

FORM ADV

Uniform Application for Investment Adviser Registration

Part II - Page 1

OMB APPROVAL	
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Name of Investment Adviser: Summit Wealth Advisors LLC				
Address: (Number and Street)	(City)	(State)	(Zip Code)	Area Code: Telephone Number:
100 Pierce Road, Suite 105	Itasca	IL	60143	(630) 285-0928

**This part of Form ADV gives information about the investment adviser and its business for the use of clients.
The information has not been approved or verified by any governmental authority.**

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(Schedules A, B, C, D, and E are included with Part I of this Form, for the use of regulatory bodies, and are not distributed to clients.)

Potential persons who are to respond to the collection of information contained in this form are not required to respond unless the form displays a currently valid OMB control number.

Applicant: Summit Wealth Advisors LLC	SEC File Number: 801-N/A	Date: 03/19/2010
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1. **A. Advisory Services and Fees.** (check the applicable boxes) For each type of service provided, state the approximate % of total advisory billings from that service. (See instruction below.)
- Applicant:**
- | | | |
|-------------------------------------|---|------------|
| <input type="checkbox"/> | (1) Provides investment supervisory services | _____ % |
| <input type="checkbox"/> | (2) Manages investment advisory accounts not involving investment supervisory services | _____ % |
| <input checked="" type="checkbox"/> | (3) Furnishes investment advice through consultations not included in either service described above | 50% |
| <input type="checkbox"/> | (4) Issues periodicals about securities by subscription | _____ % |
| <input type="checkbox"/> | (5) Issues special reports about securities not included in any service described above | _____ % |
| <input type="checkbox"/> | (6) Issues, not as part of any service described above, any charts, graphs, formulas, or other devices which clients may use to evaluate securities | _____ % |
| <input checked="" type="checkbox"/> | (7) On more than an occasional basis, furnishes advice to clients on matters not involving securities | 50% |
| <input type="checkbox"/> | (8) Provides a timing service | _____ % |
| <input type="checkbox"/> | (9) Furnishes advice about securities in any manner not described above | _____ % |

(Percentages should be based on applicant's last fiscal year. If applicant has not completed its first fiscal year, provide estimates of advisory billings for that year and state that the percentages are estimates.)

- B. Does applicant call any of the services it checked above financial planning or some similar term?
- | | | |
|--|---|-----------------------------|
| | Yes <input checked="" type="checkbox"/> | No <input type="checkbox"/> |
|--|---|-----------------------------|

- C. Applicant offers investment advisory services for: (check all that apply)
- | | | | |
|-------------------------------------|--|--------------------------|-----------------------|
| <input type="checkbox"/> | (1) A percentage of assets under management | <input type="checkbox"/> | (4) Subscription fees |
| <input checked="" type="checkbox"/> | (2) Hourly charges | <input type="checkbox"/> | (5) Commissions |
| <input checked="" type="checkbox"/> | (3) Fixed fees (not including subscription fees) | <input type="checkbox"/> | (6) Other |

- D. For each checked box in A above, describe on Schedule F:
- the services provided, including the name of any publication or report issued by the adviser on a subscription basis or for a fee
 - applicant's basic fee schedule, how fees are charged and whether its fees are negotiable
 - when compensation is payable, and if compensation is payable before service is provided, how a client may get a refund or may terminate an investment advisory contract before its expiration date

2. **Types of clients** - Applicant generally provides investment advice to: (check those that apply)
- | | | | |
|-------------------------------------|-------------------------------------|-------------------------------------|--|
| <input checked="" type="checkbox"/> | A. Individuals | <input checked="" type="checkbox"/> | E. Trusts, estates, or charitable organizations |
| <input type="checkbox"/> | B. Banks or thrift institutions | <input checked="" type="checkbox"/> | F. Corporations or business entities other than those listed above |
| <input type="checkbox"/> | C. Investment companies | <input type="checkbox"/> | G. Other (describe on Schedule F) |
| <input checked="" type="checkbox"/> | D. Pension and profit sharing plans | | |

Answer all items. Complete amended pages in full, circle amended items and file with execution page (page 1).

