

SUMMITRY

919 Hillsdale Blvd, Suite 150

Foster City, CA 94404

(650) 212-2240

or

(866) 604-6582

Summitry, LLC

Revised March 27, 2024

This brochure supplement provides information about Summitry's professionals who provide investment advice that supplements Summitry's brochure (ADV, part 2A). You should have received a copy of that brochure. Please contact Jennifer Rouse at jennifer@summitry.com or (866)604-6582 if you did not receive Summitry's brochure or if you have any questions about the contents of this supplement.

COLIN HIGGINS

Chief Executive Officer | Partner

Educational Background & Business Experience

Name, Age (Year of Birth)

Colin Higgins (1972)

Formal Education

Washington & Lee University | B.A. History

Business Background (Past Five Years Only)

President & Portfolio Manager | Summitry, LLC (Since 2003)

Disciplinary Information

Mr. Higgins does not have any disciplinary history.

Other Business Activities

Mr. Higgins is not actively involved in any other investment-related business activities.

Additional Compensation

Mr. Higgins does not receive any bonus that is based, all or in part, on the number or amount of sales, client referrals, or new accounts. Also, he does not receive any economic benefit from anyone who is not a client for providing advisory services.

Supervision

Mr. Higgins adheres himself to Summitry's code of ethics and compliance manual as mandated. Clients may contact Jennifer Rouse at (650) 212-2240 to obtain a copy of Summitry's code of ethics. Jennifer Rouse, Chief Compliance Officer supervises Mr. Higgins's personal transactions. Mr. Higgins's actions are supervised by the board of directors and leadership team.

KURT HOEFER, CFA®

Chief Strategy Officer | Partner

Educational Background & Business Experience

Name, Age (Year of Birth)

Kurt Hoefer, (1965)

Formal Education

Stanford University | B.A. Economics

University of California, Los Angeles – Anderson School of Management | MBA

Business Background (Past Five Years Only)

Director, Business Development & Portfolio Manager | Summitry(since 2004)

Disciplinary Information

Mr. Hoefer does not have any disciplinary history.

Professional Designation

The Chartered Financial Analyst (CFA®) – See Appendix A

Disciplinary Information

Other Business Activities

Mr. Hoefer has been appointed by the San Mateo County Board of Supervisors to the Board of Retirement for the San Mateo County Employees' Retirement Association ("SamCERA"). SamCERA is a defined benefit pension plan providing retirement, disability and death benefits for its eligible members and their beneficiaries. The Board's key responsibilities include oversight over the pension fund, currently valued at roughly \$3.6 billion, and over the administration of the system, which is run by a team of 24 professionals in its Redwood City offices.

Additional Compensation

Mr. Hoefer does not receive any bonus that is based, all or in part, on the number or amount of sales, client referrals, or new accounts. Also, he does not receive any economic benefit from anyone who is not a client for providing advisory services.

Supervision

Mr. Hoefer adheres himself to Summitry's code of ethics and compliance manual as mandated. Clients may contact Jennifer Rouse at (650) 212-2240 to obtain a copy of Summitry's code of ethics. Jennifer Rouse, Chief Compliance Officer supervises Mr. Hoefer's personal transactions. Mr. Hoefer's actions are supervised by Colin Higgins.

Supervisor Information

Colin Higgins, CEO | (650) 212-2240 or (866) 604-6582 | colin@summitry.com

MICHAEL KON, CFA[®]

Director of Research & Portfolio Manager

Educational Background & Business Experience

Name, Age (Year of Birth)

Michael Kon (1974)

Formal Education

McGill University | MBA

Business Background (Past Five Years Only)

Portfolio Manager & Senior Equity Analyst | Summitry, LLC (since 2013)

Professional Designation

The Chartered Financial Analyst (CFA[®]) – See Appendix A

Disciplinary Information

Mr. Kon does not have any disciplinary history.

Other Business Activities

Mr. Kon is not actively involved in any other investment-related business activities.

Additional Compensation

Mr. Kon does not receive any bonus that is based, all or in part, on the number or amount of sales, client referrals, or new accounts. Also, he does not receive any economic benefit from anyone who is not a client for providing advisory services.

Supervision

Mr. Kon's supervision includes: 1) Monthly one-on-one conversations about progress, areas of development and employee performance, 2) Quarterly reviews of investment decisions and related performance outcomes, 3) Weekly team meetings to discuss portfolio and investments.

