

**SUMMIT FINANCIAL STRATEGIES, INC.**

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# Form ADV Part 2B

**BROCHURE SUPPLEMENT . March 9, 2020**

## Ted K. Saneholtz

This brochure supplement provides information about Ted K. Saneholtz that supplements the Summit Financial Strategies, Inc. brochure. You should have received a copy of that brochure. Please contact Timothy W. Swain, Chief Compliance Officer, if you did *not* receive Summit Financial Strategies, Inc.'s brochure or if you have any questions about the contents of this supplement.

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

### Educational Background and Business Experience

Ted K. Saneholtz was born in 1960. Mr. Saneholtz graduated from Miami University in Oxford, Ohio, in 1983, with a degree in Finance. Mr. Saneholtz founded Summit Financial Strategies, Inc. (Summit) in November 1995. He served as President from November 1995 to January 2016 and Vice President since January 2016.

Mr. Saneholtz has held the designation of Certified Public Accountant (CPA) since 1987. CPAs are licensed and regulated by their state boards of accountancy. While state laws and regulations vary, the education, experience, and testing requirements for licensure as a CPA generally include minimum college education (typically 150 credit hours with at least a baccalaureate degree and a concentration in accounting); minimum experience levels (most states require at least one year of experience providing services that involve the use of accounting, attest, compilation, management advisory, financial advisory, tax or consulting skills, all of which must be achieved under the supervision of or

verification by a CPA); and successful passage of the Uniform CPA Examination. To maintain a CPA license, states generally require the completion of 40 hours of continuing professional education each year (or 80 hours over a 2-year period or 120 hours over a 3-year period). Additionally, all American Institute of Certified Public Accountants

AICPA) members are required to follow a rigorous *Code of Professional Conduct*, which requires that they act with integrity, objectivity, due care, competence, fully disclose any conflicts of interest (and obtain client consent if a conflict exists), maintain client confidentiality, disclose to the client any commission or referral fees, and serve the public interest when providing financial services. The vast majority of state boards of accountancy have adopted the AICPA's *Code of Professional Conduct* within their state accountancy laws or have created their own.

Mr. Saneholtz has been a Certified Financial Planner™ certificant since 1992. CFP® certification identifies individuals who have completed the mandatory examination, education, experience, and ethics requirements mandated by the CFP Board. Candidates must have at least three years of qualifying work experience that relates to financial planning. Candidates are required to hold a bachelors degree from an accredited university. They must pass an examination that covers over 100 financial planning topics, which broadly include general principles of financial planning, insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning. Finally, candidates have ongoing ethics requirements and oversight by the CFP Board.

Mr. Saneholtz has held the designation of Chartered Financial Consultant (ChFC®) since 2001. ChFC® is a financial planning designation for the insurance industry conferred by The American College. Candidates must meet education, experience, examination, and continuing ethical requirements. Candidates must have at least three years of experience in the financial industry, or an undergraduate or graduate degree from an accredited university and two years of experience in the financial industry. Candidates are required to take nine academic courses each followed by an exam. The courses and exams cover topics in finance, investing, insurance, and estate planning.

### Disciplinary Information

None.

### Other Business Activities

Ted Saneholtz is not actively engaged in any other investment-related businesses or occupations.

Mr. Saneholtz is not actively engaged in any non-investment-related business or occupation for compensation.

### Additional Compensation

Mr. Saneholtz's annual compensation is based, in part, on the amount of assets under management that Mr. Saneholtz introduces to the Registrant. Specifically, Mr. Saneholtz's is eligible to receive a bonus based on a percentage of the fees collected by referred clients (both direct and secondary referrals) for the first two years after a client enters into an agreement with the Registrant. Accordingly, Mr. Saneholtz has a conflict of interest in recommending the Registrant to clients for investment advisory services, as the recommendation

is influenced by Mr. Saneholtz's financial interest instead of based solely on a client or prospective client's best interests. The Registrant believes that Mr. Saneholtz's financial interests are aligned with referred clients. However, the Registrant seeks to mitigate this conflict of interest by disclosing it to clients.

### Supervision

Summit provides investment advisory and supervisory services in accordance with the firm's *Rule 206(4)-7 Policies and Procedures Manual* to comply with the supervision requirements of Section 203(e)(6) of the Investment Advisers Act of 1940 (the *Act*). Summit's Chief Compliance Officer, Timothy W. Swain, is primarily responsible for implementing Summit's policies and procedures and overseeing the activities of supervised persons. Summit's employees direct any questions regarding the applicability or relevance of the *Act*, its Rules, or the contents of the *Rule 206(4)-7 Policies and Procedures Manual* to the Chief Compliance Officer. Clients with questions regarding Summit's supervision or compliance practices should contact Timothy Swain at (614) 885-1115.

## Samantha A. L. Macchia

This brochure supplement provides information about Samantha A. L. Macchia that supplements the Summit Financial Strategies, Inc. brochure. You should have received a copy of that brochure. Please contact Timothy W. Swain, Chief Compliance Officer, if you did *not* receive Summit Financial Strategies, Inc.'s brochure or if you have any questions about the contents of this supplement.

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

### Educational Background and Business Experience

Samantha A. L. Macchia was born in 1969. Ms. Macchia graduated from The University of Akron in 1991, with a Bachelor of Science degree in Business Administration/Finance. Ms. Macchia has been employed at Summit Financial Strategies, Inc. (Summit) since July 1996. She served as a Partner since 2002, Chief Compliance Officer from July 2007 to January 2016, and President since January 2016.

