

Welcome!

Summit Wealth Advisors, LLC

An Independent Firm

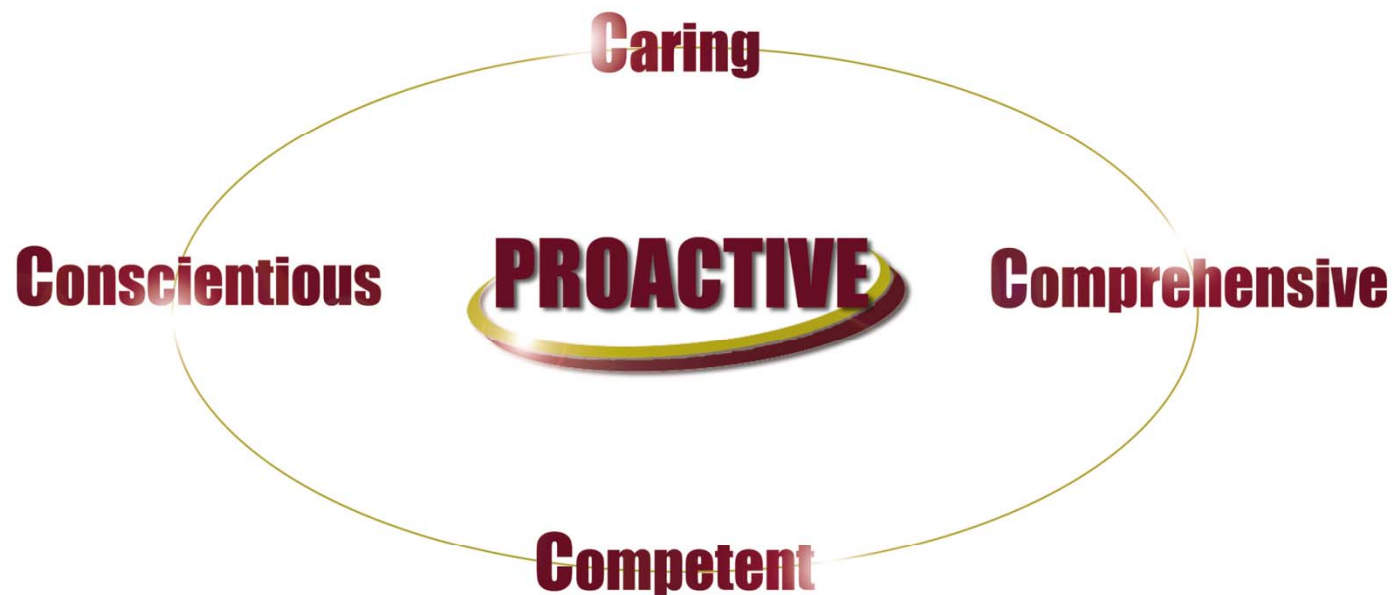
A proactive wealth planning firm with an emphasis on proactive investment management and client communications.



Securities offered through
Raymond James Financial Services, Inc.
Member FINRA/SIPC

AGENDA

- 1** - About Us
- 2 - The Advantage
- 3 - Financial Solutions
- 4 - Effective Communication



Objectives:

To determine if a relationship with us would be mutually beneficial.

Summit Wealth Advisors, LLC

- Commitment to our clients
- Our Team
- Our Process
- The Raymond James Advantage

Planning Solutions

- Planning for Retirement
- Protecting Your Wealth
- Building Your Legacy
- Lending and Cash Management
- Wealth Management Solutions

Solutions for Businesses and Corporations

Effective Communication

Next Steps



Why Hire a Professional Financial Advisor?

Significant life events such as retirement and wealth transfer are complex and require careful planning.

Individual investors have historically underperformed relevant benchmarks and institutional investors.

Emotional factors and natural biases lead individual investors to poor market timing decisions.



Our Mission

To help our clients achieve their own unique goals by managing their assets, protecting their wealth and building their financial legacies.

Our Approach

We serve our clients with a consultative, team-based approach that examines all aspects of their financial lives. We put our clients' interests above our own or those of our firm.

Our Objective

To accomplish our mission profitably, while giving back to our community.



Commitment to Our Clients

We make these
commitments to
our clients:

Protection of Privacy

A Disciplined Wealth
Planning Process

Objective Recommendations

Proactive and Effective
Communication



Our Team

Our team is committed to professional development and teamwork. We participate in numerous forms of continuing education programs throughout the year to further our ability to serve our clients.





Kevin J Meehan, CFP®, CLU, ChFC®, CASL®

- Serving clients since 1985
- Recognized media professional
- Industry and community leadership positions
- Resident of Arlington Heights, IL with his wife Laura of twenty-nine years and three daughters, Adria, Ashley, and Tarah



Todd B Diven, CPA (Inactive), CFP®

- Providing tax and planning advice since 1996
- Summit team member since 2003
- Series 7, 24, 63, 65 and life/health licenses
- Resident of Elgin, IL with wife Lisa of five years





Adria Meehan

- 2007 Purdue University graduate with a degree in Financial Planning and Counseling
- Series 7, 24, 66 and life/health license
- Client Services Team member since 2009



Sharon Grimm

- Series 7, 63 and life/health licenses
- Client Services Team member since 2002
- Resident of Carol Stream with her husband Rob and two daughters Kristin and Kelli