Supervisor Information

Colin Higgins, CEO | (650) 212-2240 or (866) 604-6582 | colin@summitry.com

MATTHEW GORDON, CFA®

Portfolio Manager & Senior Equity Analyst

Educational Background & Business Experience

Name, Age (Year of Birth)

Matthew Gordon (1980)

Formal Education

Amherst College | BA Computer Science

Columbia Business School | MBA

Business Background (Past Five Years Only)

Equity Analyst | Summitry, LLC(2013-2015)

Grouse Rock, LLC | RIA (2013-2017)

Senior Equity Analyst | Summitry, LLC (since 2017)

Professional Designation

The Chartered Financial Analyst (CFA®) – See Appendix A

Disciplinary Information

Mr. Gordon does not have any disciplinary history.

Other Business Activities

Mr. Gordon is not actively involved in any other investment-related business activities.

Additional Compensation

Mr. Gordon does not receive any bonus that is based, all or in part, on the number or amount of sales, client referrals, or new accounts. Also, he does not receive any economic benefit from anyone who is not a client for providing advisory services.

Supervision

Mr. Gordon's supervision includes: 1) Monthly one-on-one conversations about progress, areas of development and employee performance, 2) Quarterly reviews of investment decisions and related performance outcomes, 3) Weekly team meetings to discuss portfolio and investments.

Supervisor Information

Michael Kon, Director of Research | (650) 212-2240 or (866) 604-6582 | michael@Summitry.com

ALEX KATZ

Chief Growth Officer | Partner

Educational Background & Business Experience

Name, Age (Year of Birth)

Alex Katz (1976)

Formal Education

Dartmouth College | B.A. Psychology

Business Background (Past Five Years Only)

Chief Growth Officer | Summitry, LLC(Since 2018)

Vice President, Business Development | Opes Advisors (2012-2018)

Disciplinary Information

Mr. Katz does not have any disciplinary history.

Other Business Activities

Mr. Katz is not actively involved in any other investment-related business activities.

Additional Compensation

Mr. Katz receives additional compensation that is based on the number or amount of sales, client referrals, or new accounts, and therefore may have an incentive to recommend investment services based on the compensation received, rather than on a client's needs. To mitigate this potential conflict, The Summitry performs quarterly suitability reviews of the securities in the account, the strategy, and the client's circumstances to ensure that they are appropriate.

Supervision

Mr. Katz adheres himself to Summitry's code of ethics and compliance manual as mandated.

Clients may contact Jennifer Rouse at (650) 212-2240 to obtain a copy of Summitry's code of ethics. Jennifer Rouse, Chief Compliance Officer supervises Mr. Katz's personal transactions, and his actions are supervised by Colin Higgins.

Supervisor Information

Colin Higgins, CEO | (650) 212-2240 or (866) 604-6582 | colin@summitry.com

ALEXANDER SCOTT LEITZES

Business Development Principal

Educational Background & Business Experience

Name, Age (Year of Birth)

Alex Leitzes (1988)

Formal Education

Indiana University | B.S. Business Management

Business Background (Past Five Years Only)

Business Development Principle | Summitry, LLC (Since 2020)

Portfolio Counselor | Fisher Investments (2017-2020)

Disciplinary Information

Mr. Leitzes does not have any disciplinary history.

Other Business Activities

Mr. Leitzes is not actively involved in any other investment-related business activities.

Additional Compensation

Mr. Leitzes receives additional compensation that is based on the number or amount of sales, client referrals, or new accounts, and therefore may have an incentive to recommend investment services based on the compensation received, rather than on a client's needs. To mitigate this potential conflict, The Summitry performs quarterly suitability reviews of the securities in the account, the strategy, and the client's circumstances to ensure that they are appropriate. Mr. Leitzes' actions are supervised by Alex Katz.

Supervision

Mr. Leitzes' supervision includes 1) Weekly meeting to discuss pipeline of prospective clients and to determine the suitability of our offering to their needs, 2) Review of marketing material to ensure their accuracy and compliance with regulations, 3) Monthly one-on-one conversations to discuss team members' progress and areas of development, 4) review of agreements and the firm's practices with third-party referral sources to ensure the accuracy of disclosures. Mr. Leitzes' activities are supervised by Alex Katz

Supervisor Information

Alex Katz, Chief Growth Officer | (650) 212-2240 or (866) 604-6582 | alex@summitry.com

JOE MARTIN

Chief Client Experience Officer | Partner

Educational Background & Business Experience

Name, Age (Year of Birth)

Joe Martin (1971)

Formal Education

University of California, Los Angeles | B.A. Psychology

Business Background (Past Five Years Only)

Director, Private Client Group | Summitry, LLC (since 2003)

Disciplinary Information

Mr. Martin does not have any disciplinary history.

Other Business Activities

Mr. Martin is not actively involved in any other investment-related business activities.

Additional Compensation

Mr. Martin does not receive any bonus that is based, all or in part, on the number or amount of sales, client referrals, or new accounts. Also, he does not receive any economic benefit from anyone who is not a client for providing advisory services.

