

Supervised Person Brochure

Part 2B of Form ADV

James David Wink



**43409 Schoenherr Road
Sterling Heights, MI 48313
Toll Free: 844-SUMMIT5 (786-6485)
Local: 586-226-2100
FAX: 586-226-3584**

This brochure provides information about James David Wink and supplements Summit Financial Consulting DBA Summit Financial Working With People You Trust's brochure. Being registered as a registered investment adviser does not imply a certain level of skill or training. You should have received a copy of that brochure. Please contact James David Wink if you did not receive Summit Financial Consulting DBA Summit Financial Working With People You Trust's brochure or if you have any questions about the contents of this supplement.

Additional information about James David Wink (CRD #4840965) is available on the SEC's website at www.adviserinfo.sec.gov.

June 19, 2019

Brochure Supplement (Part 2B of Form ADV)

Additional Investment Advisor Representative

James David Wink

- Year of birth: 1982
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Item 2 Educational Background and Business Experience

Educational Background:

- Western Michigan University, B.A.; Major in Finance, 08/2001 - 05/2005

Business Experience:

- Gradient Securities, LLC, Registered Representative, 04/2014 - Present
 - Summit Financial Consulting LLC, Investment Adviser Representative, 12/2010 - Present
 - Summit Insurance Services, LLC; Managing Member; 09/2018 - Present
 - James D. Wink, Inc.; Managing Member; 07/2009 - Present
 - Summit Tax Services LLC; Member; 01/2017 - Present
 - Sigma Planning Corporation, Investment Adviser Representative, 04/2010 - 04/2014
 - Sigma Financial Corporation, Registered Representative, 04/2006 - 04/2014
 - Summit Financial Consulting LLC; Intern; 06/2005 - 12/2010
 - New York Life Insurance Company; Intern; 03/2004 - 06/2005
 - Western Michigan University; Full Time Student; 08/2001 - 05/2005
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Item 3 Disciplinary Information

Mr. Wink does not have, nor has he ever had, any disciplinary disclosure.

Item 4 Other Business Activities

Mr. Wink is a registered representative with Gradient Securities, LLC. Gradient Securities, LLC is a diversified financial services company engaged in the sale of specialized investment products. In this capacity, Mr. Wink may recommend securities or insurance products offered by Gradient Securities, LLC as part of your investment portfolio. If clients purchase these products through Mr. Wink, he will receive the customary commissions in his separate capacity as registered representatives of Gradient Securities, LLC. Additionally, Mr. Wink could be eligible to receive incentive awards that Gradient Securities may offer. He may also receive 12b-1 fees from mutual funds that pay such fees. The receipt of additional compensation may give Mr. Wink an incentive to recommend investment products based on the compensation received, rather than on your investment needs. Please refer to the Fees and Compensation section and the Client Referrals and Other Compensation section of Summit Financial Consulting's firm brochure for additional disclosures on this topic. Mr. Wink is also a member of Summit Tax Services LLC which provides tax planning, tax return preparation and bookkeeping services. This conflict is mitigated by disclosures, procedures, and the firm's Fiduciary obligation by the fact that Mr. Wink has a fiduciary responsibility to place the best interest of the client first and the clients are not required to purchase any products. Clients have the option to receive tax services from another tax professional of their choosing.

Mr. Wink is also a member of Summit Tax Services LLC which provides tax planning, tax return preparation and bookkeeping services. This conflict is mitigated by disclosures, procedures, and the firm's Fiduciary obligation by the fact that Mr. Wink has a fiduciary responsibility to place the best interest of the client first and the clients are not required to purchase any products. Clients have the option to receive tax services from another tax professional of their choosing.

Mr. Wink is separately licensed as an independent insurance agent and Managing Member and property and casualty agent of Summit Insurance Services. In this capacity, he can effect transactions in insurance products for his clients and earn commissions for these activities. The fees you pay our firm for advisory services are separate and distinct from the commissions earned by Mr. Wink for insurance related activities. This presents a conflict of interest because Mr. Wink may have an incentive to recommend insurance products to you for the purpose of generating commissions rather than solely based on your needs. However, you are under no obligation, contractually or otherwise, to purchase insurance products through any person affiliated with our firm.

Item 5 Additional Compensation

Please refer to the Other Business Activities section above for disclosures on Mr. Wink's receipt of additional compensation as a result of his activities as a registered representative of Gradient Securities and a licensed insurance agent.

Also, please refer to the Fees and Compensation section and the Client Referrals and Other Compensation section of Summit Financial Consulting's firm brochure for additional disclosures on this topic.

Item 6 Supervision

Kenneth Robert Wink, Chief Compliance Officer, is responsible for supervising the advisory activities of James David Wink. Mr. Wink can be reached at (586) 226-2100.

Item 7 Requirements for State-Registered Advisors

James David Wink does not have, or has ever had, any reportable arbitration claims, has not been found liable in a reportable civil, self-regulatory organization or administrative proceeding, and has not been the subject of a bankruptcy petition.