**Summit Wealth Group LLC**
**Client Relationship Summary**
**November 2026**

## Introduction

Our firm, Summit Wealth Group LLC, is registered as an investment advisor with the Securities and Exchange Commission. Brokerage and investment advisory services and fees differ, and it is important for you to understand these differences. Free and simple tools are available to research firms and financial professionals at **Investor.gov/CRS**, which also provides educational materials about broker-dealers, investment advisors, and investing.

## Relationships and Services

| What investment services and advice can you provide me? |
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| **Services:** We offer wealth management services to retail investors. These services include investment management and financial planning services. We work with you to identify your investment goals and objectives, as well as risk tolerance and financial situation in order to develop an investment approach. |
| **Accounts, Investments, and Monitoring:** We provide services to individual, joint, retirement, trust and estate accounts. We primarily use mutual funds, exchange-traded funds, stocks, bonds, independent managers, real estate investment trusts and alternative investments in constructing portfolios. We do not make available or offer advice with respect to only proprietary products or a limited menu of products or types of investments. As part of our standard services, we monitor portfolios and securities in accounts on a regular and continuous basis. We also offer to meet with you at least annually, or more frequently, depending on your needs. |
| **Investment Authority:** We provide our services on a discretionary basis. We execute investment recommendations in accordance with your investment objectives without your prior approval of each specific transaction. Our engagement will continue until you notify us otherwise in writing. |
| **Account Minimums & Other Requirements:** We do not require an account or relationship size minimum in order for you to open/maintain an account or establish a relationship. |
| **Additional Information:** For more detailed information on our relationships and services, please see Item 4 – Advisory Services, Item 13 – Review of Accounts and Item 7 – Types of Clients of our Form ADV Part 2A available via our firm's **Investment Adviser Public Disclosure Page**. |
| **Conversation Starters:** *Given my financial situation, should I choose an investment advisory service? Why or why not? How will you choose investments to recommend to me? What is your relevant experience, including your licenses, education and other qualifications? What do these qualifications mean?* |

## Fees, Costs, Conflicts, and Standard of Conduct

| What fees will I pay? |
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| **Asset-Based Fees:** Our asset-based fees for investment management are based on your assets under management. This fee is collected on a quarterly basis and calculated as a percentage of the value of the cash and investments in your account[s] that we manage. This presents a conflict of interest as we are financially incentivized to encourage you to place more assets in your advisory account as you will pay more in advisory fees.<br><br>**Fixed Fees:** Summit Wealth offers financial planning services at a mutually agreed upon fixed rate. Fees will be billed as services are rendered. The agreement can be terminated at any time by either party at which time any earned fees will be billed to you as described in the consulting agreement at the fixed rate previously negotiated. |
| **Other Fees & Costs:** Our advisory fee is structured as a "wrap fee." The wrap fee includes "covered costs" defined as Summit's investment management fee and any transaction fees charged by third party custodians. Fees charged by third party money managers ("TPMMs") are separate and distinct from the wrap fee, as are other costs as outlined in the "Other Costs That Apply to the Programs Described in This Brochure" section in Item 5 of our Form ADV Part 2A brochure. Management fees charged by TPMMs vary. Applicable TPMM fees will be disclosed to you as part of the account opening process. You will also be responsible for account administrative fees and fees and expenses related to mutual funds and exchange-traded funds. |
| **Additional Information: You will pay fees and costs whether you make or lose money on your investments.** Fees and costs will reduce any amount of money you make on your investments over time. Please make sure you understand what fees and costs you are paying. For more detailed information on our fees, please see Item 5 – Fees and Compensation of our Form ADV Part 2A available via our firm's **Investment Adviser Public Disclosure Page**. |

**Conversation Starters**: *Help me understand how these fees and costs might affect my investments. If I give you $10,000 to invest, how much will go to fees and costs, and how much will be invested for me?*

**What are your legal obligations to me when acting as my investment advisor? How else does your firm make money and what conflicts of interest do you have?**

*When we act as your investment advisor*, we have to act in your best interest and not put our interests ahead of yours. At the same time, the way we make money creates some conflicts with your interests. You should understand and ask us about these conflicts because they can affect the investment advice we provide you. Here is an example to help you understand what this means.

Some of our financial professionals are registered representatives of Purshe Kaplan Sterling Investments ("PKS") a registered broker-dealer. In addition to our services, your financial professional may offer you brokerage services through their separate capacity as a registered representative and will earn commission-based compensation for transactions implemented through PKS. The commissions earned are separate from our advisory fees, which creates a financial incentive to recommend that you implement securities transactions through PKS.

Many of our financial professionals are licensed as insurance agents. In addition to our services, your financial professional may offer you insurance products in their separate capacity as an insurance agent. The commissions charged for the purchase of insurance products are separate from our advisory fees, where your financial professional will earn commission-based compensation for the sale of an insurance product. Therefore, there is a financial incentive to recommend that you implement insurance through our financial professionals.

We will recommend that you open your account with a specific custodian, where we maintain an institutional relationship and receive economic benefits. The receipt of economic benefits presents a conflict of interest and can influence our recommendation of the custodian to you. However, you ultimately decide where to open your accounts. Choosing a different custodian may result in the loss of quality of service and/or ability to obtain favorable prices.

**Additional Information:** For more detailed information, please see Item 10 – Financial Industry Activities and Affiliations, Item 12 – Brokerage Practices and Item 14 – Client Referrals and Other Compensation of our Form ADV Part 2A available via our firm's **Investment Adviser Public Disclosure Page**.

**Conversation Starters:** *How might your conflicts of interest affect me, and how will you address them?*

**How do your financial professionals make money?**

Our financial professionals are compensated based on the revenue generated from advisory services, brokerage services and insurance sales. This means our financial professionals have an incentive to increase the asset size in the relationship or solicit new business, taking time away from the day-to-day servicing of existing clients.

## Disciplinary History

**Do you or your financial professionals have legal or disciplinary history?**

No. You can visit **Investor.gov/CRS** for a free and simple search tool to research our firm and our financial professionals.

**Conversation Starters:** *As a financial professional, do you have any disciplinary history? For what type of conduct?*

## Additional Information

You can find additional information about our investment advisory services by viewing our Form ADV Part 2A available via our firm's **Investment Adviser Public Disclosure Page** or via our website at www.summitwealthgroup.com. You can request up to date information and a copy of our Client Relationship Summary by contacting us at (719) 633-4033.

**Conversation Starters:** *Who is my primary contact person? Is he or she a representative of an investment advisor? Who can I talk to if I have concerns about how this person is treating me?*