Supervision

Mr. Martin adheres himself to Summitry's code of ethics and compliance manual as mandated.

Clients may contact Jennifer Rouse at (650) 212-2240 to obtain a copy of Summitry's code of ethics. Jennifer Rouse, Chief Compliance Officer supervises Mr. Martin's personal transactions.

Mr. Martin's actions are supervised by Colin Higgins.

Supervisor Information

Colin Higgins, CEO | (650) 212-2240 or (866) 604-6582 | colin@summitry.com

CYNTHIA DUNCAN

Senior Financial Advisor

Educational Background & Business Experience

Name, Age (Year of Birth)

Cynthia Duncan (1969)

Formal Education

Santa Clara University | B.A. Accounting

Business Background (Past Five Years Only)

Senior Financial Advisor | Summitry, LLC (since 2005)

Disciplinary Information

Ms. Duncan does not have any disciplinary history.

Other Business Activities

Ms. Duncan is not actively involved in any other investment-related business activities.

Additional Compensation

Ms. Duncan does receive a bonus that is based, all or in part, on the number or amount of sales, client referrals, or new accounts. She does not receive any economic benefit from anyone who is not a client for providing advisory services.

Supervision

Ms. Duncan provides broad based financial advice and services to the clients of The Summitry and is supervised by Alex Katz. This supervision includes: 1) Monthly one-on-one conversations to discuss progress, areas of development, and employee performance 2) Reviews of Investment Policy Statements and Financial Plans prepared for clients, 3) Regular reviews of notes entered into CRM system for client calls and meetings, 4) Periodic joint attendance on client calls and in client meetings, and 5) Weekly team meetings to discuss work being done for clients.

Supervisor Information

Alex Katz, Chief Growth Officer | (650) 212-2240 or (866) 604-6582 | alex@summitry.com

CLAIRE SHIFREN, CFP®

Senior Financial Advisor

Educational Background & Business Experience

Name, Age (Year of Birth)

Claire Shifren (1977)

Formal Education

University of California, Davis | B.A. Art History

Business Background (Past Five Years Only)

Financial Advisor | Summitry, LLC (Since 2003)

Professional Designation

Certified Financial Planner (CFP®) – See Appendix A

Disciplinary Information

Ms. Shifren does not have any disciplinary history.

Other Business Activities

Ms. Shifren is not actively involved in any other investment-related business activities.

Additional Compensation

Ms. Shifren does receive a bonus that is based, all or in part, on the number or amount of sales, client referrals, or new accounts. She does not receive any economic benefit from anyone who is not a client for providing advisory services.

Supervision

Ms. Shifren provides broad based financial advice and services to the clients of Summitry and is supervised by Alex Katz. This supervision includes: 1) Monthly one-on-one conversations to discuss progress, areas of development, and employee performance 2) Reviews of Investment Policy Statements and Financial Plans prepared for clients, 3) Regular reviews of notes entered into CRM system for client calls and meetings, 4) Periodic joint attendance on client calls and in client meetings, and 5) Weekly team meetings to discuss work being done for clients.

Supervisor Information

Alex Katz, Chief Growth Officer | (650) 212-2240 or (866) 604-6582 | alex@summitry.com

ERIC JUNGLING, CFP®

Senior Financial Advisor

Educational Background & Business Experience

Name, Age (Year of Birth)

Eric Jungling (1976)

Formal Education

University of California, Santa Barbara | B.A. Economics

Business Background (Past Five Years Only)

Financial Advisor | Summitry, LLC (Since 2003)

Professional Designation

Certified Financial Planner (CFP®) – See Appendix A

Disciplinary Information

Mr. Jungling does not have any disciplinary history.

Other Business Activities

Mr. Jungling is not actively involved in any other investment-related business activities.

Additional Compensation

Mr. Jungling does receive a bonus that is based, all or in part, on the number or amount of sales, client referrals, or new accounts. He does not receive any economic benefit from anyone who is not a client for providing advisory services.

Supervision

Mr. Jungling provides broad based financial advice and services to the clients of Summitry and is supervised by Alex Katz. This supervision includes: 1) Monthly one-on-one conversations to discuss progress, areas of development, and employee performance 2) Reviews of Investment Policy Statements and Financial Plans prepared for clients, 3) Regular reviews of notes entered into CRM system for client calls and meetings, 4) Periodic joint attendance on client calls and in client meetings, and 5) Weekly team meetings to discuss work being done for clients.

