Item 1: Cover Page

Frontier Financial Planning, LLC
d.b.a. Frontier Financial Planning

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Fairbanks, AK 99709
(612) 888 - 7741

Form ADV Part 2A – Firm Brochure
January 21, 2025

This Brochure provides information about the qualifications and business practices of Frontier Financial Planning, LLC, “FFP”. If you have any questions about the contents of this Brochure, please contact us at (612) 888 - 7741. The information in this Brochure has not been approved or verified by the United States Securities and Exchange Commission or by any state securities authority.

Frontier Financial Planning, LLC is registered as an Investment Adviser with the State of Alaska. Registration of an Investment Adviser does not imply any level of skill or training.

Additional information about FFP is available on the SEC’s website at www.adviserinfo.sec.gov which can be found using the firm’s identification number 291824.

Item 2: Material Changes

The last annual update of this Brochure was filed on January 12, 2024. The following material changes have been made to this version of the Disclosure Brochure:

- Item 4: An update to the Outside Manager or Subadvisor from XYIS to GeoWealth

Future Changes

From time to time, we may amend this Disclosure Brochure to reflect changes in our business practices, changes in regulations and routine annual updates as required by the securities regulators. This complete Disclosure Brochure or a Summary of Material Changes shall be provided to each Client annually and if a material change occurs in the business practices of Frontier Financial Planning.

At any time, you may view the current Disclosure Brochure on-line at the SEC's Investment Adviser Public Disclosure website at http://www.adviserinfo.sec.gov by searching for our firm name or by our CRD number 291824.

You may also request a copy of this Disclosure Brochure at any time, by contacting us at 612-888-7741.

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Item 4: Advisory Business

Description of Advisory Firm

Frontier Financial Planning, LLC is registered as an Investment Adviser with the State of Alaska. We were founded in November 2017. Frontier Financial Planning, LLC became registered in 2018. Greta Myerchin-Tape is the principal owner and Chief Compliance Officer (CCO) of FFP.

As used in this brochure, the words “FFP”, “we”, “our firm”, “Advisor”, and “us” refer to Frontier Financial Planning, LLC and the words “you”, “your”, and “Client”, refer to you as either a client or prospective client of our firm.

Types of Advisory Services

FFP is a fee-only firm, meaning the only compensation we receive is from our Clients for our services. We offer Comprehensive Wealth Management, Financial Planning, and Investment Management services. Occasionally FFP recommends third-party professionals such as attorneys, accountants, tax advisors, insurance agents, or other financial professionals. Clients are never obligated to utilize any third-party professional we recommend. FFP is not affiliated with nor does FFP receive any compensation from third-party professionals we recommend.

Financial Planning Services

Financial Planning Services are offered as a stand-alone engagement (Baseline Financial Planning) or via an ongoing engagement (Comprehensive Wealth Management). In both engagements, Clients will receive a detailed financial plan designed to help achieve the Client’s stated financial goals and objectives.

Clients will have regularly scheduled meetings through the term of the engagement, depending on their individual situation. In addition to scheduled meetings, additional client communications, and face-to-face, email, and/or phone consultations are included at no extra charge during the financial planning services engagement.

FFP’s Financial Planning services may include, but are not limited to, the following:

- **Cash Flow and Debt Management**: We will conduct a review of your income and expenses to determine your current surplus or deficit along with advice on prioritizing how any surplus should be used or how to reduce expenses if they exceed your income. Advice may also be provided on which debts to pay off first based on factors such as the interest rate of the debt and any income tax ramifications. We may also recommend what we believe to be an appropriate cash reserve that should be considered for emergencies and other financial goals, along with a review of accounts (such as money market funds) for such reserves, plus strategies to save desired amounts.
- **College Savings**: Includes projecting the amount that will be needed to achieve college or other post-secondary education funding goals, along with advice on ways for you to save the desired amount. Recommendations as to savings strategies are included, and, if needed, we will review your financial picture as it relates to eligibility for financial aid or the best way to contribute to grandchildren (if appropriate).

- **Employee Benefits Optimization**: We will provide review and analysis as to whether you, as an employee, are taking the maximum advantage possible of your employee benefits. If you are a business owner, we will consider and/or recommend the various benefit programs that can be structured to meet both business and personal retirement goals.
- **Estate Planning**: This usually includes an analysis of your exposure to estate taxes and your current estate plan, which may include whether you have a will, powers of attorney, trusts and other related documents. Our advice also typically includes ways for you to minimize or avoid future estate taxes by implementing appropriate estate planning strategies such as the use of applicable trusts.

  We always recommend that you consult with a qualified attorney when you initiate, update, or complete estate planning activities. We may provide you with contact information for attorneys who specialize in estate planning when you wish to hire an attorney for such purposes. From time-to-time, we will participate in meetings or phone calls between you and your attorney with your approval or request.
- **Financial Goals**: We will help clients identify financial goals and develop a plan to reach them. We will identify what you plan to accomplish, what resources you will need to make it happen, how much time you will need to reach the goal, and how much you should budget for your goal.
- **Insurance**: Review of existing policies to ensure proper coverage for life, health, disability, long-term care, liability, home and automobile.
- **Investment Analysis**: This may involve developing an asset allocation strategy to meet clients' financial goals and risk tolerance, providing information on investment vehicles and strategies, reviewing employee stock options, as well as assisting you in establishing your own investment account at a selected broker/dealer or custodian. The strategies and types of investments we may recommend are further discussed in Item 8 of this brochure.
- **Retirement Planning**: Our retirement planning services typically include projections of your likelihood of achieving your financial goals, typically focusing on financial independence as the primary objective. For situations where projections show less than the desired results, we may make recommendations, including those that may impact the original projections by adjusting certain variables (e.g., working longer, saving more, spending less, taking more risk with investments).

