

**SUMMIT FINANCIAL STRATEGIES, INC.**

4111 Worth Ave. #510, Columbus, OH 43219-3599

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

# Form ADV Part 2B

**BROCHURE SUPPLEMENT November 6, 2023**

## 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 is certified for financial planning services in the United States by Certified Financial Planner Board of Standards, Inc. ("CFP Board"). Therefore, she may refer to herself as a CERTIFIED FINANCIAL PLANNER™ professional or a CFP® professional, and she may use these and CFP Board's other certification marks (the "CFP Board Certification Marks"). The CFP® certification is voluntary. No federal or state law or regulation requires financial planners to hold the CFP® certification. You may find more information about the CFP® certification at [www.cfp.net](http://www.cfp.net).

CFP® professionals have met CFP Board's high standards for education, examination, experience, and ethics. To become a CFP® professional, an individual must fulfill the following requirements:

- **Education** – Earn a bachelor's degree or higher from an accredited college or university and complete CFP Board-approved coursework at a college or university through a CFP Board Registered Program. The coursework covers the financial planning subject areas CFP Board has determined are necessary for the competent and professional delivery of financial planning services, as well as a comprehensive financial plan development capstone course. A candidate may satisfy some of the coursework requirement through other qualifying credentials.
- **Examination** – Pass the comprehensive CFP® Certification Examination. The examination is designed to assess an individual's ability to integrate and apply a broad base of financial planning knowledge in the context of real-life financial planning situations.
- **Experience** – Complete 6,000 hours of professional experience related to the personal financial planning process, or 4,000 hours of apprenticeship experience that meets additional requirements.
- **Ethics** – Satisfy the Fitness Standards for Candidates for CFP® Certification and Former CFP® Professionals Seeking Reinstatement and agree to be bound by CFP Board's Code of Ethics and Standards of Conduct ("Code and Standards"), which sets forth the ethical and practice standards for CFP® professionals.

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- **Ethics** – Commit to complying with CFP Board’s Code and Standards. This includes a commitment to CFP Board, as part of the certification, to act as a fiduciary, and therefore, act in the best interests of the client, at all times when providing financial advice and financial planning. CFP Board may sanction a CFP® professional who does not abide by this commitment, but CFP Board does not guarantee a CFP® professional's services. A client who seeks a similar commitment should obtain a written engagement that includes a fiduciary obligation to the client.
- **Continuing Education** – Complete 30 hours of continuing education every two years to maintain competence, demonstrate specified levels of knowledge, skills, and abilities, and keep up with developments in financial planning. Two of the hours must address the Code and Standards.

Ms. Macchia has held the designation of Chartered Financial Consultant (ChFC®) since 2001. The ChFC® designation is awarded by The American College, an accredited private educational institution that offers both undergraduate and graduate training programs. Prerequisites include high school education and three years of full-time business experience within the five years preceding the awarding of the designation. Average study time to earn the ChFC® exceeds 450 hours, to complete the 8 required college-level courses and pass the final exam for each course. Required courses cover topics, including retirement and estate planning; insurance planning; financial process and environment, income tax planning; employee benefits planning; asset protection planning and estate tax, transfer tax, and gift tax planning; and applications of comprehensive financial planning and consulting. Certification requires 30 CE credits every two years. ChFC® charterholders are held to a fiduciary standard and agree to comply with The American College code of ethics and procedures.

### Disciplinary Information

None.

### Other Business Activities

Ms. 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

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.

## 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 is certified for financial planning services in the United States by Certified Financial Planner Board of Standards, Inc. ("CFP Board"). Therefore, he may refer to himself as a CERTIFIED FINANCIAL PLANNER™ professional or a CFP® professional, and he may use these and CFP Board's other certification marks (the "CFP Board Certification Marks"). The CFP® certification is voluntary. No federal or state law or regulation requires financial planners to hold the CFP® certification. You may find more information about the CFP® certification at [www.cfp.net](http://www.cfp.net).

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- **Experience** – Complete 6,000 hours of professional experience related to the personal financial planning process, or 4,000 hours of apprenticeship experience that meets additional requirements.
- **Ethics** – Satisfy the Fitness Standards for Candidates for CFP® Certification and Former CFP® Professionals Seeking Reinstatement and agree to be bound by CFP Board's Code of Ethics and Standards of Conduct ("Code and Standards"), which sets forth the ethical and practice standards for CFP® professionals.

