NATIONAL WEALTH ADVISORS Inc.
Business & Personal Financial Planning

Michael A. Caputo, MSFS, AEP®
Nicholas Simini, Wealth Advisor

OUR TEAM

NATIONAL WEALTH ADVISORS Inc.
Business & Personal Financial Planning

Financial Planners


Michael Caputo
MSFS, AEP®
President
37


Nicholas Simini
Financial Planner
8


Robert Beckett
CFBS
Financial Planner
39


George Rioseco
Financial Planner
22

Financial Representatives


Michael A. Caputo


Matthew Caputo

Client Administrative Assistants


Gladys Moseley
Executive Administrative Assistant


Alyssa Caputo
Director of Marketing


Maria Rioseco
Administrative Assistant


Patricia Beckett
Administrative Assistant

Professional Strategy Team*


Steven Weinman
President/CIO
38


Brandon Smith
J.D.
Director of Integrated Planning Group
25


Noreen Brown
MBA, CFA®
Director of Portfolio Management
32


David Porro
CLU, ChFC®
Director of Insurance
25


James Rabasca
J.D.
Director of Senior Tax Specialist
20


Tara Pizzutillo
Director of Investment Operations
27


Frank Bardales
Financial Planner
20


Eric Jiminez
Financial Planner
4


Steve Melnick
CFA
Associate Director Investment Management
10


Craig Amico
CFA
Associate Director Investment Management
10

This material is incomplete and is subject to change. For the full Summit Financial LLC Professional Strategy Team, please visit summitfinancial.com

■ Years of industry experience

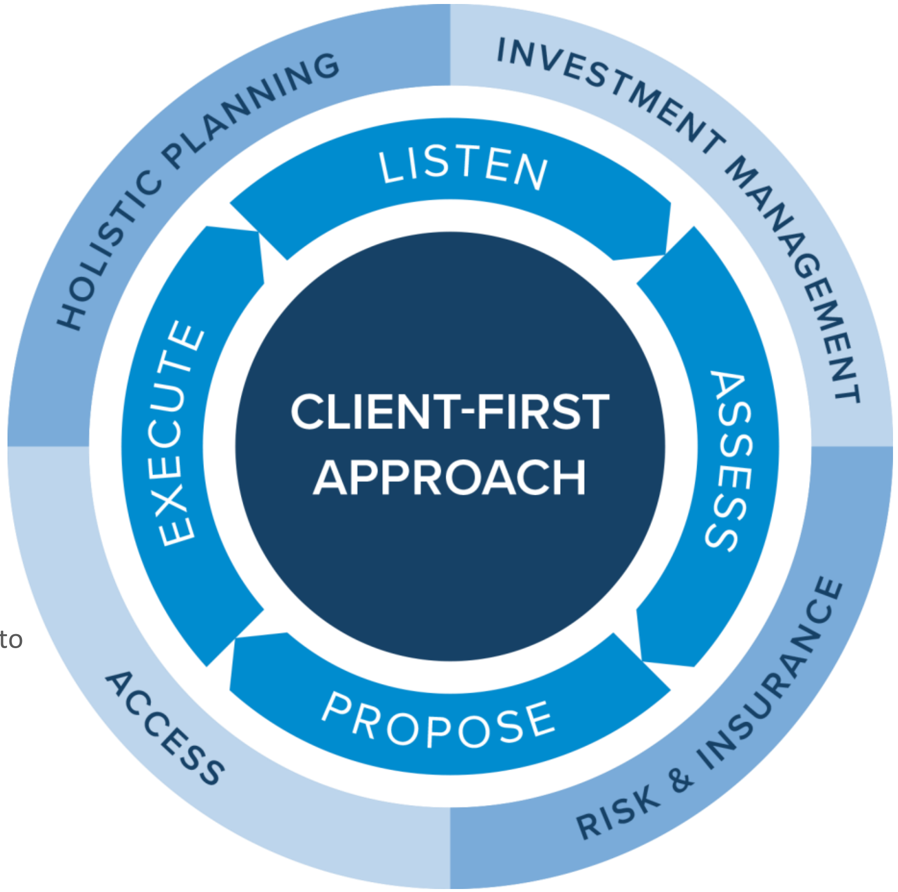
NATIONAL WEALTH ADVISORS Inc.
Business & Personal Financial Planning

Holistic Financial Planning

- eMoney planning tool
- Access to financial planning professionals to create customized plans
- Advanced Planning Team*, which includes legal and tax specialists for designing financial plans for sophisticated client needs

Access

- We provide access to integrated technology to allow you to view your up-to-date financial snapshot.



Investment Management

- Open architecture platform
- Summit investment platform and managed portfolios, plus capital market access
- Investment team support with customized portfolio design
- Leading customized HiddenLevers risk management tool
- White-labeled thought leadership

Risk Management and Insurance Planning

- Dedicated underwriting and process support team
- Full-spectrum risk management toolkit
- Deep case design expertise
- Access to over 100 insurance carriers

*See last page for more information about the Advanced Planning Group. Insurance is offered through Summit Risk Management, LLC, an affiliate of Summit Financial LLC.

