of securities in which your accounts may be invested. In addition, we do not take any action or give any advice with respect to any securities held in any accounts that are named in or subject to class action lawsuits. We will, however, forward to you any information received by us regarding proxies and class action legal matters involving any securities held in your accounts.

Financial Information

We have no financial commitment that impairs our ability to meet contractual and fiduciary commitments to you and we have not been the subject of a bankruptcy proceeding.

Harold K. Porter III

Summit Wealth & Retirement Partners

55 Oak Ct, Ste 210
Danville, CA 94526
925.927.1900

Brochure Supplement
March 28, 2018

This brochure supplement provides information about Harold Porter that supplements the Summit Wealth & Retirement Planning DBA Summit Wealth & Retirement Partners' brochure. You should have received a copy of that brochure. Please contact Robert Cucchiaro, Chief Compliance Officer, if you did not receive Summit Wealth & Retirement Partners' brochure or if you have any questions about the contents of this supplement.

Additional information about Harold K. Porter III is available on the SEC's website at www.adviserinfo.sec.gov.

Educational Background and Business Experience

Harold Porter *Year of birth:* 1955 *Formal education:*

- ☐ University of Oregon, Eugene, OR; graduated 1977; B.S. in Marketing
- ☐ Webster University, St. Louis, MO; graduated 1981; MBA in Business Administration

Business background:

- ☐ Summit Wealth & Retirement Planning (DBA Summit Wealth & Retirement Partners), Principal (09/05 – Present)
- ☐ Mutual Securities, Inc (MSI)
Registered Representative (07/2016 to present)
- ☐ VSR Financial Services, Inc., Registered Representative (9/09 to 06/2016)
- ☐ FSC Securities Corporation, Registered Representative (12/05 to 09/09)
- ☐ Victory Capital Management, Regional Director (10/00 to 9/05)

Disciplinary Information

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of each individual providing investment advice. Harold Porter has not been the subject of any legal or disciplinary event.

Other Business Activities

Harold Porter is a Registered Representative of Mutual Securities, Inc.

Harold Porter is a 30% owner of Summit Wealth & Retirement Planning, Inc.

Harold Porter is a 30% owner of Summit Tax Planning, Inc. d/b/a Data Count.

Mr. Porter may also earn commissions from the sale of investment products to you. You are under no obligation to purchase these products from him.

Additional Compensation

Mr. Porter receives additional compensation for his activities as a registered representative of a broker-dealer. This compensation is described under “Other Business Activities” above.

Supervision

Mr. Porter is supervised by Robert Cucchiaro. Mr. Cucchiaro may be reached at 925.927.1900.

We supervise Mr. Porter by requiring that he adhere to our processes and procedures as described in our firm's Code of Ethics. We will monitor the advice that Mr. Porter gives to you by performing the following reviews:

- ☐ A review of relevant account opening documentation when the relationship is established;
 - ☐ A review of account transactions;
 - ☐ Review custodial information on a quarterly basis to assess account activity;
 - ☐ Perform annual oversight to ensure that Mr. Porter is aware of your current financial situation, objectives, and individual investment needs; and
 - ☐ A review of client correspondence on an as needed basis.
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Robert Anthony Cucchiaro,
CFP®, AAMS®, CRPC®

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55 Oak Ct, Ste 210
Danville, CA 94526
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Brochure Supplement
March 28, 2018

This brochure supplement provides information about Robert Anthony Cucchiaro that supplements the Summit Wealth & Retirement Planning DBA Summit Wealth & Retirement Partners' brochure. You should have received a copy of that brochure. Please contact Robert Cucchiaro, Chief Compliance Officer, if you did not receive Summit Wealth & Retirement Partners' brochure or if you have any questions about the contents of this supplement.

Additional information about Robert Anthony Cucchiaro, CRD #4582239, is available on the SEC's website at www.adviserinfo.sec.gov.