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- **Continuing Education** – Complete 30 hours of continuing education every two years to maintain competence, demonstrate specified levels of knowledge, skills, and abilities, and keep up with developments in financial planning. Two of the hours must address the Code and Standards.

Mr. Sutliff has held the designation of Chartered Financial Consultant (ChFC®) since 1999. The ChFC® designation is awarded by The American College, an accredited private educational institution that offers both undergraduate and graduate training programs. Prerequisites include high school education and three years of full-time business experience within the five years preceding the awarding of the designation. Average study time to earn the ChFC® exceeds 450 hours, to complete the 8 required college-level courses and pass the final exam for each course. Required courses cover topics, including retirement and estate planning; insurance planning; financial process and environment, income tax planning; employee benefits planning; asset protection planning and estate tax, transfer tax, and gift tax planning; and applications of comprehensive financial planning and consulting. Certification requires 30 CE credits every two years. ChFC® charterholders are held to a fiduciary standard and agree to comply with The American College code of ethics and procedures.

Mr. Sutliff has held the designation of Certified Divorce Financial Analyst® since 2006. The Certified Divorce Financial Analyst® certification is issued by The Institute for Divorce Financial Analysts (IDFA™), which is a national organization dedicated to the certification, education, and promotion of the use of financial professionals in the divorce arena.

Founded in 1993, IDFA™ provides specialized training to accounting, financial, and legal professionals in the field of pre-divorce financial planning. Over the years, IDFA™ has certified more than 5,000 professionals in the U.S. and Canada as Certified Divorce Financial Analyst® certifiants. The CDFA® certification is available to individuals who have a minimum of three years’ experience as a financial professional, accountant, or matrimonial lawyer. To acquire the certification, a candidate must successfully pass all exams and be in good standing with their broker dealer (if applicable) and the FINRA/SEC or other licensing or regulatory agency.

There are currently four methods of pursuing the CDFA® certification, all culminating in an examination consisting of 150 multiple-choice questions. To retain the Certified Divorce Financial Analyst® certification, a CDFA® certificant must obtain thirty divorce-related hours of continuing education every two years, remain in good standing with the IDFA™, and keep his/her dues current. To learn more about the CDFA® certification, visit <http://www.institutedfa.com/>.

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## Disciplinary Information

None.

## Other Business Activities

Mr. 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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## 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 is certified for financial planning services in the United States by Certified Financial Planner Board of Standards, Inc. ("CFP Board"). Therefore, he may refer to himself as a CERTIFIED FINANCIAL PLANNER™ professional or a CFP® professional, and he may use these and CFP Board's other certification marks (the "CFP Board Certification Marks"). The CFP® certification is voluntary. No federal or state law or regulation requires financial planners to hold the CFP® certification. You may find more information about the CFP® certification at [www.cfp.net](http://www.cfp.net).

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- **Continuing Education** – Complete 30 hours of continuing education every two years to maintain competence, demonstrate specified levels of knowledge, skills, and abilities, and keep up with developments in financial planning. Two of the hours must address the Code and Standards.

Mr. Hurley earned the designation of Chartered Alternative Investment Analyst (CAIA) since November 2013. The CAIA designation, 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 designation, 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 bachelor's 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. The designation is administered through the Investments & Wealth Institute®. Prerequisites for the CIMA® certification are three years of financial services experience and an acceptable regulatory history. To obtain the CIMA® certification, candidates must complete an executive education program through a registered education provider and pass a comprehensive certification exam. CIMA® designees are required to adhere to the Investments & Wealth Institute’s® Code of Professional Responsibility and the appropriate use of the certification marks. CIMA® designees must report 40 hours of continuing education credits, including two ethics hours, every two years to maintain the certification.

Mr. Hurley has held the designation of Enrolled Agent (EA) since July 2012. Enrolled Agent (EA) is a tax professional who has passed an IRS test covering all aspects of taxation, plus passed an IRS background check. Enrolled Agents have passed a two-day, 8-hour examination. The examination (called the Special Enrollment Examination) covers all aspects of federal tax law, including the taxation of individuals, corporations, partnerships, and various regulations governing IRS

collections and audit procedures. Like CPAs and tax attorneys, EAs can handle any type of tax matter and represent their client's interests before the IRS. Unlike CPAs and tax attorneys, Enrolled Agents are tested directly by the IRS, and enrolled agents focus exclusively on tax accounting. The "EA" designation may be revoked by the IRS' Office of Professional Responsibility for malpractice.