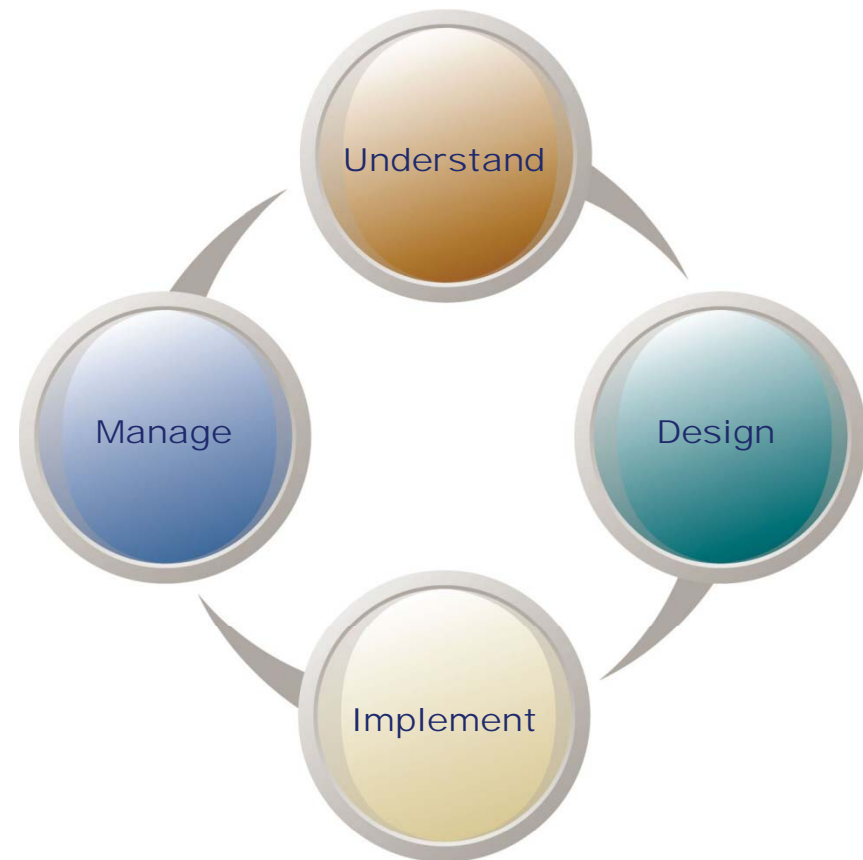


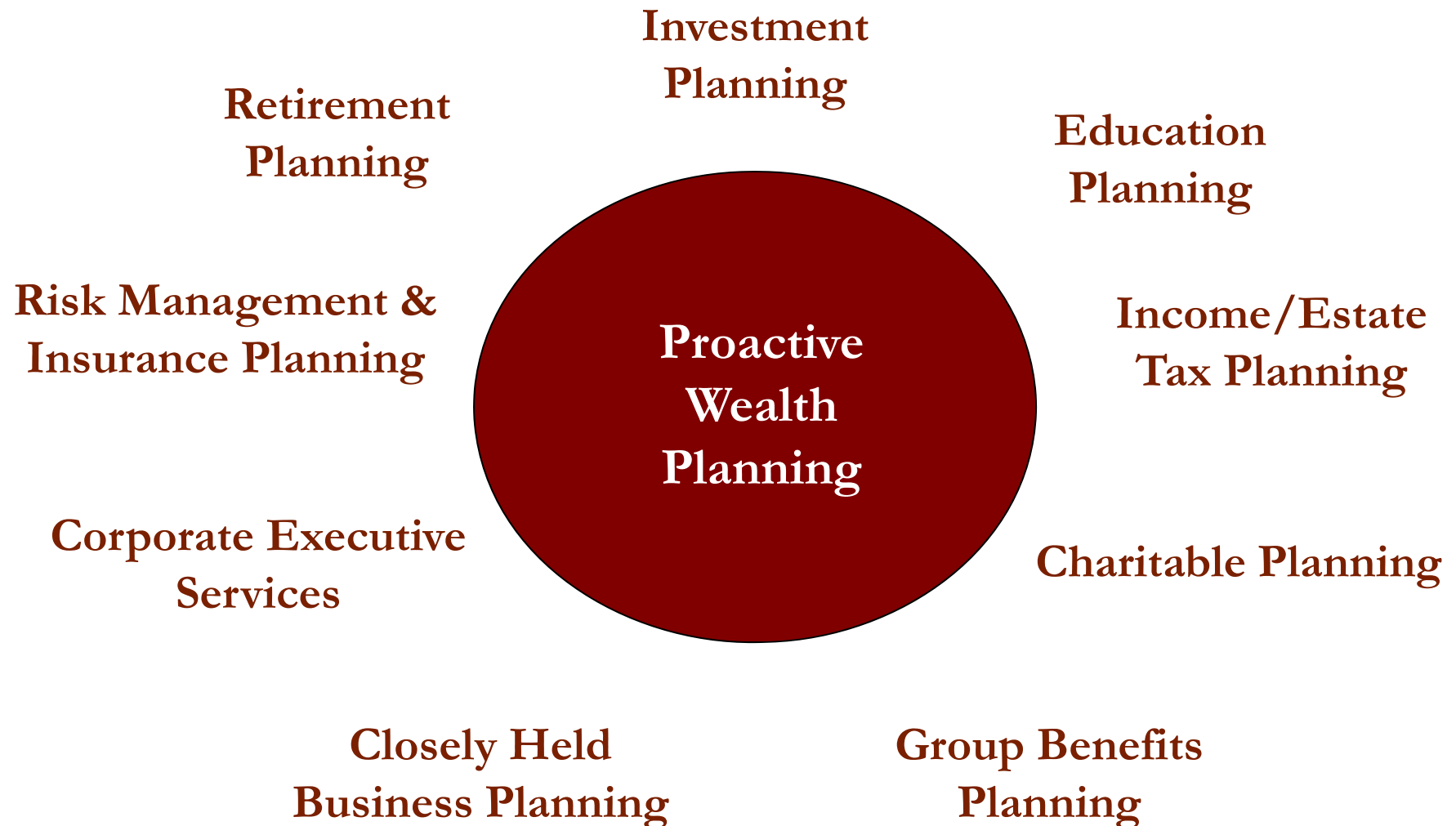
Our Client Process

Individual investments and the markets fluctuate over time, and as professionals, it is our job to enable you to make informed financial decisions using the full complement of resources at our disposal.

This process provides a framework for making decisions collaboratively and monitoring the outcome of those decisions over time.

Each step involves interaction between our team, the client and outside professionals if needed.

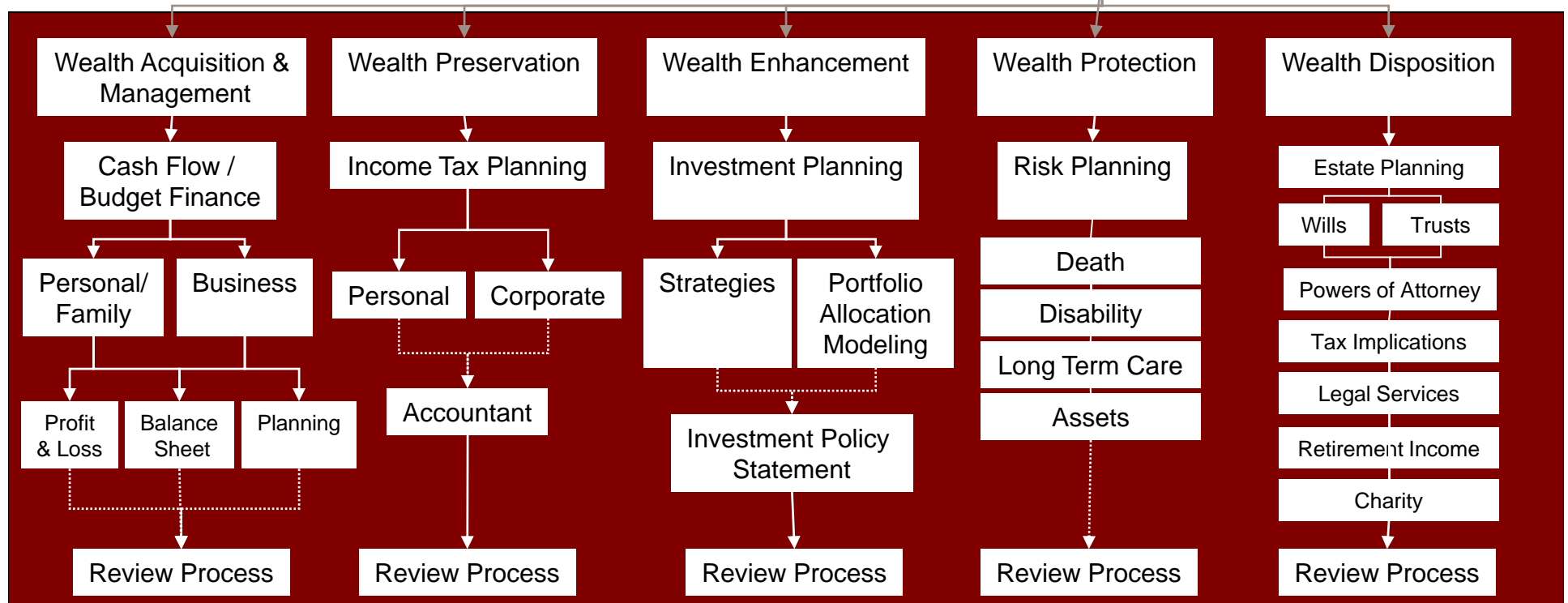
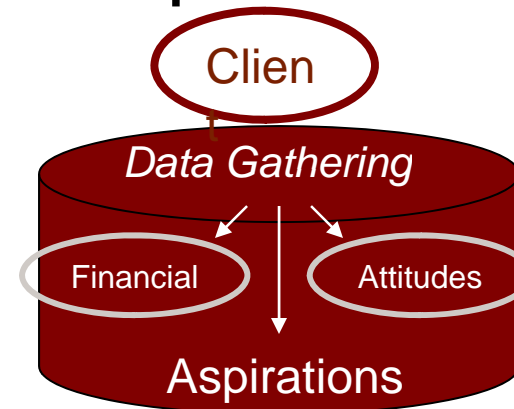




The Total Planning Process for Financial Independence

Five Critical Financial Issues

1. Making It
2. Keeping It
3. Enhancing It
4. Preserving It
5. Distributing It



Business Owner Planning

Phase I	Phase II	Phase III	Phase IV
START – UP SURVIVAL	GROWTH AND EXPANSION	MATURITY	TRANSFER OF MANAGEMENT CONTROL
<ul style="list-style-type: none"> •Group Medical Plan •Basic Group Life Insurance •Buy-Sell Agreement •Key Management Insurance 	<ul style="list-style-type: none"> •Group Disability Insurance •Bonus Plan Distribution •Salary Continuation Plans •Increased Group or Individual Life Insurance •Profit Sharing 401(k) 	<ul style="list-style-type: none"> •Incentive Plans Deferred Compensation •Qualified Pension Plans •Selective Supplemental Pension Plans •Split-Dollar Plans •Advanced Estate Planning for Key People •Personal Financial Planning 	<ul style="list-style-type: none"> •Gifts of Stock to Family Members •Employee Stock Ownership Plan (ESOP) •Merger, Acquisition or Going Public •Stockholder Retirement •Lifetime Sale of Business



Business Owner Planning

Crafting a plan to integrate personal and family business capital broadens an entrepreneur's control and flexibility.

Potential Planning Issues:

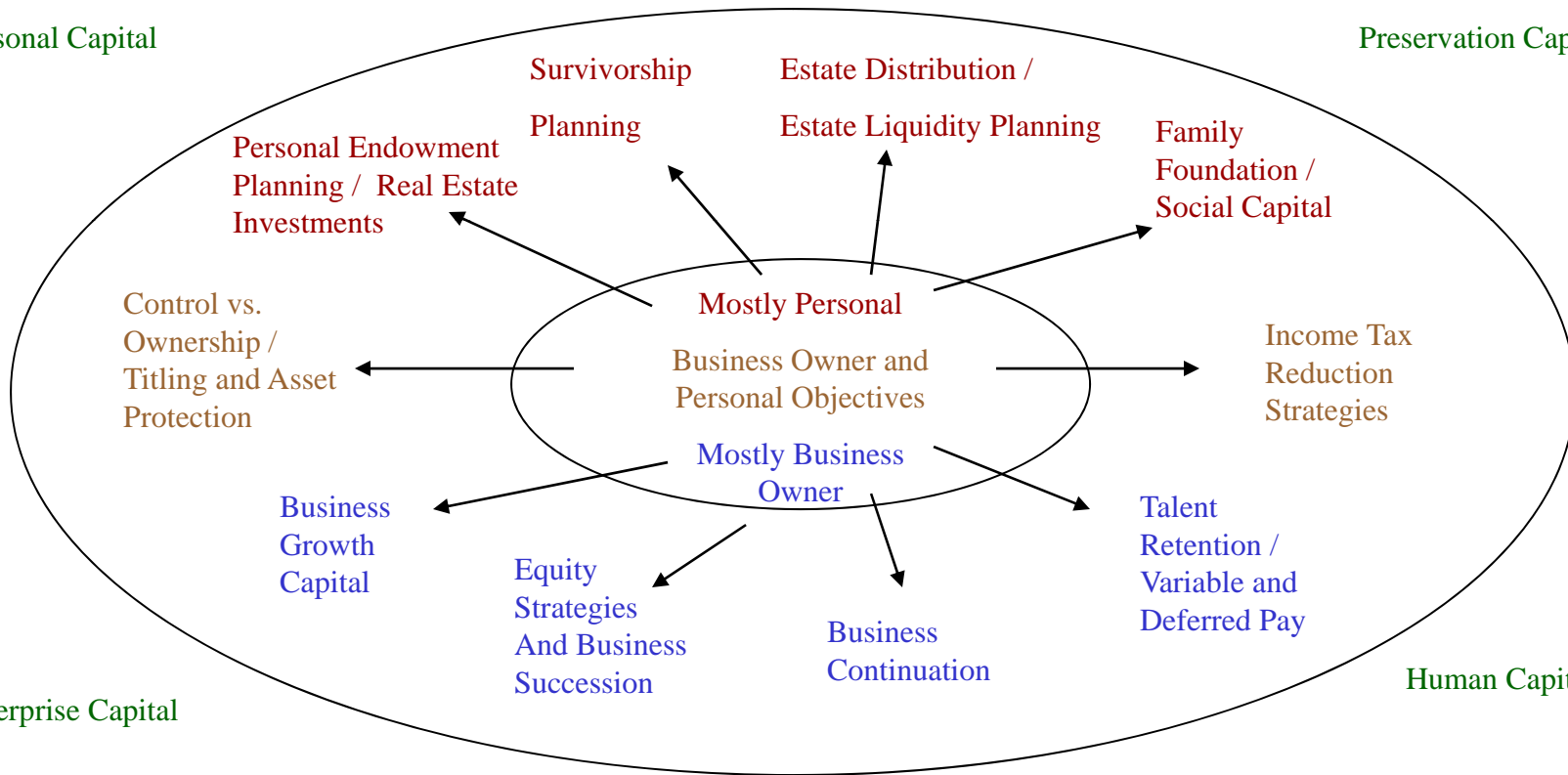
- Unnecessary dilution of the owner's equity.
- Overexposure to estate taxes and personal income taxes at all levels.
- Waiting until a major liquidity event occurs to reposition business assets to personal assets.
- Lack of coordination between personal financial planning and enterprise planning.