Educational Background and Business Experience

Robert Anthony Cucchiaro, CFP®, AAMS®, CRPC®

Year of birth: 1979

Formal education:

- Cornell University; Ithaca, NY; graduated 2002; B.S. in Industrial & Labor Relations
- Santa Barbara City College; Santa Barbara, CA; graduated 2000; A.A. in Political Science

Business background:

- ☐ Summit Wealth & Retirement Planning (DBA Summit Wealth & Retirement Partners), Principal, (09/12 – Present)
- ☐ Mutual Securities Inc., Registered Representative (07/2016 – Present)
- ☐ VSR Financial Services, Inc., Registered Representative (08/12 – 06/2016)
- ☐ Lincoln Financial Advisors, Registered Representative (07/02 – 08/12)
- ☐ Lincoln National Life Insurance Co., Registered Representative (07/02 – 03/06)

Professional designation(s)::

CFP® - Certified Financial Planner

The CERTIFIED FINANCIAL PLANNER™, CFP® and federally registered CFP (with flame design) marks (collectively, the “CFP® marks”) are professional certification marks granted in the United States by Certified Financial Planner Board of Standards, Inc. (“CFP Board”). A candidate for the designation must meet the following requirements: Bachelor’s Degree (or higher) from an accredited college university; three years of full-time personal financial planning experience; completion of a comprehensive program of study; successful passing of a 10-hour exam; and, agree to be bound by the Standards of Professional Conduct, the ethical and practice standards for CFP® professionals. After certification, continued use of the designation mandates 30 hours of continuing education every two years and on-going commitment to the ethics and practice standards.

AAMS®, or Accredited Asset Management Specialist designation, is granted by the College for Financial Planning. Individuals who hold the AAMS designation must meet the CFP® - Certified Financial Planner and federally registered CFP.

CRPC®, or Chartered Retirement Planning Counselor designation, is granted by the College for Financial Planning. A candidate for the designation must meet the following requirements: within one year of enrollment complete a course of study encompassing pre- and post-retirement needs, asset management, estate planning and the entire retirement planning process using models and techniques from real client situations with approximately 120-150 hours of self- study; pass a comprehensive exams; and, agree to adhere to Standards of Professional Conduct. Maintaining the designation requires 16 hours of continuing education every two years.

Disciplinary Information

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of each individual providing investment advice. Mr. Cucchiaro has not been the subject of any legal or disciplinary event.

Other Business Activities

Robert Cucchiaro is licensed to sell life, health, and annuity products as well as licensed to sell investment products as a registered representative. These products are recommended as part of a comprehensive financial planning process.

Mr. Cucchiaro is also a registered representative of Mutual Securities, Inc. Robert

Cucchiaro is 70% owner of Summit Wealth & Retirement Planning Inc. Robert

Cucchiaro is 70% owner of Summit Tax Planning, Inc. d/b/a Data Count.

Mr. Cucchiaro may also earn commissions from the sale of investment or insurance products to you. You are under no obligation to purchase these products or services through him.

Additional Compensation

Mr. Cucchiaro receives additional compensation for his activities as a registered representative of a broker- dealer and as an insurance agent. This compensation is described under “Other Business Activities” above.

Supervision

Mr. Cucchiaro is supervised by Harold Porter. Mr. Porter may be reached at 925.927.1900.

We supervise Mr. Cucchiaro by requiring that he adhere to our processes and procedures as described in our firm's Code of Ethics. We will monitor the advice that

Mr. Cucchiaro gives to you by performing the following reviews:

- ☐ A review of relevant account opening documentation when the relationship is established;
- ☐ A review of account transactions;
- ☐ Review custodial information on a quarterly basis to assess account activity;
- ☐ Perform annual oversight to ensure that Mr. Cucchiaro is aware of your current financial situation, objectives, and individual investment needs; and
- ☐ A review of client correspondence on an as needed basis.

This brochure supplement provides information about Jennifer K Butler that supplements the Summit Wealth and Retirement Partners brochure. You should have received a copy of that brochure. Please contact Jennifer K Butler if you did not receive Summit Wealth and Retirement Partners's brochure or if you have any questions about the contents of this supplement.

Additional information about Jennifer K Butler is also available on the SEC's website at www.adviserinfo.sec.gov.

Summit Wealth and Retirement Partners

Form ADV Part 2B – Individual Disclosure Brochure

for

Jennifer K Butler, CFP[®], CDF[®]

Personal CRD Number: 5569471

Investment Adviser Representative

Summit Wealth and Retirement Partners
55 Oak Ct, Suite 210
Danville, CA 94526
(925) 927-1900
jennifer@swrpteam.com

March 28, 2018

Item 2: Educational Background and Business Experience

Name: Jennifer K Butler **Born:** 1965

Educational Background and Professional Designations:

Education:

Master of Music Cello Performance, University of Texas at Austin - 1989
Bachelor of Music Cello Performance, Drake University - 1987

Designations:

CFP® - Certified Financial Planner

The CERTIFIED FINANCIAL PLANNER™, CFP® and federally registered CFP (with flame design) marks (collectively, the “CFP® marks”) are professional certification marks granted in the United States by Certified Financial Planner Board of Standards, Inc. (“CFP Board”). The CFP® certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP® certification. It is recognized in the United States and a number of other countries for its (1) high standard of professional education; (2) stringent code of conduct and standards of practice; and (3) ethical requirements that govern professional engagements with clients.