Supervisor Information

Alex Katz, Chief Growth Officer | (650) 212-2240 or (866) 604-6582 | alex@summitry.com

THAO (MANDY) PHAM, CFP[®], CFA[®]

Senior Financial Advisor

Educational Background & Business Experience

Name, Age (Year of Birth)

Mandy Pham (1990)

Formal Education

Texas Tech University | Master of Sciences Personal Financial Planning
Colorado State University | B.A. Economics

Business Background (Past Five Years Only)

Financial Advisor | Summitry, LLC (since 2018)

Professional Designation

Certified Financial Planner (CFP[®]) – See Appendix A
The Chartered Financial Analyst (CFA[®]) – See Appendix A

Disciplinary Information

Ms. Pham does not have any disciplinary history.

Other Business Activities

Ms. Pham is not actively involved in any other investment-related business activities.

Additional Compensation

Ms. Pham does receive a bonus that is based, all or in part, on the number or amount of sales, client referrals, or new accounts. She does not receive any economic benefit from anyone who is not a client for providing advisory services.

Supervision

Ms. Pham provides broad based financial advice and services to the clients of Summitry and is supervised by Alex Katz. This supervision includes: 1) Monthly one-on-one conversations to discuss progress, areas of development, and employee performance 2) Reviews of Investment Policy Statements and Financial Plans prepared for clients, 3) Regular reviews of notes entered into CRM system for client calls and meetings, 4) Periodic joint attendance on client calls and in client meetings, and 5) Weekly team meetings to discuss work being done for clients.

Supervisor Information

Alex Katz, Chief Growth Officer | (650) 212-2240 or (866) 604-6582 | alex@summitry.com

EMILY HAZELROTH, CFP®

Senior Financial Advisor & Advisor Manager

Educational Background & Business Experience

Name, Age (Year of Birth)

Emily Hazelroth (1988)

Formal Education

University of St. Thomas | B.S. Neuroscience

Business Background (Past Five Years Only)

Financial Advisor | Summitry, LLC (Since 2021)

Wealth Management Advisor | TIAA-CREF (2018-2020)

Financial Consultant | Fidelity Brokerage Services (2015-2018)

Professional Designation

Certified Financial Planner (CFP®) – See Appendix A

Disciplinary Information

Ms. Hazelroth does not have any disciplinary history.

Other Business Activities

Ms. Hazelroth is not actively involved in any other investment-related business activities.

Additional Compensation

Ms. Hazelroth does receive a bonus that is based, all or in part, on the number or amount of sales, client referrals, or new accounts. She does not receive any economic benefit from anyone who is not a client for providing advisory services.

Supervision

Ms. Hazelroth provides broad based financial advice and services to the clients of The Summitry and is supervised by Alex Katz. This supervision includes: 1) Monthly one-on-one conversations to discuss progress, areas of development, and employee performance 2) Reviews of Investment Policy Statements and Financial Plans prepared for clients, 3) Regular reviews of notes entered into CRM system for client calls and meetings, 4) Periodic joint attendance on client calls and in client meetings, and 5) Weekly team meetings to discuss work being done for clients.

Supervisor Information

Alex Katz, Chief Growth Officer | (650) 212-2240 or (866) 604-6582 | alex@summitry.com

DAVID LANGHALS, CFP®

Financial Advisor

Educational Background & Business Experience

Name, Age (Year of Birth)

David Langhals (1991)

Formal Education

The Ohio State University | B.S. Human Ecology

Business Background (Past Five Years Only)

Financial Advisor | Summitry, LLC (Since 2020)

Associate Financial Advisor | Vuecrest Wealth Management (2016-2020)

Professional Designation

Certified Financial Planner (CFP®) – See Appendix A

Disciplinary Information

Mr. Langhals does not have any disciplinary history.

Other Business Activities

Mr. Langhals is not actively involved in any other investment-related business activities.

Additional Compensation

Mr. Langhals does receive a bonus that is based, all or in part, on the number or amount of sales, client referrals, or new accounts. He does not receive any economic benefit from anyone who is not a client for providing advisory services.

Supervision

Mr. Langhals provides broad based financial advice and services to the clients of The Summitry and is supervised by Emily Hazelroth. This supervision includes: 1) Monthly one-on-one conversations to discuss progress, areas of development, and employee performance 2) Reviews of Investment Policy Statements and Financial Plans prepared for clients, 3) Regular reviews of notes entered into CRM system for client calls and meetings, 4) Periodic joint attendance on client calls and in client meetings, and 5) Weekly team meetings to discuss work being done for clients.

Supervisor Information

Emily Hazelroth, Senior Financial Advisor & Advisor Manager | (650) 212-2240 or (866) 604-6582 | EmilyHazelroth@summitry.com

THOMAS EMMETT GUINANE JR.

