

This Brochure provides information about the qualifications and business practices of **F**razier Wealth Management. If you have any questions about the contents of this Brochure, please contact us at 201-388-3518. 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. Frazier Wealth Management is a registered investment adviser. Registration of an Investment Adviser does not imply any level of skill or training. The oral and written communications of an Adviser provide you with information about, which you determine to hire or retain an Adviser. Additional information about Frazier Wealth Management also is available on the SEC's website at www.adviserinfo.sec.gov.

Item: 2

Material Changes

Our Brochure may be requested by contacting Ron Frazier, President at 201-388-3518 or ron@frazierwealthmanagement.com. Our Brochure is also available on our web site www.frazierwealthmanagement.com. Additional information about Frazier Wealth Management is also available via the SEC's web site www.adviserinfo.sec.gov.

The SEC's web site also provides information about any persons affiliated with Frazier Wealth Management who are registered, or are required to be registered, as investment adviser representatives of Frazier Wealth Management.

Table of Context

Item 1: Cover Page..... 1

Item 2: Material Changes..... 1

Item 3: Table of Contents..... 2

Item 4: Advisory Business.....3

Item 5: Fees and Compensation.....5

Item 6: Performance-Based Fees and Side-By-Side Management.....7

Item 7: Types of Clients.....7

Item 8: Methods of Analysis, Investment Strategies and Risk of Loss.....7

Item 9: Disciplinary Information.....8

Item 10: Other Financial Industry Activities and Affiliations.....8

Item 11: Code of Ethics.....9

Item 12: Brokerage Practices.....10

Item 13: Review of Accounts.....11

Item 14: Client Referrals and Other Compensation.....12

Item 15: Custody.....12

Item 16: Investment Discretion.....12

Item 17: Voting Client Securities.....13

Item 18: Financial Information.....13

Item 19: Principal Executive Officer.....14

Item 4:

Advisory Business

Frazier Wealth Management was founded in 2009 and its principal owner is Ron Frazier CFP®. We offer the services described below.

WEALTH MANAGEMENT SERVICES:

Frazier Wealth Management (hereinafter Frazier) provides Wealth Management Services, a combination of Investment Advisory Services and Financial Planning Services described below:

Investment Advisory Services:

Frazier Wealth Management (hereinafter Frazier) provides Investment Advisory Services, defined as giving continuous advice to a client or making investments for a client based on the individual needs of the client. Through personal discussions in which goals and objectives based on a client's particular circumstances are established, Frazier develops a client's personal investment policy and creates and manages an investment portfolio based on that policy. Frazier may provide this service to individuals, trusts, estates, foundations, charitable organizations, and corporations. Frazier provides investment advisory services on a non-discretionary basis. Frazier creates investment portfolios consisting of one or all of the following: individual equities, bonds, other investment products, no-load and load-waived open- and closed-end mutual funds, structured products, exchange traded funds, certificates of deposit, preferred stocks, real estate investment trusts and publicly traded master limited partnerships.

Frazier allocates the client's assets among various investments taking into consideration the overall objectives selected by the client. Mutual funds are selected on the basis of any or all of the following criteria: the fund's performance history; the industry sector in which the fund invests; the track record of the fund's manager; the fund's investment objectives; the fund's management style and philosophy; and the fund's management fee structure. Portfolio weighting between funds and market sectors will be determined by each client's individual needs and circumstances. Clients have the opportunity to place reasonable restrictions on the types of investments, which will be made on the client's behalf. Clients retain individual ownership of all securities. Investment Advisory Service clients with assets under management in excess of \$100,000 are eligible for our Wealth Management Services that provide financial planning services at no additional cost. In performing its services, Frazier shall not be required to verify any information received from the client or from the client's other professionals, and is expressly authorized to rely thereon. Moreover, each client is advised that it remains their responsibility to promptly notify Frazier if there is ever any change in their financial situation or investment objectives for the purpose of reviewing/evaluating/revising Frazier's previous recommendations and/or services. Regulatory Assets Under Management total \$4,700,000 as of February 12, 2014. Of the total client assets managed, \$4,700,000 is managed on a non-discretionary basis.

Financial Planning:

Frazier also offers advice in the form of a financial plan. Clients purchasing this service alone will receive a written report, providing the client with a detailed financial plan designed to help clients achieve his or her stated financial goals and objectives.

