

**Item 1: Cover Page**

# Summit Wealth & Retirement Partners

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[www.summitwealthandretirement.com](http://www.summitwealthandretirement.com)

## Disclosure Brochure

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](http://www.adviserinfo.sec.gov). Summit Wealth & Retirement Partners' CRD number is: 285972.

## ***Item 2: 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 March 17, 2023. Since that date, SWRP has had no material changes to report.

Our current brochure may be requested by contacting Ryan McCloskey, Chief Compliance Officer at 925.927.1900 or by emailing [ryan@swrpteam.com](mailto:ryan@swrpteam.com).

Our brochure is also available on our website, [www.summitwealthandretirement.com](http://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](http://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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## **Item 4: 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 San Ramon 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.

From time to time and when appropriate, we will recommend that you use the services of third-party money managers or will recommend specific investments in mutual funds, common stock and exchange-traded funds (“ETFs”).

Implementation of financial plan recommendations is entirely at your discretion. Neither we nor anyone associated with us are attorneys, and therefore no advice that we confer should be construed as legal advice. Certain associated persons of SWRP are enrolled agents, but any tax or enrolled agent services are provided through our separate but affiliated accounting firm: Summit Tax Planning Inc. (“STPI”). We have business relationships with other qualified professionals and will refer clients to these professionals as necessary.

In offering financial planning, a conflict exists between the interests of SWRP and the interest of the client to the extent SWRP recommends itself to assist with implementation of its financial planning recommendations. The client is under no obligation to act upon our recommendations, and, if the client elects to act on any of our recommendations, the client is under no obligation to effect the transaction through us.

## **Asset Management Services**

We also provide ongoing discretionary and non-discretionary investment management services for clients. From time to time and when appropriate, we will recommend that you engage third party asset managers to manage all or a portion of your assets. In addition, your advisory representative will generally recommend direct investments in mutual funds or ETFs. We will review reports provided to you by the third-party asset managers on a quarterly basis as part of the investment review process.

## **Needs and Restrictions**

In managing your investment portfolio, we tailor our advisory services to your individual needs and consider your

financial situation,

risk tolerance,

investment horizon,

liquidity needs,

tax considerations,

investment objectives, and

any other issues important to your state of affairs.

This information will then be used to make investment decisions or recommendations that reflect your individual needs and objectives on an initial and ongoing basis. Our investment decisions and recommendations will allocate portions of your account(s) to various asset classes classified according to historical and projected risks and rates of return. If we have been engaged to manage your account(s) on a non-discretionary basis, we will review all such recommendations with you in advance, and you will have the opportunity to accept or reject any recommendations. Such clients are under no obligation to accept or implement any recommendation made by us. If we have been engaged to manage your account(s) on a discretionary basis, we will be granted a limited power of attorney to buy and sell securities in your account (generally mutual funds and ETFs), and will manage your portfolio on an ongoing basis without necessarily consulting with you in advance of each purchase or sale. Clients may impose restrictions on investing in certain securities or types of securities so long as such restrictions may reasonably be implemented by us.

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.

## **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.

## **ERISA Accounts**

When we provide investment advice to you regarding your retirement plan account or individual retirement account, we are fiduciaries within the meaning of Title I of the Employee Retirement Income Security Act (“ERISA”) and/or the Internal Revenue Code (the “Code”), as applicable, which are laws governing retirement accounts. The way we make money creates some conflicts with your interests, so we operate under a special rule that requires us to act in your best interest and not put our interest ahead of yours. Under this special rule’s provisions, we must:

- Meet a professional standard of care when making investment recommendations (give prudent advice);
- Never put our financial interests ahead of yours when making recommendations (give loyal advice);

- Avoid misleading statements about conflicts of interest, fees, and investments;
- Follow policies and procedures designed to ensure that we give advice that is in your best interest;
- Charge no more than is reasonable for our services; and
- Give you basic information about conflicts of interest.

**Assets under Management**

As of December 31, 2023, SWRP managed approximately \$458,548,287 in client assets on a discretionary basis and \$262,462,884 on a non-discretionary basis.