Ms. Macchia has been a Certified Financial Planner™ certificant since 1995. CFP® certification identifies individuals who have completed the mandatory examination, education, experience, and ethics requirements mandated by the CFP Board. Candidates must have at least three years of qualifying work experience that relates to financial planning. Candidates are required to hold a bachelors degree from an accredited university. They must pass an examination that covers over 100 financial planning topics, which broadly include general principles of financial planning, insurance planning and risk management,

employee benefits planning, investment planning, income tax planning,

retirement planning, and estate planning. Finally, candidates have ongoing ethics requirements and oversight by the CFP Board.

Ms. Macchia has held the designation of Chartered Financial Consultant (ChFC®) since 2001. ChFC® is a financial planning designation for the insurance industry conferred by The American College. Candidates must meet education, experience, examination, and continuing ethical requirements. Candidates must have at least three years of experience in the financial industry, or an undergraduate or graduate degree from an accredited university and two years of experience in the financial industry. Candidates are required to take nine academic courses each followed by an exam. The courses and exams cover topics in finance, investing, insurance, and estate planning.

### Disciplinary Information

None.

### Other Business Activities

Samantha Macchia is not actively engaged in any other investment-related businesses or occupations.

Ms. Macchia is not actively engaged in any non-investment-related business or occupation for compensation.

### Additional Compensation

Ms. Macchia's annual compensation is based, in part, on the amount of assets under management that Ms. Macchia introduces to the Registrant. Specifically, Ms. Macchia's is eligible to receive a bonus based on a percentage of the fees collected by referred clients (both direct

and secondary referrals) for the first two years after a client enters into an agreement with the Registrant. Accordingly, Ms. Macchia has a conflict of interest in recommending the Registrant to clients for investment advisory services, as the recommendation is influenced by Ms. Macchia's financial interest instead of based solely on a client or prospective client's best interests. The Registrant believes that Ms. Macchia's financial interests are aligned with referred clients. However, the Registrant seeks to mitigate this conflict of interest by disclosing it to clients.

## Supervision

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## Brian T. Sutliff

This brochure supplement provides information about Brian T. Sutliff that supplements the Summit Financial Strategies, Inc. brochure. You should have received a copy of that brochure. Please contact Timothy W. Swain, Chief Compliance Officer, if you did *not* receive Summit Financial Strategies, Inc.'s brochure or if you have any questions about the contents of this supplement.

Additional information about Brian T. Sutliff is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

### Educational Background and Business Experience

Brian T. Sutliff was born in 1967. Mr. Sutliff graduated from The Ohio State University in 1992, with a degree in Family Financial Planning. Mr. Sutliff graduated from The College for Financial Planning in 2004, with a Masters degree in Financial Planning. Mr. Sutliff has been employed at Summit Financial Strategies, Inc. (Summit) since January 2005. He has served as Partner since January 2005 and a Vice President since January 2016.

Mr. Sutliff has been a Certified Financial Planner™ certificant since 1999. CFP® certification identifies individuals who have completed the mandatory examination, education, experience, and ethics requirements mandated by the CFP Board. Candidates must have at least three years of qualifying work experience that relates to financial planning. Candidates are required to hold a bachelors degree from an accredited university. They must pass an examination that covers over 100 financial planning topics, which broadly include general principles of financial planning, insurance planning and risk management,

employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning. Finally, candidates have ongoing ethics requirements and oversight by the CFP Board.

Mr. Sutliff has held the designation of Chartered Financial Consultant (ChFC®) since 1999. ChFC® is a financial planning designation for the insurance industry conferred by The American College. Candidates must meet education, experience, examination, and continuing ethical requirements. Candidates must have at least three years of experience in the financial industry, or an undergraduate or graduate degree from an accredited university and two years of experience in the financial industry. Candidates are required to take nine academic courses each followed by an exam. The courses and exams cover topics in finance, investing, insurance, and estate planning.

Mr. Sutliff has held the designation of Certified Divorce Financial Analyst™ since 2006. CDFA™ is a designation conferred by the Institute for Divorce Financial Analysts™. Candidates must have a minimum of two years of experience as a financial professional, accountant, or matrimonial lawyer; must be in good standing with their Broker Dealer (if applicable) and the FINRA/SEC; and must complete a series of self-study course materials and pass an exam for each module. The courses and exams cover the topics of financial and legal issues of divorce, advance financial issues of divorce, tax issues of divorce, and case studies about working as a CDFA™.

### Disciplinary Information

None.

## Other Business Activities

Brian Sutliff is a lecturer in The Ohio State University Department of Human Sciences. He teaches financial planning classes to students majoring in Consumer and Family Financial Services.

Mr. Sutliff is not actively engaged in any non-investment-related business or occupation for compensation.

## Additional Compensation

Mr. Sutliff's annual compensation is based, in part, on the amount of assets under management that Mr. Sutliff introduces to the Registrant. Specifically, Mr. Sutliff is eligible to receive a bonus based on a percentage of the fees collected by referred clients (both direct and secondary referrals) for the first two years after a client enters into an agreement with the Registrant. Accordingly, Mr. Sutliff has a conflict of interest in recommending the Registrant to clients for investment advisory services, as the recommendation is influenced by Mr. Sutliff's financial interest instead of based solely on a client or prospective client's best interests. The Registrant believes that Mr. Sutliff's financial interests are aligned with referred clients. However, the Registrant seeks to mitigate this conflict of interest by disclosing it to clients.