3. Types of Investments. Applicant offers advice on the following: (check those that apply)

- | | | | |
|-------------------------------------|---|-------------------------------------|--|
| <input checked="" type="checkbox"/> | A. Equity securities | <input checked="" type="checkbox"/> | H. United States government securities |
| <input checked="" type="checkbox"/> | (1) exchange-listed securities | | |
| <input checked="" type="checkbox"/> | (2) securities traded over-the-counter | | I. Options contracts on: |
| <input checked="" type="checkbox"/> | (3) foreign issues | <input checked="" type="checkbox"/> | (1) securities |
| | | <input type="checkbox"/> | (2) commodities |
| <input type="checkbox"/> | B. Warrants | | J. Futures contracts on: |
| <input checked="" type="checkbox"/> | C. Corporate debt securities
(other than commercial paper) | <input type="checkbox"/> | (1) tangibles |
| | | <input type="checkbox"/> | (2) intangibles |
| <input type="checkbox"/> | D. Commercial paper | | K. Interests in partnerships investing in: |
| <input checked="" type="checkbox"/> | E. Certificates of deposit | <input checked="" type="checkbox"/> | (1) real estate |
| <input checked="" type="checkbox"/> | F. Municipal securities | <input checked="" type="checkbox"/> | (2) oil and gas interests |
| | | <input type="checkbox"/> | (3) other (explain on Schedule F) |
| | G. Investment company securities: | <input checked="" type="checkbox"/> | L. Other (explain on Schedule F) |
| <input checked="" type="checkbox"/> | (1) variable life insurance | | |
| <input checked="" type="checkbox"/> | (2) variable annuities | | |
| <input checked="" type="checkbox"/> | (3) mutual fund shares | | |

4. Methods of Analysis, Sources of Information, and Investment Strategies.

A. Applicant's security analysis methods include: (check those that apply)

- | | |
|---|--|
| (1) <input checked="" type="checkbox"/> Charting | (4) <input checked="" type="checkbox"/> Cyclical |
| (2) <input checked="" type="checkbox"/> Fundamental | (5) <input type="checkbox"/> Other (explain on Schedule F) |
| (3) <input checked="" type="checkbox"/> Technical | |

B. The main sources of information applicant uses include: (check those that apply)

- | | |
|---|--|
| (1) <input checked="" type="checkbox"/> Financial newspapers and magazines | (5) <input type="checkbox"/> Timing services |
| (2) <input type="checkbox"/> Inspections of corporate activities | (6) <input checked="" type="checkbox"/> Annual reports, prospectuses, filings with the
Securities and Exchange Commission |
| (3) <input checked="" type="checkbox"/> Research materials prepared by others | (7) <input checked="" type="checkbox"/> Company press releases |
| (4) <input checked="" type="checkbox"/> Corporate rating services | (8) <input type="checkbox"/> Other (explain on Schedule F) |

C. The investment strategies used to implement any investment advice given to clients include: (check those that apply)

- | | |
|--|---|
| (1) <input checked="" type="checkbox"/> Long term purchases
(securities held at least a year) | (5) <input type="checkbox"/> Margin transactions |
| (2) <input checked="" type="checkbox"/> Short term purchases
(securities sold within a year) | (6) <input checked="" type="checkbox"/> Option writing, including covered options, uncovered
options or spreading strategies |
| (3) <input type="checkbox"/> Trading (securities sold within 30 days) | (7) <input type="checkbox"/> Other (explain on Schedule F) |
| (4) <input type="checkbox"/> Short sales | |

Applicant: Summit Wealth Advisors LLC	SEC File Number: 801-N/A	Date: 03/19/2010
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5. Education and Business Standards.

Are there any general standards of education or business experience that applicant requires of those involved in determining or giving investment advice to clients? Yes No

(If yes, describe these standards on Schedule F.)

6. Education and Business Background.

For:

- each member of the investment committee or group that determines general investment advice to be given to clients, or
- if the applicant has no investment committee or group, each individual who determines general investment advice given to clients (if more than five, respond only for their supervisors)
- each principal executive officer of applicant or each person with similar status or performing similar functions.

On Schedule F, give the:

- | | |
|-----------------|--|
| • name | • formal education after high school |
| • year of birth | • business background for the preceding five years |

7. Other Business Activities. (check those that apply)

- A. Applicant is actively engaged in a business other than giving investment advice.
- B. Applicant sells products or services other than investment advice to clients.
- C. The principal business of applicant or its principal executive officers involves something other than providing investment advice.

(For each checked box describe the other activities, including the time spent on them, on Schedule F.)