Business Owner Planning

Personal Capital

Preservation Capital



Enterprise Capital

Human Capital



Corporate/Small Business Services

- Investment Banking
- Insurance Solutions
- Lending Solutions
- 401(k) Consulting
- Executive Consulting



Solutions for Businesses and Corporations

401(k) and Retirement Plan Consulting

For business owners and executives, Raymond James specialists can provide counseling on which retirement plan is appropriate for your company's situation and advice on plan format and design.

Investment Banking/ Corporate Finance

For substantial businesses in need of capital markets expertise and advisory work, Raymond James Investment Banking division may be able to assist.

Commercial Banking

Raymond James Bank offers an array of corporate and real estate lending programs designed to suit a variety of needs to businesses in all 50 states.

Raymond James & Associates, Inc. and Raymond James Financial Services, Inc. are affiliated with Raymond James Bank, member FDIC, a federally chartered savings bank.

Unless otherwise specified, products purchased from or held at affiliated Raymond James Financial, Inc. companies are not insured by the FDIC, are not deposits or other obligations of Raymond James Bank, are not guaranteed by Raymond James Bank, and are subject to investment risks, including possible loss of the principal invested.

Products, terms and conditions subject to change. Subject to standard credit criteria. Property insurance required. Flood insurance may be required. Raymond James Bank, member FDIC.



Special Circumstances

Additional services that clients may receive based on individual circumstances

Business Owner

- Review of business continuation planning (in the event of retirement, disability, or death)
- Evaluation of retirement plan options (defined contribution, defined benefit)
- Group Benefit Analysis
- Executive Benefit/Key Employee retention strategies
- Access to network of professionals
- All above integrated with personal planning



Special Circumstances

Additional services that clients may receive based on individual circumstances

Single Professional with no children

- Plan of distribution of assets at death
- Gifting strategies to entities of charities while living
- Risk management strategies to preserve income and assets
- Proactive tax planning to avoid accelerated tax bracket creep



Special Circumstances

Additional services that clients may receive based on individual circumstances

Divorced/Widowed Individual

- Assistance in transitioning to new thought process as individual instead of couple
- Coaching to make fewer immediate decisions
- Income generation strategies from existing asset base
- Evaluation of new income tax status
- Update estate plan and review of asset titling
- Review of insurance coverage for specific situation
- Analysis of government/corporate benefits
- Review pertinent issues relative to children (if applicable)



Special Circumstances

Additional services that clients may receive based on individual circumstances

Couples/Parents

- Cash Planning/Income generation
- Education funding requirements
- Retirement projection
- Risk management – life, health, disability
- Estate document review/recommendations
- Investment allocation with respect to goals and time horizons
- Tax reduction strategies



Special Circumstances

Additional services that clients may receive based on individual circumstances

High Income, Emerging Net Worth Family

- Accumulation strategy (deciding to save in Non-Qualified/Qualified account)
- Stock options/corporate benefits strategies
- Protection of their biggest asset (their income) in the case of disability or death
- Specific planning for children if parents simultaneously die
- Education planning – decide best funding vehicle
- Tax management of investments relative to high tax bracket
- Planning for inheritance – making sure parent's affairs are in order



Special Circumstances

Additional services that clients may receive based on individual circumstances

Early / Pre Retirement Couple

- Long Term Care Planning
- Distribution strategies to minimize taxes while meeting income objectives
- Sustainable income withdrawal strategy based on asset base
- Legacy planning
- Charitable strategies



LEVEL OF SERVICE TAILORED TO OUR CLIENTS' NEEDS

Core Investment Management

Minimum Annual Fee: \$5,000

- Investment Goals and Objectives
- Investment Management
- Portfolio Performance

Comprehensive Wealth Management

Minimum Annual Fee: \$5,000

- Retirement Needs
- Distribution Strategies
- Education Funding Strategies
- Survivor Needs
- Disability Coverage
- Long-Term Care
- P&C Analysis
- Estate Planning
- Tax Planning
- Stock Option Strategies
- Gifting Strategies
- Charitable Planning

- Investment Goals and Objectives
- Investment Management
- Portfolio Performance

Comprehensive Wealth Management (Business Owner)

Minimum Annual Fee: \$10,000

- Business Planning
- Succession/Continuation Planning
- Gifting
- Trust Integration
- Group Benefits
- Key Man Compensation
 - Deferred Compensation
 - Stock Options

- Retirement Needs
- Distribution Strategies
- Education Funding Strategies
- Survivor Needs
- Disability Coverage
- Long-Term Care
- P&C Analysis
- Estate Planning
- Tax Planning
- Stock Option Strategies
- Gifting Strategies
- Charitable Planning

- Investment Goals and Objectives
- Investment Management
- Portfolio Performance



Financial Planning Process

- 
- Step #1** Initial Interview
 - Step #2** Engagement and Data Collection
 - Step #3** Plan Design
 - Step #4** Plan Presentation
 - Step #5** Implementation
 - Step #6** Review and Service

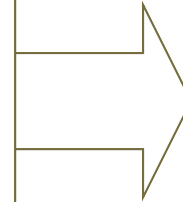


Financial Planning Process

Initial Interview

- ❑ Discuss our services
- ❑ Discuss your situation
- ❑ Determine next step

Time: Yours 1 hour Ours 1 hour

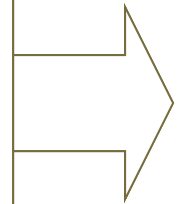


Financial Planning Process

Engagement and Data Collection

- ❑ Formalize working relationship (contract to perform)
- ❑ Gather appropriate financial data, objectives and risk tolerances
- ❑ Discuss Family Financial philosophy and priorities
- ❑ Discuss your attitudes, views and concerns
- ❑ Authorization to secure information from advisors

Time: Yours 2-4 hours Ours 9 hours

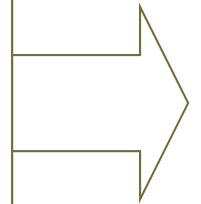


Financial Planning Process

Plan Design

- ❑ Analyze and summarize current documents as they impact your plan
- ❑ Model your current financial status
- ❑ Evaluation models based on your goals, objectives and attitudes
- ❑ Develop ideas and concepts for your review and feedback
- ❑ Identify preliminary recommendations
- ❑ Clarify and verify data
- ❑ Verify planning priorities

Time: Yours 1 hour Ours 10-20 hours

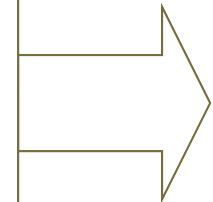


Financial Planning Process

Plan Presentation

- ❑ Review your objectives and observations about your current situation
- ❑ Present our design ideas
- ❑ Evaluate with you your alternatives
- ❑ Make specific recommendations
- ❑ Deliver written financial plan document
- ❑ Establish action plan
- ❑ Schedule a series of follow up meetings with all necessary advisors

Time: Yours 2-6 hours Ours 2-6 hours

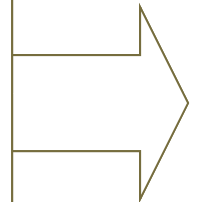


Financial Planning Process

Implementation

- ❑ Balance tax efficiency, asset purchases, and asset preservation with appropriate legal documents
- ❑ Discuss and secure feedback on Insurance
- ❑ Determine financial tools needed to achieve objectives
- ❑ Implement Investment Policy Statement
- ❑ Schedule and manage implementation list with your attorney and CPA as appropriate

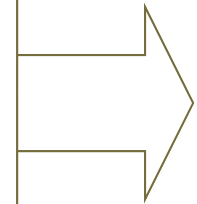
Time: Yours 4 hours Ours 36 hours (over the first year)



Financial Planning Process

Review and Service

- ❑ Payment of annual maintenance fee
- ❑ Analyze ongoing issues
- ❑ Make adjustments as your situation changes
- ❑ Discuss periodic updates and assumptions
- ❑ Secure your active good will (Referrals and Introductions)



AGENDA

- 1- About Us
- 2- The Advantage**
- 3- Financial Solutions
- 4- Effective Communication





The Raymond James ADVANTAGE

In choosing to do business with our team,
you are also doing business with Raymond James.



Why Raymond James?

The Firm Has an Individual Client Focus

Full Resources of a Large, Multinational Financial Services Firm

A Culture of Independence and Objectivity

Consistent Leadership and Independence

Raymond James' culture and extensive resources enable us to serve our clients effectively with their best interests as our top priority.

Raymond James was the first financial services firm to create a Client Bill of Rights and Responsibilities in 1994. Today, our industry has recognized this document as a best practice and many firms have followed its example.



THE RAYMOND JAMES ADVANTAGE

Raymond James: A Firm With Substantial Size

- Member of the Fortune 1000
- Total client assets under administration over \$262 billion*
- Asset management subsidiaries manage in excess of \$33 billion* of financial assets for individuals, pension plans and municipalities.
- 4,000 support associates located in corporate locations
- Raymond James has more than 2,300 branch locations throughout the United States, Canada and overseas. The firm also maintains an array of affiliated international offices including Paris, Nice, Cannes, Brussels, Buenos Aires, Düsseldorf, Stuttgart, Luxembourg, Geneva, Lausanne and Montevideo.