  If you are near retirement or already retired, advice may be given on appropriate distribution strategies to minimize the likelihood of running out of money or having to adversely alter spending during your retirement years.
- **Risk Management:** A risk management review includes an analysis of your exposure to major risks that could have a significant adverse impact on your financial picture, such as premature death, disability, property and casualty losses, or the need for long-term care planning. Advice may be provided on ways to minimize such risk and about weighing the costs of purchasing insurance versus the benefits of doing so and, likewise, the potential cost of not purchasing insurance ("self insuring").
- **Tax Planning Strategies:** Advice may include ways to minimize current and future income taxes as a part of your overall financial planning picture. For example, we may make recommendations on which type of account(s) or specific investments should be owned based in part on their "tax efficiency," with consideration that there is always a possibility of future changes to federal, state or local tax laws and rates that may impact your situation.

We recommend that you consult with a qualified tax professional before initiating any tax planning strategy, and we may provide you with contact information for accountants or attorneys who specialize in this area if you wish to hire someone for such purposes. We will participate in meetings or phone calls between you and your tax professional with your approval.

- **Real Estate Planning Strategies:** Clients can have a significant portion of their net worth tied up in real estate, including their primary residence. Our analysis and advice will focus on the role that real estate (both residence and rental) plays in your total financial picture and how to best balance the risk and potential rewards of real estate ownership with those of your investment portfolio and the rest of your financial picture. Specific analyses may include refinancing, the "should I pay off my mortgage faster of investment more" question, and leveraging high home values when making plans for the future.

Annual Advisory Services - Comprehensive Wealth Management

Comprehensive Wealth Management combines all aspects of Investment Management Services (see below), Baseline Financial Planning Services (see below), and additionally includes ongoing financial planning.

FFP provides the Client with a financial plan, described in Baseline Financial Planning services. After a detailed financial plan is delivered, the Client will meet with the advisor to begin implementing the plan, including initiating Investment Management services. The client continues to receive financial planning services on an ongoing basis. The Client is given continuous access to a planner who will help the client to implement a series of initial recommendations, monitor the plan, make additional recommendations to adapt the plan to changing circumstances in the client's life through email correspondence and regular meetings.

Through this ongoing engagement, Clients are expected to collaborate with the planner to develop and assist in the implementation of their financial plan. The Client is expected to inform FFP when changes or concerns arise and to provide necessary documents and data for FFP to use in our analysis. FFP will review the new information in the context of the existing plan and share our findings, analysis and potential recommendations with the Client.

Our firm provides continuous advice to a Client regarding the investment of Client funds based on the individual needs of the Client as described in Investment Management services.

Baseline Financial Planning Services

We provide one-time financial planning engagements for Clients who desire only a comprehensive plan that they can personally implement. This engagement will include all aspects of Financial Planning services described above.

After a detailed financial plan is delivered at the end of the engagement, the Client will ultimately be responsible for the implementation of the financial plan.

Throughout this ongoing engagement, Clients are expected to collaborate with the planner to develop and assist in the development of their financial plan. The Client is expected to inform FFP of constraints or concerns that arise and to provide necessary documents and data for FFP to use in our analysis.

Investment Management Services

FFP provides Investment Management services as a separate engagement or as part of Comprehensive Wealth Management Services.

Our firm provides continuous advice to a Client regarding the investment of Client funds based on their individual needs. Through personal discussions, in which goals and objectives based on a Client's particular circumstances are established, we develop a Client's personal investment policy or an investment plan with an asset allocation target and create and manage a portfolio based on that policy and asset allocation targets. We will also review and discuss a Client's prior investment history, as well as family composition and background. Account supervision is guided by the stated objectives of the Client (e.g., maximum capital appreciation, growth, income, or growth, and income), as well as risk tolerance and tax considerations.

Clients grant us limited authority to buy and sell securities on a discretionary basis. More information on our trading authority is explained in Item 16 of this Brochure. Clients may impose reasonable restrictions on investing in certain securities, types of securities, or industry sectors.

We primarily advise our Clients regarding investments in stocks, bonds, mutual funds, ETFs, U.S. government and municipal securities, and cash and cash equivalents. We may also provide advice regarding investments held in Client's portfolio at the inception of our advisory relationship and/or other investment types not listed above, at the Client's request.

We offer investment advisory services through use of third-party money managers ("Outside Managers" and "Sub-Advisers) for portfolio management services. Our review process and analysis of outside managers is further discussed in Item 8 of this brochure. Fees pertaining to this service are outlined in Item 5 of this brochure. FFP is working with the following Outside Manager:

GeoWealth Management, LLC as a Sub-Advisor
FFP has selected GeoWealth Management, LLC, CRD # 148222/SEC#:801-71114 ("GeoWealth"), an independent investment manager not affiliated with our firm, as a third-party investment adviser to manage certain investment assets for client portfolios. FFP will:

- Assist in the identification of your investment objectives
- Recommend specific investment asset allocation strategies
- Assist in the selection of an appropriate Outside Manager and review performance and progress
- Recommend reallocation among allocation strategies within the program
- Recommend the hiring and firing of Outside Managers utilized by you

Educational Seminars and Speaking Engagements

We may provide seminars on an "as announced" basis for groups seeking general advice on investments and other areas of personal finance. The content of these seminars will vary depending upon the needs of the attendees. These seminars are purely educational in nature and do not involve the sale of any investment products. Information presented will not be based on any individual's person's need, nor does FFP provide individualized investment advice to attendees during these seminars.