Mr. Hurley has been a CFA® Charterholder 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 178,000 CFA® Charterholders working in over 170 countries and regions. 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® Charterholders to:

- Place their clients' interests ahead of their own
- Maintain independence and objectivity
- Act with integrity
- Maintain and improve their professional competence
- 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 38 countries/territories recognize the CFA® charter as a proxy for meeting certain licensing requirements, and more than 466 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

Mr. 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

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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 is certified for financial planning services in the United States by Certified Financial Planner Board of Standards, Inc. ("CFP Board"). Therefore, he may refer to himself as a CERTIFIED FINANCIAL PLANNER™ professional or a CFP® professional, and he may use these and CFP Board's other certification marks (the "CFP Board Certification Marks"). The CFP® certification is voluntary. No federal or state law or regulation requires financial planners to hold the CFP® certification. You may find more information about the CFP® certification at [www.cfp.net](http://www.cfp.net).

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- **Continuing Education** – Complete 30 hours of continuing education every two years to maintain competence, demonstrate specified levels of knowledge, skills, and abilities, and keep up with developments in financial planning. Two of the hours must address the Code and Standards.

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 AIF Designation certifies that the recipient has specialized knowledge of fiduciary standards of care and their application to the investment management process. To receive the AIF Designation, the individual must meet prerequisite criteria based on a combination of education, relevant industry experience, and/or ongoing professional development, complete a training program, successfully pass a comprehensive, closed-book final examination under the supervision of a proctor and agree to abide by the Code of Ethics and Conduct Standards. In order to maintain the AIF Designation, the individual must annually attest to the Code of Ethics and Conduct Standards, and accrue and report a minimum of six hours of continuing education. The Designation is administered by the Center for Fiduciary Studies, the standards-setting body of fi360.

## Disciplinary Information

None.

## Other Business Activities

Mr. 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.

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## Additional Compensation

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## Mark S. Coffey

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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 is certified for financial planning services in the United States by Certified Financial Planner Board of Standards, Inc. ("CFP Board"). Therefore, he may refer to himself as a CERTIFIED FINANCIAL PLANNER™ professional or a CFP® professional, and he may use these and CFP Board's other certification marks (the "CFP Board Certification Marks"). The CFP® certification is voluntary. No federal or state law or regulation requires financial planners to hold the CFP® certification. You may find more information about the CFP® certification at [www.cfp.net](http://www.cfp.net).

CFP® professionals have met CFP Board's high standards for education, examination, experience, and ethics. To become a CFP® professional, an individual must fulfill the following requirements:

- **Education** – Earn a bachelor's degree or higher from an accredited college or university and complete CFP Board-approved coursework at a college or university through a CFP Board Registered Program. The coursework covers the financial planning subject areas CFP Board has determined are necessary for the competent and professional delivery of financial planning services, as well as a comprehensive financial plan development capstone course. A candidate may satisfy some of the coursework requirement through other qualifying credentials.
- **Examination** – Pass the comprehensive CFP® Certification Examination. The examination is designed to assess an individual's ability to integrate and apply a broad base of financial planning knowledge in the context of real-life financial planning situations.
- **Experience** – Complete 6,000 hours of professional experience related to the personal financial planning process, or 4,000 hours of apprenticeship experience that meets additional requirements.
- **Ethics** – Satisfy the Fitness Standards for Candidates for CFP® Certification and Former CFP® Professionals Seeking Reinstatement and agree to be bound by CFP Board's Code of Ethics and Standards of Conduct ("Code and Standards"), which sets forth the ethical and practice standards for CFP® professionals.

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- **Ethics** – Commit to complying with CFP Board’s Code and Standards. This includes a commitment to CFP Board, as part of the certification, to act as a fiduciary, and therefore, act in the best interests of the client, at all times when providing financial advice and financial planning. CFP Board may sanction a CFP® professional who does not abide by this commitment, but CFP Board does not guarantee a CFP® professional's services. A client who seeks a similar commitment should obtain a written engagement that includes a fiduciary obligation to the client.
- **Continuing Education** – Complete 30 hours of continuing education every two years to maintain competence, demonstrate specified levels of knowledge, skills, and abilities, and keep up with developments in financial planning. Two of the hours must address the Code and Standards.

### Disciplinary Information

None.