In general, the financial plan may address any or all of the following areas of concern:

- **PERSONAL:** Family records, budgeting, personal liability, estate information and financial goals.
- **TAX & CASH FLOW:** Income tax and spending analysis and planning for past, current and future years. Regency may illustrate the impact of various investments on a client's current income tax and future tax liability.
- **DEATH & DISABILITY:** Cash needs at death, income needs of surviving dependents, estate planning and disability income analysis.
- **RETIREMENT:** Analysis of current strategies and investment plans to help the client achieve his or her retirement goals.
- **INVESTMENTS:** Analysis of investment alternatives and their effect on a client's portfolio. Frazier gathers required information through in-depth personal interviews. Information gathered includes a client's current financial status, future goals and attitudes towards risk. Related documents supplied by the client are carefully reviewed, including a questionnaire completed by the client. Should a client choose to implement the recommendations contained in the plan, Frazier suggests the client work closely with their attorney, accountant, insurance agent, and/or stockbroker. Implementation of financial plan recommendations is entirely at the client's discretion. Financial Planning recommendations are not limited to any specific product or service offered by a broker-dealer or insurance company. All recommendations are of a generic nature.

In performing its services, Frazier shall not be required to verify any information received from the client or from the client's other professionals, and is expressly authorized to rely thereon. If requested by the client, Frazier may recommend the services of other professionals for implementation purposes. The client is under no obligation to engage the services of any such recommended professional. Clients are encouraged to periodically review and update information provided to Frazier. Moreover, each client is advised that it remains their responsibility to promptly notify Frazier if there is ever any change in their financial situation or investment objectives for the purpose of reviewing/evaluating/revising Frazier previous recommendations and/or services. Additionally, Frazier provides advice on non-securities matters. Generally, this is in connection with the rendering of estate planning advice.

Item 5:

FEES and Compensation

Frazier Wealth Management is a Fee-Only advisory firm and does not accept any transaction-based compensation. In certain circumstances, Frazier's fees may be negotiable. The specific manner in, which fees are charged by Frazier Wealth is established in a client's written agreement with Frazier Wealth Management. Client accounts will be invoiced in arrears on the first business day following the end of a quarter. The quarterly schedule will be established in the contract. Fees for new accounts of existing clients will be charged on the same schedule as existing accounts of that client. Fees will be calculated based upon the value (market value or fair market value in the absence of market value) of the client's assets under management at the end of the period just ended. Relationships initiated or terminated during a billing quarter will be invoiced a prorated fee. Upon termination of a relationship, any earned, unpaid fees will be due and payable. Given that client fees are calculated as a percentage of assets under management, Frazier Wealth Management has a conflict of interest whereby Frazier Wealth Management has an incentive to encourage clients to move money from other managers/investments to Frazier Wealth Management in order to increase fees paid to Frazier Wealth Management, rather than on a client's needs. Frazier sends to the client a billing notification showing the amount of the fee, the value of the client's assets on which the fee is based, and the specific manner in which the adviser's fee was calculated.

Wealth Management and Investment Advisory Services:

The annual fee for Wealth Management and Investment Advisory Services will be invoiced as a percentage of assets under management, according to the following schedule:

Up to \$2.5 million 1.10%
on the next \$2.5 million up to \$5 million 0.75%
on the next \$5 million up to \$10 million 0.60%
on balances over \$10 million 0.50%

Frazier requires a minimum annual fee of \$1,000 for Wealth Management and Investment Advisory clients, which equates to our stated fees on a \$100,000 portfolio. However, Frazier will ensure that this never exceeds 3% of a client's managed assets for any given year.

Financial Planning:

Clients purchasing Financial Planning Services alone will be charged on an hourly basis of \$300/hour with a minimum financial planning fee of \$1,500, which includes up to 12 hours of professional time. An estimate for total hours will be determined at the start of the advisory relationship, and a non-refundable deposit from the client of \$500 will be required before work begins. Clients will be invoiced every three months for the fees when due, or upon completion of the project, whichever comes first. All financial planning fees are due and payable upon receipt of invoice.

Other Fees:

Frazier's 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, third party investment and other third parties such as fees charged by managers, custodial fees, 12b-1 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 Frazier Wealth Management's fee, and Frazier Wealth Management shall not receive any portion of these commissions, fees, and costs. A client could invest in a mutual fund directly, without the services of Frazier. In that case, the client would not receive the services provided by Frazier which are designed, among other things, to assist the client in determining which mutual fund or funds are most appropriate to each client's financial condition and objectives. Accordingly, the client should review both the fees charged by the funds and the fees charged by Frazier to fully understand the total amount of fees to be paid by the client and to thereby evaluate the advisory services being provided. The Brokerage Practices section below further describes the factors that Frazier Wealth Management considers in selecting or recommending broker-dealers for client transactions and determining the reasonableness of their compensation (e.g., commissions).

