

## Client Relationship Summary – Frontier Wealth Management, LLC – 03/29/2022

### Introduction

Frontier Wealth Management, LLC (“**Frontier**” or “**we**” or “**us**”) is registered with the Securities and Exchange Commission as an investment adviser.

Brokerage and investment advisory services and fees differ and it is important for you to understand the differences. Free and simple tools are available to research firms and financial professionals at [Investor.gov/CRS](https://www.investor.gov/CRS), which also provides educational materials about broker-dealers, investment advisers, and investing.

### What investment services and advice can you provide me?

We offer investment advisory services to retail investors. We also offer financial planning services to you. Depending on the service, we will discuss your financial goals, needs and risk tolerance, help you build a portfolio of investments and manage your portfolio on an ongoing basis. We do not require a minimum initial account value. If you provide us with discretionary authority, we will make investment decisions for your account and will buy and sell investments on your behalf. We also offer non-discretionary services, meaning that we will discuss our trade recommendations with you, but you will make the ultimate decisions regarding the purchase or sale of investments.

As part of the standard services we provide, on a quarterly basis, we will review your investment allocation. For more information regarding all of our services, please refer to Items 4, 8 and 13 of our [Part 2 Brochure](#).

**Given my financial situation should I choose an investment advisory service? Why or why not?**

**How will you choose investments to recommend to me?**

**What is your relevant experience, including your licenses, education and other qualifications? What do these qualifications mean?**

### What fees will I pay?

For investment advisory services, Frontier’s annual management fee is generally up to 1.5% of your assets under management. All fees are generally charged quarterly at the beginning of the quarter. For financial planning services, you will generally pay an agreed upon fixed or hourly fee as established in a Financial Planning Agreement. We do not charge performance-based fees to our managed account clients.

You will be charged some or all of the following additional fees and/or expenses by third parties: custodial fees, brokerage fees, transaction fees, and any third-party money manager fees.

You will pay fees and costs whether you make or lose money on your investments. Fees and costs will reduce any amount of money you make on your investments over time. Please make sure you understand what fees and costs you are paying. Additional information is available by reading Item 5 on [Part 2 Brochure](#).

**Help me understand how these fees and costs might affect my investments. If I give you \$10,000 to invest, how much will go to fees and costs, and how much will be invested for me?**

## **What are your legal obligations to me when acting as my investment adviser? How else does your firm make money and what conflicts of interest do you have?**

*When we act as your investment adviser*, we have to act in your best interest and not put our interest ahead of yours. At the same time, the way we make money creates some conflicts with your interests. You should understand and ask us about these conflicts because they can affect the investment advice we provide you. Here are some examples to help you understand what that means.

- We have many clients, which means that our financial professionals have a conflict in allocating time. We seek to balance our staffing with the individualized needs of each client.
- In addition to management fees, we are entitled to receive performance-based fees to manage certain private fund investments that we may recommend to you. Should you choose to invest in a private fund we recommend, any compensation we receive related to the private fund will be disclosed to you prior to your investment.
- We generally recommend Charles Schwab & Co., Inc., or TD Ameritrade as the client custodian of choice. We also use National Financial Services, Inc. and Fidelity Investments. We will receive access to the trading, custody, reporting and related services from these custodians. Although we generally recommend certain custodians, you can still choose your own custodian if you have a different preference.

For additional information and conflicts, please refer to Item 10 of our [Part 2 Brochure](#).

### **How might your conflicts of interest affect me, and how will you address them?**

### **How do your financial professionals make money?**

The compensation of our financial professionals is determined at our discretion and is based on contracting with new clients and increasing assets under management. Certain financial professionals are also registered representatives of Purshe Kaplan Sterling Investments (“PKS”) and from time to time will receive commissions for products or services offered through PKS.

### **Do you or your financial professionals have legal or disciplinary history?**

Yes. For information regarding investor complaints and an administrative proceeding to which we were subject, please refer to [Item 11 of Form ADV](#) and Item 9 in our [Part 2 Brochure](#). Please visit [Investor.gov/CRS](http://Investor.gov/CRS) for a free and simple search tool to research Frontier and our financial professionals.

### **As a financial professional, do you have any disciplinary history? For what type of conduct?**

### **Additional Information**

Please contact us at 816-753-5100 or email [troy@frontierwealth.com](mailto:troy@frontierwealth.com) for additional information about our investment advisory services or to request a copy of this relationship summary.

### **Who is my primary contract persons? Is he or she a representative of an investment adviser or a broker-dealer? Who can I talk to if I have concerns about how this person is treating me?**