### Other Business Activities

Mr. 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 is certified for financial planning services in the United States by Certified Financial Planner Board of Standards, Inc. ("CFP Board"). Therefore, she may refer to herself as a CERTIFIED FINANCIAL PLANNER™ professional or a CFP® professional, and she may use these and CFP Board's other certification marks (the "CFP Board Certification Marks"). The CFP® certification is voluntary. No federal or state law or regulation requires financial planners to hold the CFP® certification. You may find more information about the CFP® certification at [www.cfp.net](http://www.cfp.net).

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- **Continuing Education** – Complete 30 hours of continuing education every two years to maintain competence, demonstrate specified levels of knowledge, skills, and abilities, and keep up with developments in financial planning. Two of the hours must address the Code and Standards.

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

Ms. 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

This brochure supplement provides information about Michael R. Scherer 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 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 is certified for financial planning services in the United States by Certified Financial Planner Board of Standards, Inc. ("CFP Board"). Therefore, he may refer to himself as a CERTIFIED FINANCIAL PLANNER™ professional or a CFP® professional, and he may use these and CFP Board's other certification marks (the "CFP Board Certification Marks"). The CFP® certification is voluntary. No federal or state law or regulation requires financial planners to hold the CFP® certification. You may find more information about the CFP® certification at [www.cfp.net](http://www.cfp.net).

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### Disciplinary Information

None.

### Other Business Activities

Mr. 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

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## Timothy W. Swain

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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 is certified for financial planning services in the United States by Certified Financial Planner Board of Standards, Inc. ("CFP Board"). Therefore, he may refer to himself as a CERTIFIED FINANCIAL PLANNER™ professional or a CFP® professional, and he may use these and CFP Board's other certification marks (the "CFP Board Certification Marks"). The CFP® certification is voluntary. No federal or state law or regulation requires financial planners to hold the CFP® certification. You may find more information about the CFP® certification at [www.cfp.net](http://www.cfp.net).

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### Disciplinary Information

None.

### Other Business Activities

Mr. 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

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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 an Associate Advisor from September 2015 to January 2017; as a Financial Advisor from January 2017 to January 2022; and Senior Advisor and Partner since January 2022.

Mr. Salcone is certified for financial planning services in the United States by Certified Financial Planner Board of Standards, Inc. ("CFP Board"). Therefore, he may refer to himself as a CERTIFIED FINANCIAL PLANNER™ professional or a CFP® professional, and he may use these and CFP Board's other certification marks (the "CFP Board Certification Marks"). The CFP® certification is voluntary. No federal or state law or regulation requires financial planners to hold the CFP® certification. You may find more information about the CFP® certification at [www.cfp.net](http://www.cfp.net).

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- **Continuing Education** – Complete 30 hours of continuing education every two years to maintain competence, demonstrate specified levels of knowledge, skills, and abilities, and keep up with developments in financial planning. Two of the hours must address the Code and Standards.

Mr. Salcone has held the designation of Retirement Income Certified Professional® (RICP®) since 2021. The RICP® designation teaches advisers techniques and best practices used to create sustainable streams of retirement income. The education covers retirement income planning, maximizing Social Security and other income sources, minimizing risks to the plan, and managing portfolios during the asset distribution phase. The designation includes three required, college-level courses that represent a total average study time of more than 150 hours. RICP® designees must meet experience, continuing education and ethics requirements. The credential is awarded by The American College, a non-profit educator founded in 1927 and the highest form of academic accreditation.

### Disciplinary Information

None.

### Other Business Activities

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

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

### 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.

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## Benjamin I. Skinner

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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; Financial Advisor from January 2017 to January 2022, and Senior Advisor and Partner since January 2022.

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- **Ethics** – Satisfy the Fitness Standards for Candidates for CFP® Certification and Former CFP® Professionals Seeking Reinstatement and agree to be bound by CFP Board’s Code of Ethics and Standards of Conduct (“Code and Standards”), which sets forth the ethical and practice standards for CFP® professionals.

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- **Ethics** – Commit to complying with CFP Board’s Code and Standards. This includes a commitment to CFP Board, as part of the certification, to act as a fiduciary, and therefore, act in the best interests of the client, at all times when providing financial advice and financial planning. CFP Board may sanction a CFP® professional who does not abide by this commitment, but CFP Board does not guarantee a CFP® professional's services. A client who seeks a similar commitment should obtain a written engagement that includes a fiduciary obligation to the client.
- **Continuing Education** – Complete 30 hours of continuing education every two years to maintain competence, demonstrate specified levels of knowledge, skills, and abilities, and keep up with developments in financial planning. Two of the hours must address the Code and Standards.