*As of 12/31/2010



THE RAYMOND JAMES ADVANTAGE

Raymond James: A Firm Focused on the Individual Investor

Raymond James was founded by Robert A. James in 1962 to serve individual investors by examining all aspects of their financial needs while providing sound investment guidance. That tradition lives on today through the financial advisors of our Private Client Group.

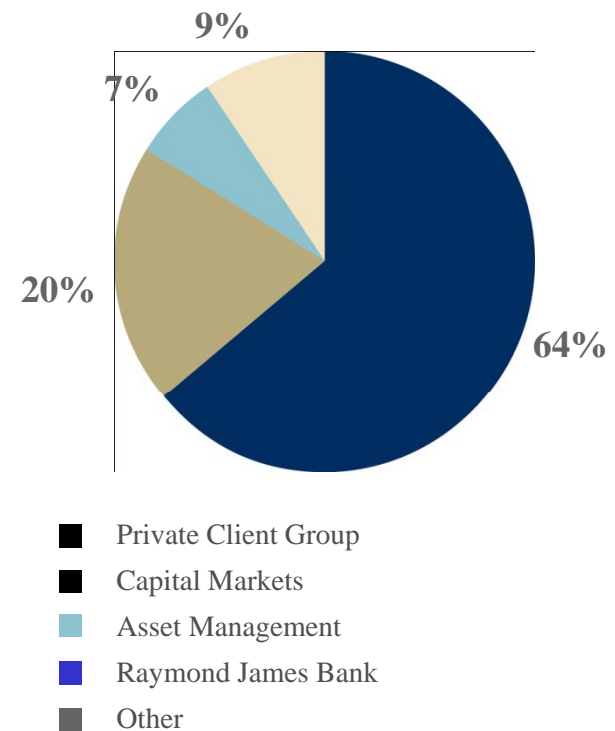
Similarly, our corporate culture has always been – and continues to be – grounded in conservative management, high ethical standards, measured growth and a commitment to superior client service.

That focus has enabled the company to avoid many of the problems that have plagued – and continue to plague – many other financial services companies.

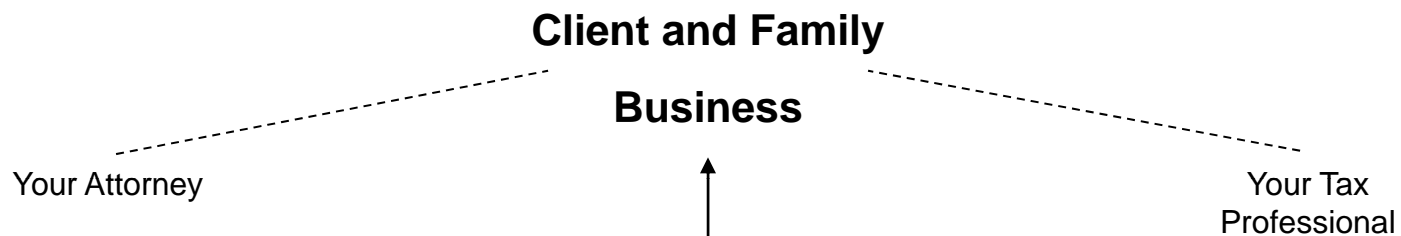
Florida-based Raymond James (NYSE: RJF) is a publicly traded, diversified holding company providing financial services to individuals, corporations and municipalities through its subsidiary companies in the United States, Canada and overseas.

In an era of industry turmoil, economic turbulence and extreme market volatility, Raymond James has stayed true to its original mission of serving each client with individualized high-quality solutions.

2010 TOTAL REVENUE



Extensive Resources to Help Meet Our Clients' Objectives



Summit Wealth Advisors, LLC

Kevin Meehan, Todd Diven,
Adria Meehan, Sharon Grimm

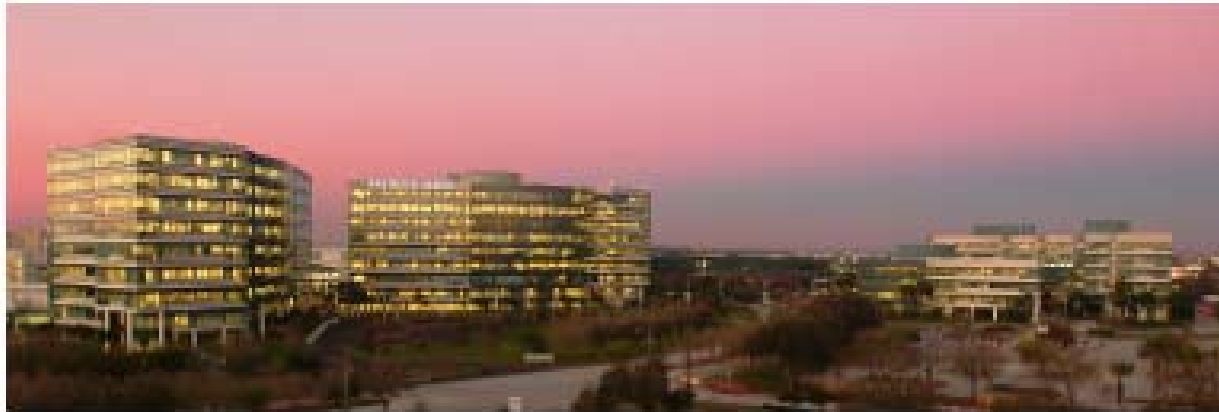


**Raymond James Resources
and Specialists**

- Investment Solutions
- Financial Solutions
- Solutions for Businesses and Corporations



By Invitation Only Program



- Exclusive Program Allowing Clients and Prospective Clients to Visit the Raymond James International Headquarters in St. Petersburg, FL
- Hosted and Coordinated by Your Financial Advisor: The Meeting Agenda Is Customized to Meet Your Situation, Concerns and Interests
- Meet With Wide Range of Raymond James Experts and Senior Management
- Take an Optional Tour of the Tom and Mary James Art Collection, One of the Largest Privately Owned Collections in the Southeast with Over 1,800 Pieces



THE RAYMOND JAMES ADVANTAGE

Raymond James Recognition

**FOR ITS EFFORTS, RAYMOND JAMES HAS RECEIVED
NUMEROUS OTHER ACCOLADES AND AWARDS:**

May 2011 – In *SmartMoney*'s Annual Broker Survey, Raymond James was named the number one full-service brokerage firm – marking the fourth consecutive year in either the number one or number two position.*

May 2011 – Seven Raymond James analysts ranked in the top five for their coverage industries in *The Wall Street Journal*'s 19th annual “Best on the Street” survey.*

March 2011 – Raymond James was named among the 350 most admired companies in the world by *Fortune* magazine. The company was ranked fourth among nine securities industry firms.*

January 2011 – Raymond James chief economist Scott J. Brown, PH.D., was named top forecaster for unemployment by *Bloomsberg Markets* for the 24-month period ended September 30, 2010.*

*Please refer to the disclosures on the next slide.



THE RAYMOND JAMES ADVANTAGE

Raymond James Recognition

SmartMoney[™] does not endorse any product or service of Raymond James.

The Wall Street Journal does not endorse, sponsor or approve the investment program of Raymond James. Past performance is not indicative of future results.

The *Fortune* rankings for “The World’s Most Admired Companies,” are based on a survey involving 673 companies from 32 countries. Judging was based on attributes such as quality of management, products, services and social responsibility.



Account Protection

Assets held within a Raymond James account are protected in three ways.

The financial strength of Raymond James.

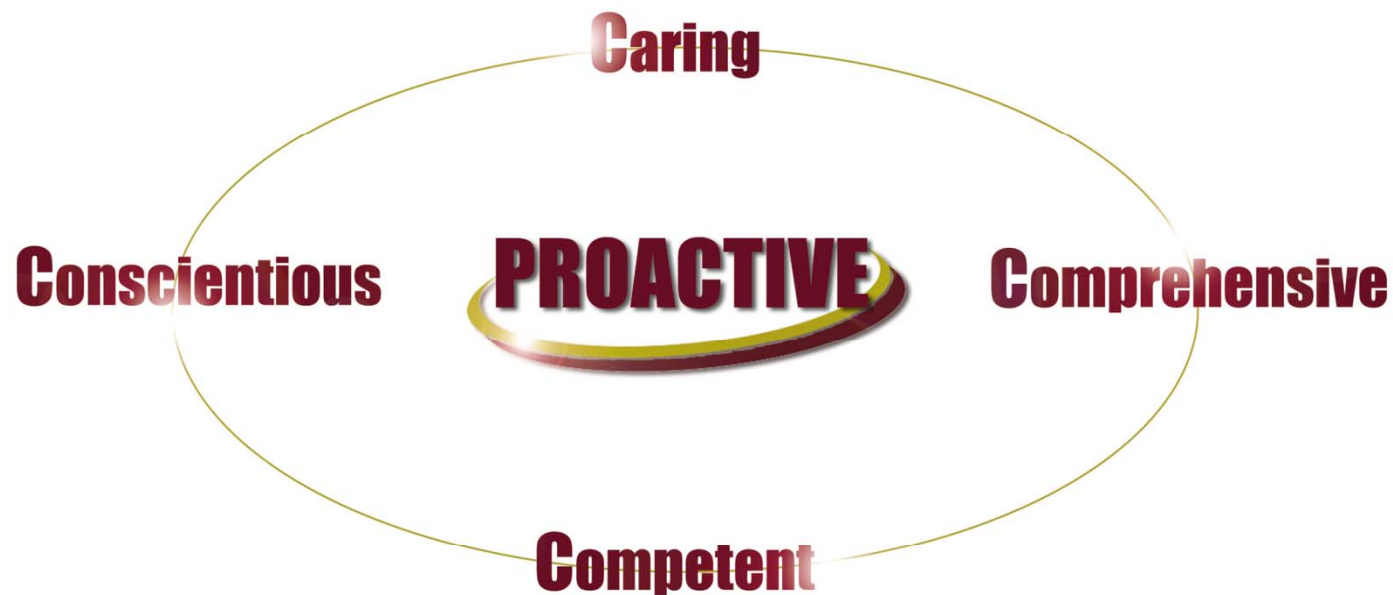
Raymond James & Associates is a member of the Securities Investor Protection Corporation (SIPC), which protects securities customers of its members up to \$500,000 (including \$100,000 for claims for cash). An explanatory brochure is available upon request, at sipc.org or by calling 202-371-8300.

