

Form CRS: Customer Relationship Summary

Form ADV Part 3

January 2024



Item 1 – Introduction

Frontier Asset Management, LLC (Frontier) has been registered with the U.S. Securities and Exchange Commission as an investment advisor since March 3, 2001. Investment advisory and brokerage services and fees differ; therefore, it is important for you to understand the differences. Free and simple tools are available to research firms and financial professionals at <https://www.investor.gov/CRS>, which also provides educational materials about investment advisers, broker-dealers, and investing.

Is an Investment Advisory Account Right for You?

There are different ways you can get help with your investments. You should carefully consider which types of accounts and services are right for you. This document gives you a summary of the types of services we provide and what fees you pay. This document also provides specific questions you may ask us to understand our services and fees in greater detail.

Item 2 – Relationships and Services

What investment services and advice can you provide me?

Services: Frontier provides fee-based investment advisory services to retail investors, high net worth individuals, trusts, charitable organizations, endowments, retirement plans, and other individual and institutional investors. We are also retained to manage investment models and client accounts, either as a sub-advisor, joint-advisor, or on a model provider basis, by a variety of third parties who are unaffiliated with us. Our firm engages in no business activities other than fee-based investment advisory, financial planning, and model provider services.

Monitoring: As part of our standard services, we will review and monitor accounts and models on a regular, ongoing basis.

Investment Authority: Our direct, joint-advisor and sub-advisor advisory accounts are offered on a discretionary basis, which means we make decisions to buy and sell investment products on your behalf without obtaining your approval. The nature and terms of your account will be agreed upon and memorialized in your investment advisory agreement (“IAA”) or other Agreement with us or our business partners. Model investment strategies are made available through third-party platform providers and are considered non-discretionary. Investment Offerings: Our investment advice is not limited to a particular type of security; however, the advice we provide is guided by your stated investment objectives, as outlined in the IAA or other Agreement, and scope of our strategies. Frontier has no proprietary products nor any affiliations.

Account Minimums: In general, our minimum investment for our discretionary Mutual Fund Strategies is \$100,000 and \$20,000 for ETF Strategies, minimums may be reduced or waived at our discretion. Minimums may differ when accessing our strategies via advisor partners or third-party providers.

Additional Information: For more information about our services, we recommended reading our ADV Part 2A ([Brochure](#)) Items 4, 5, 7, 8, 10, and 16.

Questions to Ask –

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?

Item 3 – Fees, Costs, Conflicts, and Standard of Conduct

What fees will I pay?

Frontier's fees are based on the type(s) of service(s) we provide.

- For discretionary investment advisory services, we charge a tiered; ongoing annual asset-based fee collected quarterly in advance as calculated at the close of the preceding calendar quarter. The fee is charged as a percentage of the assets that we manage.
- For stand-alone financial planning services, we charge a flat fee that is mutually agreed upon at the beginning of the engagement. Payment is typically due after the analysis is complete.
- For model provider services, we charge a percent of assets-based fee. We commonly receive this fee quarterly in arrears.

Other Fees and Costs: Some investments, such as mutual funds, impose additional fees that will reduce the value of your investments over time. Those fees may include mutual fund expenses. You may also pay other fees to the custodian of your assets. These include, but may not be limited to, transaction costs, surcharge fees, fees for wire transfers, stop payments, IRA maintenance, duplicate check or statement copies, overnight deliveries, returned checks, and asset transfers.

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

When we act as your investment adviser, we are a fiduciary, and 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 to you. Here are some examples to help you understand what this means.

Questions to Ask –

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

Additional Information: You will pay fees and costs whether you make or lose money on your investments. Fees and costs will reduce the amount of money you make on your investments over time. Please make sure you understand what fees and costs you are paying. The main conflict that exists between our interests and yours is that the greater the assets in your account, the greater the management fee we will collect; we, therefore, have an incentive to encourage or facilitate the increase of assets in your account. Frontier seeks to avoid conflicts of interest. Detailed information about our fees and other costs is available in our [Brochure](#) (Items 5 and 12).

How do your financial professionals make money?

We are compensated based on a salary with the potential for incentives. The incentives are calculated based on various factors – they can be individual goal-based, or firm goal-based and can be tied to growth in client base, assets under management, and net new assets.

Item 4 – Disciplinary History

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

No. Neither our firm nor any of our financial professionals have a disciplinary history. You are encouraged to seek out additional information. We invite you to visit Investor.gov/CRS for a free and simple search tool to research our firm and financial professionals.

Questions to Ask –

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

Item 5 – Additional Information

Should you wish to obtain additional materials about us and / or the services we provide, please see our [Brochure](#) that can be accessed using the links under “Brochure” throughout. If you wish to receive a copy of this Customer Relationship Summary or other available, up-to-date information regarding our firm at no charge, please call us at 307.673.5675 or email us at info@frontierasset.com.

Questions to Ask –

- Who is my primary contact person? 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?