Business Development Principal

Educational Background & Business Experience

Name, Age (Year of Birth)

Tom Guinane (1989)

Formal Education

UCLA | B.A. Political Science

Business Background (Past Five Years Only)

Business Development Principal | Summitry, LLC (Since 2022)

Investment Counselor Group Manager | Fisher Investments (2016-2022)

Disciplinary Information

Mr. Guinane does not have any disciplinary history.

Other Business Activities

Mr. Guinane is not actively involved in any other investment-related business activities.

Additional Compensation

Mr. Guinane receives additional compensation that is based on the number or amount of sales, client referrals, or new accounts, and therefore may have an incentive to recommend investment services based on the compensation received, rather than on a client's needs. To mitigate this potential conflict, The Summitry performs quarterly suitability reviews of the securities in the account, the strategy, and the client's circumstances to ensure that they are appropriate. Mr. Guinane's actions are supervised by Alex Katz.

Supervision

Mr. Guinane's supervision includes 1) Weekly meeting to discuss pipeline of prospective clients and to determine the suitability of our offering to their needs, 2) Review of marketing material to ensure their accuracy and compliance with regulations, 3) Monthly one-on-one conversations to discuss team members' progress and areas of development, 4) review of agreements and the firm's practices with third-party referral sources to ensure the accuracy of disclosures. Mr. Guinane's activities are supervised by Alex Katz

Supervisor Information

Alex Katz, Chief Growth Officer | (650) 212-2240 or (866) 604-6582 | alex@summitry.com

BRANDY LEE SAVAGE

Business Development Principal

Educational Background & Business Experience

Name, Age (Year of Birth)

Brandy Savage (1981)

Formal Education

Villanova University School of Law | Juris Doctorate

California Lutheran University | B.A., Philosophy

Business Background (Past Five Years Only)

Business Development Principal | Summitry, LLC (Since 2022)

Investment Consultant | Fidelity Investments (2020 - 2022)

Financial Advisor | Merrill Lynch (2019 - 2020)

Personal Advisor & Financial Wealth Manager | Doric Trust (2015 - 2019)

Disciplinary Information

Mr. Savage does not have any disciplinary history.

Other Business Activities

Mr. Savage is not actively involved in any other investment-related business activities.

Additional Compensation

Mr. Savage receives additional compensation that is based on the number or amount of sales, client referrals, or new accounts, and therefore may have an incentive to recommend investment services based on the compensation received, rather than on a client's needs. To mitigate this potential conflict, The Summitry performs quarterly suitability reviews of the securities in the account, the strategy, and the client's circumstances to ensure that they are appropriate. Mr. Savage's actions are supervised by Alex Katz.

Supervision

Mr. Savage's supervision includes 1) Weekly meeting to discuss pipeline of prospective clients and to determine the suitability of our offering to their needs, 2) Review of marketing material to ensure their accuracy and compliance with regulations, 3) Monthly one-on-one conversations to discuss team members' progress and areas of development, 4) review of agreements and the firm's practices with third-party referral sources to ensure the accuracy of disclosures. Mr. Savage's activities are supervised by Alex Katz

Supervisor Information

Alex Katz, Chief Growth Officer | (650) 212-2240 or (866) 604-6582 | alex@summitry.com

DANIEL SPECTOR-FRANSON, CFP®

Financial Advisor

Educational Background & Business Experience

Name, Age (Year of Birth)

Daniel Spector-Franson (1986)

Formal Education

Indiana University South Bend | B.A. Spanish & Latin American Studies

Business Background (Past Five Years Only)

Financial Advisor | Summitry, LLC (2022)

Financial Planning Associate | Sourjohn-Kim Retirement Solutions (2020-2022)

Client Services Liaison | Chen Financial Group (2020)

Advisor In training/Client Services Associate | Lincoln Financial Advisors (2019-2020)

Donor Stewardship & Outreach Manager | The Trust for Hidden Villa (2010-2019)

Professional Designation

Certified Financial Planner (CFP®) – See Appendix A

Disciplinary Information

Mr. Spector-Franson does not have any disciplinary history.

Other Business Activities

Mr. Spector-Franson is not actively involved in any other investment-related business activities.

Additional Compensation

Mr. Spector-Franson does receive a bonus that is based, all or in part, on the number or amount of sales, client referrals, or new accounts. He does not receive any economic benefit from anyone who is not a client for providing advisory services.

Supervision

Mr. Spector-Franson provides broad based financial advice and services to the clients of Summitry and is supervised by Emily Hazelroth. This supervision includes: 1) Monthly one-on-one conversations to discuss progress, areas of development, and employee performance 2) Reviews of Investment Policy Statements and Financial Plans prepared for clients, 3) Regular reviews of notes entered into CRM system for client calls and meetings, 4) Periodic joint attendance on client calls and in client meetings, and 5) Weekly team meetings to discuss work being done for clients.