Termination of Relationship: A client agreement may be canceled at any time, by either party, for any reason upon receipt of five days prior written notice. Upon termination of any relationship, any earned, unpaid fees will be due and payable. The client has the right to terminate an agreement without penalty within five business days after entering into the agreement.

Insurance Sales Commissions: Ron Frazier, President of Frazier Wealth Management maintains certain insurance & annuity sales licenses as an individual and may receive personal compensation for insurance sales. His insurance activities are not part of, or overseen by, Frazier. More information on these insurance activities can be found under Other Financial Industry Activities and Affiliations below.

Item 6:

Performance Based Fees and Side By Side Management

Frazier Wealth Management does not charge any performance-based fees (fees based on a share of capital gains on or capital appreciation of the assets of a client).

Item 7:

Types of Clients

Frazier Wealth Management provides Wealth Management, Investment Advisory and Financial Planning Services to individuals, high net worth individuals, businesses, foundations, charitable organizations, and trusts. For Wealth Management and Investment Advisory Services Regency requires a minimum annual advisory fee of \$1,000, which equates to our stated fees on a \$100,000 portfolio. However, Frazier will ensure that this never exceeds 3% of a client's managed assets for any given year. For Financial Planning only clients, Frazier requires a minimum fee of 1,500.

Item 8:

Methods of Analysis, Investment Strategies and Risk of Loss

Frazier Wealth Management uses two primary methods of analysis, fundamental and technical. Fundamental analysis focuses on underlying economic factors, financial position, competitive environment and management performance relative to competition and markets in an effort to identify undervalued opportunities. Technical analysis focuses on trading and market trends in an effort to identify expected movements. Past performance is not an indicator of future performance, and so the use of fundamental and technical analysis in selecting investment securities may not result in positive performance in general, or versus benchmarks. Investment strategies used to implement investment advice given to clients is primarily long-term purchases (securities held at least one year) and is supplemented when market opportunities arise by short-term purchases (securities sold within one year) and trading (securities sold within 30 days). From time to time short sales or purchases of securities that move in the opposite direction of an index may be utilized, as may option writing, including covered options, uncovered options and option purchases. Securities utilized are subject to market, economic and business risks that may cause their value to fluctuate over time, sometimes rapidly. Generally, large company stocks are less volatile than small company stocks. Smaller companies can be less seasoned, have smaller market share and weaker financial stability but often have greater potential for growth. Domestic stocks are generally less volatile than international stocks. International investing poses additional risks such as foreign currency exposure, which may rise or fall relative to the US Dollar. International markets may also be subject to more political risk than domestic markets, and they may not be as liquid or have as stringent accounting and corporate governance rules as US companies. In general, stocks are more volatile than bonds and other fixed income investments. The main risks taken on from fixed income investments are interest rate risk (the risk that interest rates rise, reducing the value of fixed income investments), duration risk (the risk that longer-term bonds fall further than shorter-term

bonds in a rising rate environment) and default risk (the risk that the issuer of the security is unable to make interest and principal payments as scheduled).

Investing in securities involves risk of loss that clients should be prepared to bear. Before investing, clients should understand that their investments may not be insured by the FDIC, NCUSIF, or any other federal government agency and are not deposits or obligations of, guaranteed by, or insured by, the depository institution where offered or any of its affiliates. Investments involve risk and may lose value.

Item: 9:

Disciplinary Information

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of Frazier Wealth Management or the integrity of Frazier Wealth Management's management. Frazier Wealth Management has not been subject to any disciplinary actions.

Item 10:

Other Financial Activities and Affiliations

Brokerage: Frazier and E*Trade are not affiliates, and Frazier has no broker-dealer affiliations. Although not a material consideration when determining whether to recommend that a client utilize the services of a particular broker-dealer/custodian, Frazier may receive from custodians, in particular, E*Trade, without cost (and/or at a discount) support services and/or products, which assist Frazier to better monitor and service client accounts. More information about this arrangement can be found under Brokerage Practices section below.