### Disciplinary Information

None.

### Other Business Activities

Mr. 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

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

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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.



## 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 was an Associate Advisor at Summit Financial Strategies from January 2019 to January 2020. Mr. Harrison has been employed by Summit as a Financial Advisor since January 2020.

Mr. Harrison is certified for financial planning services in the United States by Certified Financial Planner Board of Standards, Inc. ("CFP Board"). Therefore, he may refer to himself as a CERTIFIED FINANCIAL PLANNER™ professional or a CFP® professional, and he may use these and CFP Board's other certification marks (the "CFP Board Certification Marks"). The CFP® certification is voluntary. No federal or state law or regulation requires financial planners to hold the CFP® certification. You may find more information about the CFP® certification at [www.cfp.net](http://www.cfp.net).

CFP® professionals have met CFP Board's high standards for education, examination, experience, and ethics. To become a CFP® professional, an individual must fulfill the following requirements:

- **Education** – Earn a bachelor's degree or higher from an accredited college or university and complete CFP Board-approved coursework at a college or university through a CFP Board Registered Program. The coursework covers the financial planning subject areas CFP Board has determined are necessary for the competent and professional delivery of financial planning services, as well as a comprehensive financial plan development capstone course. A candidate may satisfy some of the coursework requirement through other qualifying credentials.
- **Examination** – Pass the comprehensive CFP® Certification Examination. The examination is designed to assess an individual's ability to integrate and apply a broad base of financial planning knowledge in the context of real-life financial planning situations.
- **Experience** – Complete 6,000 hours of professional experience related to the personal financial planning process, or 4,000 hours of apprenticeship experience that meets additional requirements.
- **Ethics** – Satisfy the Fitness Standards for Candidates for CFP® Certification and Former CFP® Professionals Seeking Reinstatement and agree to be bound by CFP Board's Code

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of Ethics and Standards of Conduct (“Code and Standards”), which sets forth the ethical and practice standards for CFP® professionals.

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- **Ethics** – Commit to complying with CFP Board’s Code and Standards. This includes a commitment to CFP Board, as part of the certification, to act as a fiduciary, and therefore, act in the best interests of the client, at all times when providing financial advice and financial planning. CFP Board may sanction a CFP® professional who does not abide by this commitment, but CFP Board does not guarantee a CFP® professional's services. A client who seeks a similar commitment should obtain a written engagement that includes a fiduciary obligation to the client.
- **Continuing Education** – Complete 30 hours of continuing education every two years to maintain competence, demonstrate specified levels of knowledge, skills, and abilities, and keep up with developments in financial planning. Two of the hours must address the Code and Standards.

### Disciplinary Information

None.

### Other Business Activities

Mr. 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 April 2013 to January 2015 and an Associate Investment Advisor from February 2015 to September 2016. He has been employed by Summit Financial Strategies, Inc. since October 2016. He served as a Staff Financial Advisor from October 2016 to December 2019; as an Associate Advisor from January 2020 to January 2022; and as a Financial Advisor since January 2022.

Mr. Murray is certified for financial planning services in the United States by Certified Financial Planner Board of Standards, Inc. ("CFP Board"). Therefore, he may refer to himself as a CERTIFIED FINANCIAL PLANNER™ professional or a CFP® professional, and he may use these and CFP Board's other certification marks (the "CFP Board Certification Marks"). The CFP® certification is voluntary. No federal or state law or regulation requires financial planners to hold the CFP® certification. You may find more information about the CFP® certification at [www.cfp.net](http://www.cfp.net).

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- **Education** – Earn a bachelor's degree or higher from an accredited college or university and complete CFP Board-approved coursework at a college or university through a CFP Board Registered Program. The coursework covers the financial planning subject areas CFP Board has determined are necessary for the competent and professional delivery of financial planning services, as well as a comprehensive financial plan development capstone course. A candidate may satisfy some of the coursework requirement through other qualifying credentials.
- **Examination** – Pass the comprehensive CFP® Certification Examination. The examination is designed to assess an individual's ability to integrate and apply a broad base of financial planning knowledge in the context of real-life financial planning situations.
- **Experience** – Complete 6,000 hours of professional experience related to the personal financial planning process, or 4,000 hours of apprenticeship experience that meets additional requirements.

