

Summit's Core Competencies

Employee Benefits:

- ◆ Group Medical (fully insured; self-funded; HSA; HRA), Dental, Life, Disability, Long Term Care
- ◆ Cafeteria, Cobra, FMLA Plans
- ◆ Voluntary Products
- ◆ Retirement Plan Solutions

Executive Benefits:

- ◆ Key Person/Split Dollar Coverage
- ◆ Deferred Compensation Plans
- ◆ Executive Bonus Plans
- ◆ Business Continuation
- ◆ Executive Supplemental Disability

Individual Planning and Wealth Management:

- ◆ Insurance and Investment Portfolio Review Service
- ◆ Estate Tax Analysis
- ◆ Wealth Transfer Analysis and Planning
- ◆ Gifting Strategies
- ◆ IRA Distribution Planning

We strive to secure increased client satisfaction for each type of user, by creatively applying the full focus of our Customer Service Team. We serve each of the three main client types as they require. Client types include:

Executive Management Team

People, Service, Profitability

HR Management Team

Increased Employee Satisfaction

Performance Measurements

Employees & Dependents

Tools that teach self-sufficiency

Educate for Personal Wellness

Foster "True Cost" Awareness

Benefits they can Trust

Help them to ask good questions


Summit Financial Group
"The Full-Service Benefits Firm"

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Summit Financial Group

"The Full-Service Benefits Firm"

We Listen & Deliver Solutions

www.yoursummit.com

We Pledge:

To Listen

To Present a Range of Solutions

To Deliver on Our Promises



Solutions to Value, People to Trust



Summit Financial Group

“The Full-Service Benefits Firm”

Your Goals are Our Goals

Focus:

- ◆ Plan Design Changes
- ◆ Manage Employee Contributions
- ◆ Foster Consumerism
- ◆ Best Cost Vendors
- ◆ Self-Service opportunities



Working with you, for you

At Summit, we work as your partner to develop pro-active, not re-active strategies designed to bring stability to the rising cost of employee benefits.

Strategies:

- ◆ Start Early
- ◆ Plan for Success
- ◆ Develop, install, communicate base and buy up plans with a conscience
- ◆ Move plan members to less risky life choices, which will directly lower costs
- ◆ Develop success loop - - improve year after year

SFG focuses on the 5 P's:

People
Providers
Plan
Partners
Pricing



“Bring your company to the Summit”



Summit Financial Group, Inc. is a privately held National Employee Benefits and Wealth Management firm with offices in Texas, Connecticut, New Jersey, Oklahoma and Arkansas.

Since 1987, Summit has grown from a start-up to a major company that serves over 600 clients of two to 12,000 employees.

Summit operates as an independent firm. It has no contractual obligations nor any production requirements with any insurance company or service provider. Summit is a Benefits Advisor utilizing a unique integrated planning and consultative approach.

The Summit Team partners with clients in an effort to differentiate itself from competition. We are committed to inventing, developing, and supporting new technologies and processes that benefit the client. Service and communication are cornerstones of the Summit “one-stop” shopping culture.

Summit Financial Group offers value-added products like BenefitServer.com, an Internet-based benefits management application designed to assist human resources departments to track and manage benefits. BenefitServer.com offers anytime, anywhere access.

“Solutions to Value, People to Trust”