A FULL-SERVICE, PREEMINENT ENVIRONMENT DESIGNED TO TAKE ADVISORY SERVICES TO THE NEXT LEVEL

Income Tax Planning (Working directly with your CPA)
•Review current planning effort
•Evaluate and recommend alternatives
•Focus on reducing taxes, increasing cash flow
•Coordinate with estate, investment, retirement and
•business planning
•Implementation assistance

Fringe Benefit Planning
• Review current benefits package
•Review savings and investment plans
•Analyze pension, retirement options
•Analyze/Audit life, health, disability policies
•Maximize benefits to owners/key employees
•Determine cost effective strategies to protect estate
•Coordinate with income tax, estate, insurance, retirement and business planning
•Implementation assistance

Practice Management
•Analyze existing portfolios, sectors and weightings
•Determine objectives and risk tolerance
•Analyze/evaluate investment opportunities
•Asset allocation/tax efficiency
•Monitor performance
•Coordinate with estate, income, retirement and business planning
•Risk reduction services
•Implementation assistance

Business Continuity Planning
•Clarify goals, review current plan
•Review/recommend appropriate business structure
•Review/recommend business agreement strategies
•Identify fringe benefit opportunities/gaps
•Coordinate with other advisors
•Coordinate with estate, income tax, investment and
•retirement planning
•Implementation assistance

NATIONAL WEALTH ADVISORS Inc.
Business & Personal Financial Planning

Retirement Planning
- Employee RETIREMENT PLANNING
- Analyze current retirement plans and means
- Discuss goals, lifestyle, timeline
- Review, analyze resources
- Review, recommend distribution techniques for qualified plans
- Coordinate with estate, investment, insurance and business planning
- Implementation assistance

Insurance Services
•Review, analyze existing insurance contracts
•Analyze, review current personal and business insurance needs
•Coordinate insurance ownership, beneficiaries for tax efficiency
•Implementation assistance

Estate Planning
•Charitable/Philanthropic planning
•Document review/recommendations
•Estate Tax calculations/projections/analysis
•Cash flow analysis
•Coordinate with other advisors
•Coordinate with investment, retirement and business planning
•Implementation assistance

Implementation, Review and Service
•Work with client attorney or recommend attorney for legal documents
•Review new documents
•Recommend appropriate insurance, annuity and investment products
•Monthly/Annual Reporting
•Strategic Review
•Ongoing Service

THE SUMMIT DIFFERENCE: HOLISTIC INTEGRATED TOTAL PLANNING AND WEALTH MANAGEMENT

NATIONAL WEALTH ADVISORS Inc.
Business & Personal Financial Planning

PROFESSIONAL SUPPORT TO BRING TOP-TIER RESOURCES TO OUR CLIENTS

Alongside every advisor, our Professional Strategy Team of planning, insurance, and investment experts ensure all aspects of the financial plan properly weave together.

PROFESSIONAL STRATEGY GROUP

ADVANCED PLANNING GROUP

- Institutional-caliber brain trust of tax, estate, insurance and financial planning experts
- 3 attorneys leveraging legal knowledge*
- Design fully integrated, end-to-end financial plans to meet your most advanced needs
- Para-planning dept dedicated to data input and planning support

INVESTMENT MANAGEMENT

- 4 investment professionals
- 3 CFAs, 1 CPA*
- Customized designed and managed portfolios
- Open architecture platform
- Customized risk management tool
- Customized proposals
- Rigorous initial and ongoing due diligence by investment team

INSURANCE SERVICES

- Dedicated 5-member process support team
- Hands-on underwriting group, with over 50 years of combined experience
- Deep case design expertise
- Ongoing reviews to adjust policies for changing tax environments and market conditions

- Summit professionals are an **extension of the advisory team**
- **Full integration** across areas
- **White glove support** throughout the entire planning process

*See last page for more information about the Advanced Planning Group.

NATIONAL WEALTH ADVISORS Inc.
Business & Personal Financial Planning

AN ELEVATED APPROACH TO YOUR ADVISOR'S INVESTMENT OFFERING

Sophisticated institutional-caliber investments

COMPREHENSIVE RANGE OF DIVERSIFIED INVESTMENT SOLUTIONS

- Mutual funds
- ETFs/Index Funds
- Private equity
- REITS
- Alternatives
- Exclusive private investments
- Multiple SMA platforms
- Custom managed portfolios
- ESG (SEEDs)

DEEP AND EXPERIENCED INVESTMENT TEAM

- Robust 14-member investment committee
- Highly credentialed (CFAs, CPAs*, CFPs, MBAs)
- Over 25 years average length of experience

TRUE INSTITUTIONAL ACCESS

- Premier solutions from any provider
- Rigorous and impartial research sourced from more than just the large wirehouses
- Flexibility to leverage our investment team to complement your portfolio management capabilities

LEADING-EDGE INVESTMENT TOOLKIT

- An integrated suite of superior investment resources
- Portfolio diagnostics and research
- Risk management and rebalancing
- Alternative investments
- Thought leadership
- Economic/Financial Market Newsletters
- Monthly, Quarterly, Annual with special updates during significant market downdrafts

The above data is as of June 30, 2021. Years of experience is based on estimated average years of collective total investment experience. *See last page for more information about the Advanced Planning Group.