To attain the right to use the CFP® marks, an individual must satisfactorily fulfill the following requirements:

- Education – Complete an advanced college-level course of study addressing the financial planning subject areas that CFP Board’s studies have determined as necessary for the competent and professional delivery of financial planning services, and attain a Bachelor’s Degree from a regionally accredited United States college or university (or its equivalent from a foreign university). CFP Board’s financial planning subject areas include insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning;
- Examination – Pass the comprehensive CFP® Certification Examination. The examination includes case studies and client scenarios designed to test one’s ability to correctly diagnose financial planning issues and apply one’s knowledge of financial planning to real world circumstances;
- Experience – Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year); and
- Ethics – Agree to be bound by CFP Board’s Standards of Professional Conduct, a set of documents outlining the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements in order to maintain the right to continue to use the CFP® marks:

- i. Continuing Education – Complete 30 hours of continuing education hours every two years, including two hours on the Code of Ethics and other parts of the Standards of Professional Conduct, to maintain competence and keep up with developments in the financial planning field; and
- ii. Ethics – Renew an agreement to be bound by the Standards of Professional Conduct. The Standards prominently require that CFP® professionals provide financial planning services at a fiduciary standard of care. This means CFP® professionals must provide financial planning services in the best interests of their clients.

CFP® professionals who fail to comply with the above standards and requirements may be subject to CFP Board’s enforcement process, which could result in suspension or permanent revocation of their CFP® certification.

CDFA® - Certified Divorce Financial Analyst

The Certified Divorce Financial Analyst® (CDFA®) designation is issued by The Institute for Divorce Financial Analysts (IDFATM), which is a national organization dedicated to the certification, education, and promotion of the use of financial professionals in the divorce arena. Founded in 1993, IDFATM provides specialized training to accounting, financial, and legal professionals in the field of pre- divorce financial planning. Over the years, IDFATM has certified more than 5,000 professionals in the U.S. and Canada as Certified Divorce Financial Analysts® (CDFAs®).

The CDFA® designation is available to individuals who have a minimum of three years of experience as a financial professional, accountant, or matrimonial lawyer. To acquire the designation, a candidate must successfully pass all exams and be in good standing with their broker dealer (if applicable) and the FINRA/SEC or other licensing or regulatory agency.

To earn the designation, the participant must complete a series of self- study course modules and pass an examination for each module. The American module topics are:

- Financial and legal issues of divorce
- Advanced financial issues of divorce
- Tax issues of divorce
- Working as a CDFA: case studies

Continuing Education (CE) To retain the Certified Divorce Financial Analyst® designation, a CDFA® must obtain fifteen divorce-related hours of Continuing Education (CE) every two years, remain in good standing with the IDFATM, and keep his/her dues current. To learn more about the CDFA® designation, visit <http://www.institutedfa.com/>

Business Background:

| | |
|-------------------|--|
| 06/2016 - Present | Investment Adviser Representative Summit Wealth and Retirement Partners |
| 02/2016 - Present | Financial Advisor Summit Wealth & Retirement |
| 03/2014 – 06/2016 | Investment Adviser Representative VSR Advisory Services, Inc. |
| 08/2013 – 06/2016 | Registered Representative VSR Financial Services, Inc. |
| 02/2014 - 01/2016 | Registered Paraplanner Summit Wealth & Retirement |
| 06/2013 - 01/2014 | Client Services Manager Summit Wealth & Retirement |
| 07/2012 – 07/2013 | Administrative Assistant LPL Financial |
| 05/2008 - 06/2013 | Client Services Associate Oak Tree Wealth Management |

Item 3: Disciplinary Information

There are no legal or disciplinary events that are material to a client's or prospective client's evaluation of this advisory business.

Item 4: Other Business Activities

Jennifer K Butler is a self-employed professional musician.

Item 5: Additional Compensation

Jennifer K Butler does not receive any economic benefit from any person, company, or organization, other than Summit Wealth and Retirement Partners in exchange for providing clients advisory services through Summit Wealth and Retirement Partners.

