



VistaFront Partners Inc.

www.vistafrontpartners.com

## **Form CRS: Customer Relationship Summary**

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At VistaFront Partners Inc. we do not believe in a “one size fits all” approach to your investment experience. This document provides you, the investor, information about the advisory services we offer and how you pay. We hope you will use this document to help you understand our services and start a conversation with your financial advisor. VistaFront Partners Inc. is registered at the state level with the Commonwealth of Kentucky and the Commonwealth of Virginia as an investment adviser. Brokerage and investment advisory services and fees differ, and it is important for you to understand the differences. For more information, free and simple tools are available to research firms and financial professionals at [www.investor.gov/CRS](http://www.investor.gov/CRS), which also provides educational materials about broker-dealers, investment advisers and investing.

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### **Investment Advisory Services**

When providing advisory services, VistaFront Partners Inc. is held to a fiduciary standard that covers our investment advisory relationship with you. As fiduciaries, investment advisers are required to act in the best interest of their clients and not place their own interests ahead of their clients. However, at times VistaFront Partners Inc.’s interests may conflict with your interests. When VistaFront Partners Inc. provides recommendations, our advisers must eliminate, mitigate or inform you of these conflicts, depending on the nature of the conflict.

**Investment authority:** VistaFront Partners Inc. offers discretionary advisory services. This means after you work with your financial advisor to select a portfolio objective, we or your financial advisor invest your account based on such objective.

**Investment offerings:** Under discretionary management we offer mutual funds and ETFs, as well as stocks, bonds, CDs and other investment vehicles as appropriate. Investments vary by investor risk tolerance, goals and time frames and may be limited based on your account’s value.

**Monitoring:** We provide ongoing investment monitoring as a standard service to help you stay within our investment guidance.

**Account minimums:** Generally, we do not require a minimum investment to open and maintain an account. However, based on client needs and goals we may recommend an amount minimum to get started.

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We recommend that you ask your advisor questions to address your concerns to ensure that the adviser is a good fit for your needs. Here are some examples of questions that you may want to ask your adviser.

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Given my financial situation, should I choose an investment advisory service?

Should I choose a brokerage service?

Should I choose both types of services? 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?

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### **Fees and Costs**

#### **What fees will I pay?**

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What you pay will vary depending on the amount of assets you have in your overall portfolio managed by VistaFront Partners Inc. as well as the types of investments held in your portfolio. 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.

Fees and costs you pay in your advisory program account include:

**Fees based on assets in your account**, for advisory services, based on the market value of the assets held in the advisory program accounts in your pricing group and subject to a minimum monthly fee. The more assets (including cash) in your account, the more you pay us. As a result, we have a financial incentive to increase assets in your account.

**Ongoing fees and costs depending on the investments you own.** Mutual funds, ETFs and other investments may include built-in operating expenses and/or ongoing fees, such as management fees, in addition to the asset-based fee(s) you pay us. Your financial advisor can help you evaluate internal costs and fees and their impact on what you earn from your investments.

**Other fees and costs.** Advisory accounts are subject to certain additional fees and costs for services, including (if applicable) transfer and wire fees, estate service fees, account transfer and/or termination fees, and margin interest.

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Before choosing what's right for you, think about how often you expect to trade in your account and how much you may pay in commissions (Select Account) or asset-based fees (investment advisory). You will typically pay more in upfront fees and commissions through brokerage services and more over time through investment advisory services.

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A pertinent question to ask your adviser about fees:

I need to 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?

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Some fees vary and are negotiable. The amount you pay will depend, for example, on the services you receive and the value of assets in your account. For additional details on how fees are calculated, refer to your investment advisory agreement and the applicable disclosures specific to your advisory account.

How do your financial professionals make money?

Your financial adviser receives a portion of the ongoing fees you pay us based on the assets in your account.

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## **Legal and Disciplinary History**

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

No. However you may visit [investor.gov/crs](http://investor.gov/crs) for a free and simple search tool to research VistaFront Partners Inc. and our financial professionals.

Ask your financial professional:

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

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## **Additional Information**

For more information about our brokerage or investment advisory services, or to obtain a copy of this relationship summary, contact your financial advisor, visit [www.vistafrontpartners.com](http://www.vistafrontpartners.com) or call 859-751-8558.

Here are some additional questions you can ask your financial advisor:

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?

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