Insurance: Ron Frazier, President of Frazier maintains certain insurance & annuity sales licenses individually and may receive personal compensation for insurance sales. Ron's insurance activities are not part of, or overseen by, Frazier. Even though these activities are not part of, or overseen by, Frazier, the sale of insurance products to clients of Frazier presents a potential conflict of interest and gives Ron Frazier an incentive to recommend insurance products based on the compensation received, rather than on a client's needs. This potential conflict is disclosed to clients in this Brochure and at the time of his presenting an insurance sale proposal to clients. Clients are not required to purchase insurance through Ron Frazier, and are able to purchase insurance through other insurance sales persons.

*Item 11:***Code of Ethics**

Frazier Wealth Management has adopted a Code of Ethics for all supervised persons of the firm describing its high standard of business conduct, and fiduciary duty to its clients. The Code of Ethics includes provisions relating to the confidentiality of client information, a prohibition on insider trading, a prohibition of rumormongering, restrictions on the acceptance of significant gifts, and personal securities trading procedures, among other things. All supervised persons at Frazier Wealth Management must acknowledge the terms of the Code of Ethics annually, or more often as amended. Frazier Wealth Management anticipates that in appropriate circumstances, consistent with clients' investment objectives, it will cause accounts over which Frazier Wealth Management has management authority to effect, and will recommend to investment advisory clients or prospective clients, the purchase or sale of securities in which Frazier Wealth Management, its affiliates and/or clients, directly or indirectly, have a position of interest. Frazier Wealth Management's employees and persons associated with Frazier Wealth Management are required to follow Frazier Wealth Management's Code of Ethics. Subject to satisfying this policy and applicable laws, officers, directors and employees of Frazier Wealth Management and its affiliates may trade for their own accounts in securities which are recommended to and/or purchased for Frazier Wealth Management's clients. The Code of Ethics is designed to assure that the personal securities transactions, activities and interests of the employees of Frazier Wealth Management will not interfere with (i) making decisions in the best interest of advisory clients and (ii) implementing such decisions while, at the same time, allowing employees to invest for their own accounts. Under the Code certain classes of securities have been designated as exempt transactions, based upon a determination that these would materially not interfere with the best interest of Frazier Wealth Management's clients. In addition, the Code requires pre-clearance of many transactions. Nonetheless, because the Code of Ethics in some circumstances would permit employees to invest in the same securities as clients, there is a possibility that employees might benefit from market activity by a client in a security held by an employee. Employee trading is continually monitored under the Code of Ethics to reasonably prevent conflicts of interest between Frazier Wealth Management and its clients. Certain affiliated accounts may trade in the same securities with client accounts on an aggregated basis when consistent with Frazier Wealth Management's obligation of best execution. In such circumstances, the affiliated and client accounts will receive or sell securities at a total average price. Frazier Wealth Management will retain records of the trade order (specifying each participating account) and its allocation, which will be completed prior to the entry of the aggregated order. Completed orders will be allocated as specified in the initial trade order. Partially filled orders will be allocated on a pro rata basis. Any exceptions will be explained on the Order. Frazier Wealth Management's clients or prospective clients may request a copy of the firm's Code of Ethics by contacting Ron Frazier at 201-388-3518. It is Frazier Wealth Management's policy that the firm will not affect any principal or agency cross securities transactions for client accounts. Principal transactions are generally defined as transactions where an adviser, acting as principal for its own account, buys from or sells any security to any advisory client. An agency cross transaction is defined as a transaction where a person acts as an investment adviser in relation to a transaction in which the investment adviser, or any person controlled by or under common control with the investment adviser, acts as broker for both the advisory client and for another person on the other side of the transaction. Agency cross transactions may arise where an adviser is dually registered as a broker-dealer or has an affiliated broker-dealer, neither of which applies Frazier.

