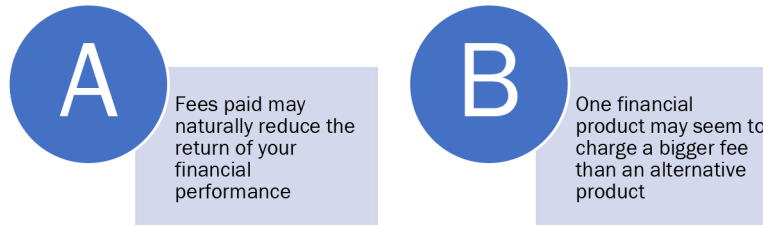


How Our Firm is Paid

Our clients pay us for the products and services that we provide in three potential ways:



Potential conflicts of interest may exist:



Summit Financial Group works to charge appropriate fees and manage conflicts of interest through the following practices:

- ✓ A commitment to work with our clients in their best interest for their lifetime while providing a multi-generation firm that will be there for their family whenever needed.
- ✓ Association with the Northwestern Mutual, a 160-year-old mutual company operated for the benefit of its policyholders, not Wall Street stockholders, and whose 1888 mission statement was, “to rank first in benefits to policyowners rather than first in size”.
- ✓ Knowledge that Northwestern Mutual policyowners continue to see this value, with over 96% staying with the company year over year. ¹
- ✓ Researched belief that our clients gain financial strength by owning a combination of insurance and investment solutions that fit intentionally into a customized financial plan.
- ✓ Witnessed understanding over 30 years in business that the increased success of our clients translates to the increased success of Summit Financial Group.
- ✓ While primarily affiliated with and compensated by the Northwestern Mutual for the sale of its insurance products, we will recommend the products of other insurers when appropriate.
- ✓ Investment assets will be held through Northwestern Mutual Investment Services, an independent broker dealer.

It is extremely important to us that we openly disclose the fees you pay and the potential conflicts of interest that may exist in our relationship. Summit Financial Group and Northwestern Mutual actively support and follow the latest industry guidelines to provide you with detailed information in these areas. Please see the following documents to learn more:

- Client Relationship Summary – Northwestern Mutual Wealth Management Company (Summary of Advisory vs. Brokerage Investment Accounts)
- Guide to Brokerage Services at Northwestern Mutual Investment Services (SEC Regulation Best Interest disclosure)
- My Commitment to You as a CFP® Professional (CFP Board Code of Ethics and Standards disclosure)

Summit Financial Group is a marketing name for doing business as representatives of Northwestern Mutual. Northwestern Mutual is the marketing name for The Northwestern Mutual Life Insurance Company, Milwaukee, WI (NM) and its subsidiaries. Life and disability insurance, annuities, and life insurance with long-term care benefits are issued by The Northwestern Mutual Life Insurance Company, Milwaukee WI (NM). Long-term care insurance is issued by Northwestern Long Term Care Insurance Company, Milwaukee, WI, a subsidiary of NM. Investment Brokerage Services provided as a Registered Representative of **Northwestern Mutual Investment Services, LLC, (NMIS)** 1-866-664-7737, a dually registered broker-dealer and investment adviser and a wholly-owned company of NM, member FINRA and SIPC. NM Variable annuities and variable insurance are underwritten by NMIS. Investment Advisory Services provided as an Advisor of Northwestern Mutual Wealth Management Company (NMWMC), a limited purpose federal savings bank and a wholly owned company of NM.

The products and services referenced are offered and sold only by appropriately appointed and licensed entities and financial advisors and representatives. Financial advisors and representatives and their staff might not represent all entities shown or provide all the products or services discussed. **Not all Northwestern Mutual representatives are advisors. Only those representatives with "Advisor" in their title or who otherwise disclose their status as an advisor of NMWMC are credentialed as NMWMC representatives to provide investment advisory services.**

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¹ Loyalty is based on Northwestern Mutual client data.