Raymond James has purchased excess SIPC coverage through various syndicates of Lloyd's, a London-based firm. Excess SIPC is fully protected by the Lloyd's trust funds and Lloyd's Central Fund. The additional protection currently provided has an aggregate firm limit of \$750 million, including a sub-limit of \$1.9 million per customer for cash above basic SIPC for the wrongful abstraction of customer funds. Account protection applies when a SIPC-member firm fails financially and is unable to meet obligations to securities clients, but it does not protect against market fluctuations.



AGENDA

- 1- About Us
- 2- The Advantage
- 3- Financial Solutions**
- 4- Effective Communication



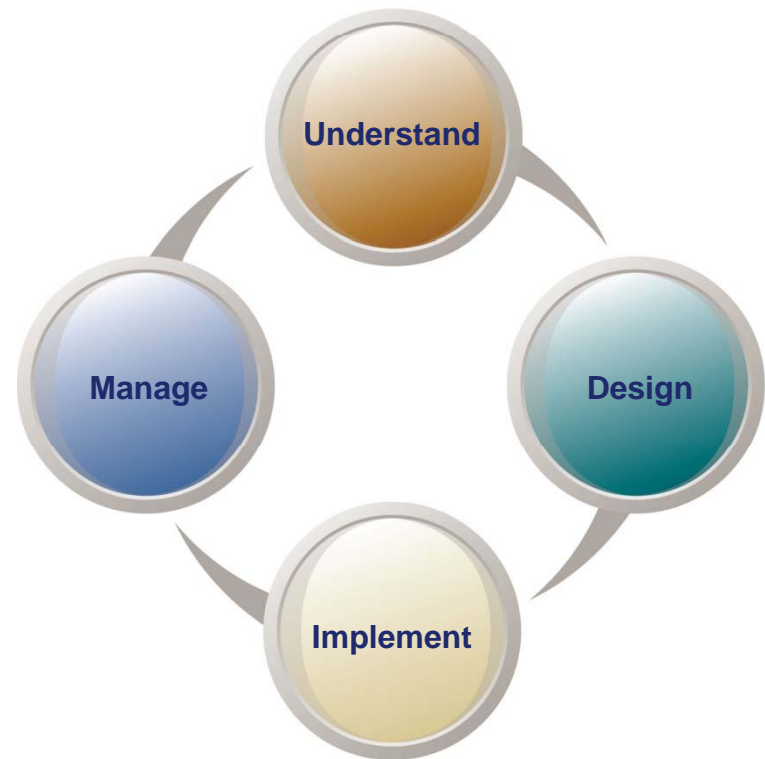
Planning for Retirement

Protecting Your Wealth

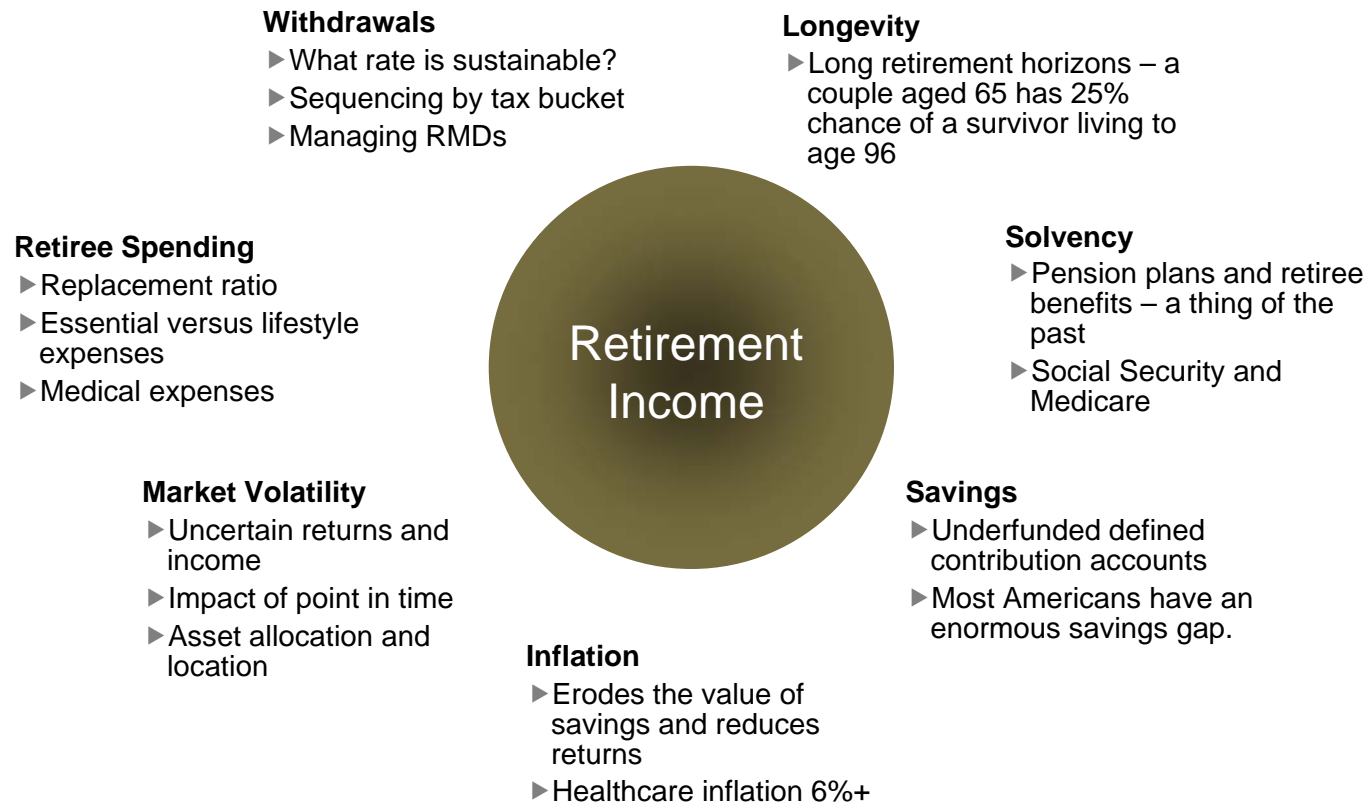
Building Your Legacy

**Lending and Cash
Management**

Wealth Management Solutions



Retirees Face Numerous Risks



Past performance is no guarantee of future results. An investment cannot be made directly in an index. This art is for illustrative purposes only and not indicative of any investment. Source: Created by Raymond James using Ibbotson Presentation Materials ©2008 Morningstar, Inc. All rights reserved. Used with permission.



Some Key Questions We Can Help You Address

Do I have enough assets to retire?

How much income will I need in retirement?

Am I saving enough today?

Is my portfolio set up to address longevity risk?

Which account should I take income from first, my IRA or taxable account?

Am I taking enough risk in my portfolio given the effects of inflation?

Should I leave my retirement plan at my employer or roll it over to an IRA?



Protecting Your Wealth

While there is no perfect solution to protecting your wealth from all outside forces, acknowledging the following risks and considering planning alternatives are in your best interests.

Poor investment decisions

Inflation

Overconcentration

Taxes

Creditors

Legal action against you

Uncontrolled spending

Excessive borrowing

We do not provide legal or tax advice. Consult your legal or tax professional.

Tax Efficient Investing

Taxes are one consideration in our investment process. For taxable accounts, it is important that we consider your personal tax situation, the tax impact of specific transactions and the after-tax efficiency of investment selections.

Concentrated Equity Solutions

For many investors, wealth comes in the form of concentrated shares in a single company. We can utilize techniques to help address the significant risk in a concentrated portfolio using hedging, monetization, diversification and charitable strategies.

Insurance Strategies

Through Raymond James' wholly owned subsidiary, Planning Corporation of America, we can offer a variety of insurance strategies to help clients manage risk, including:

Life Insurance

Long-term Care Insurance

Disability Insurance



Building Your Legacy

Trust and Estate Planning Strategies

We can provide estate planning analysis. With the resources of Raymond James Trust Company N.A. at our disposal, we can assist clients in the trust planning process and leverage the expertise of a professional fiduciary.

Charitable Strategies

While many individuals give to charity, few take the time to create a well-designed charitable strategy that considers personal tax benefits and control over your investments. We can assist with strategies such as:

- Charitable Remainder Trusts**
- Charitable Lead Trusts**
- Pooled Income Funds**
- Charitable Gift Annuities**
- Donor Advised Funds**
- Private Family Foundations**

Education Funding

For many, Section 529 college savings plans are an attractive way to fund a family member's higher education. In addition to tax-favored accumulation and withdrawal, you can maintain control over the assets in a 529 plan and change the beneficiary over time.

Others may consider the Coverdell ESA, especially when funding for primary or secondary education expenses.

Investors should carefully consider the investment objectives, risks, charges and expenses associated with 529 college savings plans before investing. More information about 529 college savings plans is available in the issuer's official statement, and should be read carefully before investing.

Favorable state tax treatment for investing in Section 529 college savings plans may be limited to investments made in plans offered by your home state.



Lending and Cash Management

Capital Access Cash Management Tools

Capital Access combines the benefits of a brokerage account with check writing, a Visa® Platinum debit card, rewards program, online bill pay and enhanced reporting. By combining these features, we can provide guidance on spending habits, which is especially important during retirement.

Attractive Cash Sweep Rates

Most investment firms tier the rates they pay clients based on relationship size. Raymond James offers attractive rates on cash balances regardless of a client's relationship size.* We encourage clients to deposit their excess cash in their RJ accounts to take advantage of our attractive rates.

*Subject to minimum cash balance in some instances.