8. Other Financial Industry Activities or Affiliations. (check those that apply)

- A. Applicant is registered (or has an application pending) as a securities broker-dealer.
- B. Applicant is registered (or has an application pending) as a futures commission merchant, commodity pool operator or commodity trading adviser.
- C. Applicant has arrangements that are material to its advisory business or its clients with a related person who is a:

<input type="checkbox"/> (1) broker-dealer	<input type="checkbox"/> (7) accounting firm
<input type="checkbox"/> (2) investment company	<input type="checkbox"/> (8) law firm
<input type="checkbox"/> (3) other investment adviser	<input type="checkbox"/> (9) insurance company or agency
<input type="checkbox"/> (4) financial planning firm	<input type="checkbox"/> (10) pension consultant
<input type="checkbox"/> (5) commodity pool operator, commodity trading adviser or futures commission merchant	<input type="checkbox"/> (11) real estate broker or dealer
<input type="checkbox"/> (6) banking or thrift institution	<input type="checkbox"/> (12) entity that creates or packages limited partnerships

(For each checked box in C, on Schedule F identify the related person and describe the relationship and the arrangements.)

D. Is applicant or a related person a general partner in any partnership in which clients are solicited to invest?..... Yes No

(If yes, describe on Schedule F the partnerships and what they invest in.)

Applicant: **Summit Wealth Advisors LLC**

SEC File Number: 801- **N/A**

Date: **03/19/2010**

9. Participation or Interest in Client Transactions.

Applicant or a related person: (check those that apply)

- A. As principal, buys securities for itself from or sells securities it owns to any client.
- B. As broker or agent effects securities transactions for compensation for any client.
- C. As broker or agent for any person other than a client effects transactions in which client securities are sold to or bought from a brokerage customer.
- D. Recommends to clients that they buy or sell securities or investment products in which the applicant or a related person has some financial interest.
- E. Buys or sells for itself securities that it also recommends to clients.

(For each box checked, describe on Schedule F when the applicant or a related person engages in these transactions and what restrictions, internal procedures, or disclosures are used for conflicts of interest in those transactions.)

Describe, on Schedule F, your code of ethics, and state that you will provide a copy of your code of ethics to any client or prospective client upon request.

- 10. Conditions for Managing Accounts.** Does the applicant provide investment supervisory services, manage investment advisory accounts or hold itself out as providing financial planning or some similarly termed services *and* impose a minimum dollar value of assets or other conditions for starting or maintaining an account? Yes No
- (If yes, describe on Schedule F.)

11. Review of Accounts. If applicant provides investment supervisory services, manages investment advisory accounts, or holds itself out as providing financial planning or some similarly termed services:

- A. Describe below the reviews and reviewers of the accounts. **For reviews**, include their frequency, different levels, and triggering factors. **For reviewers**, include the number of reviewers, their titles and functions, instructions they receive from applicant on performing reviews, and number of accounts assigned each.

Clients are encouraged to have an annual review of their financial plan conducted by the Firm.

- B. Describe below the nature and frequency of regular reports to clients on their accounts.

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12. Investment or Brokerage Discretion.

- A. Does applicant or any related person have authority to determine, without obtaining specific client consent, the:
- | | | |
|--|------------------------------|--|
| (1) securities to be bought or sold? | Yes <input type="checkbox"/> | No <input checked="" type="checkbox"/> |
| (2) amount of the securities to be bought or sold? | Yes <input type="checkbox"/> | No <input checked="" type="checkbox"/> |
| (3) broker or dealer to be used? | Yes <input type="checkbox"/> | No <input checked="" type="checkbox"/> |
| (4) commission rates paid? | Yes <input type="checkbox"/> | No <input checked="" type="checkbox"/> |

- B. Does applicant or a related person suggest brokers to clients? Yes No

For each yes answer to A describe on Schedule F any limitations on the authority. For each yes to A(3), A(4) or B, describe on Schedule F the factors considered in selecting brokers and determining the reasonableness of their commissions. If the value of products, research and services given to the applicant or a related person is a factor, describe:

- the products, research and services
- whether clients may pay commissions higher than those obtainable from other brokers in return for those products and services
- whether research is used to service all of applicant's accounts or just those accounts paying for it; and
- any procedures the applicant used during the last fiscal year to direct client transactions to a particular broker in return for products and research services received.