Supervisor Information

Emily Hazelroth, Senior Financial Advisor & Advisor Manager | (650) 212-2240 or (866) 604-6582 |

EmilyHazelroth@summitry.com

CARISSA YEN, FPQP®

Associate Financial Advisor

Educational Background & Business Experience

Name, Age (Year of Birth)

Carissa Yen (1996)

Formal Education

University of California, Santa Cruz | B.A. Anthropology, Minor in Education

Business Background (Past Five Years Only)

Associate Financial Advisor | Summitry, LLC (2022)

Planning and Operations Associate | Clarity Wealth Advisors, LLC (2019 – 2022)

Professional Designation

Financial Paraplanner Qualified Professional (FPQP®) – See Appendix A

Disciplinary Information

Ms. Yen does not have any disciplinary history.

Other Business Activities

Ms. Yen is not actively involved in any other investment-related business activities.

Additional Compensation

Ms. Yen does receive a bonus that is based, all or in part, on the number or amount of sales, client referrals, or new accounts. She does not receive any economic benefit from anyone who is not a client for providing advisory services.

Supervision

Ms. Yen provides broad based financial advice and services to the clients of Summitry and is supervised by Emily Hazelroth. This supervision includes: 1) Monthly one-on-one conversations to discuss progress, areas of development, and employee performance 2) Reviews of Investment Policy Statements and Financial Plans prepared for clients, 3) Regular reviews of notes entered into CRM system for client calls and meetings, 4) Periodic joint attendance on client calls and in client meetings, and 5) Weekly team meetings to discuss work being done for clients.

Supervisor Information

Emily Hazelroth, Senior Financial Advisor & Advisor Manager | (650) 212-2240 or (866) 604-6582 |

EmilyHazelroth@summitry.com

TYLER PATTERSON, CFP[®], CRPC[®]

Financial Advisor

Educational Background & Business Experience

Name, Age (Year of Birth)

Tyler Patterson (1990)

Formal Education

University of Colorado at Colorado Springs | B.A. Communication

Business Background (Past Five Years Only)

Financial Advisor | Summitry, LLC (Since 2023)

Sr. Wealth Advisor | Empower (2022-2022)

Financial Advisor | T. Rowe Price (2016-2021)

Professional Designation

Certified Financial Planner (CFP[®]) – See Appendix A

Chartered Retirement Planning Counselor (CRPC[®]) – See Appendix A

Disciplinary Information

Mr. Patterson does not have any disciplinary history.

Other Business Activities

Mr. Patterson is not actively involved in any other investment-related business activities.

Additional Compensation

Mr. Patterson does receive a bonus that is based, all or in part, on the number or amount of sales, client referrals, or new accounts. He does not receive any economic benefit from anyone who is not a client for providing advisory services.

Supervision

Mr. Patterson provides broad based financial advice and services to the clients of Summitry and is supervised by Emily Hazelroth. This supervision includes: 1) Monthly one-on-one conversations to discuss progress, areas of development, and employee performance 2) Reviews of Investment Policy Statements and Financial Plans prepared for clients, 3) Regular reviews of notes entered into CRM system for client calls and meetings, 4) Periodic joint attendance on client calls and in client meetings, and 5) Weekly team meetings to discuss work being done for clients.

Supervisor Information

Emily Hazelroth, Senior Financial Advisor & Advisor Manager | (650) 212-2240 or (866) 604-6582 |

EmilyHazelroth@summitry.com

KENNETH VANDER KOOI, CFP®

Senior Financial Advisor

Educational Background & Business Experience

Name, Age (Year of Birth)

Ken Vander Kooi (1975)

Formal Education

University of California Santa Cruz | BA Economics & BA Psychology

Business Background (Past Five Years Only)

Senior Wealth Advisor | Scharf Investments (2013-2024)

Professional Designation

Certified Financial Planner (CFP®) – See Appendix A

Disciplinary Information

Mr. Vander Kooi does not have any disciplinary history.

Other Business Activities

Mr. Vander Kooi is not actively involved in any other investment-related business activities.

Additional Compensation

Mr. Vander Kooi does receive a bonus that is based, all or in part, on the number or amount of sales, client referrals, or new accounts. He does not receive any economic benefit from anyone who is not a client for providing advisory services.

Supervision

Mr. Vander Kooi provides broad based financial advice and services to the clients of Summitry and is supervised by Emily Hazelroth. This supervision includes: 1) Monthly one-on-one conversations to discuss progress, areas of development, and employee performance 2) Reviews of Investment Policy Statements and Financial Plans prepared for clients, 3) Regular reviews of notes entered into CRM system for client calls and meetings, 4) Periodic joint attendance on client calls and in client meetings, and 5) Weekly team meetings to discuss work being done for clients.