## Supervision

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overseeing the activities of supervised persons. Summit's employees direct any questions regarding the applicability or relevance of the *Act*, its Rules, or the contents of the *Rule 206(4)-7 Policies and Procedures Manual* to the Chief Compliance Officer. Clients with questions regarding Summit's supervision or compliance practices should contact Timothy Swain at (614) 885-1115.

## Liam J. Hurley

This brochure supplement provides information about Liam J. Hurley that supplements the Summit Financial Strategies, Inc. brochure. You should have received a copy of that brochure. Please contact Timothy W. Swain, Chief Compliance Officer, if you did *not* receive Summit Financial Strategies, Inc.'s brochure or if you have any questions about the contents of this supplement.

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

### Educational Background and Business Experience

Liam J. Hurley was born in 1967. Mr. Hurley graduated from Grove City College in 1989, with a degree in Economics/Financial Planning. Mr. Hurley graduated from Robert Morris University in 1995, with a Masters degree in Taxation. Mr. Hurley has been employed at Summit Financial Strategies, Inc. (Summit) since September 2000. He has served as a Partner since 2005 and a Vice President since January 2016.

Mr. Hurley has been a CERTIFIED FINANCIAL PLANNER™ certificant since 1993. CFP® certification identifies individuals who have completed the mandatory examination, education, experience, and ethics requirements mandated by the CFP Board. Candidates must have at least three years of qualifying work experience that relates to financial planning. Candidates are required to hold a bachelors degree from an accredited university. They must pass an examination that covers over 100 financial planning topics, which broadly include general principles of financial planning, insurance planning and risk management,

employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning. Finally, candidates have ongoing ethics requirements and oversight by the CFP Board.

Mr. Hurley earned the designation of Chartered Alternative Investment Analyst (CAIA) Charter Holder in November 2013. The CAIA Charter, recognized globally, is administered by the Chartered Alternative Investment Analyst Association and requires a comprehensive understanding of core and advanced concepts regarding alternative investments, structures, and ethical obligations. To qualify for the CAIA Charter, finance professionals must complete a self-directed, comprehensive course of study on risk-return attributes of institutional quality alternative assets; pass both the Level I and Level II CAIA examinations at global, proctored testing centers; attest annually to the terms of the Member Agreement; and hold a US bachelors degree (or equivalent) plus have at least one year of professional experience or have four years of professional experience. Professional experience includes full-time employment in a professional capacity within the regulatory, banking, financial, or related fields. Once a qualified candidate completes the CAIA program, he or she may apply for CAIA membership and the right to use the CAIA designation, providing an opportunity to access ongoing educational opportunities.

Mr. Hurley has been designated as a Certified Investment Management Analyst (CIMA®) since 1999. The CIMA® certification signifies that an individual has met initial and on-going experience, ethical, education, and examination requirements for investment management consulting, including advanced investment management theory and application. Prerequisites for the CIMA® certification

are three years of financial services experience and an acceptable regulatory history. To obtain the CIMA® certification, candidates must pass an online Qualification Examination, successfully complete a one-week classroom education program provided by a Registered Education Provider at an AACSB accredited university business school, and pass an online Certification Examination. CIMA® designees are required to adhere to IMCA's Code of Professional Responsibility, Standards of Practice, and Rules and Guidelines for Use of the Marks. CIMA® designees must report 40 hours of continuing education credits, including two ethics hours, every two years to maintain the certification. The designation is administered through Investment Management Consultants Association (IMCA®).

Mr. Hurley received the enrolled agent designation on July 2012. An enrolled agent is a person who has earned the privilege of representing taxpayers before the Internal Revenue Service by either passing a three-part comprehensive IRS test covering individual and business tax returns, or through experience as a former IRS employee. Enrolled agent status is the highest credential the IRS awards. Individuals who obtain this elite status must adhere to ethical standards and complete 72 hours of continuing education courses every three years.

Enrolled agents, like attorneys and certified public accountants, have unlimited practice rights. This means they are unrestricted as to which taxpayers they can represent, what types of tax matters they can handle, and which IRS offices they can represent clients before.

Mr. Hurley has been a CFA® Charter Holder since 2016. CFA® designates an international professional certificate that is offered by the CFA Institute. 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 107,000 CFA charter holders working in 135 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.

The CFA Institute Code of Ethics and Standards of Professional Conduct, enforced through an active professional conduct program, require CFA charter holders to: Place their clients' interests ahead of their own, Maintain independence and objectivity, Act with integrity, Maintain and improve their professional competence and Disclose conflicts of interest and legal matters.

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 23 countries/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.

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.

### Disciplinary Information

None.

### Other Business Activities

Liam Hurley is not actively engaged in any other investment-related businesses or occupations.

Mr. Hurley is not actively engaged in any non-investment-related business or occupation for compensation.

### Additional Compensation

Mr. Hurley's annual compensation is based, in part, on the amount of assets under management that Mr. Hurley introduces to the Registrant. Specifically, Mr. Hurley is eligible to receive a bonus based on a percentage of the fees collected by referred clients (both direct and secondary referrals) for the first two years after a client enters into an

agreement with the Registrant. Accordingly, Mr. Hurley has a conflict of interest in recommending the Registrant to clients for investment advisory services, as the recommendation is influenced by Mr. Hurley's financial interest instead of based solely on a client or prospective client's best interests. The Registrant believes that Mr. Hurley's financial interests are aligned with referred clients. However, the Registrant seeks to mitigate this conflict of interest by disclosing it to clients.