Item 6: Supervision

As a representative of Summit Wealth and Retirement Partners, Jennifer K Butler is supervised by Robert Cucchiaro, the firm's Chief Compliance officer. Robert Cucchiaro is responsible for ensuring that Jennifer K Butler adheres to all required regulations regarding the activities of an Investment Adviser Representative, as well as all policies and procedures outlined in the firm's Code of Ethics and compliance manual. The phone number for Robert Cucchiaro is (925) 927-1900.

This brochure supplement provides information about Naumdar Akhavan that supplements the Summit Wealth and Retirement Partners brochure. You should have received a copy of that brochure. Please contact Naumdar Akhavan if you did not receive Summit Wealth and Retirement Partners's brochure or if you have any questions about the contents of this supplement.

Additional information about Naumdar Akhavan is also available on the SEC's website at www.adviserinfo.sec.gov.

Summit Wealth and Retirement Partners

Form ADV Part 2B – Individual Disclosure Brochure

for

Naumdar Akhavan, CFA

Personal CRD Number: 4914714

Investment Adviser Representative

Summit Wealth and Retirement Partners
55 Oak Ct, Suite 210
Danville CA 94526
(925) 927-1900
naumdar@swrpteam.com

March 28, 2018

Item 2: Educational Background and Business Experience

Name: Naumdar Akhavan **Born:** 1982

Educational Background and Professional Designations:

Education:

Bachelors History, University of California Santa Cruz - 2004

Designations:

CFA – Chartered Financial Analyst

The Chartered Financial Analyst (CFA) charter is a globally respected, graduate-level investment credential established in 1962 and awarded by CFA Institute - the largest global association of investment professionals.

There are currently more than 135,000 CFA charter holders working in 150 countries. To earn the CFA charter, candidates must: 1) pass three sequential, six-hour examinations; 2) have at least four years of qualified professional investment experience; 3) join CFA Institute as members; and 4) commit to abide by, and annually reaffirm, their adherence to the CFA Institute Code of Ethics and Standards of Professional Conduct.

High Ethical Standards

The CFA Institute Code of Ethics and Standards of Professional Conduct, enforced through an active professional conduct program, require CFA charterholders to:

- Place their clients' interests ahead of their own
- Maintain independence and objectivity
- Act with integrity
- Maintain and improve their professional competence
- Disclose conflicts of interest and legal matters

Global Recognition

Passing the three CFA exams is a difficult feat that requires extensive study (successful candidates report spending an average of 300 hours of study per level). Earning the CFA charter demonstrates mastery of many of the advanced skills needed for investment analysis and decision making in today's quickly evolving global financial industry. As a result, employers and clients are increasingly seeking CFA charterholders-often making the charter a prerequisite for employment.

Additionally, regulatory bodies in 22 countries and territories recognize the CFA charter as a proxy for meeting certain licensing requirements, and more than 125 colleges and universities around the world have incorporated a majority of the CFA Program curriculum into their own finance courses.

Comprehensive and Current Knowledge

The CFA Program curriculum provides a comprehensive framework of knowledge for investment decision making and is firmly grounded in the knowledge and skills used every day in the investment profession. The three levels of the CFA Program test a proficiency with a wide range of fundamental and advanced investment topics, including ethical and

professional standards, fixed-income and equity analysis, alternative and derivative investments, economics, financial reporting standards, portfolio management, and wealth planning.

The CFA Program curriculum is updated every year by experts from around the world to ensure that candidates learn the most relevant and practical new tools, ideas, and investment and wealth management skills to reflect the dynamic and complex nature of the profession.

To learn more about the CFA charter, visit www.cfainstitute.org.

Business Background:

| | |
|-------------------|--|
| 10/2016 – Present | Registered Representative Mutual Securities, Inc. |
| 08/2016 - Present | Investment Adviser Representative – Portfolio Manager Summit Wealth and Retirement Partners |
| 01/2015 – 08/2016 | Financial Advisor Morgan Stanley Private Bank, National Association |
| 01/2014 – 08/2016 | Financial Advisor Morgan Stanley |
| 08/2007 - 01/2014 | Associate Neuberger Berman |
| 08/2006 - 06/2007 | Law Student Golden Gate University |

Item 3: Disciplinary Information

There are no legal or disciplinary events that are material to a client's or prospective client's evaluation of this advisory business.