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- **Ethics** – Satisfy the Fitness Standards for Candidates for CFP® Certification and Former CFP® Professionals Seeking Reinstatement and agree to be bound by CFP Board’s Code of Ethics and Standards of Conduct (“Code and Standards”), which sets forth the ethical and practice standards for CFP® professionals.

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- **Continuing Education** – Complete 30 hours of continuing education every two years to maintain competence, demonstrate specified levels of knowledge, skills, and abilities, and keep up with developments in financial planning. Two of the hours must address the Code and Standards.

### 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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## Hannah F. Fitzpatrick

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

### Educational Background and Business Experience

Hannah F. Fitzpatrick was born in 1993. Ms. Fitzpatrick graduated from Ohio State University in 2016, with a Bachelor of Science degree in Consumer and Family Financial Services. Ms. Fitzpatrick has been employed at Summit Financial Strategies, Inc. (Summit) since October 2016. She was a Staff Financial Advisor from October 2016 through January 2022 and then an Associate Advisor from January 2022 through January 2023 and Financial Advisor since January 2023.

Ms. Fitzpatrick is certified for financial planning services in the United States by Certified Financial Planner Board of Standards, Inc. ("CFP Board"). Therefore, she may refer to herself as a CERTIFIED FINANCIAL PLANNER™ professional or a CFP® professional, and she may use these and CFP Board's other certification marks (the "CFP Board Certification Marks"). The CFP® certification is voluntary. No federal or state law or regulation requires financial planners to hold the CFP® certification. You may find more information about the CFP® certification at [www.cfp.net](http://www.cfp.net).

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- **Continuing Education** – Complete 30 hours of continuing education every two years to maintain competence, demonstrate specified levels of knowledge, skills, and abilities, and keep up with developments in financial planning. Two of the hours must address the Code and Standards.

### Disciplinary Information

None.

### Other Business Activities

Ms. Fitzpatrick is not actively engaged in any other investment-related businesses or occupations.

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

### Additional Compensation

Ms. Fitzpatrick’s annual compensation is based, in part, on the amount of assets under management that Ms. Fitzpatrick introduces to the Registrant. Specifically, Ms. Fitzpatrick 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. Fitzpatrick has a conflict of interest in recommending the Registrant to clients for investment advisory services, as the recommendation is influenced by Ms. Fitzpatrick’s financial interest instead of based solely on a client or prospective client’s best interests. The Registrant believes that Ms. Fitzpatrick’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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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.

## Summer R. Anderson

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

### Educational Background and Business Experience

Summer R. Anderson was born in 1994. Ms. Anderson graduated from Ohio State University in 2017, with a Bachelor of Science degree in Consumer and Family Financial Services. Ms. Anderson has been employed at Summit Financial Strategies, Inc. (Summit) since August 2015. Summer started as an intern from August 2015 to May 2017. She was a Staff Financial Advisor from May 2017 through January 2022 and then an Associate Advisor from January 2022 through January 2023 and Financial Advisor since January 2023.

Ms. Anderson is certified for financial planning services in the United States by Certified Financial Planner Board of Standards, Inc. ("CFP Board"). Therefore, she may refer to herself as a CERTIFIED FINANCIAL PLANNER™ professional or a CFP® professional, and she may use these and CFP Board's other certification marks (the "CFP Board Certification Marks"). The CFP® certification is voluntary. No federal or state law or regulation requires financial planners to hold the CFP® certification. You may find more information about the CFP® certification at [www.cfp.net](http://www.cfp.net).

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- **Experience** – Complete 6,000 hours of professional experience related to the personal financial planning process, or 4,000 hours of apprenticeship experience that meets additional requirements.
- **Ethics** – Satisfy the Fitness Standards for Candidates for CFP® Certification and Former CFP® Professionals Seeking Reinstatement and agree to be bound by CFP Board's Code

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of Ethics and Standards of Conduct (“Code and Standards”), which sets forth the ethical and practice standards for CFP® professionals.

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- **Continuing Education** – Complete 30 hours of continuing education every two years to maintain competence, demonstrate specified levels of knowledge, skills, and abilities, and keep up with developments in financial planning. Two of the hours must address the Code and Standards.

### Disciplinary Information

None.

### Other Business Activities

Ms. Anderson is not actively engaged in any other investment-related businesses or occupations.

