

Introduction

Forefront Wealth Partners, LLC ("Forefront" or "FWP") is an Investment Adviser registered with the U.S. Securities and Exchange Commission ("SEC").

Brokerage and investment advisory services differ, and it is important for retail investors to understand the differences. Free and simple tools are available to research firms and financial professionals at www.investor.gov/crs, which also provides educational materials about investment advisers, broker-dealers, and investing.

What investment services and advice can you provide me?

Our firm offers advisory services to retail investors, including investment management, financial planning, and estate coordination. Our continuous, tailored investment management services are generally provided on a discretionary basis, meaning we can buy and sell securities on your behalf without your prior approval and may make changes to your portfolio as we deem appropriate. You may impose reasonable restrictions on your account, which will be considered on a case-by-case basis. We will regularly monitor your investments as part of our standard services. We do not limit our advice and services to proprietary products or a limited menu of products or investments. We do not have a minimum account size requirement. For more information on these services, as well as additional services, such as cash management and the use of third-party or outside managers, please see Items 4, 7, 8, 13, and 16 of our Form ADV Part 2A.

Questions to Ask Us:

- 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?

Our fees and compensation vary based on the type of advisory service we provide. Our standard investment management fee is based on either the market value of the client's assets under management (AUM) or a flat annual fee. In both cases, the fees are negotiable, prorated, and paid in advance on a monthly basis. For financial planning services, you may determine the frequency of your fee payments based on what is most convenient for you. Fees for financial planning services may be paid upfront, monthly, or quarterly. For estate planning coordination services, you will pay a fixed-fee range based on your specific needs. Our fees exclude brokerage commissions, transaction fees, and other related costs and expenses. You may also incur certain charges imposed by custodians, brokers, and other third parties, such as custodial fees, deferred sales charges, odd-lot differentials, transfer taxes, wire transfer and electronic fund fees, and other fees and taxes on brokerage accounts and securities transactions. Mutual funds and exchange-traded funds also charge internal management fees, which are disclosed in a fund's prospectus. Such charges, fees, and commissions are exclusive of and in addition to our fee, and we shall not receive any portion of them. For additional information about our fees, please see Item 5 of our Form ADV Part 2A.

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 be sure you understand what fees and costs you are paying.

Question to Ask Us:

- 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 this means. FWP's revenue is from the advisory fees we collect from our clients' accounts each month. We have an incentive to increase the value of investments we manage which could bias our advice. Regarding financial planning services, we may receive compensation outside the financial planning fees described in Item 5 of our Form ADV Part 2A by referring clients to Forefront Insurance Partners, Forefront Tax Partners, and Your Divorce Made Simple. As a result, a conflict of interest exists because we have an incentive to recommend products and services through other companies we own, for which we earn additional compensation in connection with such recommendations. For additional information about our conflicts of interest, please see Items 10 and 14 of our Form ADV Part 2A.

Question to Ask Us:

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

How do your financial professionals make money?

Our financial professionals are paid a fixed salary. They also receive on a quarterly basis a portion of the advisory fees that FWP collects from the accounts each financial professional manages. This compensation structure creates an incentive for our financial professionals to recommend that you increase the size of your account with us. Some also receive commissions from the sale of insurance products, which can impact their recommendations to you.

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

Yes. Visit www.investor.gov/crs for a free and simple search tool to research our firm and our financial professionals.

Questions to Ask Us:

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

Additional Information

For additional information regarding our fees, services, and conflicts, please see our Form ADV Part 2A, or visit our website at www.forefrontwp.com. You can find additional information about our firm on the SEC's website www.adviserinfo.sec.gov by searching CRD #308521. You may also contact our firm at 512-617-1984 to request a current copy of our Form ADV Part 2 or up-to-date Form ADV Part 3 – this relationship summary.

Questions to Ask Us:

- 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?