

C. Rick Skinner

Summit CPA Group, LLC DBA Summit CPA Group

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FORM ADV PART 2B BROCHURE SUPPLEMENT

This brochure supplement provides information about C. Rick Skinner that supplements the brochure for Summit CPA Group, LLC DBA Summit CPA Group. You should have received a copy of that brochure. Please contact C. Rick Skinner, Chief Compliance Officer at (260) 496-8560 or rick@summitcpa.net, if you did not receive Summit CPA Group's brochure or if you have any questions about the contents of this supplement.

Additional information about Rick Skinner is available on the SEC's website at www.adviserinfo.sec.gov.

Educational Background and Business Experience

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**C. Rick Skinner, CFP[®], CHBC, E.A., AIF[®]
(CRD# 2933971)**

Year of Birth: 1955

Formal Education after High School:

- International Business College, Indianapolis, IN, Accounting, 1975.

Business Background for the Previous Five Years:

- Summit CPA Group, LLC, Chief Compliance Officer & Investment Adviser Representative, 03/2011 – Present.
- Skinner Financial Services, Inc., President & Chief Compliance Officer, 03/2002 – 02/2011.

Certifications:

The CERTIFIED FINANCIAL PLANNER[™], 1987.

CFP[®] and federally registered CFP (with flame design) marks (collectively, the “CFP[®] marks”) are professional certification marks granted in the United States by Certified Financial Planner Board of Standards, Inc. (“CFP Board”).

The CFP[®] certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP[®] certification. It is recognized in the United States and a number of other countries for its (1) high standard of professional education; (2) stringent code of conduct and standards of practice; and (3) ethical requirements that govern professional engagements with clients. Currently, more than 62,000 individuals have obtained CFP[®] certification in the United States.

To attain the right to use the CFP[®] marks, an individual must satisfactorily fulfill the following requirements:

- Education – Complete an advanced college-level course of study addressing the financial planning subject areas that CFP Board’s studies have determined as necessary for the competent and professional delivery of financial planning services, and attain a Bachelor’s Degree from a regionally accredited United States college or university (or its equivalent from a foreign university). CFP Board’s financial planning subject areas include insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning;
- Examination – Pass the comprehensive CFP[®] Certification Examination. The examination, administered in 10 hours over a two-day period, includes case studies and client scenarios designed to test one’s ability to correctly diagnose financial planning issues and apply one’s knowledge of financial planning to real world circumstances;
- Experience – Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year); and
- Ethics – Agree to be bound by CFP Board’s *Standards of Professional Conduct*, a set of documents outlining the ethical and practice standards for CFP[®] professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements in order to maintain the right to continue to use the CFP[®] marks:

- Continuing Education – Complete 30 hours of continuing education hours every two years, including two hours on the *Code of Ethics* and other parts of the *Standards of Professional Conduct*, to maintain competence and keep up with developments in the financial planning field; and
- Ethics – Renew an agreement to be bound by the *Standards of Professional Conduct*. The Standards prominently require that CFP[®] professionals provide financial planning services at a fiduciary standard of care. This means CFP[®] professionals must provide financial planning services in the best interests of their clients.

CFP[®] professionals who fail to comply with the above standards and requirements may be subject to CFP

Board's enforcement process, which could result in suspension or permanent revocation of their CFP® certification.

Certified Healthcare Business Consultant (CHBC), 1988.

The certification designation demonstrates to potential clients, vendors, and others that the holder has met certain standards of experience and knowledge.

Unlike other certifications, such as CPA (Certified Public Accountant), a CHBC (Certified Healthcare Business Consultant) has demonstrated an understanding of the total healthcare business environment — both practice and financial management.

Certification programs are voluntary efforts taken within a specific industry to establish standards of performance. They are regulated by independent organizations, as contrasted with licensing, which is government-administered.

A candidate for membership shall be an individual who:

- Serves the healthcare professions through practice management and consulting.
- Has conducted himself/herself in a manner reasonably consistent with the Society's **Code of Ethics**.
- Has paid the applicable fees.
- In the case of a Certified Member, has passed an appropriate examination as determined by the Certification Board.
- Meets such other reasonable and non-discriminatory membership requirements as the board of Directors may establish.

Enrolled Agent (E.A.), 2004.

This is a lesser tax designation often obtained by those who focus on preparing income or estate tax returns. The special agent exam administered by the Internal Revenue Service (IRS) is broken down into four three-hour sessions spanning two days. The test covers personal, estate and corporate taxes, as well as ethics and Internal Revenue Service regulations, but does not include straight accounting, auditing, or bookkeeping of any kind. It could perhaps be said that the Enrolled Agent designation allows tax preparers to roughly equate themselves to CPAs within the specific confines of tax preparation.

Accredited Investment Fiduciary (AIF™), 2009

The AIF designation certifies that the recipient has specialized knowledge of fiduciary standards of care and their application to the investment management process. To receive the AIF designation, individuals must complete a training program, successfully pass a comprehensive, closed-book final examination under the supervision of a proctor, and agree to abide by the AIF Code of Ethics. In order to maintain the AIF designation, the individual must annually renew their affirmation of the AIF Code of Ethics and complete six hours of continuing education credits. The certification is administered by the Center for Fiduciary Studies, LLC (a Fiduciary360 (fi360) company).

Disciplinary Information

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

Other Business Activities

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In addition to offering investment advisory services, Summit CPA Group is an accounting, tax planning, and income tax preparation firm. Our advisory services are separate and distinct from accounting and tax services. We may have a financial incentive to recommend our accounting and tax services over another firm. While we believe that our fees are competitive, such compensation may be higher than fees charged by other firms providing the same or similar services. You are under no obligation to use our accounting and tax services. You may be able to obtain comparable services and/or lower fees through other firms.

Additional Compensation

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Mr. Skinner does not receive any additional compensation for providing advisory services beyond that received as a result of his capacity as an Investment Adviser Representative and Chief Compliance Officer of Summit CPA Group.

Please refer to the *Other Business Activities* section above for disclosures on Mr. Skinner's receipt of additional compensation as a result of his activities as a licensed insurance agent. Additionally, please refer to the *Fees and Compensation* section and the *Client Referrals and Other Compensation* section of Summit CPA Group's firm brochure for additional disclosures on this topic.

Supervision

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Mr. Skinner is the Chief Compliance Officer of Summit CPA Group. As such, he is responsible for supervising the advisory activities of our firm. Our firm has developed Written Supervisory Policies and Procedures, which we follow that address his supervisory responsibilities including periodically reviewing investment recommendations, trades, and communications with clients. Mr. Skinner reports directly to Jody A. Grunden, Member of Summit CPA Group. Mr. Grunden can be reached at (260) 497-9761.