### Supervision

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## Joseph M. Reardon

This brochure supplement provides information about Joseph M. Reardon that supplements the Summit Financial Strategies, Inc. brochure. You should have received a copy of that brochure. Please contact Timothy W. Swain, Chief Compliance Officer, if you did *not* receive Summit Financial Strategies, Inc.'s brochure or if you have any questions about the contents of this supplement.

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

### Educational Background and Business Experience

Joseph M. Reardon was born in 1965. Mr. Reardon graduated from The Ohio State University in 1991, with a degree in Economics. Mr. Reardon has been employed at Summit Financial Strategies, Inc. (Summit) since 2002. He has served as a Senior Financial Advisor since 2007 and a Partner since 2015.

Mr. Reardon has been a CERTIFIED FINANCIAL PLANNER™ certificant since 1999. CFP® certification identifies individuals who have completed the mandatory examination, education, experience, and ethics requirements mandated by the CFP Board. Candidates must have at least three years of qualifying work experience that relates to financial planning. Candidates are required to hold a bachelors degree from an accredited university. They must pass an examination that covers over 100 financial planning topics, which broadly include general principles of financial planning, insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning. Finally,

candidates have ongoing ethics requirements and oversight by the CFP Board.

Mr. Reardon became a Chartered Retirement Plans Specialist<sup>SM</sup> (CRPS®) in 2006. The College of Financial Planning® awards the CRPS® designation to applicants who complete the CRPS® professional education program, pass a final examination, commit to a code of ethics and agree to pursue continuing education. Continued use of the CRPS® designation is subject to ongoing renewal requirements. Every two years the designee must renew their right to continue using the CRPS® designation by completing 16 hours of continuing education and reaffirming to abide by the Standards of Professional Conduct.

Mr. Reardon became an Accredited Investment Fiduciary® (AIF®) designee in November 2015. The Center for Fiduciary Studies awards the AIF® designation to candidates who meet a point-based threshold based on a combination of education, relevant industry experience, and/or professional development; complete a web-based or capstone program; pass an examination; and satisfy ongoing code of ethics and conduct standards. Continued use of the AIF® designation is subject to an annual renewal requirement of six hours of continuing education and continued agreement to satisfy the code of ethics and conduct standards.

### Disciplinary Information

None.

### Other Business Activities

Joseph Reardon is not actively engaged in any other investment-related businesses or occupations.

Mr. Reardon is not actively engaged in any non-investment-related business or occupation for compensation.

regarding Summit's supervision or compliance practices should contact Timothy Swain at (614) 885-1115.

### Additional Compensation

Mr. Reardon's annual compensation is based, in part, on the amount of assets under management that Mr. Reardon introduces to the Registrant. Specifically, Mr. Reardon is eligible to receive a bonus based on a percentage of the fees collected by referred clients (both direct and secondary referrals) for the first two years after a client enters into an agreement with the Registrant. Accordingly, Mr. Reardon has a conflict of interest in recommending the Registrant to clients for investment advisory services, as the recommendation is influenced by Mr. Reardon's financial interest instead of based solely on a client or prospective client's best interests. The Registrant believes that Mr. Reardon's financial interests are aligned with referred clients. However, the Registrant seeks to mitigate this conflict of interest by disclosing it to clients.

### Supervision

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## Mark S. Coffey

This brochure supplement provides information about Mark S. Coffey that supplements the Summit Financial Strategies, Inc. brochure. You should have received a copy of that brochure. Please contact Timothy W. Swain, Chief Compliance Officer, if you did not receive Summit Financial Strategies, Inc.'s brochure or if you have any questions about the contents of this supplement.

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

### Educational Background and Business Experience

Mark S. Coffey was born in 1960. Mr. Coffey graduated from Bethany College in 1982, with a degree in Political Science. Mr. Coffey graduated from Capital University Law School in 1985, with a Juris Doctor degree. From June 1999 to June 2010, Mr. Coffey was employed as a financial planner of John E. Sestina and Company. Mr. Coffey has been employed at Summit Financial Strategies, Inc. (Summit) since July 2010. He has served as a Senior Financial Advisor since July 2010 and a Partner since 2015.

Mr. Coffey has been a CERTIFIED FINANCIAL PLANNER™ certificant since 2000. CFP® certification identifies individuals who have completed the mandatory examination, education, experience, and ethics requirements mandated by the CFP Board. Candidates must have at least three years of qualifying work experience that relates to financial planning. Candidates are required to hold a bachelors degree from an accredited university. They must pass an examination that covers over 100 financial planning topics, which broadly include

general principles of financial planning, insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning. Finally, candidates have ongoing ethics requirements and oversight by the CFP Board.

### Disciplinary Information

None.

### Other Business Activities

Mark Coffey is not actively engaged in any other investment-related businesses or occupations.

Mr. Coffey is not actively engaged in any non-investment-related business or occupation for compensation.