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

### Additional Compensation

Ms. Anderson’s annual compensation is based, in part, on the amount of assets under management that Ms. Anderson introduces to the Registrant. Specifically, Ms. Anderson 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. Anderson has a conflict of interest in recommending the Registrant to clients for investment advisory services, as the recommendation is influenced by Ms. Anderson’s financial interest instead of based solely on a client or prospective client’s best interests. The Registrant believes that Ms. Anderson’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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## Kate A. Coghill

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

### Educational Background and Business Experience

Kate A. Coghill was born in 1989. Ms. Coghill graduated from The Ohio State University in 2011 with a Bachelor of Science degree in hospitality management. Ms. Coghill has been employed at Summit Financial Strategies, Inc. (Summit) since January 2018, and is currently a Staff Financial Advisor. From November 2016 to August 2020, she was a Retail Associate of Madewell.

Ms. Coghill is certified for financial planning services in the United States by Certified Financial Planner Board of Standards, Inc. ("CFP Board"). Therefore, she may refer to herself as a CERTIFIED FINANCIAL PLANNER™ professional or a CFP® professional, and she may use these and CFP Board's other certification marks (the "CFP Board Certification Marks"). The CFP® certification is voluntary. No federal or state law or regulation requires financial planners to hold the CFP® certification. You may find more information about the CFP® certification at [www.cfp.net](http://www.cfp.net).

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- **Continuing Education** – Complete 30 hours of continuing education every two years to maintain competence, demonstrate specified levels of knowledge, skills, and abilities, and keep up with developments in financial planning. Two of the hours must address the Code and Standards.

### Disciplinary Information

None.

### Other Business Activities

Ms. Coghill is not actively engaged in any other investment-related businesses or occupations.

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

### Additional Compensation

Ms. Coghill’s annual compensation is based, in part, on the amount of assets under management that Ms. Coghill introduces to the Registrant. Specifically, Ms. Coghill’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. Coghill has a conflict of interest in recommending the Registrant to clients for investment advisory services, as the recommendation is influenced by Ms. Coghill’s financial interest instead of based solely on a client or prospective client’s best interests. The Registrant believes that Ms. Coghill’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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## Roman Korolchuk

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

### Educational Background and Business Experience

Roman Korolchuk was born in 1990. Mr. Korolchuk graduated from The Ohio State University in 2017 with a Bachelor of Science degree in human ecology. Mr. Korolchuk has been employed at Summit Financial Strategies, Inc. (Summit) since June 2018, and is currently an Associate Advisor. From May 2013 to May 2018, he was a Patient Care Associate of Ohio State Wexner Medical Center.

Mr. Korolchuk is certified for financial planning services in the United States by Certified Financial Planner Board of Standards, Inc. ("CFP Board"). Therefore, he may refer to himself as a CERTIFIED FINANCIAL PLANNER™ professional or a CFP® professional, and he may use these and CFP Board's other certification marks (the "CFP Board Certification Marks"). The CFP® certification is voluntary. No federal or state law or regulation requires financial planners to hold the CFP® certification. You may find more information about the CFP® certification at [www.cfp.net](http://www.cfp.net).

CFP® professionals have met CFP Board's high standards for education, examination, experience, and ethics. To become a CFP® professional, an individual must fulfill the following requirements:

- **Education** – Earn a bachelor's degree or higher from an accredited college or university and complete CFP Board-approved coursework at a college or university through a CFP Board Registered Program. The coursework covers the financial planning subject areas CFP Board has determined are necessary for the competent and professional delivery of financial planning services, as well as a comprehensive financial plan development capstone course. A candidate may satisfy some of the coursework requirement through other qualifying credentials.
- **Examination** – Pass the comprehensive CFP® Certification Examination. The examination is designed to assess an individual's ability to integrate and apply a broad base of financial planning knowledge in the context of real-life financial planning situations.
- **Experience** – Complete 6,000 hours of professional experience related to the personal financial planning process, or 4,000 hours of apprenticeship experience that meets additional requirements.
- **Ethics** – Satisfy the Fitness Standards for Candidates for CFP® Certification and Former CFP® Professionals Seeking Reinstatement and agree to be bound by CFP Board's Code of Ethics and Standards of Conduct ("Code and Standards"), which sets forth the ethical and practice standards for CFP® professionals.