Ready Access Personal Line of Credit

Clients can access immediate credit against their securities with no additional paperwork, no closing costs and competitive rates if this feature is enabled on their accounts. Clients can tap into the borrowing power of their securities with no regular payment schedules.

Bank Securities Lending

Some clients require a separate bank line of credit for specific purposes. Raymond James Bank can extend credit to clients who pledge their securities accounts as collateral.

Mortgages and Home Equity Lines of Credit

Raymond James Bank provides an array of mortgage products and home equity lines. We also offer a variety of loan options to choose from including fixed rate mortgages and adjustable rate mortgages.



CLIENT SOLUTIONS MARGIN AND BANK DISCLOSURE

The Ready Access Personal Line of Credit is a margin account. Borrowing on margin and using securities as collateral involve a high degree of risk and may not be appropriate for all investors.

Market conditions can magnify any potential for loss. If the market turns against the investor, he or she may be required to deposit additional securities and/or cash in the account. The securities in the account may be sold to meet the margin call, and the firm can sell the investor's securities without contacting them. The interest rates charged are determined by the amount borrowed.

Raymond James & Associates, Inc. and Raymond James Financial Services, Inc. are affiliated with Raymond James Bank, member FDIC, a federally chartered savings bank. Unless otherwise specified, products purchased from or held at affiliated Raymond James Financial, Inc. companies are not insured by the FDIC or any other government agency, are not deposits or other obligations of Raymond James Bank, are not guaranteed by Raymond James Bank, and are subject to investment risks, including possible loss of the principal invested. Products, terms and conditions subject to change. Subject to standard credit criteria. Property insurance required. Flood insurance may be required. Raymond James Bank, member FDIC.

Deposits held in the Raymond James Bank Deposit Program are FDIC-insured bank-held assets, up to a maximum of \$250,000 per depositor, including principal and accrued interest. Legislation increasing deposit insurance coverage limits from \$100,000 per eligible account and account holder to \$250,000 took effect October 3, 2008, and is currently set to expire December 31, 2013. IRAs and certain other retirement accounts insured for up to \$250,000 prior to this legislation will continue to be insured for that amount after December 31, 2013, barring any further legislative changes. The deposit insurance coverage limits refer to the total of all deposits that an account holder (or account holders) has at each FDIC-insured bank. Visit fdic.gov for more information.



Exclusive Resources for Clients with Significant Assets and Complex Needs

We have access to a team of specialists dedicated to supporting us in serving clients with complex needs and significant assets. This team of experienced individuals provides insight and coordination into the vast resources of Raymond James. Topics they might assist with include:

- Significant wealth events (sale of a family business, retirement with significant assets, handling a large inheritance, etc.)
- Complex legacy planning and charitable giving design
- Large concentrations in a single security
- Portfolios with sophisticated investment strategies
- Large cash portfolios
- Tax minimization strategies
- Asset protection strategies
- Exit strategies for business owners
- Use of trusts for estate planning



CLIENT SOLUTIONS CASH MANAGEMENT

Clients often overlook the benefits of consolidating cash management with their investment accounts. In many cases, we can provide targeted advice on this issue, as well as competitive lending and cash management solutions.

Raymond James can provide you with all the tools you need to manage your daily finances, coupled with superior personal service and attention.

Capital Access

- Capital Access combines the benefits of a brokerage account with cash management tools such as check writing, a debit card, a rewards program, online bill payment and enhanced reporting.

Raymond James Credit Card

- Streamline your finances by using the Raymond James Visa Signature® credit card, which can be linked to your Capital Access account to automatically pay monthly bills.

Lending Options

- The Ready Access* personal line of credit provides flexible, easy access to your securities should you need cash quickly or overdraft protection through a margin loan. Mortgage products and home equity lines are available through Raymond James Bank.**

Cash Sweep Programs

- Putting money to work isn't just about investing; it's also about earning income on cash awaiting investment. Raymond James provides cash sweep options designed to enable you to manage your cash easily and efficiently while keeping your funds insured up to applicable limits.

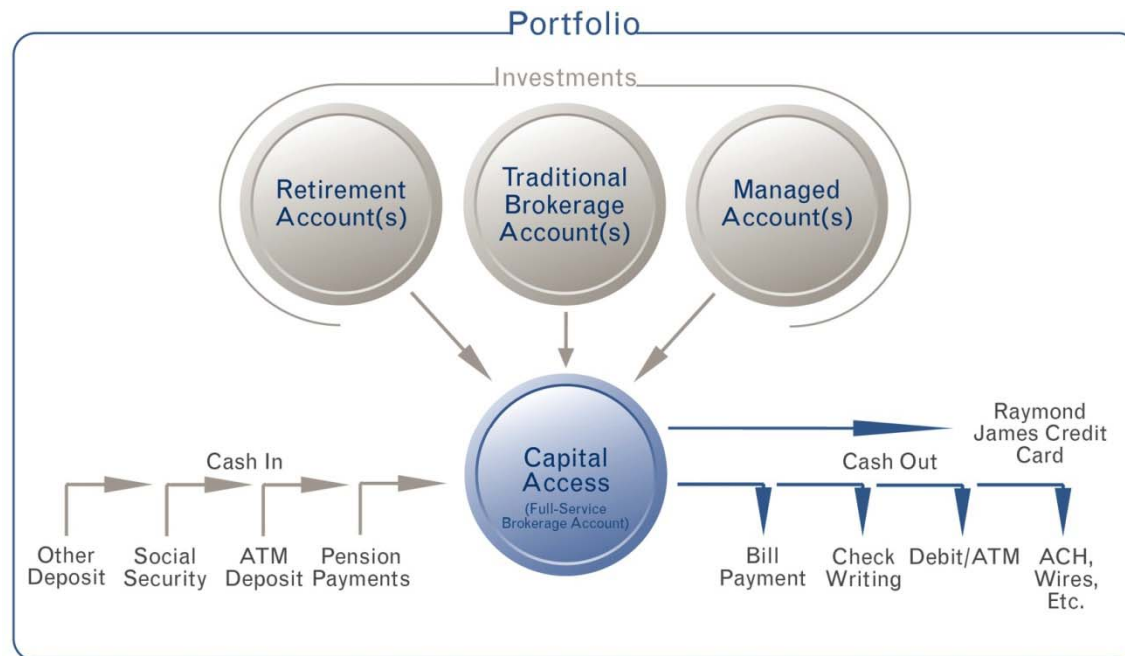
*Ready Access is a margin account and may not be suitable for all investors. Borrowing on margin and using securities as collateral may involve a high degree of risk and may not be appropriate for all investors. Market conditions can magnify any potential for loss. If the market turns against the investor, he or she may be required to deposit additional securities and/or cash in the account. The securities in the account may be sold to meet the margin call, and the firm can sell investors' securities without contacting them. The interest rates charged are determined by the amount borrowed.

**See disclosure on Lending Options slide.



CLIENT SOLUTIONS CASH MANAGEMENT

While we offer various programs to assist with investing, the Capital Access account plays an essential role in centralizing all of your financial tools for effortless access to your money.



CLIENT SOLUTIONS FEATURES OF CAPITAL ACCESS

Capital Access offers the benefits you deserve and the convenience you want – for all aspects of your financial life.

Banking Features

Standard features include unlimited check writing, free standard checks, ATM access and secure online bill payment options.

Rewards Program

This extensive program will truly keep your money working for you by giving you the option to turn points into cash. Other competitive reward offerings include travel, airfare, merchandise and gift certificates. See all the available choices at raymondjamesrewards.com.



Take advantage of nearly 40,000 surcharge-free ATMs.



CLIENT SOLUTIONS CAPITAL ACCESS BENEFITS

Industry-Leading Services

Dedicated, in-house client services team provides personalized, superior service

Industry-leading, in-house fraud protection services that can provide personalized spending limits on your ATM/debit card

Online access to your account activity with the ability to download your information to financial software programs like Quicken® and TurboTax®

Detailed monthly and annual summary statements

Clients seeking even greater service and flexibility should consider Capital Access Premium. Added benefits include:

Free enrollment in the Raymond James rewards program

Unlimited monthly ATM transactions, ATM reimbursement (up to \$200 annually) for non-Raymond James ATM fees

Waiver of service fees such as check copies, stop payment, card-replacement fees, etc.

Note: Premium services are free for eligible relationships over \$500,000.



CLIENT SOLUTIONS Visa Signature® Credit Card

Access to a credit card that's as unique as you are.

The Raymond James Visa Signature credit card offers a wide array of features. You can automatically pay your monthly balance from your Capital Access account. You also have access to a free rewards program (raymondjamesrewards.com), special offerings and complimentary concierge services 24 hours a day.

Key features of the Raymond James Visa Signature credit card:

- Competitive interest rates
- No account fees
- Free rewards program
- Concierge services
- Annual summary of transactions
- Travel benefits
 - One of the lowest foreign transaction fees in the industry
 - Lost luggage reimbursement
 - Travel and emergency assistance
 - Common carrier travel insurance
 - Auto rental damage coverage

Combine credit and debit card rewards points to earn more rewards even faster.



CLIENT SOLUTIONS LENDING OPTIONS

In a well-structured portfolio, cash is as important as stocks and bonds. Yet we find that many clients do not spend as much time researching their cash alternatives – including borrowing options – as they do other aspects of their finances. Raymond James can provide the right lending solution to help meet your unique needs.

Utilize margin lending* as a personal line of credit to:

- Receive competitive interest rates – at, near or below prime – based on the amount borrowed.
- Save time by eliminating delays associated with loan committee reviews.
- Eliminate the costs of loan applications and closing.
- Set a personalized repayment schedule.
- Continue collecting dividends and interest on your margined securities.
- Take advantage of potential tax strategies.

Raymond James Bank provides an array of mortgage products and home equity lines. We also offer a variety of loan options to choose from including fixed-rate mortgages and adjustable-rate mortgages.

*Borrowing on margin and using securities as collateral may involve a high degree of risk and may not be appropriate for all investors. Market conditions can magnify any potential for loss. If the market turns against the investor, he or she may be required to deposit additional securities and/or cash in the account. The securities in the account may be sold to meet the margin call, and the firm can sell investors' securities without contacting them. The interest rates charged are determined by the amount borrowed.