13. Additional Compensation.

Does the applicant or a related person have any arrangements, oral or in writing, where it:

- A. is paid cash by or receives some economic benefit (including commissions, equipment or non-research services) from a non-client in connection with giving advice to clients? Yes No
- B. directly or indirectly compensates any person for client referrals? Yes No

(For each yes, describe the arrangements on Schedule F.)

14. Balance Sheet. Applicant must provide a balance sheet for the most recent fiscal year on Schedule G if applicant:

- has custody of client funds or securities unless applicant is registered or registering only with the Securities and Exchange Commission; or
 - requires prepayment of more than \$500 in fees per client and 6 or more months in advance
- Has applicant provided a Schedule G balance sheet? Yes No

**Schedule F of
Form ADV
Continuation Sheet for Form ADV Part II**

Applicant: Summit Wealth Advisors LLC	SEC File Number: 801- N/A	Date: 03/19/2010
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1. Full name of applicant exactly as stated in Item 1A of Part I of Form ADV: Summit Wealth Advisors LLC	IRS Empl. Ident.No.: Available upon Request
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Item of Form (identify)	Answer
Item 1. D.	<p>Advisory Services and Fees Summit Wealth Advisors, LLC, (hereinafter “SWA” or the “Firm”) offers personalized investment advisory services to individuals, pension and profit sharing plans, trusts, estates, charitable organizations, corporations, and other business entities. The Firm’s services and fee arrangements are described in the following pages.</p> <p>SWA is a limited liability company formed under the laws of the State of Illinois. This Schedule F narrative provides clients with information regarding SWA and the qualifications, business practices, and nature of advisory services that should be considered before becoming an advisory client of SWA.</p> <p>Please contact Kevin J. Meehan, President, if you have any questions about this Schedule F narrative. Additional information about SWA is available on the Internet at www.adviserinfo.sec.gov. You can search this site by a unique identifying number, known as a CRD number. The CRD number for SWA is 123932.</p> <p>Individuals associated with SWA will provide its investment advisory services. These individuals are appropriately licensed, qualified, and authorized to provide advisory services on SWA’s behalf. Such individuals are known as Investment Adviser Representatives (IARs).</p> <p>Financial Planning Services Financial planning typically involves providing a variety of services, principally advisory in nature, to clients regarding the management of their financial resources based upon an analysis of their individual needs. These services are provided to individuals and high net worth individuals; however, in certain circumstances, the services may be provided to small business entities, e.g. single member limited liability companies or corporations. The process typically begins with an initial complementary consultation. During or after the initial consultation, if the client decides to engage SWA for financial planning services, pertinent information about the client’s personal and financial circumstances is collected. As required, SWA will conduct follow-up meetings for the purpose of reviewing and/or collecting financial data. Once such information has been studied and analyzed, a written financial plan – designed to achieve the clients’ expressed financial goals and objectives – will be produced and presented to the client. The primary objective of this process is to allow the Firm to assist the client in developing a strategy for the successful management of income, assets, and liabilities in meeting the client’s financial goals and objectives.</p> <p>Financial plans are based on the client’s financial situation at the time the plan is presented and are based on financial information disclosed by the client to SWA. Clients are advised that certain assumptions may be made with respect to interest and inflation rates and the use of past trends and performance of the market and economy. Past performance is in no way an indication of future performance. SWA cannot offer any guarantees or promises that the client’s financial goals and objectives will be met. As the client’s financial situation, goals, objectives, or needs change, the client must notify SWA promptly.</p> <p>Individual financial planning services are offered for a fixed fee as described below. Generally, the fees for combined services would equal the sum of the individual financial planning services, which may include any one or all of the following:</p> <ol style="list-style-type: none"> 1. Cash Flow Analysis/Planning – \$500 – This includes a review of family records, budgeting, personal liability, estate information, and financial goals. The Firm may

Complete amended pages in full, circle amended items and file with execution page (page 1).