### Additional Compensation

Mr. Coffey's annual compensation is based, in part, on the amount of assets under management that Mr. Coffey introduces to the Registrant. Specifically, Mr. Coffey is eligible to receive a bonus based on a percentage of the fees collected by referred clients (both direct and secondary referrals) for the first two years after a client enters into an agreement with the Registrant. Accordingly, Mr. Coffey has a conflict of interest in recommending the Registrant to clients for investment advisory services, as the recommendation is influenced by Mr. Coffey's financial interest instead of based solely on a client or prospective client's best interests. The Registrant believes that Mr. Coffey's financial interests are aligned with referred clients. However, the Registrant seeks to mitigate this conflict of interest by disclosing it to clients.

## Supervision

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## Wendy S. Trout

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

### Educational Background and Business Experience

Wendy Trout was born in 1971. Ms. Trout graduated from DeVry Institute of Technology in 1994, with a degree in Business Operations. Ms. Trout has been employed as a Financial Advisor at Summit Financial Strategies, Inc. (Summit) since October 2005. She has served as a Senior Financial Advisor since October 2011, Partner since 2015, and Vice President and Secretary since January 2016.

Ms. Trout has been a CERTIFIED FINANCIAL PLANNER™ certificant since 2002. CFP® certification identifies individuals who have completed the mandatory examination, education, experience, and ethics requirements mandated by the CFP Board. Candidates must have at least three years of qualifying work experience that relates to financial planning. Candidates are required to hold a bachelors degree from an accredited university. They must pass an examination that covers over 100 financial planning topics, which broadly include general principles of financial planning, insurance planning and risk management,

employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning. Finally, candidates have ongoing ethics requirements and oversight by the CFP Board.

Ms. Trout has been a Chartered Advisor in Philanthropy® (CAP®) since 2015. Candidates for the CAP® designation must complete a minimum of three courses in philanthropic studies through the Irwin Graduate School of The American College and six hours of rigorous, supervised written examinations. The curriculum addresses the advanced design, implementation and management of charitable gift techniques and strategies, as well and philanthropic tools including charitable trusts, private foundations, supporting organizations, donor-advised funds, pooled income funds, and charitable gift annuities. CAP® designees must have three-years of full-time, relevant business experience and earn 15 hours of continuing education every two years in course work directly related to the designation.

### Disciplinary Information

None.

### Other Business Activities

Wendy Trout is not actively engaged in any other investment-related businesses or occupations.

Ms. Trout is not actively engaged in any non-investment-related business or occupation for compensation.

### Additional Compensation

Ms. Trout's annual compensation is based, in part, on the amount of assets under management that Ms. Trout introduces to the Registrant. Specifically, Ms. Trout is

eligible to receive a bonus based on a percentage of the fees collected by referred clients (both direct and secondary referrals) for the first two years after a client enters into an agreement with the Registrant. Accordingly, Ms. Trout has a conflict of interest in recommending the Registrant to clients for investment advisory services, as the recommendation is influenced by Ms. Trout's financial interest instead of based solely on a client or prospective client's best interests. The Registrant believes that Ms. trout's financial interests are aligned with referred clients. However, the Registrant seeks to mitigate this conflict of interest by disclosing it to clients.

## Supervision

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## Michael R. Scherer

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

### Educational Background and Business Experience

Michael R. Scherer was born in 1985. Mr. Scherer graduated from Miami University in 2007, with a degree in finance. Since May 2006, Mr. Scherer has been employed by Summit Financial Strategies, Inc. (Summit) since May 2008. He has served as an Associate Advisor from May 2011 to May 2012; Financial Advisor from May 2012 to May 2015; and Senior Financial Advisor, Partner, and Vice President since January 2016.

Mr. Scherer has been a CERTIFIED FINANCIAL PLANNER™ certificant since 2010. CFP® certification identifies individuals who have completed the mandatory examination, education, experience, and ethics requirements mandated by the CFP Board. Candidates must have at least three years of qualifying work experience that relates to financial planning. Candidates are required to hold a bachelors degree from an accredited university. They must pass an examination that covers over 100 financial planning topics, which broadly include general principles of financial planning, insurance planning and risk management,

employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning. Finally, candidates have ongoing ethics requirements and oversight by the CFP Board.

### Disciplinary Information

None.

### Other Business Activities

Michael Scherer is not actively engaged in any other investment-related businesses or occupations.

Mr. Scherer is not actively engaged in any non-investment-related business or occupation for compensation.

### Additional Compensation

Mr. Scherer's annual compensation is based, in part, on the amount of assets under management that Mr. Scherer introduces to the Registrant. Specifically, Mr. Scherer is eligible to receive a bonus based on a percentage of the fees collected by referred clients (both direct and secondary referrals) for the first two years after a client enters into an agreement with the Registrant. Accordingly, Mr. Scherer has a conflict of interest in recommending the Registrant to clients for investment advisory services, as the recommendation is influenced by Mr. Scherer's financial interest instead of based solely on a client or prospective client's best interests. The Registrant believes that Mr. Scherer's financial interests are aligned with referred clients. However, the Registrant seeks to mitigate this conflict of interest by disclosing it to clients.

### Supervision

Summit provides investment advisory and

supervisory services in accordance with the firm's *Rule 206(4)-7 Policies and Procedures Manual* to comply with the supervision requirements of Section 203(e)(6) of the Investment Advisers Act of 1940 (the *Act*). Summit's Chief Compliance Officer, Timothy W. Swain, is primarily responsible for implementing Summit's policies and procedures and overseeing the activities of supervised persons. Summit's employees direct any questions regarding the applicability or relevance of the *Act*, its Rules, or the contents of the *Rule 206(4)-7 Policies and Procedures Manual* to the Chief Compliance Officer. Clients with questions regarding Summit's supervision or compliance practices should contact Timothy Swain at (614) 885-1115.