**Services offered through Raymond James Bank. Raymond James & Associates, Inc. and Raymond James Financial Services, Inc. are affiliated with Raymond James Bank, member FDIC, a federally chartered savings bank. Unless otherwise specified, products purchased from or held at affiliated Raymond James Financial, Inc. companies are not insured by the FDIC or any government agency, are not deposits or other obligations of Raymond James Bank, are not guaranteed by Raymond James Bank, and are subject to investment risks, including possible loss of the principal invested. Products, terms and conditions subject to change. Subject to standard credit criteria. Property insurance required. Flood insurance may be required.



CLIENT SOLUTIONS CASH SWEEP OPTIONS

In a cash sweep program, your cash balance is automatically transferred into an interest-bearing account. Raymond James offers several options to fit different investment needs.

Raymond James Bank Deposit Program*

Available cash is deposited into interest-bearing deposit accounts at up to 12 banks, providing FDIC protection up to \$2.5 million.

Client Interest Program

An interest-bearing brokerage cash account for cash awaiting investment. Only available for certain account types. Provides SIPC/Excess SIPC account protection

Eagle Class – JPMorgan Prime Money Market Fund

Taxable money market mutual fund that aims to provide the highest possible level of current income while still maintaining liquidity and preserving capital

Eagle Class – JPMorgan Tax Free Money Market Fund

Money market mutual fund that aims to provide the highest possible level of current income while still maintaining liquidity and preserving capital

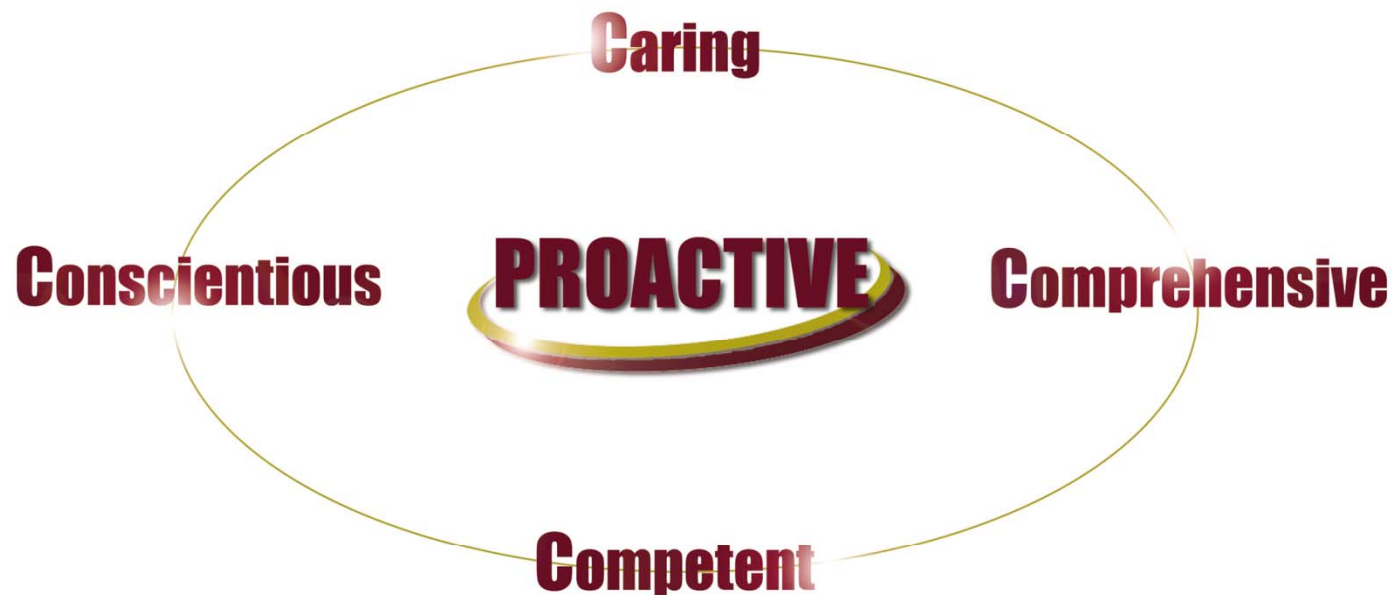
*Raymond James offers a multibank sweep program that provides FDIC insurance coverage for funds held in the Raymond James Bank Deposit Program. Funds will be swept into deposit accounts at up to 12 banks, providing eligibility for up to \$2.5 million in deposit insurance coverage by the FDIC (\$5 million for joint accounts of two or more), subject to applicable limitations. As of July 10, 2010, FDIC deposit insurance amount has been permanently raised to \$250,000 per depositor, per insured depository institution for each account ownership category. Visit fdic.gov for more information.

Investment in the Eagle Class – JPMorgan money market funds is neither guaranteed nor insured by the FDIC or any other government agency, although such investments are generally eligible for coverage provided by SIPC and excess SIPC. While these funds seek to preserve the value of your investment at \$1 per share, it is possible to lose money by investing in the funds. Investors should carefully consider the investment objectives, risks, charges and expenses of the Eagle Class – JPMorgan money market funds before investing. The prospectus contains this and other information about these funds. The prospectus is available from your financial advisor and should be read carefully before investing.



AGENDA

- 1- About Us
- 2- The Advantage
- 3- Financial Solutions
- 4- Effective Communication**



Proactive Client Communications from Summit Wealth Advisors, LLC

- At least 60 annual contacts via email, phone, weekly newsletter, periodic reviews
- Client Education Seminars
- Updated Website
- Tax preparation support for CPA
- Estate Planning integration with Attorney
- Lending support
- Coordination with other professionals



Award-Winning* Client Statements

Select our Comprehensive Statement* or our new Executive Overview

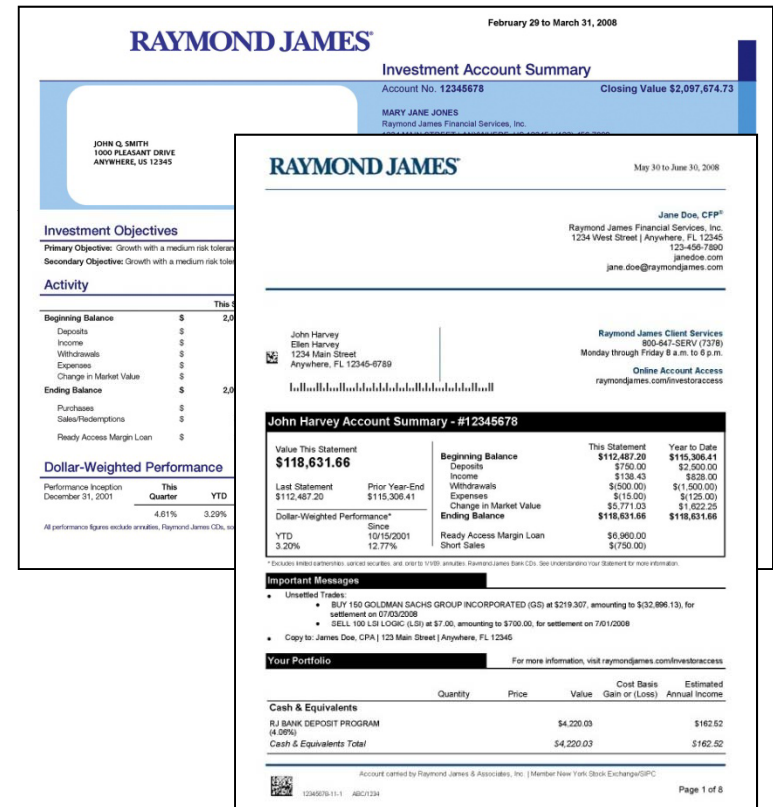
Our **Comprehensive Statement** offers detailed information, including:

- Cost basis and date acquired
- Subcategories within each portfolio section
- Chronological sorting of all activity
- Charts and graphs that provide additional information

Our **Executive Overview** provides a streamlined version of your statement:

- Focused on essential account information
- Delivered in a simple, easy-to-read format
- Printed “portrait-style” and mailed in a standard envelope

Change your mind? *No problem.*



RAYMOND JAMES February 29 to March 31, 2008
Investment Account Summary
Account No. 12345678 Closing Value \$2,097,674.73
MARY JANE JONES
Raymond James Financial Services, Inc.

JOHN Q. SMITH
1000 PLEASANT DRIVE
ANYWHERE, US 12345

Investment Objectives
Primary Objective: Growth with a medium risk tolerance
Secondary Objective: Growth with a medium risk tolerance

Activity

	This Statement
Beginning Balance	\$ 2.0
Deposits	\$
Income	\$
Withdrawals	\$
Expenses	\$
Change in Market Value	\$
Ending Balance	\$ 2.0
Purchases	\$
Sales/Redemptions	\$
Ready Access Margin Loan	\$

Dollar-Weighted Performance

Performance Inception	This Quarter	YTD
December 31, 2001	4.61%	3.29%

All performance figures exclude annuities, Raymond James CDs, etc.