**Schedule F of
Form ADV**

Continuation Sheet for Form ADV Part II

Applicant:	SEC File Number:	Date:
Summit Wealth Advisors LLC	801- N/A	03/19/2010

1. Full name of applicant exactly as stated in Item 1A of Part I of Form ADV: Summit Wealth Advisors LLC	IRS Empl. Ident.No.: Available upon Request
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Item of Form (identify)	Answer
Item 1. D. (continued)	<p>offer advice on how to reduce risk, coordinate, and organize records, as well as estate information. The Firm will also help clients to identify and prioritize financial goals.</p> <ol style="list-style-type: none"> 2. Insurance Analysis/Planning – \$2000 – This includes risk management associated with advisory recommendations based on the combination of insurance types that best meet a client’s specific needs, e.g. life, health, disability, and long-term care insurance. This will generally include analysis of cash needs at death, income needs of surviving dependents, and disability income analysis. 3. Retirement Analysis/Planning – \$3000 – This involves advice with respect to alternatives and techniques for accumulating wealth for retirement income or advice relative to appropriate distribution of assets following retirement. Tax consequences and their implications are identified and evaluated. 4. Portfolio Analysis/Investment Planning – \$2000 – This involves advice with respect to investment alternatives and their effect on a client’s portfolio. The Firm will provide these services to individual accounts, joint accounts and qualified accounts, among others, and such advice includes asset allocation recommendations. Evaluations are made of existing investments in terms of their economic and tax characteristics as well as their suitability for meeting client’s objectives. Tax consequences and their implications are identified and evaluated. 5. Education Savings Analysis/ Planning – \$1000 – This includes alternatives and strategies with respect to the complete or partial funding of college or other post-secondary education experience. Tax consequences and their implications are identified and evaluated. 6. Estate Analysis/ Planning – \$1000 – This involves advice with respect to property ownership, distribution strategies, estate tax reduction, and tax payment techniques. This may also include a review of death and disability issues. Tax consequences and their implications are identified and evaluated. <p>Some clients may only require advice on a single aspect of the management of their financial resources, as indicated above. For these clients, the Firm offers modular financial planning and/or general consulting services that address only those specific areas of concern. SWA’s hourly fee for general consulting services is \$250 per hour for services performed by one of the Firm’s IARs, or \$60 per hour for services rendered by a staff member. Typically, these services range between one and three hours of time. However, extensive and in-depth consultations may require more hours. The fee is due and payable in full upon completion of the consultation.</p> <p>In extraordinary circumstances, the scope and complexity of the client’s financial situation may require additional time/resources outside the scale of the previously described services. In such cases, the Firm would notify the client and may request that the client pay an additional fee, based on the firm’s hourly rate of \$250.</p> <p>The services to be provided and their associated fees will be detailed in the signed agreement for services. In limited cases and in SWA’s discretion, fixed and hourly fees may be negotiated. For example, if the client implements the financial plan through IARs of SWA while acting in their capacities as insurance agents or by contracting with the Firm for additional services.</p> <p>SWA generally requires that the client pay 50% of the fixed fee upon signing the financial planning agreement, with the balance due upon completion of the contracted services.</p>

Complete amended pages in full, circle amended items and file with execution page (page 1).

**Schedule F of
Form ADV
Continuation Sheet for Form ADV Part II**

Applicant: Summit Wealth Advisors LLC	SEC File Number: 801- N/A	Date: 03/19/2010
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1. Full name of applicant exactly as stated in Item 1A of Part I of Form ADV: Summit Wealth Advisors LLC	IRS Empl. Ident.No.: Available upon Request
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Item of Form (identify)	Answer
Item 1. D. (continued)	<p>However, under no circumstances will SWA require prepayment of a fee more than six months in advance and in excess of \$500.</p> <p>The client may terminate the financial planning agreement within five days of the date of acceptance without penalty to the client. After the five-day period, either party may terminate the agreement by providing written notice to the other party. As the financial planning process is standardized, the plan will be considered 25% complete after the initial data gathering session, 50% complete after the data is analyzed, 75% complete upon delivery of the first draft of the plan, and 100% complete as of the delivery of the completed plan. In the event there are any prepaid, unearned fees at the time of termination, SWA will promptly refund a pro rata share to the client.</p> <p>General Information on Advisory Services and Fees: SWA shall never have custody of any client funds or securities, as the services of a qualified and independent custodian will be used for these asset management services. SWA does not represent, warrant, or imply that the services or methods of analysis employed by the Firm can or will predict future results, successfully identify market tops or bottoms, or insulate clients from losses due to market corrections or declines.</p> <p>The fees charged are calculated as described above, and are not charged on the basis of a share of capital gains upon, or capital appreciation of, the funds, or any portion of the funds of an advisory client (15 U.S.C. §80b-5(a)(1)).</p> <p>Advice offered by SWA may involve investment in mutual funds. Clients are hereby advised that all fees paid to SWA for investment advisory services are separate and distinct from the fees and expenses charged by mutual funds (described in each fund's prospectus) to their shareholders. These fees will generally include a management fee and other fund expenses. Further, there may be transaction charges involved with purchasing or selling of securities. SWA does not share in any portion of the brokerage fees/transaction charges imposed by the custodian holding the client funds or securities. The client should review all fees charged by mutual funds, SWA, and others to fully understand the total amount of fees to be paid by the client.</p>
Item 3. L.	<p>Types of Investments SWA reserves the right to advise clients on any other type of investment that it deems appropriate based on the client's stated goals and objectives. SWA may also provide advice on any type of investment held in a client's portfolio at the inception of the advisory relationship or on any investment on which the client requests advice.</p>
Item 5.	<p>Education and Business Standards IARs of SWA must meet all examination or experience requirements of the state(s) and/or jurisdiction(s) in which the individual provides advisory services.</p>
Item 6.	<p>Education and Business Background Kevin J. Meehan, CFP®, CLU <i>Year of Birth:</i> 1957 <i>Formal Education:</i></p> <ul style="list-style-type: none"> ▪ Northern Illinois University, De Kalb, IL, B.S. Education, 1979. ▪ College of Financial Planning, Denver, CO, Certified Financial Planner™, 1988. ▪ American College, Bryn Mawr, PA, Chartered Life Underwriter, 1990. <p><i>Business Background for the Previous Five Years:</i></p>

