FACTS — WHAT DOES SUMMIT WEALTH & RETIREMENT PLANNING, INC. DO WITH YOUR PERSONAL INFORMATION?

Why?	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.
What?	The types of personal information we collect and share depend on the product or service you have with us. This information can include: ■ Social Security number ■ Financial account balances, holdings, and transaction history ■ Investment experience, income, and assets When you are *no longer* our customer, we continue to share your information as described in this notice.
How?	All financial companies need to share clients' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their clients' personal information; the reasons clients choose to share; and whether you can limit this sharing.

Reasons we can share your personal information	Do we share?	Can you limit this sharing?
For our everyday business purposes— such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes— to offer our products and services to you	Yes	No
For joint marketing with other financial companies	No	N/A
For our affiliates' everyday business purposes— information about your transactions and experiences	Yes	Yes
For our affiliates' everyday business purposes— information about your creditworthiness	No	N/A
For nonaffiliates to market to you	No	N/A

Questions?	Call (925) 927-1900 or go to https://summitwealthandretirement.com/

Who we are	
Who is providing this notice?	Summit Wealth & Retirement Planning, Inc.

What we do	
How does Summit Wealth & Retirement Planning, Inc. protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.
How does Summit Wealth & Retirement Planning, Inc. collect my personal information?	We collect your personal information, for example, when you ■ Sign an investment advisory agreement ■ Open an account ■ Request investment or financial planning advice ■ Tell us about your investment or retirement portfolio
Why can't I limit all sharing?	Federal law gives you the right to limit only ■ sharing for affiliates' everyday business purposes—information about your creditworthiness ■ affiliates from using your information to market to you ■ sharing for nonaffiliates to market to you State laws and individual companies may give you additional rights to limit sharing.

Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. ■ Summit Tax Planning, Inc. FKA Data Count Tax and Financial Services
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. ■ We do not share with nonaffiliates so they can market to you
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. ■ We do not jointly market to you

Other important information

Summit Wealth & Retirement Planning, Inc. may also share your personal information with a successor advisor if necessary in connection with the unexpected death or incapacity of its principal owner(s), as well as in connection with the eventual retirement or other change in control of the firm.