**Item 5: Fees and Compensation**

**Financial Planning Fees**

The personal financial planning service is provided at a fixed annual fee. The fee can range from \$2,500 to \$100,000. The actual amount of the fee is based upon the amount and complexity of work to be done, and is included in a financial planning agreement signed between us. 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 in advance 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 full value of your account will be included for purposes of calculating the applicable fees, including cash positions and outstanding margin balances, unless otherwise waived by us at our sole discretion when circumstances warrant. 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%
Above \$10,000,000	Negotiable

*\* 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, and will be included in a separate agreement signed between you and the third party asset manager. 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 asset manager,

services provided,

amount of total fees,

payment structure,

termination provisions, and

other aspects of each third-party asset manager are detailed and disclosed in:

- the disclosure documents of the third-party asset manager(s) selected, or
- the third-party asset manager's account opening documents.

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

## **Payment Methods and Other Charges**

In general, asset management fees are billed quarterly in advance.

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

Certain advisor representatives of SWRP are licensed with various insurance companies. The sale of certain insurance products will generate a commission that is earned by such insurance-licensed representatives.

From time to time and when appropriate for the client, we also recommend that certain clients utilize the asset management services of various third-party 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. However, as fiduciaries, SWRP and our advisory representatives take our duty to act in your best interests very seriously. 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. Clients are under no obligation to enter into brokerage transactions through MSI or to purchase insurance products through any advisory representative that holds such insurance licenses.

### ***Item 6: Performance-Based Fees & Side-By-Side Management***

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.

### ***Item 7: 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 third-party asset managers that we recommend. These minimums are disclosed in the disclosure documents for each specific third-party asset manager.

### ***Item 8: Methods of Analysis, Investment Strategies and Risk of Loss***

We select or recommend specific investments for your portfolios by either using risk-based asset allocation 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 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.

Investing for the long term means that a client's account will be exposed to short-term fluctuations in the market and the behavioral impulse to make trading decisions based on such short-term market fluctuations. We do not condone short-term trading in an attempt to "time" the market, and instead coach clients to remain committed to their financial goals. However, investing for the long term can expose clients to risks borne out of changes to interest rates, inflation, general economic conditions, market cycles, geopolitical shifts, and regulatory changes.

Investing in mutual funds does not guarantee a return on investment, and shareholders of a mutual fund may lose the principal that they've invested into a particular mutual fund. Mutual funds invest into underlying securities that comprise the mutual fund, and as such clients are exposed to the risks arising from such underlying securities. Mutual funds charge internal expenses to their shareholders (which can include management fees, administration

fees, shareholder servicing fees, sales loads, redemption fees, and other fund fees and expenses, e.g.), and such internal expenses subtract from its potential for market appreciation. Shares of mutual funds may only be traded at their stated net asset value (“NAV”), calculated at the end of each day upon the market’s close.

Investing in ETFs bears similar risks and incurs similar costs to investing mutual funds as described above. However, shares of an ETF may be traded like stocks on the open market and are not redeemable at an NAV. As such, the value of an ETF may fluctuate throughout the day and investors will be subject to the cost associated with the bid-ask spread (the difference between the price a buyer is willing to pay (bid) for an ETF and the seller's offering (asking) price).

Clients are encouraged to carefully read the prospectus of any mutual fund or ETF to be purchased for investment to obtain a full understanding of its respective risks and costs.

### ***Item 9: 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.

### ***Item 10: Other Financial Industry Activities and Affiliations***

As explained under “Fees and Compensation” above, your advisory representative may be licensed as a registered representative with MSI.

Certain advisory representatives are also licensed as an insurance agent with various insurance companies.

The receipt of brokerage commissions and insurance commissions creates a conflict of interest that we have addressed as further described under “Fees and Compensation” above. You are under no obligation to utilize the services of your advisory representative in the purchase or sale of securities or insurance through his or her association with MSI or an insurance company. However, any transactions you effect through your advisory representative in conjunction with those relationships will typically 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 or her Supplement which you will receive with this brochure. Additional information about your advisory representative is also available at <http://www.adviserinfo.sec.gov/>.

