



**A message about privacy
from the partners at
Summit Asset Management**

Dear Clients:

Public concern over privacy in the Internet age caused federal regulators to require all financial service companies, including investment advisors like Summit, to notify clients about how they handle your private information.

Our privacy policy has not changed and is very simple:

- We do not disclose or discuss private information about you with anyone without your permission, except in the course of providing the services you have requested from us. This applies even if you cease to be a client.
- We protect your private information by safeguarding files and electronic information, including in the course of their disposal.

Confidentiality has always been the practice of Summit. Since our founding, it has been a written part of our Investment Advisory Agreement with each client.

As required by our regulators, Summit has adopted a written privacy policy; a Notice describing our policy is enclosed for your review. You will receive a copy of this Notice when any material change occurs.

If you have any questions about privacy, please contact us.

Summit Asset Management LLC

PRIVACY NOTICE
(Information Security Program) of
Summit Asset Management, LLC

This is for your information only. No action is required on your part.

At Summit Asset Management, LLC, protecting your privacy is very important to us. We want you to understand what information we collect and how we use it. We collect and use “nonpublic private information” in order to provide our clients with a broad range of financial services as effectively and conveniently as possible. We treat nonpublic personal information in accordance with our privacy policy.

“Nonpublic personal information” is nonpublic information about you that we obtain in connection with providing a financial service or product to you.

What Information Do We Collect?

In order to fulfill our obligations to you, we need certain information. Generally, this includes your name, address, social security number, date of birth, account numbers, and information about your income. We may also have access to other sensitive information, such as credit scores, income tax information and so forth.

Where Do We Get This Information?

We may collect nonpublic personal information about you from a variety of sources, such as:

- Information we receive from you on applications or other forms;
- Information about your transactions with us, our affiliates or others, such as the custodian(s) of your account(s); and
- Information we receive from non-affiliated third parties, including consumer reporting agencies.

What Information Do We Disclose and To Whom Do We Disclose It?

We do not disclose any nonpublic information about you without your express consent, except as permitted by law and as needed to provide the services you have requested. This applies to current as well as former clients. We restrict access to your nonpublic personal information to those who need to know that information in order to provide products or services to you.

Our “affiliates” are companies with which we share common ownership. We do not currently have any affiliated companies.

Our Security Procedures

We maintain physical, electronic and procedural safeguards to protect your nonpublic personal information. This includes measures to protect your information in the course of its disposal.