## Timothy W. Swain

This brochure supplement provides information about Timothy W. Swain that supplements the Summit Financial Strategies, Inc. brochure. You should have received a copy of that brochure. Please contact Timothy W. Swain, Chief Compliance Officer, if you did *not* receive Summit Financial Strategies, Inc.'s brochure or if you have any questions about the contents of this supplement.

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

### Educational Background and Business Experience

Timothy W. Swain was born in 1982. Mr. Swain graduated from The Ohio State University in 2007, with a degree in human ecology. Mr. Swain has been employed by Summit Financial Strategies, Inc. (Summit) since 2006. He has served a Staff Financial Advisor from April 2008 to April 2013; Associate Advisor from April 2013 to April 2014; Financial Advisor since April 2014, Senior Financial Advisor since April 2016; and Chief Compliance Officer, Partner, and Vice President since January 2016.

Mr. Swain has been a CERTIFIED FINANCIAL PLANNER™ certificant since 2011. CFP® certification identifies individuals who have completed the mandatory examination, education, experience, and ethics requirements mandated by the CFP Board. Candidates must have at least three years of qualifying work experience that relates to financial planning. Candidates are required to hold a bachelors degree from an accredited university. They must pass an examination that covers over 100 financial planning topics, which broadly include

general principles of financial planning, insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning. Finally, candidates have ongoing ethics requirements and oversight by the CFP Board.

### Disciplinary Information

None.

### Other Business Activities

Timothy Swain is not actively engaged in any other investment-related businesses or occupations.

Mr. Swain is not actively engaged in any non-investment-related business or occupation for compensation.

### Additional Compensation

Mr. Swain's annual compensation is based, in part, on the amount of assets under management that Mr. Swain introduces to the Registrant. Specifically, Mr. Swain is eligible to receive a bonus based on a percentage of the fees collected by referred clients (both direct and secondary referrals) for the first two years after a client enters into an agreement with the Registrant. Accordingly, Mr. Swain has a conflict of interest in recommending the Registrant to clients for investment advisory services, as the recommendation is influenced by Mr. Swain's financial interest instead of based solely on a client or prospective client's best interests. The Registrant believes that Mr. Swain's financial interests are aligned with referred clients. However, the Registrant seeks to mitigate this conflict of interest by disclosing it to clients.

### Supervision

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## Luke J. Salcone

This brochure supplement provides information about Luke J. Salcone that supplements the Summit Financial Strategies, Inc. brochure. You should have received a copy of that brochure. Please contact Timothy W. Swain, Chief Compliance Officer, if you did *not* receive Summit Financial Strategies, Inc.'s brochure or if you have any questions about the contents of this supplement.

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

### Educational Background and Business Experience

Luke J. Salcone was born in 1989. Mr. Salcone graduated from The Ohio State University in 2012, with a degree in human ecology. Mr. Salcone has been employed by Summit Financial Strategies, Inc. (Summit) since January 2012. He has served as an Intern from January 2012 to May 2012; as a Paraplanner from September 2012 to September 2013; as a Staff Financial Advisor from September 2013 to September 2015; as a Associate Advisor from September 2015 to January 2017; and as a Financial Advisor since January 2017.

Mr. Salcone has been a CERTIFIED FINANCIAL PLANNER™ certificant since 2014. CFP® certification identifies individuals who have completed the mandatory examination, education, experience, and ethics requirements mandated by the CFP Board. Candidates must have at least three years of qualifying work experience that relates to financial planning. Candidates are required to hold a bachelors degree from an accredited university. They must pass an examination that covers over 100 financial

planning topics, which broadly include general principles of financial planning, insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning. Finally, candidates have ongoing ethics requirements and oversight by the CFP Board.

### Disciplinary Information

None.

### Other Business Activities

Luke Salcone is not actively engaged in any other investment-related businesses or occupations.

Mr. Salcone is engaged as a manager/baker for his family-owned business, Bruegger's Bagels DBA North Coast Bakeries.

### Additional Compensation

Mr. Salcone's annual compensation is based, in part, on the amount of assets under management that Mr. Salcone introduces to the Registrant. Specifically, Mr. Salcone is eligible to receive a bonus based on a percentage of the fees collected by referred clients (both direct and secondary referrals) for the first two years after a client enters into an agreement with the Registrant. Accordingly, Mr. Salcone has a conflict of interest in recommending the Registrant to clients for investment advisory services, as the recommendation is influenced by Mr. Salcone's financial interest instead of based solely on a client or prospective client's best interests. The Registrant believes that Mr. Salcone's financial interests are aligned with referred clients. However, the Registrant seeks to mitigate this conflict of interest by disclosing it to clients.

## Supervision

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## Benjamin I. Skinner

This brochure supplement provides information about Benjamin I. Skinner that supplements the Summit Financial Strategies, Inc. brochure. You should have received a copy of that brochure. Please contact Timothy W. Swain, Chief Compliance Officer, if you did *not* receive Summit Financial Strategies, Inc.'s brochure or if you have any questions about the contents of this supplement.