Client Tailored Services and Client Imposed Restrictions

We offer the same suite of services to all of our clients. However, specific client financial plans and their implementation are dependent upon the client Investment Policy Statement which outlines each client's current situation (income, tax levels, and risk tolerance levels) and is used to construct a client specific plan to aid in the selection of a portfolio that matches restrictions, needs, and targets.

Assets Under Management

FFP currently reports $10,497,731 in discretionary and no non-discretionary Assets Under Management as of December 31, 2024.

Wrap Fee Programs

We do not participate in wrap fee programs.

Item 5: Fees and Compensation

FFP is a fee-only firm. FFP is compensated solely by professional fees received directly from its clients. Neither FFP, nor any related person associated with FFP, receives compensation that is contingent on the purchase or sale of a financial product. Neither FFP, nor any related person of FFP, accepts any sales commissions referral fees, service fees, or other form of compensation from any third party, nor does FFP or any related person compensate anyone else directly or indirectly for client referrals.

Fees are generally negotiable and are paid as described below depending on the service, directly by the client. The Client should review their executed Client Agreement for more detailed information regarding the exact fees you will be paying. No increase to the agreed-upon advisory fees outlined in the Client Agreement shall occur without prior Client consent.

Please note, unless a Client has received this brochure at least 48 hours prior to signing a Client Agreement, the Client Agreement may be terminated by the Client within five (5) business days of signing the Client Agreement without penalty.

Comprehensive Wealth Management Fee and Billing

The fee for Comprehensive Wealth Management is determined at the beginning of the client relationship and reevaluated whenever significant changes occur to the client’s financial situation or assets under management. It is billed in advance, based on a flat fee. Both the client and the Advisor agree to the total cost of the service prior to beginning any work.

FFP and the client will re-execute agreements with clients in the event that there is a change in the client’s fee.

FFP uses an “outside manager” or “sub-adviser” as a part of its investment advisory service. That service is included in the fee schedule outlined below.

Fees will be assessed pro rata in the event that the agreed-upon annual services commence subsequent to the first day of a calendar month. Clients pay the fee one of three ways:

1. Monthly, through Electronic Funds Transfer or Credit Card
2. Quarterly, through Electronic Funds Transfer or Credit Card
3. Quarterly, debited directly from the Clients’ managed account, at the discretion of the Client, by the custodian upon submission of an invoice to the custodian indicating the account number and amount of fees to be paid.

The annual fee is based on the assets to be managed by FFP as of the start of the engagement, as reported to FFP by the client before starting the engagement. The fee is a blended rate of these brackets:

Account Value	Annual Advisory Fee
$0 - $1,000,000	1.05%
$1,000,001 - $4,000,000	0.50%
$4,000,001 and above	0.25%

For example:

- Client assets under management = $3M
- Client fee =
  - $1M x 1.05% = $10,500
  - Next $2M x 0.50% = $10,000
  - Total fee = $20,500 (0.68% of AUM)

The minimum annual fee is $5,400 for a single person and $7,200 for a couple.

Discounting of Advisory Fees. The services to be provided to the Client and their specific fees will be detailed in the Client Agreement. The firm's published fees are negotiable. We strive to offer fees that are fair and reasonable in light of the experience of our firm and the services to be provided to the client.

Either the client or FFP may terminate the engagement without cause at any time by written notice. The Client may obtain a full refund by providing written notice of termination within five days of signing the Client Agreement. A Client Agreement or an account may be terminated with written notice at least thirty (30) calendar days in advance. Upon termination, any unearned fee will be refunded to the Client. Refunds will be issued by electronic funds transfer or refunded to the Client managed account(s).

Baseline Financial Planning Fee and Billing

Baseline Financial Planning fees range between $4000-$10,000, depending on the complexity of the Client's financial and tax situation. For example, a couple with rental real estate and who owns their own business would require greater time and expertise would therefore justify a higher fee than a single person with only salary compensation.

Half the fee is due upon signing the Client Agreement, and the remaining half due upon delivery of the plan. The service may be terminated at any time, effective immediately. If service is terminated before delivery of the plan, FFP will deliver the work already done. If less than half the work has been performed at termination, FFP will refund the Client for the unearned amount. If more than half the work has been performed at termination, FFP will invoice the client for the additional amount due. The refund or additional amount due will be calculated based on an hourly rate of $350/hour.

FFP uses an hourly rate only in order to calculate fees earned from Clients as part of the Baseline Financial Planning service, in the event the client engagement ends before delivery of the plan. FFP does not provide hourly services.

The fee is negotiable. Clients will receive an invoice for fee payment requests.

Investment Management Fee

The fee for Investment Management is based on the assets to be managed by FFP.

FFP and the client will re-execute agreements with clients in the event that there is a change in the client's fee.

FFP uses an "outside manager" or "sub-adviser" as a part of its investment advisory service. That service is included in the fee schedule outlined below.

Fees will be assessed pro rata in the event that the agreed-upon annual services commence subsequent to the first day of a calendar month. Clients pay the fee one of two ways:

4. Monthly, through Electronic Funds Transfer or Credit Card
5. Quarterly, through Electronic Funds Transfer or Credit Card
6. Quarterly, debited directly from the Clients' managed account, at the discretion of the Client, by the custodian upon submission of an invoice to the custodian indicating the account number and amount of fees to be paid.

