

Supervised Person Brochure

Part 2B of Form ADV

Zachary Allen Bachner



**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 Kenneth Robert 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 Zachary Allen Bachner 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 Zachary Allen Bachner (CRD #6495396) is available on the SEC's website at www.adviserinfo.sec.gov.

Brochure Supplement (Part 2B of Form ADV)

Additional Investment Advisor Representative

Zachary Allen Bachner

- Year of birth: 1995
-

Item 2 Educational Background and Business Experience

Educational Background:

- Central Michigan University, BSBA, Cum Laude, Finance Major and Personal Financial Planning Major, 08/2013-05/2017.

Business Experience:

- Summit Financial Consulting LLC; Investment Advisor Representative; 01/2019 – Present
 - Summit Financial Consulting LLC; Paraplanner; 05/2017 – Present
 - Summit Tax Services, LLC; Tax Associate; 05/2017 – Present
 - Summit Health Services, LLC; Agent; 10/2018 – Present
 - Summit Insurance Services, LLC; Property & Casualty Agent; 10/2018 – Present
 - Gradient Securities, LLC; Registered Representative; 02/2019 – Present
 - Rivendell Capital Management LLC; Sole Proprietor/Insurance Agent; 11/2018 – Present
 - Edward Jones; Intern; 06/2016 – 09/2016
 - Edward Jones; Intern; 09/2015 - 11/2015
 - Focus Financial Group, Inc.; Intern; 06/2015 -09/2015
 - Central Michigan University; Student; 08/2013 – 05/2017
-

Item 3 Disciplinary Information

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

Item 4 Other Business Activities

Mr. Bachner 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. Bachner may recommend securities or insurance products offered by Gradient Securities, LLC as part of your investment portfolio. If clients purchase these products through Mr. Bachner, he will receive the customary commissions in his separate capacity as registered representatives of Gradient Securities, LLC. Additionally, Mr. Bachner 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. Bachner 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. Bachner assists 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. Bachner 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. Bachner is separately licensed as an independent insurance agent, a property and casualty agent of Summit Insurance Services, and sells health insurance through Summit Health Services, LLC. 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. Bachner for insurance related activities. This presents a conflict of interest because Mr. Bachner 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. Bachner'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

Robert Louis Wink Jr., the owner of Summit Financial Consulting, is responsible for supervising the advisory activities of Zachary Allen Bachner. Mr. Wink can be reached at (586) 226-2100.

Item 7 Requirements for State-Registered Advisors

Zachary Allen Bachner 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.