

Supervised Person Brochure

Part 2B of Form ADV

Robert Louis Wink, Jr.



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This brochure provides information about Robert Louis Wink, Jr. and supplements Summit Financial Consulting'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 Robert Louis Wink, Jr. if you did not receive Summit Financial Consulting's brochure or if you have any questions about the contents of this supplement.

Additional information about Robert Louis Wink, Jr. (CRD #1804889) is available on the SEC's website at www.adviserinfo.sec.gov.

June 10, 2014

Brochure Supplement (Part 2B of Form ADV)

Additional Investment Advisor Representative

Robert Louis Wink, Jr.

- Year of birth: 1953

Item 2 Educational Background and Business Experience

Educational Background:

- Oakland Community College, Business Administration, 08/1971 - 05/1972
- Macomb Community College, Electrical Engineering, 04/1976 - 08/1976, 08/1985 - 12/1985

Business Experience:

- Gradient Securities, LLC, Registered Representative, 04/2014 - Present
- Summit Financial Consulting LLC, Investment Adviser Representative, 05/2011 - Present
- Summit Financial Consulting LLC; Managing Member; 12/2007 - Present
- Sigma Planning Corporation, Investment Adviser Representative, 12/2004 - 04/2014
- Sigma Financial Corporation, Registered Representative, 12/2004 - 04/2014
- QA3 Financial Corporation, Registered Representative, 03/2004 - 12/2004
- Freedom Financial, Inc., Registered Representative, 02/2000 - 03/2004

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 such as Gradient Securities, LLC 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 LLC's firm brochure for additional disclosures on this topic.

Mr. Wink is separately licensed as an independent insurance agent. 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, LLC 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 Robert Louis Wink, Jr. Mr. Wink can be reached at (586) 226-2100.

Item 7 Requirements for State-Registered Advisors

Robert Louis Wink, Jr. 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.