Supervisor Information

Emily Hazelroth, Senior Financial Advisor & Advisor Manager | (650) 212-2240 or (866) 604-6582 |

EmilyHazelroth@summitry.com

LISA OZAKI, CFP®

Senior Financial Advisor

Educational Background & Business Experience

Name, Age (Year of Birth)

Lisa Ozaki (1997)

Formal Education

San Diego State University | B.S. Financial Services

Business Background (Past Five Years Only)

Associate Advisor | Allworth Financial (2023-2024)

Financial Planner | Silicon Valley Wealth Advisors (2020-2023)

Advisor Development Summer Intern | Bank of America (2019)

Professional Designation

Certified Financial Planner (CFP®) – See Appendix A

Disciplinary Information

Ms. Ozaki does not have any disciplinary history.

Other Business Activities

Ms. Ozaki is not actively involved in any other investment-related business activities.

Additional Compensation

Ms. Ozaki does receive a bonus that is based, all or in part, on the number or amount of sales, client referrals, or new accounts. She does not receive any economic benefit from anyone who is not a client for providing advisory services.

Supervision

Ms. Ozaki provides broad based financial advice and services to the clients of Summitry and is supervised by Emily Hazelroth. This supervision includes: 1) Monthly one-on-one conversations to discuss progress, areas of development, and employee performance 2) Reviews of Investment Policy Statements and Financial Plans prepared for clients, 3) Regular reviews of notes entered into CRM system for client calls and meetings, 4) Periodic joint attendance on client calls and in client meetings, and 5) Weekly team meetings to discuss work being done for clients.

Supervisor Information

Emily Hazelroth, Senior Financial Advisor & Advisor Manager | (650) 212-2240 or (866) 604-6582 |

EmilyHazelroth@summitry.com

APPENDIX A

Professional Designation Descriptions

The Chartered Financial Analyst (CFA®)

The Chartered Financial Analyst (CFA®) charter is a globally respected, graduate-level investment credential established in 1962 and awarded by CFA Institute — the largest global association of investment professionals.

There are currently more than 90,000 CFA charter holders working in 135 countries. To earn the CFA® charter, candidates must: 1) pass three sequential, six-hour examinations; 2) have at least four years of qualified professional investment experience; 3) join CFA Institute as members; and 4) commit to abide by, and annually reaffirm, their adherence to the CFA Institute Code of Ethics and Standards of Professional Conduct.

High Ethical Standards

The CFA Institute Code of Ethics and Standards of Professional Conduct, enforced through an active professional conduct program, require CFA charter holders to:

- Place their clients' interest ahead of their own.
- Maintain independence and objectivity
- Act with integrity
- Maintain and improve their professional competence
- Disclose conflicts of interest and legal matters

Global Recognition

Passing the three CFA exams is a difficult feat that requires extensive study (successful candidates report spending an average of 300 hours of study per level). Earning the CFA® charter demonstrates mastery of many of the advanced skills needed for investment analysis and decision making in today's quickly evolving global financial industry. As a result, employers and clients are increasingly seeking CFA charter holders—often making the charter a prerequisite for employment.

Additionally, regulatory bodies in 19 countries recognize the CFA charter as a proxy for meeting certain licensing requirements, and more than 125 colleges and universities around the world have incorporated a majority of the CFA Program curriculum into their own finance courses.

Comprehensive and Current Knowledge

The CFA Program curriculum provides a comprehensive framework of knowledge for investment decision making and is firmly grounded in the knowledge and skills used every day in the investment profession. The three levels of the CFA Program test a proficiency with a wide range of fundamental and advanced investment topics, including ethical and professional standards, fixed-income and equity analysis, alternative and derivative investments, economics, financial reporting standards, portfolio management, and wealth planning.

The CFA Program curriculum is updated every year by experts from around the world to ensure that candidates learn the most relevant and practical new tools, ideas, and investment and wealth management skills to reflect the dynamic and complex nature of the profession.

To learn more about the CFA charter, visit www.cfainstitute.org.

Certified Financial Planner (CFP®)

The CERTIFIED FINANCIAL PLANNER™, CFP® and federally registered CFP (with flame design) marks (collectively, the “CFP® marks”) are professional certification marks granted in the United States by Certified Financial Planner Board of Standards, Inc. (“CFP Board”).

The CFP® certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP® certification. It is recognized in the United States and a number of other countries for its (1) high standard of professional education; (2) stringent code of conduct and standards of practice; and (3) ethical requirements that govern professional engagements with clients. Currently, more than 62,000 individuals have obtained CFP® certification in the United States.