From time to time and when appropriate, we refer certain clients for tax planning services to Summit Tax Planning, Inc. (DBA Data Count Tax & Financial Services, a company

under common ownership with SWRP, and referred to herein as “STPI”). A conflict of interest exists to the extent that an advisory client of SWRP pays additional tax-related fees to STPI. You are under no obligation to utilize these services, and SWRP addresses this conflict of interest by fully disclosing any additional STPI fees in advance of providing tax-related services, by ensuring that its advisory representatives act in each client’s best interest, and by fully disclosing the affiliation of STPI in this brochure.

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

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 a futures commission merchant, a commodity pool operator or commodity trading advisor or an associated person of the foregoing entities.

### ***Item 11: 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. However, our advisory representatives and employees are permitted to buy or sell the same securities for their personal and family accounts at or around the same time that they are bought or sold for your account(s). The personal securities transactions by advisory representatives and employees raises 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 a regular review of transactions and holdings. Require pre-approval of certain transactions.

Advisory representatives and employees must follow our procedures when purchasing or selling the same securities purchased or sold for you.

Neither we nor any of our related persons recommends to clients, or buys or sells for client accounts, securities in which we or any of our related persons has a material financial interest.

### ***Item 12: 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 is generally 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 include:

consulting,

publications and conferences on practice management,

information technology,

business succession,

regulatory compliance, and

marketing.

Schwab retains the discretion to also make available or arrange for these types of services to be provided to us by independent third parties. Schwab retains the discretion to discount or waive the fees it would otherwise charge for some of the services it makes available to us. It also retains the discretion to 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.

In connection with the transfer of applicable client accounts from a former custodian/broker-dealer to Schwab, Schwab also directly reimbursed clients for ACAT charges that they incurred as part of the transfer process. Such reimbursement was paid exclusively and directly to clients, was not shared by SWRP or any of its representatives, and was facilitated by SWRP solely for the benefit of transferring clients and minimizing their transfer costs.

Because the amount of our compensation and 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 transaction costs 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. We also do not consider, in selecting or recommending custodial broker-dealers, whether we or a related person receives client referrals from a custodial broker-dealer or third-party.

We retain the ability to aggregate the purchase and sale of securities for clients' accounts with the goal of seeking more efficient execution and more consistent results across accounts. Aggregated trading instructions will not be placed if it would result in increased administrative and other costs, custodial burdens, or other disadvantages. If client trades are aggregated by us, such aggregation will be done so as not to disadvantage any client and to treat all clients as fairly and equally as possible.

### ***Item 13: Review of Accounts***

All client accounts are monitored and supervised on an ongoing basis with a formal review offered annually 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 advisory fee deductions, current investment holdings, the cost of each of those investments, and their current market values. Such statements and reports

will be mailed to clients at their address of record or delivered electronically, depending on the client's election.

Other factors that may trigger a review include, but are not limited to, material developments in market conditions, material geopolitical events, and changes to a client's personal or financial situation (the birth of a child, preparing for a home purchase, plans to attend higher education, a job transition, impending retirement, death or disability among family members, etc.). Clients are encouraged to proactively reach out to us to discuss any changes to their personal or financial situation.

#### ***Item 14: 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."

#### ***Item 15: 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 any additional statements that may be provided to you from time to time. 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.

For clients that do not have their fees deducted directly from their account(s) and have not provided us with any standing letters of authorization to distribute funds from their account(s), we will not have any custody of client funds or securities. For clients that have their fees deducted directly from their account(s) or that have provided us with discretion as to amount and timing of disbursements pursuant to a standing letter of authorization to disburse funds from their account(s), we will typically be deemed to have limited custody over such clients' funds or securities pursuant to the SEC's custody rule and subsequent guidance thereto. At no time will we accept full custody of client funds or securities in the capacity of a custodial broker-dealer, and at all times client accounts will be held by a third-party qualified custodian as described in Item 12, above.

We have disclosed that we have custody of certain clients' assets in Form ADV Part 1 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.

### ***Item 16: 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 make 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.

### ***Item 17: 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.

### ***Item 18: 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. We do not require or solicit prepayment of more than \$1,200 in fees per client, six months or more in advance.