The annual fee, based on the assets to be managed by FFP, is a blended rate of these brackets:

Account Value	Annual Advisory Fee
$0 - $1,000,000	1.05%
$1,000,001 - $4,000,000	0.5%
$4,000,001 and above	0.25%

For example:

- Client assets under management = $500,000
- Client fee =
  - $500,000 x 1.05% = $5,250

The minimum annual fee is $350 for a Client household.

Either the client or FFP may terminate the engagement without cause at any time by written notice. An account may be terminated with written notice at least thirty (30) calendar days in advance. Upon termination, any unearned fee will be refunded to the client.

Pro-bono Financial Planning

FFP, in its sole discretion, may offer Financial Planning services on a zero-fee, pro-bono basis. Clients offered Financial Planning on a pro-bono basis are required to enter into a Financial Planning Agreement setting forth the terms and conditions of the engagement (including termination), and describing the scope of the services to be provided.

Educational Seminars/ Speaking engagements

Seminars are offered to organizations and the public on a variety of financial topics. Fees range from free to $500 per seminar. Half of the fees are due prior to the engagement, and the other half are to be paid the day of, no later than the conclusion of the Seminar. The fee range is based on the content, amount of research conducted, number of hours of preparation needed, and the number of attendees. In the event of inclement weather or a flight cancellation, the Speaker shall make all reasonable attempts to make alternative travel arrangements to arrive in time for the presentation. If travel proves impossible, or the event is otherwise cancelled, the Speaker's fee is waived, but the Client will still be responsible for reimbursement of any non-refundable travel expenses already incurred.

In the event that the Client decides to cancel or change the date of the event for any reason besides weather or similar unforeseen causes, the Client will still be responsible for reimbursement of any non-refundable travel expenses already incurred and will provide payment for 50% of the Speaker's fee if the cancellation occurs within 30 days of the event. In the event that the Speaker must cancel due to health or similar unforeseen circumstances, the Speaker will make all attempts to find a reasonable alternative engagement date and will absorb any incremental additional costs for obtaining alternative travel arrangements. If an alternative date cannot be obtained, the Client will not be responsible for any travel costs already incurred by the Speaker or any portion of the Speaker's fee.

Educational Seminars may be provided pro-bono at FFP's discretion.

Other Types of Fees and Expenses

Our fees are exclusive of brokerage commissions, transaction fees, and other related costs and expenses which may be incurred by the client. Clients may 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 fund 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 these commissions, fees, and costs.

Item 12 further describes the factors that we consider in selecting or recommending broker-dealers for client's transactions and determining the reasonableness of their compensation (e.g., commissions).

We do not accept compensation for the sale of securities or other investment products including asset-based sales charges or service fees from the sale of mutual funds.

Item 6: Performance-Based Fees and Side-By-Side Management

We do not offer performance-based fees.

Item 7: Types of Clients

We provide financial planning and investment advisory services to individuals, high net-worth individuals, and not-for-profit organizations.

We do not have a minimum account size requirement.

Item 8: Methods of Analysis, Investment Strategies and Risk of Loss

Our primary methods of investment analysis are fundamental, technical, cyclical and charting analysis.

Fundamental analysis involves analyzing individual companies and their industry groups, such as a company's financial statements, details regarding the company's product line, the experience, and expertise of the company's management, and the outlook for the company's industry. The resulting data is used to measure the true value of the company's stock compared to the current market value. The risk of fundamental analysis is that information obtained may be incorrect and the analysis may not provide an accurate estimate of earnings, which may be the basis for a stock's value. If securities prices adjust rapidly to new information, utilizing fundamental analysis may not result in favorable performance.

Use of Outside Managers: We may refer clients to sub-advisers for portfolio management services. Our analysis of outside managers involves the examination of the experience, expertise, investment philosophies, and past performance of the outside managers in an attempt to determine if that manager has demonstrated an ability to invest over a period of time and in different economic conditions. We monitor the manager's underlying holdings, strategies, concentrations and leverage as part of our overall periodic risk assessment. Additionally, as part of our due-diligence process, we survey the manager's compliance and business enterprise risks. A risk of investing with an outside manager who has been successful in the past is that he/she may not be able to replicate that success in the future. In addition, as we do not control the underlying investments in an outside manager's portfolio. There is also a risk that a manager may deviate from the stated investment mandate or strategy of the portfolio, making it a less suitable investment for our clients. Moreover, as we do not control the manager's daily business and compliance operations, we may be unaware of the lack of internal controls necessary to prevent business, regulatory or reputational deficiencies.

Passive Investment Management: We primarily practice passive investment management. Passive investing involves building portfolios that are comprised of various distinct asset classes. The asset classes are weighted in a manner to achieve a desired relationship between correlation, risk and return. Funds that passively capture the returns of the desired asset classes are placed in the portfolio. The funds that are used to build passive portfolios are typically index mutual funds or exchange traded funds.

Passive investment management is characterized by low portfolio expenses (i.e. the funds inside the portfolio have low internal costs), minimal trading costs (due to infrequent trading activity), and relative tax efficiency (because the funds inside the portfolio are tax efficient and turnover inside the portfolio is minimal).

In contrast, active management involves a single manager or managers who employ some method, strategy or technique to construct a portfolio that is intended to generate returns that are greater than the broader market or a designated benchmark. Academic research indicates most active managers underperform the market.

