



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

March 2015

Dear Clients:

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

Our privacy policy has not changed and is very simple:

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

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

As required by our regulators, Summit has adopted a written privacy policy; a Notice describing our policy is enclosed for your review. You will receive a copy of this policy on an annual basis for as long as you have a relationship with Summit, or when any material change occurs.

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

*Summit Asset Management LLC*

## **Summit Asset Management LLC Privacy Policy Notice**

At Summit Asset Management LLC, protecting your privacy is very important. We want you to understand what information we collect and how we use it.

In the course of providing you with investment advisor services, we are privy to a broad range of “nonpublic private information” about our clients and their families. We treat this information with great care in accordance with our privacy policy.

### **What Information We Collect and From Whom We Collect It**

We may collect nonpublic personal information about you from the following sources:

- Information we receive from you on applications or other forms;
- Information about your transactions with us and with your custodian/broker-dealer;
- Information we receive from your other advisors such as CPAs and Attorneys.

### **What Information We Disclose and To Whom We Disclose It**

We do not disclose any nonpublic information about you without your consent, except as required by law or as necessary to provide the services for which you have retained us. This applies to current as well as former clients. We restrict access to your nonpublic personal information to our partners and employees who need to know that information in order to provide our services to you.

### **Our Security Procedures**

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

### **Contacting Us**

If you have questions about this privacy policy, please call your Summit financial advisor at 901.729.8100.