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

Additional information about Harold K. Porter is also available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

## Item 1

# Summit Wealth and Retirement Partners

Form ADV Part 2B – Individual Disclosure Brochure

*for*

## Harold K. Porter III

Personal CRD Number: #1192910  
Investment Adviser Representative

Summit Wealth & Retirement Partners  
2000 Crow Canyon Place  
Suite 410  
San Ramon, CA 94583  
925.927.1900  
[hal@swrpteam.com](mailto:hal@swrpteam.com)

## **Item 2: 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 06/2023)

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)

## **Item 3: 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.

## **Item 4: Other Business Activities**

Harold Porter is a 6% owner of Summit Wealth & Retirement Planning, Inc.

Harold Porter is a 6% owner of Summit Tax Planning, Inc. d/b/a Data Count.

Mr. Porter's interest in Data Count has the potential to create a conflict of interest to the extent that clients are also presented with the opportunity to receive tax-related services and are required to pay separately for such tax-related services. Mr. Porter addresses this potential conflict of interest by fully-disclosing the fees to be charged for advisory and/or financial planning services, as well as any additional fees to be charged for tax-related services. Clients are under no obligation to receive tax-related services from Mr. Porter, and are afforded the opportunity to accept or reject such tax-related services at their sole discretion.

### ***Item 5: Additional Compensation***

Mr. Porter does not receive any economic benefit from any third-party other than clients for providing advisory services. Such economic benefits are conveyed through Summit Wealth & Retirement Partners.

### ***Item 6: Supervision***

Mr. Porter is supervised by Donald Ryan McCloskey. Mr. McCloskey 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.

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

Additional information about Robert A. Cucchiaro is also available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

## Item 1

# Summit Wealth and Retirement Partners

Form ADV Part 2B – Individual Disclosure Brochure

*for*

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

Personal CRD Number: #4582239

Investment Adviser Representative

Summit Wealth & Retirement Partners  
2000 Crow Canyon Place  
Suite 410  
San Ramon, CA 94583  
925.927.1900  
[rob@swrpteam.com](mailto:rob@swrpteam.com)

## ***Item 2: Educational Background and Business Experience***

**Name:** Robert Anthony Cucchiaro, CFP®, AAMS®, CRPC®

**Born:** 1979

### **Educational Background and Professional Designations:**

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

### **Professional 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”). 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 exam; and, agree to adhere to Standards of Professional Conduct. Maintaining the designation requires 16 hours of continuing education every two years.



**Business Background:**

Financial Advisor Field Guide, Owner (03/22 – Present)

GLG Consulting, Consultant (06/18 – 12/2023)

Mutual Securities Inc., Registered Representative (07/2016 – Present)

Summit Tax Planning (DBA Data Count Tax & Financial Services), Partial Owner (05/14 – Present)

Summit Wealth & Retirement Planning (DBA Summit Wealth & Retirement Partners), Principal (09/12 – Present)

**Item 3: 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.

**Item 4: 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. 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.

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

Robert Cucchiaro is 94% owner of Summit Wealth & Retirement Planning Inc.

Robert Cucchiaro is 94% owner of Summit Tax Planning, Inc. d/b/a Data Count. Mr.

Cucchiaro's interest in Data Count has the potential to create a conflict of interest to the extent that clients are also presented with the opportunity to receive tax-related services and are required to pay separately for such tax-related services. Mr. Cucchiaro addresses this potential conflict of interest by fully-disclosing the fees to be charged for advisory and/or financial planning services, as well as any additional fees to be charged for tax-related services. Clients are under no obligation to receive tax-related services from Mr. Cucchiaro, and are afforded the opportunity to accept or reject such tax-related services at their sole discretion.

Robert Cucchiaro is the Owner of Financial Advisor Field Guide, which provides financial advisor coaching, including website and book content currently under development.

### ***Item 5: 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.

### ***Item 6: Supervision***

Mr. Cucchiaro is supervised by Donald Ryan McCloskey. Mr. McCloskey 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' 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](http://www.adviserinfo.sec.gov).