INVESTMENT SERVICES

NATIONAL WEALTH ADVISORS Inc.
Business & Personal Financial Planning

UNBIASED ECONOMIC AND MARKET VIEWS

- Firm-managed model portfolios
- Tax-managed portfolios
- Customized designed and managed portfolios
- Investment selection focuses on expenses and minimizing taxes

CURATED INVESTMENT UNIVERSE

TAMP (Turnkey Asset Management Platform)

- SMA (Separately Managed Accounts)
  - Envestnet, Adhesion
- Alternatives
  - iCapital, CAIS

Current Portfolio Analysis

Asset Allocation & Portfolio Design

Tax- efficient & Hedging Strategies

Custom Client Proposals

- Open architecture to minimize conflicts of interest and to seek the best opportunities
- Rigorous initial and ongoing due diligence by our investment team

- Leading-edge investment toolkit

MORNINGSTAR® THOMSON REUTERS fi360 Hidden Levers REDBLACK ADDEPAR Bloomberg

Summit Financial is not affiliated with the companies named above.

NATIONAL WEALTH ADVISORS Inc.
Business & Personal Financial Planning

HOLISTIC FINANCIAL PLANNING IS IN OUR DNA

- High-caliber financial planning **expertise in-house**
- **Distinguished brain trust** of tax*, estate, insurance and financial planning experts are a seamless extension of the advisory team to deliver optimal client solutions
- Design **fully integrated, end-to-end financial plan** across your entire life cycle

SOPHISTICATED GOALS-BASED APPROACH

ADVANCED PLANNING

- 3 attorneys* leveraging legal knowledge
- Comprehensive tax calculations
- Tax & estate/multigenerational transfer planning
- Education funding Analysis
- Charitable contribution planning
- Executive compensation/nonqualified deferred compensation planning
- Interactive retirement income planning
- Robust what-if/Monte Carlo scenario planning
- Document analysis and commentary

CORE PLANNING DESIGN

- Full team to support core plan design
- Cash flow planning, business continuity planning

PARA-PLANNING SERVICES

- Para-planning department dedicated to data input and planning support

With an industry-leading team at your side, you can focus on delivering exceptional service to your clients.

*See last page for more information about the Advanced Planning Group.

NATIONAL WEALTH ADVISORS Inc.
Business & Personal Financial Planning

ROBUST CLIENT RISK MANAGEMENT

Comprehensive risk management solutions that address insurance needs across the Insurance lifecycle, with a focus on life, disability, and long-term care to support a holistic financial planning process.

AN INDUSTRY-LEADING INSURANCE OFFERING

- Access to more than 100 insurance carriers
- Dedicated underwriting and process support team
- Access to more than 100 insurance carriers
- Full-spectrum risk management toolkit
- Deep case design expertise

SOLVE FOR ISSUES THAT ARE TOP-OF-MIND

- Estate management
- Retirement
- Accumulation
- Funding business agreements
- Key man risk
- Loss of income

HIGH-TOUCH SUPPORT

- Dedicated **5-member process support team**
- **Hands-on** underwriting group, with over 50 years of combined experience, provide **white-glove support once application is submitted**
- **Full support from our Advanced Planning Group** consisting of CFAs, tax & trust attorneys*, CFPs*, and CLUs who work exclusively with Summit advisors and their clients
- **Insurance strategists** to assist with the design of complex insurance concepts
- **In-house** field underwriting group

Insurance is offered through Summit Risk Management, LLC, an affiliate of Summit Financial LLC.

DISCLAIMERS

Summit Financial Holdings' affiliated firms include, but are not limited to, Summit Financial LLC, Summit Risk Management LLC, Summit Advisory Services LLC, Summit Services IT, LLC and Summit Growth Partners LLC. Summit Financial, LLC is a SEC-registered investment advisor. Insurance is offered through Summit Risk Management, LLC, an affiliate of Summit Financial LLC. The remaining affiliated entities are not registered investment advisors. SummitVantage may reference services offered through several entities. This material is available for informational purposes only and does not constitute an offer to sell or a solicitation to buy a security or any form of investment advice offered by Summit Financial, LLC. This material is not authorized for additional distribution.

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*The Summit Financial Planning Design team includes admitted attorneys and/or CPAs who act exclusively in a non-representative capacity with respect to summit's clients. Neither they nor Summit provide tax or legal advice to clients. Clients should make all decisions regarding the tax and legal implications of their investments and plans after consultation with their independent tax or legal advisors.

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