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

### Educational Background and Business Experience

Benjamin I. Skinner was born in 1979. Mr. Skinner graduated from Ohio State University in 2012, with a Bachelor of Science degree in Human Ecology. Mr. Skinner was an analyst at Nationwide Insurance from April 2001 to April 2012. He was an intern and then an assistant financial planner at Fairfield Investments and Wealth Management, LLC from May 2011 to December 2011. Mr. Skinner has been employed by Summit Financial Strategies, Inc. (Summit) since 2012. He served as an Intern from January 2012 to April 2012; Paraplanner from April 2012 to May 2013; Staff Financial Advisor from April 2013 to May 2016; Associate Advisor from May 2016 to January 2017; and Financial Advisor since January 2017.

Mr. Skinner has been a CERTIFIED FINANCIAL PLANNER™ certificant since 2014. CFP® certification identifies individuals who have completed the mandatory examination, education, experience, and ethics requirements mandated by the CFP Board. Candidates must have at least three years of qualifying work experience that relates to financial planning.

Candidates are required to hold a bachelors degree from an accredited university. They must pass an examination that covers over 100 financial planning topics, which broadly include general principles of financial planning, insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning. Finally, candidates have ongoing ethics requirements and oversight by the CFP.

Mr. Skinner has been a National Social Security Advisor certificate holder since 2018. The NSSA® certificate denotes advanced education, knowledge, and training in the Social Security Program. Certificate holders must complete proscribed educational training and pass an online assessment with a grade of 79% or higher. The NSSA® certificate program is overseen by the National Social Security Association, Inc

### Board Disciplinary Information

None.

### Other Business Activities

Benjamin Skinner is not actively engaged in any other investment-related businesses or occupations.

Mr. Skinner is not actively engaged in any non-investment-related business or occupation for compensation.

### Additional Compensation

Mr. Skinner's annual compensation is based, in part, on the amount of assets under management that Mr. Skinner introduces to the Registrant. Specifically, Mr. Skinner is eligible to receive a bonus based on a percentage of the fees collected by referred clients (both direct and secondary referrals) for the first two

years after a client enters into an agreement with the Registrant. Accordingly, Mr. Skinner has a conflict of interest in recommending the Registrant to clients for investment advisory services, as the recommendation is influenced by Mr. Skinner's financial interest instead of based solely on a client or prospective client's best interests. The Registrant believes that Mr. Skinner's financial interests are aligned with referred clients. However, the Registrant seeks to mitigate this conflict of interest by disclosing it to clients.

## Supervision

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## Matthew J. Daniel

This brochure supplement provides information about Matthew J. Daniel that supplements the Summit Financial Strategies, Inc. brochure. You should have received a copy of that brochure. Please contact Timothy W. Swain, Chief Compliance Officer, if you did not receive Summit Financial Strategies, Inc.'s brochure or if you have any questions about the contents of this supplement.

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

### Educational Background and Business Experience

Matthew J. Daniel was born in 1991. Mr. Daniel graduated from Miami University in 2013, with a Bachelor of Science degree in Business with a Major in Finance. Mr. Daniel was a financial representative at Fidelity Brokerage Services LLC from May 2013 to December 2014. Mr. Daniel was an Intern at Summit Financial Strategies, Inc. (Summit), from January 2014 to May 2015. Mr. Daniel was a Paraplanner at Summit from May 2015 to May 2016. Mr. Daniel was a Staff Financial Advisor at Summit from May 2016 to January 2019. Mr. Daniel has been employed by Summit Financial Strategies, Inc. (Summit), as an Associate Advisor since January 2019.

Mr. Daniel has been a CFA® Charter Holder since 2018. CFA® designates an international professional certificate that is offered by the CFA Institute. 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 107,000 CFA charter holders working in 135 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.

The CFA Institute Code of Ethics and Standards of Professional Conduct, enforced through an active professional conduct program, require CFA charter holders to: Place their clients' interests ahead of their own, Maintain independence and objectivity, Act with integrity, Maintain and improve their professional competence and Disclose conflicts of interest and legal matters.

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 23 countries/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.

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.

Mr. Daniel has been a CERTIFIED FINANCIAL PLANNER™ certificant since 2019. CFP® certification identifies individuals who have completed the mandatory examination, education, experience, and ethics requirements mandated by the CFP Board. Candidates must have at least three years of qualifying work experience that relates to financial planning. Candidates are required to hold a bachelors degree from an accredited university. They must pass an examination that covers over 100 financial planning topics, which broadly include general principles of financial planning, insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning. Finally, candidates have ongoing ethics requirements and oversight by the CFP.

### Board Disciplinary Information

None.

### Other Business Activities

Matthew Daniel is not actively engaged in any other investment-related business or occupation.

Mr. Daniel is not actively engaged in any other non-investment-related business or occupation for compensation.

### Additional Compensation

Mr. Daniel's annual compensation is based, in part, on the amount of assets under management that Mr. Daniel introduces to the Registrant. Specifically, Mr. Daniel is eligible to receive a bonus based on a percentage of the fees collected by referred clients (both direct and secondary referrals) for the first two years after a client enters into an agreement with the Registrant. Accordingly, Mr. Daniel has a conflict of interest in recommending the Registrant to clients for investment advisory services, as the recommendation is influenced by Mr. Daniel's financial interest instead of based solely on a client or prospective client's best interests. The Registrant believes that Mr. Daniel's financial interests are aligned with referred clients. However, the Registrant seeks to mitigate this conflict of interest by disclosing it to clients.