RAYMOND JAMES May 30 to June 30, 2008
Jane Doe, CFP®
Raymond James Financial Services, Inc.
1234 West Street | Anywhere, FL 12345
123-456-7890
jane.doe.com
jane.doe@raymondjames.com

John Harvey
Ellen Harvey
1234 Main Street
Anywhere, FL 12345-6789

Raymond James Client Services
800-647-SERV (7378)
Monday through Friday 8 a.m. to 6 p.m.
Online Account Access
raymondjames.com/investoraccess

John Harvey Account Summary - #12345678

Value This Statement	Beginning Balance	This Statement	Year to Date
\$118,631.66	\$112,487.20	\$112,487.20	\$115,306.41
	Deposits	\$750.00	\$2,600.00
	Income	\$150.45	\$638.00
	Withdrawals	\$(500.00)	\$(1,500.00)
	Expenses	\$(15.00)	\$(125.00)
	Change in Market Value	\$5,771.03	\$1,622.25
	Ending Balance	\$118,631.66	\$118,631.66

YTD	Since	Ready Access Margin Loan	Short Sales
3.20%	10/15/2001	\$6,960.00	\$(750.00)
	12.77%		

Important Messages

- Unsettled Trades:
 - BUY 150 GOLDMAN SACHS GROUP INCORPORATED (GS) at \$219.307, amounting to \$(32,896.13), for settlement on 07/03/2008
 - SELL 100 LSI LOGIC (LSI) at \$7.00, amounting to \$700.00, for settlement on 7/01/2008
- Copy to: James Doe, CPA | 123 Main Street | Anywhere, FL 12345

Your Portfolio For more information, visit raymondjames.com/investoraccess

	Quantity	Price	Value	Cost Basis	Estimated Gain or (Loss)	Annual Income
Cash & Equivalents						
RJ BANK DEPOSIT PROGRAM (4.88%)			\$4,220.03		\$162.52	
Cash & Equivalents Total			\$4,220.03		\$162.52	

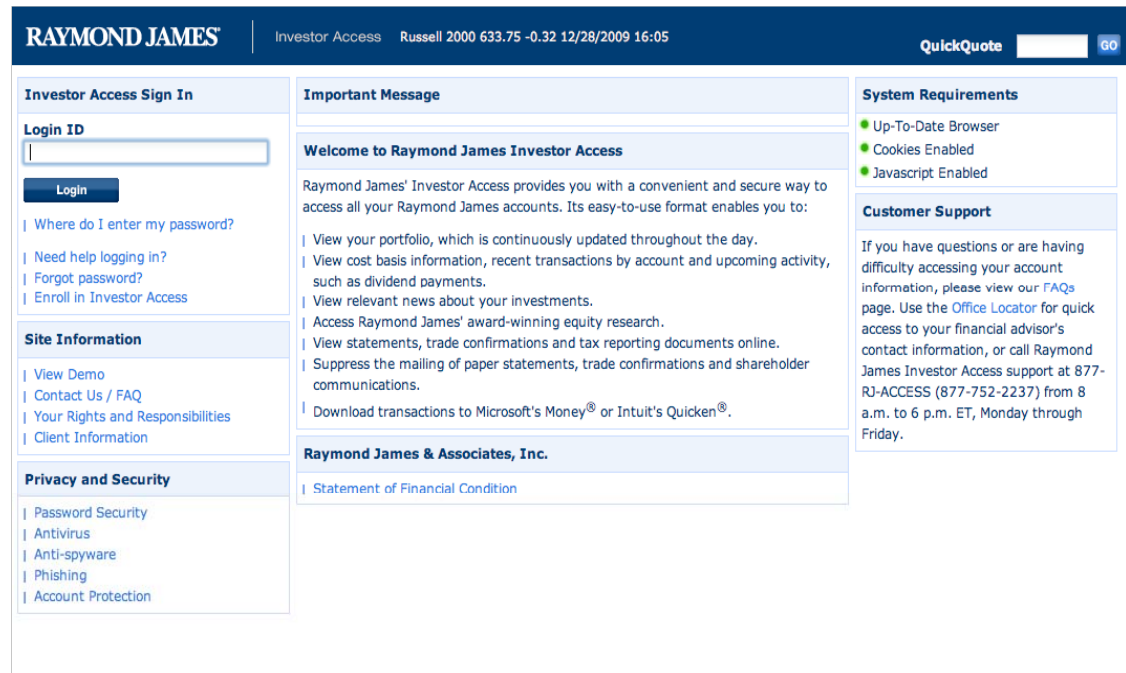
Account owned by Raymond James & Associates, Inc. | Member New York Stock Exchange/SIPC
1234567891011 ABC1234 Page 1 of 8

* Raymond James Financial, Inc.'s enhanced client statement, which debuted in early 2007 to clients of its domestic wholly owned broker/dealer subsidiaries, Raymond James & Associates and Raymond James Financial Services, was ranked third-best among a field of 23 competitor firms in the latest rankings from Dalbar, the nation's leading financial services market research firm, in their "2007 Trends and Best Practices in Brokerage Statements" study.

ONGOING COMMUNICATION INVESTOR ACCESS

Investor Access combines the freedom of online services with the essential support and guidance of your professional financial advisor. With this service you can review activity and balances in all your accounts, individually or combined.

- Complete access to your brokerage accounts and secure documents, as well as in-depth research and timely commentary
- Simple, easy-to-navigate design
- Quick-review home page featuring account summary and other convenient links
- Multiple account statement delivery options
- Quicken®, Microsoft Money® and TurboTax® download capability



The screenshot shows the Raymond James Investor Access homepage. At the top, there is a dark blue header with the "RAYMOND JAMES" logo on the left, the text "Investor Access Russell 2000 633.75 -0.32 12/28/2009 16:05" in the center, and a "QuickQuote" search box with a "GO" button on the right. Below the header, the page is divided into several sections:

- Investor Access Sign In:** Includes a "Login ID" input field, a "Login" button, and links for "Where do I enter my password?", "Need help logging in?", "Forgot password?", and "Enroll in Investor Access".
- Important Message:** A "Welcome to Raymond James Investor Access" message stating that the service provides convenient and secure access to all accounts. It lists several features: viewing portfolios, cost basis information, relevant news, equity research, statements, and the ability to suppress paper statements and download transactions to Quicken or Microsoft Money.
- System Requirements:** Lists "Up-To-Date Browser", "Cookies Enabled", and "Javascript Enabled" with green status indicators.
- Site Information:** Links to "View Demo", "Contact Us / FAQ", "Your Rights and Responsibilities", and "Client Information".
- Privacy and Security:** Links to "Password Security", "Antivirus", "Anti-spyware", "Phishing", and "Account Protection".
- Customer Support:** Provides contact information for account access issues, including a link to "FAQs", an "Office Locator", and a phone number (877-RJ-ACCESS) with hours of operation.
- Raymond James & Associates, Inc.:** Links to the "Statement of Financial Condition".



ONGOING COMMUNICATION OPTIONAL COMMUNICATIONS

In addition to your monthly statement, we can send you a variety of regular communications based on your specific interests.



WorthWhile
YOUR LIFE • YOUR WEALTH • OUR INSIGHT
Fall 2010

When Roles Reverse:
FINANCIAL PLANNING FOR ELDERLY PARENTS

Successful Women
WINTER 2010-11
TIMELY IS

SMALL BUSINESS DIMENSIONS
WINTER 2010-11

FINANCIAL JOURNEYS
FINANCIAL & RETIREMENT PLANNING FOR LIFE
Retirement planning: take an inventory of income and assets

Tax preparation in uncertain times calls for careful planning

ECONOMIC OUTLOOK
PROFESSIONAL ANALYSIS LOOKS FORWARD
JANUARY 2011
RAYMOND JAMES®

OVERCOMING HEADWINDS: CHALLENGES REMAIN
Charting signs of progress for the fragile journey forward.

RAYMOND JAMES®

122 America Street, Suite 100 | Boston, MA 02102
800-760-2244 | Fax: 617-552-8800
john.jones@raymondjames.com | jray@rayj.com



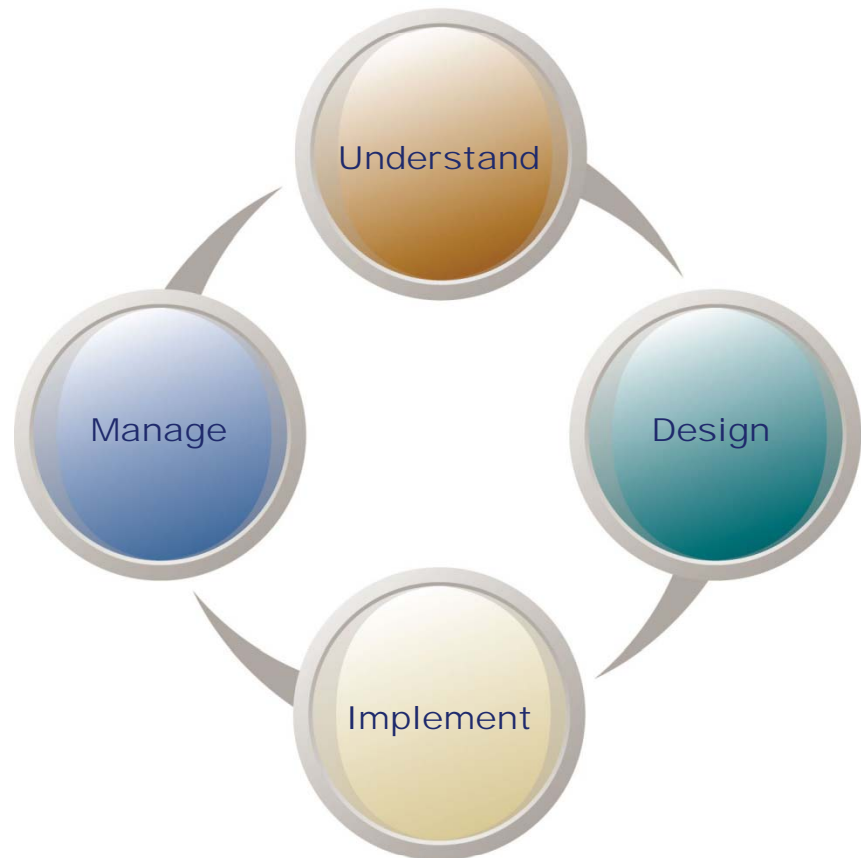
How are we compensated?

- *Fees (for a plan or a project)*
- *Implementation of investment and insurance services*
- *Favorable introductions*



NEXT STEPS

- Decide if a relationship with us would be beneficial.
- Discuss relevant information we need to collect from you including existing investment statements, insurance policies and estate documents.
- Complete our questionnaire.
- Set up data gathering meeting with you and your spouse.



Thank you!

Summit Wealth Advisors, LLC

An Independent Firm

A proactive wealth planning firm with an emphasis on proactive investment management and client communications.

Securities offered through Raymond James Services, Inc. Member FINRA/SIPC

