



Summit Equities, Inc.

Registered Investment Adviser
4 Campus Drive, Parsippany, NJ 07054

Notice to Military Regarding Your Insurance Benefits

You should make sure that the insurance produce you purchase will meet your insurance needs and be in accordance with your means to pay the premium. As a member of the United States Military or a department of a U.S. Military Service Member, you may be able to purchase life insurance from the Federal Government under the Servicemembers' Group Life Insurance ("SGLI") program. Therefore, carefully consider whether you also need another insurance product.

The SGLI Program. Subsidized life insurance is available from the Federal Government under the SGLI program. SGLI is a program of low cost group life insurance for service members on active duty, ready reservists, members of the National Guard, members of the Commissioned Corps of the National Oceanic and Atmospheric Administration and the Public Health Service, cadets and midshipmen of the four service academies, and members of the Reserve Officer Training Corps. Dependents may be eligible for coverage under Family SGLI.

The amount of insurance coverage available under SGLI and the costs to the member for such coverage is as follows:
SGLI Premium Rate Effective July 1, 2006

Coverage Amount	Basic Premium Rate	TSGLI* Premium	Total Monthly Premium Deduction
\$50,000	\$3.50	\$1.00	\$4.50
\$100,000	\$7.00	\$1.00	\$8.00
\$150,000	\$10.50	\$1.00	\$11.50
\$200,000	\$14.00	\$1.00	\$15.00
\$250,000	\$17.50	\$1.00	\$18.50
\$300,000	\$21.00	\$1.00	\$22.00
\$350,000	\$24.50	\$1.00	\$25.50
\$400,000	\$28.00	\$1.00	\$29.00

No private insurance product is offered or provided by the Federal government. The Federal Government has not sanctioned, recommended or encouraged in any way the sale of any insurance product.

No person has received any referral fee or incentive compensation in connection with the offer or sale of any insurance product, other than a duly licensed insurance license.

Certain life insurance products may provide for the accumulation of cash values in addition to providing the policy death benefit. Depending on the type of policy and death benefit option available and selected, these cash values may increase your death benefit and/or may be used to offset the insurance charges under your policy. Some policies may require the ongoing payment of premium. However, depending on the type of policy, if you choose not to continue to pay premiums out of your pocket, you may elect to use your policy cash values, to the extent amounts are available, to pay those premiums. In the alternative, you may also be able to elect certain non-forfeiture rights available under the policy, including receiving a fully paid up policy at a lesser death benefit, or receiving a limited period of term insurance. In most cases, however, if you do not continue to pay premiums, there will likely not be sufficient cash values remaining over the long-term to enable the policy to stay in force, which will result in the policy lapsing with no coverage. You should consult with your licensed insurance agent to fully discuss the premium requirements and all the features of the product.

Your policy may also provide you with a "free look" or right to return period. The period generally runs from the time you receive the policy and sign the policy delivery receipt. Once you receive the policy, you should carefully review it with your insurance agent to make sure it meets your needs. Your policy will describe how to exercise this right should you decide not to keep it.

Summit Equities, Inc. is a strong supporter of the service members of the United States Military and their families, and the sacrifices they make to serve our country. We are committed to providing only insurance products that truly meet your insurance needs and that you can afford. We strongly encourage you to consider all rights and benefits under the SGLI program that may be available to you.

Additional guidance and information can be found by assessing www.saveandinvest.org.

Summit Equities, Inc. Tel: 973-285-3670, Fax: 973-285-3690
Member FINRA and SIPC