## Item 1

**Summit Wealth & Retirement Partners**  
Form ADV Part 2B – Individual Disclosure Brochure  
*for*  
**Jennifer K Butler, CFP<sup>®</sup>,**

Personal CRD Number: 5569471 Investment Adviser Representative

Summit Wealth and Retirement Partners  
2000 Crow Canyon Place  
Suite 410  
San Ramon, CA 94583  
(925) 927-1900  
[jennifer@swrpteam.com](mailto:jennifer@swrpteam.com)

## **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.

**Business Background:**

7/2018 – Present	Director of Financial Planning Summit Wealth and Retirement Partners
06/2016 - Present	Investment Adviser Representative Summit Wealth and Retirement Partners
06/2016 – 06/2023	Registered Representative Mutual Securities, Inc.
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 not actively engaged in any other investment-related business or occupation.

Jennifer K Butler is a self-employed professional musician.

#### ***Item 5: Additional Compensation***

Jennifer K Butler does not receive any economic benefit from any third-party other than clients for providing advisory services. Such economic benefits are conveyed through Summit Wealth & Retirement Partners.

#### ***Item 6: Supervision***

As a representative of Summit Wealth and Retirement Partners, Jennifer K Butler is supervised by Donald Ryan McCloskey, the firm's Chief Compliance officer. Donald Ryan McCloskey 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 Donald Ryan McCloskey is (925) 927-1900.

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

Additional information about Scott Terry is also available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

## Item 1

# Summit Wealth and Retirement Partners

Form ADV Part 2B – Individual Disclosure Brochure

*for*

**Scott M. Terry, CFP®**

Personal CRD Number: 2009675

Investment Adviser Representative

Summit Wealth and Retirement Partners  
2000 Crow Canyon Place  
Suite 410  
San Ramon, CA 94583  
(925) 927-1900  
[scott@swrpteam.com](mailto:scott@swrpteam.com)

## **Item 2: Educational Background and Business Experience**

**Name:** Scott Michael Terry

**Born:** 1964

### **Educational Background and Professional Designations: Education:**

California State University, Chico CA - Bachelor of Science in Finance – Graduated 1989

### **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.



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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:**

01/2019 - Present	Investment Adviser Representative Summit Wealth & Retirement Partners
01/2019 - 06/2023	Registered Representative Mutual Securities, Inc.
06/1989 - 01/2019	Financial Advisor Lincoln Financial Advisors

### ***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***

Scott Terry is a partner and owner of Stonybrook Canyon Farm.

Scott Terry writes non-investment related books, newspaper articles, and online publications.

### ***Item 5: Additional Compensation***

Scott Terry does not receive any economic benefit from any third-party other than clients for providing advisory services. Such economic benefits are conveyed through Summit Wealth and Retirement Partners.

### ***Item 6: Supervision***

As a representative of Summit Wealth and Retirement Partners, Scott Terry is supervised by Donald Ryan McCloskey, the firm's Chief Compliance Officer. Donald Ryan McCloskey is responsible for ensuring that Scott Terry 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 Donald Ryan McCloskey is (925) 927-1900.

This brochure supplement provides information about Donald R. McCloskey that supplements the Summit Wealth and Retirement Partners brochure. You should have received a copy of that brochure. Please contact Donald R. McCloskey if you did not receive Summit Wealth and Retirement Partners' 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](http://www.adviserinfo.sec.gov).

## Item 1

# Summit Wealth and Retirement Partners

## Form ADV Part 2B – Individual Disclosure Brochure

*for*

**Donald R. McCloskey, CFP® , ChFC®**

Personal CRD Number: 4579225

Investment Adviser Representative

Summit Wealth and Retirement Partners  
2000 Crow Canyon Place  
Suite 410  
San Ramon, CA 94583  
(925) 927-1900  
[ryan@swrpteam.com](mailto:ryan@swrpteam.com)

## **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**

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

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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:**

03/2019 - Present	Chief Compliance Officer Summit Wealth and Retirement Partners
04/2018 - Present	Investment Adviser Representative Summit Wealth and Retirement Partners
04/2018 - Present	Registered Representative Mutual Securities, Inc.
04/2018 - Present	Chief Operating Officer Summit Wealth and Retirement Partners
01/2013 - 03/2018	AVP -Participant Engagement Lincoln Financial
11/2006 - 12/2012	Regional Director Lincoln Financial

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***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 of any representative of Summit Wealth and Retirement Partners in such individual's outside capacity.