Item 12:**Brokerage Practices**

As Frazier does not have the discretion to choose the broker-dealer or the commission rates to be paid, clients must direct the use of a particular broker-dealer. Frazier has evaluated E*Trade and other broker-dealers and believes that the broker-dealers recommended by Frazier will provide Frazier clients with a blend of execution services, commission costs and professionalism that will assist Frazier in obtaining best execution for transactions. While Frazier has a reasonable belief that the recommended broker-dealers are able to obtain best execution and competitive prices, Frazier will not be independently seeking lowest possible commission rates through other broker-dealers. While not all advisors require clients to direct brokerage, Frazier reserves the right to decline acceptance of any client account that directs the use of a broker-dealer other than those recommended if Frazier believes that this would adversely affect Frazier's duty to obtain best execution. In the event that a client negotiates terms and arrangements for an account at a non-recommended broker-dealer, Frazier will not seek better execution services or prices from other broker-dealers or be able to "block" the account transactions for execution through another broker-dealer with orders for other accounts managed by Frazier. As a result, client may pay higher commissions or other transaction costs or greater spreads, or receive less favorable net prices, on transactions for the account than would otherwise be the case. In seeking best execution, the determinative factor is not the lowest possible cost, but whether the transaction represents the best qualitative execution, taking into consideration the full range of a broker-dealer's services, including the value of research provided, execution capability, commission rates, and responsiveness. Factors, which Frazier considers in recommending broker-dealers to clients, include financial strength, reputation, execution, pricing, research, and service. Certain broker-dealers enable Frazier to obtain many no-load mutual funds without transaction charges and other no-load and load waived funds at nominal transaction charges. Broker-dealers and custodians, including E*Trade charge commission rates which are generally considered discounted from customary retail commission rates. The commissions and/or transaction fees charged by recommended broker-dealers may be higher or lower than those charged by other broker-dealers. Frazier will not receive any portion of the brokerage commissions and/or transactions fees charged to fee-only clients. The brokerage commissions and/or transaction fees charged by broker-dealers are exclusive of, and in addition to, Frazier's investment advisory fee. Frazier may combine ("block") trades where possible and when advantageous to clients. This blocking of trades permits the trading of aggregate blocks of securities composed of assets from multiple clients' accounts. Block trading allows Frazier to execute equity trades in a timelier, equitable manner to clients.

Financial Planning:

Financial Planning clients will be required to select their own broker-dealers and insurance companies for the implementation of financial planning recommendations. Frazier's financial planning clients may use any broker or dealer of their choice. Frazier may recommend any of one of several brokers, including Ron Frazier as an individual insurance producer and not in his capacity at Frazier. Frazier clients must independently evaluate these brokers before transacting business. The factors considered by Frazier when making this recommendation are the broker's ability to provide professional services, Frazier's experience with the broker, the broker's reputation, and the broker's financial strength, among other factors.

Soft dollars:

Although not a material consideration when determining whether to recommend that a client utilize the services of a particular broker-dealer/custodian, Frazier may receive from custodians, in particular, E*Trade, without cost (and/or at a discount) support services and/or products, which assist Frazier to better monitor and service client accounts. The platform services include, among others, brokerage, custodial, and related services that are intended to support intermediaries like Frazier in conducting business and in serving the best interests of their clients but that may benefit Frazier. As part of the arrangement, E*Trade also makes available to Frazier, at no additional charge to Frazier, certain research and brokerage services, including research services obtained by E*Trade directly from independent research companies, as selected by Frazier (within specified parameters). These research and brokerage services presently include services such as portfolio management software and live securities quotations, and are used by Frazier to manage accounts. As a result of receiving such services for no additional cost, Frazier may have an incentive to continue to use or expand the use of E*Trade's services. Frazier examined this potential conflict of interest when it chose to enter into the relationship with E*Trade and has determined that the relationship is in the best interests of Frazier's clients and satisfies its client obligations, including its duty to seek best execution. A client may pay a commission that is higher than another qualified broker-dealer might charge to effect the same transaction where Frazier determines in good faith that the commission is reasonable in relation to the value of the brokerage and research services received. In seeking best execution, the determinative factor is not the lowest possible cost, but whether the transaction represents the best qualitative execution, taking into consideration the full range of a broker-dealer's services, including the value of research provided, execution capability, commission rates, and responsiveness. Accordingly, although Frazier will seek competitive rates to the benefit of all clients, it may not necessarily obtain the lowest possible commission rates for specific client account transactions. Although the investment research products and services that may be obtained by Frazier will generally be used to service all of Frazier's clients, a brokerage commission paid by a specific client may be used to pay for research that is not used in managing that specific client's account. Frazier and E*Trade are not affiliates, and Frazier has no broker-dealer affiliations.

Item 13:

Review of Accounts

While the underlying securities within Investment Advisory client accounts are continuously monitored, one of the advisors will formally review these accounts at least quarterly. More frequent reviews may be triggered by variables such as the client's individual circumstances, or the market, political or economic environment. The firm's compliance Partner will ensure that each account is reviewed at least quarterly. All clients are advised that it remains their responsibility to advise Frazier of any changes in their investment objectives and/or financial situation. All clients (in person or telephonically) are encouraged to review financial planning issues, investment objectives and account performance with Frazier on at least an annual basis.