Complete amended pages in full, circle amended items and file with execution page (page 1).

**Schedule F of
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Continuation Sheet for Form ADV Part II**

Applicant: Summit Wealth Advisors LLC	SEC File Number: 801- N/A	Date: 03/19/2010
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1. Full name of applicant exactly as stated in Item 1A of Part I of Form ADV: Summit Wealth Advisors LLC	IRS Empl. Ident.No.: Available upon Request
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Item of Form (identify)	Answer
Item 6. (continued)	<ul style="list-style-type: none"> ▪ Summit Wealth Advisors, LLC, Managing Member 01/2007 to Present ▪ CDHM Financial Advisors, LLC, President, 02/2000 to 01/2007. ▪ Raymond James Financial Services Inc., Registered Representative, 02/2000 to Present. <p>Todd B. Diven, CFP®, CPA (inactive) <i>Year of Birth:</i> 1974 <i>Formal Education:</i></p> <ul style="list-style-type: none"> ▪ Winona State University, Winona, MN, B.S., Accounting, 1996. ▪ Minnesota State Board of Accountancy, Certified Public Accountant, 1997. ▪ College of Financial Planning, Denver, CO, Certified Financial Planner™, 2003. <p><i>Business Background for the Previous Five Years:</i></p> <ul style="list-style-type: none"> ▪ Summit Wealth Advisors, LLC, Senior Wealth Advisor, 01/2007 to Present. ▪ CDHM Financial Advisors, LLC, Senior Wealth Advisor, 10/2003 to 01/2007. ▪ Raymond James Financial Services Inc., Registered Representative, 10/2003 to Present. ▪ Lincoln Financial Advisors, Financial Planner, 11/2000 to 10/2003. <p>Adria E. Meehan <i>Year of Birth:</i> 1985 <i>Formal Education:</i></p> <ul style="list-style-type: none"> ▪ Purdue University, West Lafayette, IN B.S. Financial Counseling and Planning, 2007. <p><i>Business Background for the Previous Five Years:</i></p> <ul style="list-style-type: none"> ▪ Summit Wealth Advisors, LLC, Associate Advisor, 03/2010 to Present. ▪ Raymond James Financial Services Inc., Investment Adviser Representative, 04/2009 to Present. ▪ Financial Network, Registered Representative, 02/2008 to 04/2009. ▪ Unemployed, 12/2007 to 01/2008. ▪ Executive Financial, Division Manager, 08/2007 to 12/2007. ▪ Woodbury Financial Services, Administration, 11/2007 to 12/2007. ▪ Purdue University, Student, 08/2006 to 08/2007. ▪ The Bistro, Cashier, 08/2006 to 10/2006. ▪ Summit Wealth Advisors, LLC, Intern, 06/2006 to 08/2006. ▪ Purdue University, Student, 08/2005 to 08/2006. ▪ Waterstone Financial, Intern, 06/2005 to 08/2005. ▪ American Chartered, Intern, 05/2005 to 06/2005. ▪ Purdue University, Student, 08/2004 to 05/2005. ▪ Purdue University, Student, 05/2004 to 08/2004. ▪ CDHM Financial Advisors, LLC, Intern, 05/2004 to 08/2004.
Item 7. C. & Item 9. B.	<p>Other Business Activities/Other Financial Industry Activities or Affiliations</p> <p>Certain officers and IARs of SWA are separately licensed as IARs and registered representatives of Raymond James, a FINRA member broker/dealer and investment adviser. As such, these individuals, in their separate capacities as registered representatives, will effect securities transactions, and will receive separate, yet customary compensation for effecting such transactions, including 12b-1 fees for the sale of investment company products in their capacities as registered representatives of Raymond James. Other fees may be charged for services provided by Raymond James. IARs may make differing recommendations with respect to the same securities to different advisory clients. All recommendations made by IARs are specific to each client's individual needs</p>