To attain the right to use the CFP® marks, an individual must satisfactorily fulfill the following requirements:

- Education – Complete an advanced college-level course of study addressing the financial planning subject areas that CFP Board’s studies have determined as necessary for the competent and professional delivery of financial planning services, and attain a Bachelor’s Degree from a regionally accredited United States college or university (or its equivalent from a foreign university). CFP Board’s financial planning subject areas include insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning;
- Examination – Pass the comprehensive CFP® Certification Examination. The examination, administered in 10 hours over a two-day period, includes case studies and client scenarios designed to test one’s ability to correctly diagnose financial planning issues and apply one’s knowledge of financial planning to real world circumstances;
- Experience – Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year); and
- Ethics – Agree to be bound by CFP Board’s Standards of Professional Conduct, a set of documents outlining the ethical and practice standards for CFP® professionals.
- Individuals who become certified must complete the following ongoing education and ethics requirements in order to maintain the right to continue to use the CFP® marks:
- Continuing Education – Complete 30 hours of continuing education hours every two years, including two hours on the Code of Ethics and other parts of the Standards of Professional Conduct, to maintain competence and keep up with developments in the financial planning field; and
- Ethics – Renew an agreement to be bound by the Standards of Professional Conduct. The Standards prominently require that CFP® professionals provide financial planning services at a fiduciary standard of care. This means CFP® professionals must provide financial planning services in the best interests of their clients.
- CFP® professionals who fail to comply with the above standards and requirements may be subject to CFP Board’s enforcement process, which could result in suspension or permanent revocation of their CFP® certification.

Financial Paraplanner Qualified Professional (FPQP®)

A Financial Paraplanner Qualified Professional (FPQP) is an individual who has met the specific requirements set forth by the Certified Financial Planner Board of Standards, Inc. (CFP Board) to be recognized as a professional financial planner.

To become an FPQP, one must pass a rigorous

examination that covers all aspects of financial planning, from securities analysis to retirement planning.

In addition, FPQPs must adhere to a strict code of ethics and maintain their designation through ongoing continuing education requirements.

Securing and Maintaining the Certificate

According to the CFFP, the FPQP education program is designed for about 144 hours of self-study. However, the amount of time that an individual needs to study and prepare for the final exam can vary from person to person. Students must attempt the exam within six months of enrolling in the course. Students must pass the FPQP final exam, which has 75 questions, within one year of their enrollment date. The minimum passing grade is 70%. The exam is closed-book and proctored at one of the approved Prometric or ISO Quality Testing centers. It is free with the cost of enrollment the first two times a student takes the exam. However, subsequent attempts entail a fee.

The CFFP has certain requirements that FPQP certificate holders must meet in order to keep the designation. There is a biennial renewal fee of \$95 and FPQP certificate holders need to complete 16 hours of continuing education every other year. In addition, the CFFP asks all paraplanners with the FPQP designation to comply with self-disclosure requirements and standards of professional conduct.

Chartered Retirement Planning Counselor™ (CRPC®) Designation

The CRPC® helps financial advisors by guiding them through specialized tax and estate objectives and strategies for a retiree and presents the unique financial and emotional aspects of financial planning that are unique to the retirement process. In short, the program helps advisors define a “road map to retirement,” enabling them to focus on the pre- and post-retirement needs of their clients.

The CRPC® designation is the industry benchmark for retirement planning credentials and is encouraged by the top firms in the industry. Graduates report a 9 percent increase in earnings in addition to increases in their number of clients and even their job satisfaction.

About the CRPC® Designation Course

The CRPC® Professional Education Program is a three-semester credit graduate-level course. The nine modules in the course are:

- Maximizing the Client Experience During the Retirement Planning Process
- Principles and Strategies When Investing for Retirement
- Making the Most of Social Security Retirement Benefits
- Bridging the Income Gap: Identifying Other Sources of Retirement Income
- Navigating Health Care Options in Retirement
- Making the Emotional and Financial Transition to Retirement
- Designing Optimal Retirement Income Streams
- Achieving Tax and Estate Planning Objectives in Retirement
- Fiduciary, Ethical, and Regulatory Issues for Advisers

The typical student should expect to spend approximately 90–135 hours on course-related activities to study and prepare adequately for the course examination. The CRPC® course also does double-duty for professionals who are considering a master's degree: designees receive direct credit for one course in the CFFP MS in Personal Financial Planning program, saving them time and money while enabling them to pursue multiple credentials.

SUMMITRY

919 E. Hillside Blvd, Suite 150, Foster City, CA 94404 • Phone: (650) 212-2240 • Fax: (650) 212-2249