***Item 5: Additional Compensation***

Donald Ryan McCloskey receives additional compensation for his activities as a registered representative of a broker-dealer. This compensation is described under "Other Business Activities" above.

***Item 6: Supervision***

As a representative of Summit Wealth and Retirement Partners, Donald Ryan McCloskey is supervised by Robert Cucchiaro, Partner. Robert Cucchiaro is responsible for ensuring that Donald Ryan McCloskey 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 Dustin Burkhart that supplements the Summit Wealth and Retirement Partners brochure. You should have received a copy of that brochure. Please contact Donald R. McCloskey if you did not receive Summit Wealth and Retirement Partners' brochure or if you have any questions about the contents of this supplement.

Additional information about Dustin Burkhart is also available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

Item 1  
**Summit Wealth and Retirement Partners**  
Form ADV Part 2B – Individual Disclosure Brochure

*for*

**Dustin Burkhart**

Personal CRD Number: 7164809

Financial Advisor

Summit Wealth and Retirement Partners

2000 Crow Canyon Place

Suite 410

San Ramon, CA 94583

(925) 927-1900

[Dustin@swrpteam.com](mailto:Dustin@swrpteam.com)

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## **Item 2: Educational Background and Business Experience**

**Name:** Dustin Burkhart                      **Born:** 1998

### **Educational Background and Professional Designations:**

**Education:** BBA, Financial Planning and Services, The University of Akron - 2020

### **Professional Designations:**

#### **EA – Enrolled Agent**

An Enrolled Agent (“EA”) is a federally-authorized tax practitioner who has technical expertise in the field of taxation and who is empowered by the U.S. Department of the Treasury to represent taxpayers before all administrative levels – examination, collection, and appeals – of the Internal Revenue Service (“IRS”). In addition to taxpayer representation, enrolled agents can provide tax consultation services and prepare a wide range of federal and state tax returns.

To become an EA, one must either (1) work for the IRS for five years in a position requiring the interpretation of the tax code; or (2) pass all three parts of the Special Enrollment Exam (SEE) and pass a background check. EAs must adhere to ethical standards and complete 72 hours of continuing education courses every three years.

Further information about the qualifications and standards required of an EA may be found by visiting the IRS website at:

<https://www.irs.gov/tax-professionals/enrolled-agents/enrolled-agent-information>

#### **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.

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## **Business Background:**

01/2024 - Present	Contractor - Tax Preparer Summit Tax Planning, Inc.
11/2022 - Present	Financial Advisor Summit Wealth and Retirement Partners
03/2021 – 10/2022	Financial Advisor Whitaker-Myers Wealth Managers, Ltd.
08/2020 – 03/2021	Banking Analyst Wayne Savings Community Bank
01/2017 – 12/2020	Student The University of Akron
05/2019 – 08/2019	Financial Planning Intern 21st Century Financial

### ***Item 3: Disciplinary Information***

There are no legal or disciplinary events material to a client's or prospective client's evaluation of Dustin Burkhart.

### ***Item 4: Other Business Activities***

- A. Dustin Burkhart is not actively engaged in any other investment-related business or occupation.
- B. Dustin Burkhart receives compensation for the preparation of tax returns for Summit Tax Planning Inc. He spends approximately 30 hours per month on this other business activity.

### ***Item 5: Additional Compensation***

Dustin Burkhart does not receive any economic benefit from any third-party other than clients for providing advisory services. Such economic benefits are conveyed through Summit Wealth and Retirement Partners.

### ***Item 6: Supervision***

As a representative of Summit Wealth and Retirement Partners, Dustin Burkhart is supervised by Donald Ryan McCloskey, the firm's Chief Compliance officer. Donald Ryan McCloskey is responsible for ensuring



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that Dustin Burkhart 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 Donald Ryan McCloskey is (925) 927-1900.