#### SUMMIT FINANCIAL STRATEGIES, INC

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Individuals who become certified must complete the following ongoing education and ethics requirements to remain certified and maintain the right to continue to use the CFP Board Certification Marks:

- **Ethics** – Commit to complying with CFP Board’s Code and Standards. This includes a commitment to CFP Board, as part of the certification, to act as a fiduciary, and therefore, act in the best interests of the client, at all times when providing financial advice and financial planning. CFP Board may sanction a CFP® professional who does not abide by this commitment, but CFP Board does not guarantee a CFP® professional's services. A client who seeks a similar commitment should obtain a written engagement that includes a fiduciary obligation to the client.
- **Continuing Education** – Complete 30 hours of continuing education every two years to maintain competence, demonstrate specified levels of knowledge, skills, and abilities, and keep up with developments in financial planning. Two of the hours must address the Code and Standards.

### Disciplinary Information

None.

### Other Business Activities

Mr. Korolchuk is not actively engaged in any other investment-related businesses or occupations.

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

### Additional Compensation

Mr. Korolchuk’s annual compensation is based, in part, on the amount of assets under management that Mr. Korolchuk introduces to the Registrant. Specifically, Mr. Korolchuk’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. Korolchuk has a conflict of interest in recommending the Registrant to clients for investment advisory services, as the recommendation is influenced by Mr. Korolchuk’s financial interest instead of based solely on a client or prospective client’s best interests. The Registrant believes that Mr. Korolchuk’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.

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## Steven A. Cavalieri

This brochure supplement provides information about Steven A. Cavalieri 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 Steven A. Cavalieri is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

### Educational Background and Business Experience

Steven A. Cavalieri was born in 1979. Mr. Cavalieri graduated from Indiana University in 2001 with a Bachelor of Science degree in business. Mr. Cavalieri has been employed at Summit Financial Strategies, Inc. (Summit) since October 2021, and is currently an Associate Advisor. From June 2021 to September 2021, he was the Chief Investment Officer of Delta Capital Management, Inc. From December 2013 to January 2021, he was a Portfolio Manager of Mariner Investment Group.

Mr. Cavalieri is certified for financial planning services in the United States by Certified Financial Planner Board of Standards, Inc. ("CFP Board"). Therefore, he may refer to himself as a CERTIFIED FINANCIAL PLANNER™ professional or a CFP® professional, and he may use these and CFP Board's other certification marks (the "CFP Board Certification Marks"). The CFP® certification is voluntary. No federal or state law or regulation requires financial planners to hold the CFP® certification. You may find more information about the CFP® certification at [www.cfp.net](http://www.cfp.net).

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- **Continuing Education** – Complete 30 hours of continuing education every two years to maintain competence, demonstrate specified levels of knowledge, skills, and abilities, and keep up with developments in financial planning. Two of the hours must address the Code and Standards.

Mr. Cavalieri has been a CFA® Charterholder since 2010. 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 178,000 CFA® Charterholders working in over 170 countries and regions. 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® Charterholders to:

- Place their clients’ interests ahead of their own
- Maintain independence and objectivity
- Act with integrity
- Maintain and improve their professional competence
- 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 38 countries/territories recognize the CFA® charter as a proxy for meeting certain licensing requirements, and more than 466 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.

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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. Cavaliere has been a Chartered Market Technician (CMT®) charterholder since 2014. Completing the CMT® Program demonstrates mastery of a core body of knowledge of investment risk in portfolio management. The CMT® Program is grounded in behavioral economics and extends beyond classical pattern recognition techniques to include quantitative approaches to market research and rules-based trading system design and testing. Technical analysis provides the tools to successfully navigate the gap between intrinsic value and market price across all asset classes through a disciplined, systematic approach to market behavior and the law of supply and demand. Candidates must have three years of professional analytical or investment management experience, pass three exams, and complete an application for Member Status. To maintain status as a CMT® charterholder, an individual must be a member of the CMT® Association in good standing and abide by the CFA Institute's Code of Ethics and Standards of Professional Conduct.

### Disciplinary Information

None.

### Other Business Activities

Mr. Cavaliere is not actively engaged in any other investment-related businesses or occupations.

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

### Additional Compensation

Mr. Cavaliere's annual compensation is based, in part, on the amount of assets under management that Mr. Cavaliere introduces to the Registrant. Specifically, Mr. Cavaliere 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. Cavaliere has a conflict of interest in recommending the Registrant to clients for investment advisory services, as the recommendation is influenced by Mr. Cavaliere's financial interest instead of based solely on a client or prospective client's best interests. The Registrant believes that Mr. Cavaliere's financial interests are aligned with referred clients. However, the Registrant seeks to mitigate this conflict of interest by disclosing it to clients.

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