Complete amended pages in full, circle amended items and file with execution page (page 1).

**Schedule F of
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Continuation Sheet for Form ADV Part II**

Applicant: Summit Wealth Advisors LLC	SEC File Number: 801- N/A	Date: 03/19/2010
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1. Full name of applicant exactly as stated in Item 1A of Part I of Form ADV: Summit Wealth Advisors LLC	IRS Empl. Ident.No.: Available upon Request
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Item of Form (identify)	Answer
Item 7. C. & Item 9. B. (continued)	<p>and current financial situation.</p> <p>Certain officers and IARs of SWA are also licensed insurance agents. In their capacity as insurance agents, IARs of SWA can effect transactions in insurance products for clients and earn commissions for these activities. SWA expects that clients to whom it offers advisory services may also be clients to whom SWA offers insurance services. Clients are instructed that the fees paid to the Adviser for advisory services are separate and distinct from the commissions earned for placing clients in insurance products.</p> <p>The amount of time that each individual spends in his or her capacities with the aforementioned entities varies from person to person. However, many will spend a majority of their professional time in their activities outside of SWA.</p>
Item 9. E.	<p>Participation or interest in Client Transactions</p> <p>Associated persons of SWA in their capacities as registered representatives of Raymond James, may effect securities transactions for compensation for advisory clients of the Firm.</p> <p>Please refer to the <i>Other Business Activities/Other Financial Industry Activities and Affiliations</i> section above and the <i>Additional Compensation</i> section below for disclosures related to associated persons of SWA and their receipt of compensation for effecting securities transactions in their separate capacities as a broker and/or agent.</p> <p>At times, SWA and/or its associated persons may take positions in the same securities as clients, and in all such cases will seek to avoid conflicts with clients. In accordance with its fiduciary responsibilities to its clients, SWA and/or its associated persons will generally be "last in" and "last out" for any trading that may occur in securities that are not exempt from federal reporting – e.g. mutual funds and direct obligations of the U.S. Government.</p> <p>In accordance with Section 204-A of the Investment Advisers Act of 1940, SWA also maintains and enforces written policies reasonably designed to prevent the misuse of material non-public information, i.e. insider trading by the Firm or any person associated with the Firm.</p> <p>Code of Ethics</p> <p>SWA has adopted a Code of Ethics, the full text of which is available to clients upon request. The Firm has several goals in adopting this Code. First, the Firm desires to comply with all applicable laws and regulations governing its practice. The Firm believes that compliance with such regulations is a signal to its clients that the Firm exists to serve them, and that the Firm supports the efforts of those organizations dedicated to upholding the law.</p> <p>Next, the management of SWA has determined to set forth guidelines for professional standards, under which all associated persons of the Firm are to conduct themselves. The Firm has set high standards, the intention of which is to protect client interests at all times and to demonstrate its commitment to its fiduciary duties of honesty, good faith and fair dealing with clients. All associated persons are expected to strictly adhere to these guidelines, as well as the procedures for approval and reporting established in the Code of Ethics primarily related to personal securities transactions, and violations of the Code. This will serve to educate associated persons regarding appropriate activities. The Firm has instituted, as a deterrent, a policy of disciplinary actions to be taken with respect to any associated person who violates the Code.</p>

Complete amended pages in full, circle amended items and file with execution page (page 1).