Tax Loss Harvesting: Clients should confer with their personal tax advisor regarding the tax consequences of investing with GeoWealth and engaging in the tax-loss harvesting strategy, based on their particular circumstances. Clients, together with their personal tax advisors, are responsible for how the transactions in their accounts are reported to the Internal Revenue Service ("IRS") or any other taxing authority. GeoWealth assumes no responsibility to Clients for the tax consequences of any transaction, including any capital gains and/or wash sales that may result from the tax-loss harvesting strategy. The performance of the new securities purchased for tax-loss harvesting purposes may have different expenses, returns, volatility and other characteristics relative to the securities that are sold for tax-loss harvesting purposes. The effectiveness of the tax-loss harvesting strategy to reduce tax liability will depend on the Client's entire tax and investment profile, including purchases and dispositions in accounts (e.g., Client's or Client's spouse's) outside of GeoWealth and the type of investments (e.g., taxable or nontaxable) or holding period (e.g., short-term or long-term). The utilization of losses harvested through the strategy will depend upon the recognition of capital gains in the same or a future tax period, and in addition may be subject to limitations under applicable tax laws, e.g., if there are insufficient realized gains in the tax period, the use of harvested losses may be limited to a $3,000 deduction against income and distributions. Losses harvested through the strategy that are not utilized in the tax period when recognized (e.g., because of insufficient capital gains and/or significant loss carryforwards), generally may be carried forward to offset future capital gains, if any.

GeoWealth only monitors accounts managed by GeoWealth. Clients are responsible for monitoring their and their spouse's held away accounts that are self-managed or managed by other parties to ensure that transactions in the same security or a substantially similar security does not create a "wash sale." A wash sale is the sale at a loss and purchase of the same security or substantially similar security within 30 days of each other. If a wash sale transaction occurs, the IRS may disallow or defer the loss for current tax reporting purposes. More specifically, the wash sale period for any sale at a loss consists of 61 calendar days: the day of the sale, the 30 days before the sale, and the 30 days after the sale. The wash sale rule postpones losses on a sale, if replacement shares are bought around the same time. GeoWealth may lack visibility to certain wash sales, should they occur as a result of external accounts, and therefore GeoWealth may not be able to affect whether a loss is successfully harvested and, if so, whether that loss is usable by the Client in the most efficient manner.

In order to avoid wash sales due to one or more transactions in the Client's account, from time-to-time GeoWealth might replace a recommended investment ("primary") with a "similar" investment ("secondary") as part of the tax-loss harvesting strategy. The secondary investment is expected, but is not guaranteed to perform similarly and that might lower a Client's tax bill while maintaining a similar expected risk and return on the portfolio. Expected returns and risk characteristics are no guarantee of actual performance.

Material Risks Involved

All investing strategies we offer involve risk and may result in a loss of your original investment which you should be prepared to bear. Many of these risks apply equally to stocks, bonds, commodities and any other investment or security. Material risks associated with our investment strategies are listed below.

Market Risk: Market risk involves the possibility that an investment's current market value will fall because of a general market decline, reducing the value of the investment regardless of the operational success of the issuer's operations or its financial condition.

Strategy Risk: The Adviser's investment strategies and/or investment techniques may not work as intended.

Small and Medium Cap Company Risk: Securities of companies with small and medium market capitalizations are often more volatile and less liquid than investments in larger companies. Small and medium cap companies may face a greater risk of business failure, which could increase the volatility of the client's portfolio.

Turnover Risk: At times, the strategy may have a portfolio turnover rate that is higher than other strategies. A high portfolio turnover would result in correspondingly greater brokerage commission expenses and may result in the distribution of additional capital gains for tax purposes. These factors may negatively affect the account's performance.

Interest Rate Risk: Bond (fixed income) prices generally fall when interest rates rise, and the value may fall below par value or the principal investment. The opposite is also generally true: bond prices generally rise when interest rates fall. In general, fixed income securities with longer maturities are more sensitive to these price changes. Most other investments are also sensitive to the level and direction of interest rates.

Legal or Legislative Risk: Legislative changes or Court rulings may impact the value of investments, or the securities' claim on the issuer's assets and finances.

Inflation: Inflation may erode the buying-power of your investment portfolio, even if the dollar value of your investments remains the same.

Risks Associated with Securities

Apart from the general risks outlined above which apply to all types of investments, specific securities may have other risks.

Common stocks may go up and down in price quite dramatically, and in the event of an issuer's bankruptcy or restructuring could lose all value. A slower-growth or recessionary economic environment could have an adverse effect on the price of all stocks.

Exchange Traded Funds prices may vary significantly from the Net Asset Value due to market conditions. Certain Exchange Traded Funds may not track underlying benchmarks as expected. ETFs are also subject to the following risks: (i) an ETF's shares may trade at a market price that is above or below their net asset value; (ii) trading of an ETF's shares may be halted if the listing exchange's officials deem such action appropriate, the shares are de-listed from the exchange, or the activation of market-wide "circuit breakers" (which are tied to large decreases in stock prices) halts stock trading generally. The Adviser has no control over the risks taken by the underlying funds in which client's invest.

Investment Companies Risk. When a client invests in open end mutual funds or ETFs, the client indirectly bears its proportionate share of any fees and expenses payable directly by those funds. Therefore, the client will incur higher expenses, many of which may be duplicative. In addition, the client's overall portfolio may be affected by losses of an underlying fund and the level of risk arising from the investment practices of an underlying fund (such as the use of derivatives).

