



FINANCIAL GROUP

Registered Investment Adviser

7021 Vista Drive
West Des Moines, IA 50266

<Client Name>
<Address 1>
<Address 2>
<City, State ZIP>

April 1, 2021

Dear Valued Client:

As you know, your financial advisor is associated with Summit Financial Group Inc. ("SFG"), a registered investment adviser. In an effort to increase our advisor's ability to serve you, on or around May 23, 2021, SFG will assign its advisory business to Cetera Advisor Networks LLC., a related investment adviser firm with the same ultimate parent company. As a result, your financial advisor currently registered with SFG will become an investment adviser representative registered with Cetera Advisor Networks. **No action is required for you to consent to this change.** For a further description of Cetera Advisor Networks' business and practices, you can access Cetera Advisor Networks Form ADV at <https://www.cetera.com/cetera-advisor-networks/clients> or request a paper copy from your financial advisor.

Quality of Service Continues

Rest assured, this assignment of advisory business will not affect the services provided by your financial advisor. This assignment will not change your relationship with your financial advisor or your investment accounts where your monies are custodied, and **it requires no action on your part.**

What do you need to do?

Under the Investment Advisers Act of 1940, this is an assignment of our advisory agreement with you. If you want to continue your relationship with your financial advisor, there is **no action needed on your part.** If you wish to opt out of the assignment, you may do so by calling us at (844) 291-7862 or contacting your financial advisor. In the event that we do not hear from you by May 20, 2021, we will continue to service your account as provided in your current advisory agreement and we will assume by your continued receipt of our advisory services that you have consented to assigning your advisory agreement. Please understand that your consent will not change the terms of our advisory agreement with you.

Any questions?

If you have any questions or need additional information, please contact your Financial Advisor at <phone number>. We appreciate and value the opportunity to serve your Financial Advisor as they work diligently to serve you.

Sincerely,

Summit Financial Group Inc.

SFG Assign