

## FORM CRS (CLIENT RELATIONSHIP SUMMARY)

### A SUMMARY OF YOUR ADVISORY RELATIONSHIP WITH BIG SKY WEALTH ADVISORS, LLC

APRIL 9, 2024



#### ITEM 1 – INTRODUCTION

Big Sky Wealth Advisors, LLC (“Big Sky”) is registered with the Securities and Exchange Commission (“SEC”) as an investment adviser. One of the requirements of being a Registered Investment Adviser (“RIA”) is to produce this Client Relationship Summary.

As an RIA, we do not sell any products or accept any commissions. We have a fiduciary responsibility to our clients and are legally required to act in their best interest. This differentiates us from brokerage firms, which offer other types of services, fee structures, and working relationships. Brokerage and investment advisory services and fees differ, and it is important for you to understand these differences, which is why the SEC provides free and simple tools for researching financial professionals at: [www.investor.gov/CRS](http://www.investor.gov/CRS). This site also provides educational materials about investment advisors, broker-dealers, and investing.

#### ITEM 2 – RELATIONSHIP & SERVICES

##### *“What investment services and advice can you provide me?”*

Big Sky offers investment advisory services to retail investors. Our firm manages advisory accounts on a discretionary basis. In a discretionary account, you have granted written investment authority to your Financial Professional to execute purchase and sell orders in your advisory accounts without consulting with you first. You may limit our discretion, such as by imposing reasonable restriction on investing in certain securities or groups of securities.

Our Firm also offers financial planning and consulting services for our clients. These services can be provided on a stand-alone basis or in conjunction with our investment management services. These services usually include preparing long term financial projections for clients, and may also include advising on insurance policies, education funding, real estate decisions, non-managed investments, financing options, and tax and estate planning matters.

##### *Questions To Ask Us:*

- *Given my financial situation, should I choose an investment advisory service?*
- *How will you choose investment to recommend to me?*
- *What is your relevant experience, including your licenses, education, and other qualifications?*
- *What do these qualifications mean?*

FOR MORE INFORMATION REFER TO OUR FIRM’S ADV PART 2A BROCHURE – ITEM 4, 7, 13, AND 16

#### ITEM 3.A – FEES, COSTS, CONFLICTS & STANDARD OF CONDUCT

##### *“What fees will I pay?”*

We generally offer our advisory services for an annual investment advisory fee calculated as a percentage of the value of the assets that we manage in your account. Our fees are assessed quarterly in advance based on the average daily balance of your account as set forth in the fee schedule contained in your advisory agreement. Our fees are exclusive of brokerage commissions, transaction fees, exchange fees, and other related costs and expenses. Where we determine to allocate capital to exchange-traded funds (“ETFs”), our fees are exclusive of the fees and expenses of the ETFs. The structure and level of our fees will vary by client based upon the services provided and other considerations deemed relevant by us. 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. Client portfolios are billed on a tiered schedule, with a maximum annual advisory fee of 1.50%. The specific advisory fees are set forth in your investment advisory agreement. Our fees are negotiable based on the size and complexity of your account. You pay this fee even if you don’t buy or sell investments. We receive no trading commissions, and our fees are not related to the amount of trading activity in your account during any period. The more assets in your advisory account, the more you will pay in fees, and therefore, the Firm has an incentive to encourage you to increase the asset value in your account.

Occasionally a client will hire us only for financial planning and consulting services. Our fees for these limited services are typically a flat agreed upon amount or an hourly charge. Fixed fees for stand-alone financial planning or consulting services, without investment management services, typically range from \$500 to

##### *Questions To Ask Us:*

- *“Help me understand how these fees and costs 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?”*

<p>\$25,000, but may be negotiated at the discretion of the Firm. Our hourly billing rates range from \$250 to \$500 per hour.</p> <p>The custodian (generally Charles Schwab for an investment account) may charge transaction costs (also known as commissions), as well as custodial, redemption, administrative and other fees. Most of our clients only pay transaction costs and occasional administrative fees. Charles Schwab also earns fees in other ways including, but not limited to managing money market and proprietary mutual funds, margin loan interest, securities lending, and platform fees paid by fund managers. Our Firm does not share in Custodian Fees charged to your account.</p> <p>For all our services, fees will be billed as services are rendered. The amount paid to our firm and your financial professional generally does not vary based on the type of investments we select on your behalf. 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.</p>	
--	--

**FOR MORE INFORMATION REFER TO OUR FIRM'S ADV PART 2A BROCHURE – ITEM 5**

### ITEM 3.B – FEES, COSTS, CONFLICTS & STANDARD OF CONDUCT

“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?”	QUESTIONS TO ASK US:
<p><i>When we act as your investment adviser, we have to act in your best interest and put your interests 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 that we provide you. Here are some examples to help you understand what this means: Our firm receives a fee as compensation for providing investment advisory services on your account. We manage accounts for multiple clients, and we allocate our time based on each client’s needs. Our firm earns more as we expand our client base and grow our assets under management, and we seek to balance our staffing with the individualized needs of each client.</i></p>	<ul style="list-style-type: none"> <li>• <i>How might your confits of interest affect me, and how will you address them?</i></li> </ul>

**FOR MORE INFORMATION REFER TO OUR FIRM'S ADV PART 2A BROCHURE – ITEM 5, 10, 11 AND 14**

### ITEM 4 – DISCIPLINARY HISTORY

“Do you or your financial representatives have disciplinary history?”	QUESTIONS TO ASK US:
<p>No. Visit <a href="http://Investor.gov/CRS">Investor.gov/CRS</a> for a free and simple search tool to research us and our financial professionals.</p>	<ul style="list-style-type: none"> <li>• <i>For what type of conduct?</i></li> </ul>

### ADDITIONAL INFORMATION

<p>For additional information about our investment advisory services, visit the SEC’s website at <a href="http://www.adviserinfo.sec.gov">www.adviserinfo.sec.gov</a>. Our firm’s IARD number is 321272. You may also contact us directly for up-to-date information and to request a copy of the relationship summary from:</p>	QUESTIONS TO ASK US:
<p><b>BIG SKY WEALTH ADVISORS, LLC</b>  <b>(406) 315-2627</b>  <b>WWW.BIGSKYWEALTHADVISORS.COM</b></p>	<ul style="list-style-type: none"> <li>• <i>Who is my primary contact person?</i></li> <li>• <i>Who can I talk to if I have concerns about how this person is treating me?</i></li> </ul>