Item 4: Other Business Activities

Naumdar Akhavan is a registered representative. From time to time, he will offer clients advice or products from those activities. Clients should be aware that these services pay a commission and involve a conflict of interest, as commissionable products conflict with the fiduciary duties of a registered investment adviser. Summit Wealth and Retirement Partners always acts in the best interest of the client; including the sale of commissionable products to advisory clients. Clients are in no way required to utilize the services of any representative of Summit Wealth and Retirement Partners in such individual's outside capacities.

Item 5: Additional Compensation

Naumdar Akhavan does not receive any economic benefit from any person, company, or organization, other than Summit Wealth and Retirement Partners in exchange for providing clients advisory services through Summit Wealth and Retirement Partners.

Item 6: Supervision

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This brochure supplement provides information about Donald Ryan McCloskey that supplements the Summit Wealth and Retirement Partners brochure. You should have received a copy of that brochure. Please contact Donald Ryan McCloskey if you did not receive Summit Wealth and Retirement Partners's brochure or if you have any questions about the contents of this supplement.

Additional information about Donald Ryan McCloskey is also available on the SEC's website at www.adviserinfo.sec.gov.

Summit Wealth and Retirement Partners

Form ADV Part 2B – Individual Disclosure Brochure

for

Donald Ryan McCloskey

Personal CRD Number: 4579225

Investment Adviser Representative

Summit Wealth and Retirement Partners
55 Oak Ct Suite 210
Danville, CA 94526
(925) 378-7069
ryan@swrpteam.com

UPDATED: 04/17/2018

Item 2: Educational Background and Business Experience

Name: Donald Ryan McCloskey **Born:** 1980

Educational Background and Professional Designations:

Education:

Bachelor of Science Management, Purdue University - 2002

Designations:

CFP® - Certified Financial Planner

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- Examination – Pass the comprehensive CFP® Certification Examination. The examination includes case studies and client scenarios designed to test one’s ability to correctly diagnose financial planning issues and apply one’s knowledge of financial planning to real world circumstances;
- Experience – Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year); and
- Ethics – Agree to be bound by CFP Board’s *Standards of Professional Conduct*, a set of documents outlining the ethical and practice standards for CFP® professionals.

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- i. Continuing Education – Complete 30 hours of continuing education hours every two years, including two hours on the *Code of Ethics* and other parts of the *Standards of Professional Conduct*, to maintain competence and keep up with developments in the financial planning field; and
- ii. Ethics – Renew an agreement to be bound by the *Standards of Professional Conduct*. The Standards prominently require that CFP® professionals provide financial planning services at a fiduciary standard of care. This means CFP® professionals must provide financial planning services in the best interests of their clients.

CFP® professionals who fail to comply with the above standards and requirements may be subject to CFP Board’s enforcement process, which could result in suspension or permanent revocation of their CFP® certification.

ChFC®- Chartered Financial Consultant®

ChFC® MINIMUM QUALIFICATIONS:

- Bachelor's degree or its equivalent, in any discipline, from an accredited university, this qualifies as one year of business experience
- Three years of full-time business experience is required; this three-year period must be within the five years preceding the date of the award (part-time qualifying business experience is also credited toward the three-year requirement with 2,000 hours representing the equivalent of one year full-time experience).
- Must fulfill the ChFC® seven course curriculum, as well as two additional elective courses
- Pass the exams for all required and elective courses
- Pass a background check and candidate fitness standards test. You must reveal any criminal history, pending litigation or ethical violations. The CFP board verifies all employment history, qualifications and disciplinary issues via FINRA's Central Registration Depository.

Business Background:

| | |
|-------------------|--|
| 04/2018 - Present | Investment Adviser Representative Summit Wealth & Retirement Partners |
| 04/2018 - Present | Chief Operating Officer Summit Wealth & Retirement Partners |
| 01/2013 - 03/2018 | AVP - Participant Engagement Lincoln Financial |
| 11/2006 - 12/2012 | Regional Director Lincoln Financial |

Item 3: Disciplinary Information

There are no legal or disciplinary events that are material to a client's or prospective client's evaluation of this advisory business.

Item 4: Other Business Activities

Donald Ryan McCloskey is a registered representative and Principal of Mutual Securities, Inc. From time to time, he will offer clients advice or products from this activity. Clients should be aware that these services pay a commission and involve a possible conflict of interest, as commissionable products can conflict with the fiduciary duties of a registered investment adviser. Summit Wealth and Retirement Partners always acts in the best interest of the client; including in the sale of commissionable products to advisory clients. Clients are in no way required to utilize the services any representative of Summit Wealth and Retirement Partners in such individual's outside capacity.

Item 5: Additional Compensation

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