### Supervision

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*Procedures Manual* to the Chief Compliance Officer. Clients with questions regarding Summit's supervision or compliance practices should contact Timothy Swain at (614) 885-1115.

## Austen S. Harrison

This brochure supplement provides information about Austen S. Harrison that supplements the Summit Financial Strategies, Inc. brochure. You should have received a copy of that brochure. Please contact Timothy W. Swain, Chief Compliance Officer, if you did not receive Summit Financial Strategies, Inc.'s brochure or if you have any questions about the contents of this supplement.

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

### Educational Background and Business Experience

Austen S. Harrison was born in 1992. Mr. Harrison graduated from Ashland University in 2014, with a Bachelor of Science in Business Administration. Mr. Harrison was a Paraplanner at Summit Financial Strategies, Inc. (Summit), from May 2014 to May 2015. Mr. Harrison was a Staff Financial Advisor at Summit from May 2015 to January 2019. Mr. Harrison has been employed by Summit as an Associate Advisor since January 2019.

Mr. Harrison has been a Certified Financial Planner™ certificant since 2016. CFP® certification identifies individuals who have completed the mandatory examination, education, experience, and ethics requirements mandated by the CFP Board. Candidates must have at least three years of qualifying work experience that relates to financial planning. Candidates are required to hold a bachelors degree from an accredited university. They must pass an examination that covers over 100 financial planning topics, which broadly include

general principles of financial planning, insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning. Finally, candidates have ongoing ethics requirements and oversight by the CFP Board.

### Board Disciplinary Information

None.

### Other Business Activities

Austen Harrison is not actively engaged in any other investment-related business or occupation.

Mr. Harrison is not actively engaged in any other non-investment-related business or occupation for compensation.

### Additional Compensation

Mr. Harrison's annual compensation is based, in part, on the amount of assets under management that Mr. Harrison introduces to the Registrant. Specifically, Mr. Harrison is eligible to receive a bonus based on a percentage of the fees collected by referred clients (both direct and secondary referrals) for the first two years after a client enters into an agreement with the Registrant. Accordingly, Mr. Harrison has a conflict of interest in recommending the Registrant to clients for investment advisory services, as the recommendation is influenced by Mr. Harrison's financial interest instead of based solely on a client or prospective client's best interests. The Registrant believes that Mr. Harrison's financial interests are aligned with referred clients. However, the Registrant

seeks to mitigate this conflict of interest by disclosing it to clients.

## Supervision

Summit provides investment advisory and supervisory services in accordance with the firm's Rule 206(4)-7 Policies and Procedures Manual to comply with the supervision requirements of Section 203(e)(6) of the Investment Advisers Act of 1940 (the *Act*). Summit's Chief Compliance Officer, Timothy W. Swain, is primarily responsible for implementing Summit's policies and procedures and overseeing the activities of supervised persons. Summit's employees direct any questions regarding the applicability or relevance of the Act, its Rules, or the contents of the Rule 206(4)-7 Policies and Procedures Manual to the Chief Compliance Officer. Clients with questions regarding Summit's supervision or compliance practices should contact Timothy Swain at (614) 885-1115.

## Benjamin W. Murray

This brochure supplement provides information about Benjamin W. Murray that supplements the Summit Financial Strategies, Inc. brochure. You should have received a copy of that brochure. Please contact Timothy W. Swain, Chief Compliance Officer, if you did not receive Summit Financial Strategies, Inc.'s brochure or if you have any questions about the contents of this supplement.

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

### Educational Background and Business Experience

Benjamin W. Murray was born in 1988. Mr. Murray graduated from the University of Dayton in 2010, with a Bachelor of Science degree in Business Economics and Finance and in 2011, with a Master of Business Administration degree with a concentration in Finance. Mr. Murray was an internal auditor at PNC Bank from February 2015 to September 2016 and an associate investment advisor from April 2013 to January 2015.

Mr. Murray has been a Certified Financial Planner™ certificant since 2016. CFP® certification identifies individuals who have completed the mandatory examination, education, experience, and ethics requirements mandated by the CFP Board. Candidates must have at least three years of qualifying work experience that relates to financial planning. Candidates are required to hold a bachelors degree from an accredited university. They must pass an examination that covers over 100 financial planning topics, which broadly include

general principles of financial planning, insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning. Finally, candidates have ongoing ethics requirements and oversight by the CFP Board.

### Board Disciplinary Information

None.

### Other Business Activities

Mr. Murray is not actively engaged in any other investment-related business or occupation.

Mr. Murray is not actively engaged in any other non-investment-related business or occupation for compensation.

### Additional Compensation

Mr. Murray's annual compensation is based, in part, on the amount of assets under management that Mr. Murray introduces to the Registrant. Specifically, Mr. Murray is eligible to receive a bonus based on a percentage of the fees collected by referred clients (both direct and secondary referrals) for the first two years after a client enters into an agreement with the Registrant. Accordingly, Mr. Murray has a conflict of interest in recommending the Registrant to clients for investment advisory services, as the recommendation is influenced by Mr. Murray's financial interest instead of based solely on a client or prospective client's best interests. The Registrant believes that Mr. Murray's financial interests are aligned with referred clients. However, the Registrant

seeks to mitigate this conflict of interest by disclosing it to clients.

## Supervision

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