Item 9: Disciplinary Information

Criminal or Civil Actions

FFP and its management have not been involved in any criminal or civil action.

Administrative Enforcement Proceedings

FFP and its management have not been involved in administrative enforcement proceedings.

Self-Regulatory Organization Enforcement Proceedings

FFP and its management have not been involved in legal or disciplinary events that are material to a client's or prospective client's evaluation of FFP or the integrity of its management.

Item 10: Other Financial Industry Activities and Affiliations

No FFP employee is registered, or have an application pending to register, as a broker-dealer or a registered representative of a broker-dealer.

No FFP employee is registered, or have an application pending to register, as a futures commission merchant, commodity pool operator or a commodity trading advisor.

FFP does not have any related parties. As a result, we do not have a relationship with any related parties.

FFP only receives compensation directly from clients. We do not receive compensation from any outside source. We do not have any conflicts of interest with any outside party.

Recommendations or Selections of Other Investment Advisers

As referenced in Item 4 of this brochure, FFP may recommend clients to Outside Managers to manage their accounts. In the event that we recommend an Outside Manager, please note that we do not share in their advisory fee. FFP fees include the Outside Manager fee and FFP will remit the Outside Manager's portion of the fee to the Outside Manager (as noted in Item 5). You are not obligated, contractually or otherwise, to use the services of any Outside Manager we recommend. Additionally, FFP will only recommend an Outside Manager who is properly licensed or registered as an investment adviser.

Item 11: Code of Ethics, Participation or Interest in Client Transactions and Personal Trading

As a fiduciary, our firm and its associates have a duty of utmost good faith to act solely in the best interests of each client. Our clients entrust us with their funds and personal information, which in turn places a high standard on our conduct and integrity. Our fiduciary duty is a core aspect of our Code of Ethics and represents the expected basis of all of our dealings. The firm also adheres to the Code of Ethics and Professional Responsibility adopted by the CFP® Board of Standards Inc., and accepts the obligation not only to comply with the mandates and requirements of all applicable laws and regulations but also to take responsibility to act in an ethical and professionally responsible manner in all professional services and activities.

Code of Ethics Description

This code does not attempt to identify all possible conflicts of interest, and literal compliance with each of its specific provisions will not shield associated persons from liability for personal trading or other conduct that violates a fiduciary duty to advisory clients. A summary of the Code of Ethics' Principles is outlined below.

- Integrity - Associated persons shall offer and provide professional services with integrity.
- Objectivity - Associated persons shall be objective in providing professional services to clients.
- Competence - Associated persons shall provide services to clients competently and maintain the necessary knowledge and skill to continue to do so in those areas in which they are engaged.
- Fairness - Associated persons shall perform professional services in a manner that is fair and reasonable to clients, principals, partners, and employers, and shall disclose conflict(s) of interest in providing such services.
- Confidentiality - Associated persons shall not disclose confidential client information without the specific consent of the client unless in response to proper legal process, or as required by law.
- Professionalism - Associated persons' conduct in all matter shall reflect credit of the profession.
- Diligence - Associated persons shall act diligently in providing professional services.

We periodically review and amend our Code of Ethics to ensure that it remains current, and we require all firm access persons to attest to their understanding of and adherence to the Code of Ethics at least annually. Our firm will provide of copy of its Code of Ethics to any client or prospective client upon request.

Investment Recommendations Involving a Material Financial Interest and Conflicts of Interest

Neither our firm, its associates or any related person is authorized to recommend to a client, or effect a transaction for a client, involving any security in which our firm or a related person has a material financial interest, such as in the capacity as an underwriter, adviser to the issuer, etc.

Advisory Firm Purchase of Same Securities Recommended to Clients and Conflicts of Interest

Our firm and its "related persons" do not invest in the same securities, or related securities, e.g., warrants, options or futures, which we recommend to clients.

Trading Securities At/Around the Same Time as Client's Securities

Because our firm and its "related persons" do not invest in the same securities, or related securities, e.g., warrants, options or futures, which we recommend to clients, we do not trade in securities at or around the same time as clients.

Item 12: Brokerage Practices

Factors Used to Select Custodians and/or Broker-Dealers

Frontier Financial Planning, LLC does not have any affiliation with Broker-Dealers. Specific custodian recommendations are made to client based on their need for such services. We recommend custodians based on the reputation and services provided by the firm.

1. Research and Other Soft-Dollar Benefits

We currently do not receive soft dollar benefits.

2. Brokerage for Client Referrals

We receive no referrals from a broker-dealer or third party in exchange for using that broker-dealer or third party.

3. Clients Directing Which Broker/Dealer/Custodian to Use

We do recommend a specific custodian for clients to use, however, clients may custody their assets at a custodian of their choice. Clients may also direct us to use a specific broker-dealer to execute transactions. By allowing clients to choose a specific custodian, we may be unable to achieve most favorable execution of client transaction and this may cost client's money over using a lower-cost custodian.

The Custodian and Brokers We Use (TD Ameritrade)

Advisor participates in the TD Ameritrade Institutional program. TD Ameritrade Institutional is a division of TD Ameritrade, Inc. ("TD Ameritrade"), member FINRA/SIPC. TD Ameritrade is an independent [and unaffiliated] SEC-registered broker-dealer. TD Ameritrade offers to independent investment Advisors services which include custody of securities, trade execution, clearance and settlement of transactions. Advisor receives some benefits from TD Ameritrade through its participation in the program. (Please see the disclosure under Item 14 below.)