Reporting:

Investment Advisory Service clients will receive monthly or quarterly statements and confirmation of transactions from the firm acting as custodian on those accounts. Frazier will generally not provide regular written reports to Financial Planning clients. However, Frazier expects to provide written reports on the portfolio at least annually as part of regular reviews with Investment Advisory and Wealth Management clients. Typical content in these reports includes review of their investment policy statement, asset allocation, and performance versus benchmarks.

Item 14:

Client Referrals and Other Compensation

Frazier may from time to time compensate, either directly or indirectly, any person for client referrals. Appropriate disclosure shall be made, and all required written instruments will be maintained by Frazier and all applicable Federal and/or State laws will be observed.

Item 15:

Custody

Investment Management clients will receive monthly or quarterly statements and confirmation of transactions from the firm acting as custodian on those accounts. Frazier Wealth Management urges clients to carefully review such statements and compare such official custodial records to the reports that we may provide to you. Our reports may vary from custodial statements based on accounting procedures, reporting dates, or valuation methodologies of certain securities.

Item 16:

Investment Discretion

Frazier Wealth Management, as part of its written contract with clients, manages the client's account on a **Non-Discretionary basis**. FWM will consult with each client prior to the completion of any trades within their accounts. At the outset of an advisory relationship, FWM will identify, select and recommend the amount of securities to be bought or sold. In all cases, however, it is with the client's permission that the transactions are executed. All trades are to be exercised in a manner consistent with the stated investment objectives for the particular client account as agreed upon in an Investment Policy Statement specific to each client.

Item 17:

Voting clients Securities

As a matter of firm policy and practice, Frazier Wealth Management does not have any authority to and does not vote proxies on behalf of clients. Clients retain the responsibility for receiving and voting proxies for any and all securities maintained in client portfolios. However, Frazier Wealth Management may provide advice to clients regarding the clients' voting of proxies.

Item 18:

Financial Information

Registered investment advisers are required in this Item to provide you with certain financial information or disclosures about Frazier Wealth Management's financial condition. Frazier Wealth Management has no financial commitment that impairs its ability to meet contractual and fiduciary commitments to clients, and has not been the subject of a bankruptcy proceeding.

Item: 19

Principal Executive Officer

Ron L. Frazier

Year of Birth: 1968

Education

Warren University; M.S. Business Administration, Graduated
(05/15/2007 – 12/19/2008)

Warren University; B.S. Business Administration, Graduated
(05/10/2005 – 01/26/2007)

Business Experience

Frazier Wealth Management, Wealth Advisor
(02/2014 – Present)

PNC Investments, Financial Advisor
(12/2011 – 10/2013)

LPL Financial, Registered Representative
(02/2009 – 12/2011)

Charles Schwab, Vice President, Financial Consultant
(06/2005 – 02/2009)

Professional Designations:

Certified Financial Planner™ - CFP, Certified Financial Board of Standards (03/2006)

Designation: Certified Financial Planner (CFP®). Issuing Organization: Certified Financial Board of Standards, Inc. (CFPBS). Prerequisites/Experience Required: Must have a Bachelor's degree (or higher) from an accredited college of university, and three years of full-time personal financial planning experience. Educational Requirements: Must complete a CFP-board registered program or another designation authorized by the CFPBS. Continuing Education: 30 hours every two years.

Other Business Activities

Ron L. Frazier maintains certain insurance sales licenses individually and may receive personal compensation for insurance sales. His insurance activities are not part of or overseen by FWM. Even though his activities are not part of or overseen by FWM, his sale of insurance products to clients of FWM presents a conflict of interest and gives Ron L. Frazier an incentive to recommend insurance products based on the compensation received, rather than on a client's needs. This potential conflict is disclosed to clients in the Frazier Wealth Management Brochure, and at the time of his presenting an insurance sales proposal to clients. Clients are not required to purchase insurance through Ron L. Frazier, but are able to purchase insurance through other insurance sales persons.

Ron L. Frazier does not receive *performance-based* fees for advisory services

Disciplinary Information

I have no legal or disciplinary events required to be disclosed in response to this item. There may be items that are contained on brokercheck.finra.org that you may wish to review and consider in your evaluation of my background.