**Schedule F of
Form ADV**

Continuation Sheet for Form ADV Part II

Applicant: Summit Wealth Advisors LLC	SEC File Number: 801- N/A	Date: 03/19/2010
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1. Full name of applicant exactly as stated in Item 1A of Part I of Form ADV: Summit Wealth Advisors LLC	IRS Empl. Ident.No.: Available upon Request
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Item of Form (identify)	Answer
Item 12. B.	<p>Suggestion of Brokers</p> <p>IARs who are registered representatives of Raymond James will recommend Raymond James to advisory clients for brokerage services. These individuals are subject to internal and industry rules that restrict them from conducting securities transactions away from Raymond James unless Raymond James provides the representative with written authorization. Therefore, clients are advised that such IARs are generally limited to conducting securities transactions through Raymond James. It may be the case that Raymond James charges a higher fee than another broker charges for a particular type of service, such as commission rates. Raymond James will not always have the lowest transaction fee. Clients may utilize the broker/dealer of their choice and have no obligation to purchase or sell securities through such broker as SWA recommends. However, if the client does not use Raymond James, SWA reserves the right not to accept the client account.</p>
Item 13. A.	<p>Additional Compensation</p> <p>IARs may sell insurance products, including, but not limited to, life, health, and long-term care products, and will receive additional compensation, in the form of commissions, on the sale of such products. IARs may also receive 12b-1 distribution fees from investment companies (mutual funds) in connection with the placement of clients' funds into investment companies in their capacity as IARs and registered representatives of Raymond James.</p>
Item 13. B.	<p>Compensation for Client Referrals</p> <p>SWA may enter into referral arrangements with individuals or entities (the "Solicitor"). Under such arrangements, the Solicitor will refer potential clients to SWA for investment advisory and/or insurance related services. In return, SWA will agree to pay to such Solicitor a referral fee, which may be a fixed amount or a percentage of the advisory fee or insurance commission collected. Remuneration to the Solicitor is predicated on the prospect entering into an advisory agreement with SWA. Such arrangements will comply with the requirements set forth in Rule 206(4)-3 under the Investment Advisers Act of 1940, and/or applicable state statutes, to the extent they apply. Under these arrangements, the client will not be charged higher fees than advisory fees normally or typically charged by SWA.</p> <p>Miscellaneous</p> <p><i>Proxy Voting</i></p> <p>SWA will not vote proxies on behalf of client accounts. Although SWA may, on rare occasions and only at the client's request, offer clients advice regarding corporate actions and the exercise of proxy voting rights.</p> <p><i>Class Action Lawsuits</i></p> <p>From time to time, securities held in client accounts will be the subject of class action lawsuits. The Firm has no obligation to determine if securities held by the client are subject to a pending or resolved class action lawsuit. It also has no duty to evaluate a client's eligibility or to submit a claim to participate in the proceeds of a securities class action settlement or verdict. Furthermore, the Firm has no obligation or responsibility to initiate litigation to recover damages on behalf of clients who may have been injured as a result of actions, misconduct, or negligence by corporate management of issuers whose securities are held by clients.</p> <p>Where the Firm receives written or electronic notice of a class action lawsuit, settlement, or</p>

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**Schedule F of
Form ADV
Continuation Sheet for Form ADV Part II**

Applicant: Summit Wealth Advisors LLC	SEC File Number: 801- N/A	Date: 03/19/2010
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1. Full name of applicant exactly as stated in Item 1A of Part I of Form ADV: Summit Wealth Advisors LLC		IRS Empl. Ident.No.: Available upon Request
Item of Form (identify)	Answer	
	<p>verdict affecting securities owned by a client, it will forward all notices, proof of claim forms, and other materials to the client. Electronic mail is acceptable where appropriate, if the client has authorized contact in this manner.</p> <p>Client Privacy Protecting client privacy is very important to the Firm. The Firm views protecting its customers' private information as a top priority and, pursuant to the requirements of the federal Gramm Leach Bliley Act, the Firm has instituted policies and procedures to ensure that customer information is kept private and secure.</p> <p>SWA does not disclose any nonpublic personal information about its customers or former customers to any nonaffiliated third parties, except as permitted by law. In the course of servicing a client's account, SWA may share some information with its service providers, such as transfer agents, custodians, broker-dealers, accountants, and lawyers.</p> <p>The Firm restricts internal access to nonpublic personal information about the client to those associated persons of the Firm who need access to that information in order to provide services to the client. As emphasized above, it has always been and will always be the Firm's policy never to sell information about current or former customers or their accounts to anyone. It is also the Firm's policy not to share information unless required to process a transaction, at the request of a customer, or as required by law.</p>	

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