Aggregating (Block) Trading for Multiple Client Accounts

We do not combine multiple orders for shares of the same securities purchased for advisory accounts we manage (this practice is commonly referred to as "block trading").

Item 13: Review of Accounts

Review of Client Accounts

Financial Planning Services

Periodic reviews are recommended if you are receiving our financial planning services, and we believe they should occur at least on an annual basis if practical. Reviews may involve analysis and possible revision of your previous financial plan or investment allocation. A copy of revised plans or asset allocation reports will be provided to you upon request. You should contact FFP for additional review when you anticipate or have experienced changes in your financial situation (i.e., changes in employment, an inheritance, the birth of a new child, etc.), or if you prefer to modify investment account requirements.

Investment Management Services

Client accounts with Investment Management Services will be reviewed on a quarterly basis by Greta Myerchin-Tape, Financial Adviser and CCO. The account is reviewed with regards to the client's investment policies and risk tolerance levels. We will periodically review reports provided to you by your third-party investment manager or broker(s). Events that may trigger a special review would be unusual performance, addition or deletions of client-imposed restrictions, excessive draw-down, volatility in performance, or buy and sell decisions from the firm or per client's needs.

Client Provided Reports and Frequency

Our firm may provide portfolio “snapshots” if we are engaged to provide periodic asset allocation or investment advice. However, we do not provide ongoing performance reporting under our financial planning engagements.

Investment management services clients may receive portfolio performance reports directly from their broker(s) or third-party managers. Clients will receive trade confirmations from the broker(s) for each transaction in their accounts as well as monthly or quarterly statements and annual tax reporting statements from their custodian showing all activity in the accounts, such as receipt of dividends and interest.

We do not provide our own performance reporting involving a third-party investment management account. Clients are urged to carefully review and compare account statements that they have received directly from their custodian of record with any performance report they may receive from their third-party investment manager.

Item 14: Client Referrals and Other Compensation

We do not receive any economic benefit, directly or indirectly, from any third party for advice rendered to our clients. Nor do we, directly or indirectly, compensate any person who is not advisory personnel for client referrals.

As disclosed under Item 12, above, Advisor participates in TD Ameritrade’s institutional customer program and Advisor may recommend TD Ameritrade to Clients for custody and brokerage services. There is no direct link between Advisor’s participation in the program and the investment advice it gives to its Clients, although Advisor receives economic benefits through its participation in the program that are typically not available to TD Ameritrade retail investors. These benefits include the following products and services (provided without cost or at a discount): receipt of duplicate Client statements and confirmations; research related products and tools; consulting services; access to a trading desk serving Advisor participants; access to block trading (which provides the ability to aggregate securities transactions for execution and then allocate the appropriate shares to Client accounts); the ability to have advisory fees deducted directly from Client accounts; access to an electronic communications network for Client order entry and account information; access to mutual funds with no transaction fees and to certain institutional money managers; and discounts on compliance, marketing, research, technology, and practice management products or services provided to Advisor by third party vendors. TD Ameritrade may also have paid for business consulting and professional services received by Advisor’s related persons. Some of the products and services made available by TD Ameritrade through the program may benefit Advisor but may not benefit its Client accounts. These products or services may assist Advisor in managing and administering Client accounts, including accounts not maintained at TD Ameritrade. Other services made available by TD Ameritrade are intended to help Advisor manage and further develop its business enterprise. The benefits received by Advisor or its personnel through participation in the program do not depend on the amount of brokerage transactions directed to TD Ameritrade. As part of its fiduciary duties to clients, Advisor endeavors at all times to put the interests of its clients first. Clients should be aware, however, that the receipt of economic benefits by Advisor or its related persons in and of itself creates a potential conflict of interest and may indirectly influence the Advisor’s choice of TD Ameritrade for custody and brokerage services.

Item 15: Custody

FFP does not accept custody of client funds except in the instance of withdrawing client fees.

For client accounts in which FFP directly debits their advisory fee:

i. FFP will send a copy of its invoice to the custodian at the same time that it sends the client a copy.
ii. The custodian will send at least quarterly statements to the client showing all disbursements for the account, including the amount of the advisory fee.
iii. The client will provide written authorization to FFP, permitting them to be paid directly for their accounts held by the custodian.

Clients should receive at least quarterly statements from the broker dealer, bank or other qualified custodian that holds and maintains client's investment assets. We urge you to carefully review such statements and compare such official custodial records to the account statements or reports that we may provide to you. Our statements or reports may vary from custodial statements based on accounting procedures, reporting dates, or valuation methodologies of certain securities.

Item 16: Investment Discretion

For those client accounts where we provide investment advisory services, we maintain discretion over client accounts with respect to securities to be bought and sold and the amount of securities to be bought and sold. Investment discretion is explained to clients in detail when an advisory relationship has commenced. At the start of the advisory relationship, the client will execute a Limited Power of Attorney, which will grant our firm discretion over the account. Additionally, the discretionary relationship will be outlined in the advisory contract and signed by the client.

Item 17: Voting Client Securities

We do not vote Client proxies. Therefore, Clients maintain exclusive responsibility for: (1) voting proxies, and (2) acting on corporate actions pertaining to the Client’s investment assets. The Client shall instruct the Client’s qualified custodian to forward to the Client copies of all proxies and shareholder communications relating to the Client’s investment assets. If the client would like our opinion on a particular proxy vote, they may contact us at the number listed on the cover of this brochure.

In most cases, you will receive proxy materials directly from the account custodian. However, in the event we were to receive any written or electronic proxy materials, we would forward them directly to you by mail, unless you have authorized our firm to contact you by electronic mail, in which case, we would forward you any electronic solicitation to vote proxies.

