

This brochure supplement provides information about Richard John Urciuoli that supplements the Summit Planning Group, Inc. brochure. You should have received a copy of that brochure. Please contact Richard John Urciuoli if you did not receive Summit Planning Group, Inc.'s brochure or if you have any questions about the contents of this supplement.

Additional information about Richard John Urciuoli is also available on the SEC's website at www.adviserinfo.sec.gov.

Summit Planning Group, Inc.

Form ADV Part 2B – Individual Disclosure Brochure

for

Richard John Urciuoli

Personal CRD Number: 1239283

Investment Adviser Representative

Summit Planning Group, Inc.
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E Syracuse, NY 13057
(315) 425-0344
summitplanning@yahoo.com

UPDATED: 06/04/2021

Item 2: Educational Background and Business Experience

Name: Richard John Urciuoli **Born:** 1952

Educational Background and Professional Designations:

Education:

Bachelors Finance, Syracuse University - 1975

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.

Business Background:

06/2020 - Present	Investment Adviser Representative Summit Planning Group, Inc.
12/1989 – 06/2020	Investment Advisor LPL Financial

Item 3: Disciplinary Information

Richard John Urciuoli has no disciplinary information to disclose.

Item 4: Other Business Activities

Richard John Urciuoli is not engaged in any investment-related business or occupation (other than this advisory firm).

Item 5: Additional Compensation

Richard John Urciuoli does not receive any economic benefit from any person, company, or organization, other than Summit Planning Group, Inc. in exchange for providing clients advisory services through Summit Planning Group, Inc.

Item 6: Supervision

As the Chief Compliance Officer of Summit Planning Group, Inc., Richard John Urciuoli supervises all activities of the firm. Richard John Urciuoli's contact information is on the cover page of this disclosure document. Richard John Urciuoli adheres to applicable regulatory requirements, together with all policies and procedures outlined in the firm's code of ethics and compliance manual.