Item 18: Financial Information

Registered Investment Advisers are required in this Item to provide you with certain financial information or disclosures about our financial condition. We have no financial commitment that impairs our ability to meet contractual and fiduciary commitments to clients, and we have not been the subject of a bankruptcy proceeding.

We do not have custody of client funds or securities or require or solicit prepayment of more than $500 in fees per client six months in advance.

Item 19: Requirements for State-Registered Advisers

Greta Myerchin-Tape

Born: 1974

Educational Background

- 1997 - BS Civil Engineering, Montana State University
- 2001 - MS Environmental Engineering, University of Alaska
- 2016 – CFP Professional Designation Program, College of Financial Planning

Business Experience

- 12/2017 – Present, Frontier Financial Planning, LLC, Financial Planner and CCO
- 04/2013 – 09/2017, Alaska Financial Associates, Client Services
- 04/2007 – 09/2016, University of Alaska, Fairbanks, Research Technician IV

Professional Designations, Licensing & Exams

CFP (Certified Financial Planner)®: The CERTIFIED FINANCIAL PLANNER™, CFP® and federally registered CFP (with flame design) marks (collectively, the "CFP® marks") are professional certification marks granted in the United States by Certified Financial Planner Board of Standards, Inc. ("CFP Board").

The CFP® certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP® certification. It is recognized in the United States and a number of other countries for its (1) high standard of professional education; (2) stringent code of conduct and standards of practice; and (3) ethical requirements that govern professional engagements with clients. Currently, more than 71,000 individuals have obtained CFP® certification in the United States.

To attain the right to use the CFP® marks, an individual must satisfactorily fulfill the following requirements:

- Education – Complete an advanced college-level course of study addressing the financial planning subject areas that CFP Board's studies have determined as necessary for the competent and professional delivery of financial planning services, and attain a Bachelor's Degree from a regionally accredited United States college or university (or its equivalent from a foreign university). CFP Board's financial planning subject areas include insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning;

- Examination – Pass the comprehensive CFP® Certification Examination. The examination includes case studies and client scenarios designed to test one's ability to correctly diagnose financial planning issues and apply one's knowledge of financial planning to real world circumstances;

- Experience – Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year); and

- Ethics – Agree to be bound by CFP Board's *Standards of Professional Conduct*, a set of documents outlining the ethical and practice standards for CFP® professionals.

  Individuals who become certified must complete the following ongoing education and ethics requirements in order to maintain the right to continue to use the CFP® marks:

- Continuing Education – Complete 30 hours of continuing education hours every two years, including two hours on the *Code of Ethics* and other parts of the S*tandards of Professional Conduct*, to maintain competence and keep up with developments in the financial planning field; and

- Ethics – Renew an agreement to be bound by the *Standards of Professional Conduct*.
  The *Standards* prominently require that CFP® professionals provide financial planning services at a fiduciary standard of care. This means CFP® professionals must provide financial planning services in the best interests of their clients.

  CFP® professionals who fail to comply with the above standards and requirements may be subject to CFP Board's enforcement process, which could result in suspension or permanent revocation of their CFP® certification.

Other Business Activities

Greta Myerchin-Tape is currently employed as Manager/ Co-owner of the Chinook Rentals. This activity accounts for less than 10% her time and does not account for any of her time during normal trading hours.

Performance Based Fees

FFP is not compensated by performance-based fees.

Material Disciplinary Disclosures

No management person at Frontier Financial Planning, LLC has ever been involved in an arbitration claim of any kind or been found liable in a civil, self-regulatory organization, or administrative proceeding.

Material Relationships That Management Persons Have with Issuers of Securities

Frontier Financial Planning, LLC, nor Greta Myerchin-Tape, have any relationship or arrangement with issuers of securities.

Additional Compensation

Greta Myerchin-Tape does not receive any economic benefit from any person, company, or organization, in exchange for providing clients advisory services through FFP.

Supervision

Greta Myerchin-Tape, as Owner and Chief Compliance Officer of FFP, is responsible for supervision. She may be contacted at the phone number on this brochure supplement.

Requirements for State Registered Advisers

Greta Myerchin-Tape has NOT been involved in an arbitration, civil proceeding, self-regulatory proceeding, administrative proceeding, or a bankruptcy petition.

Frontier Financial Planning, LLC

d.b.a. Frontier Financial Planning

1684 Wolverine Lane
Fairbanks, AK 99709
(612) 888 – 7741

January 21, 2025

Form ADV Part 2B – Brochure Supplement

For

Greta Myerchin-Tape - Individual CRD# 6281436

Financial Planner and Chief Compliance Officer

This brochure supplement provides information about Greta Myerchin-Tape that supplements the Frontier Financial Planning, LLC ("FFP") brochure. A copy of that brochure precedes this supplement. Please contact Greta Myerchin-Tape if the FFP brochure is not included with this supplement or if you have any questions about the contents of this supplement.

Additional information about Greta Myerchin-Tape is available on the SEC's website at www.adviserinfo.sec.gov which can be found using the identification number 6281436.

Item 2: Educational Background and Business Experience

Greta Myerchin-Tape

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Educational Background

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- 2001 - MS Environmental Engineering, University of Alaska
- 2016 – CFP Professional Designation Program, College of Financial Planning

Business Experience

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Item 3: Disciplinary Information

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Item 4: Other Business Activities

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Item 5: Additional Compensation

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