OUR STORY

FRONTIER

Powered by HIGHTOWER

BRIDGING GENERATIONS BUILDING WEALTH

Since our founding in 1994, Frontier's life-centric approach has focused on building relationships and enriching lives. Our Frontier Family is comprised of highly credentialed professionals who are dedicated to providing clients with a roadmap to living life to its fullest. Each member of our team has a passion for empowering clients through customized investment and planning solutions.

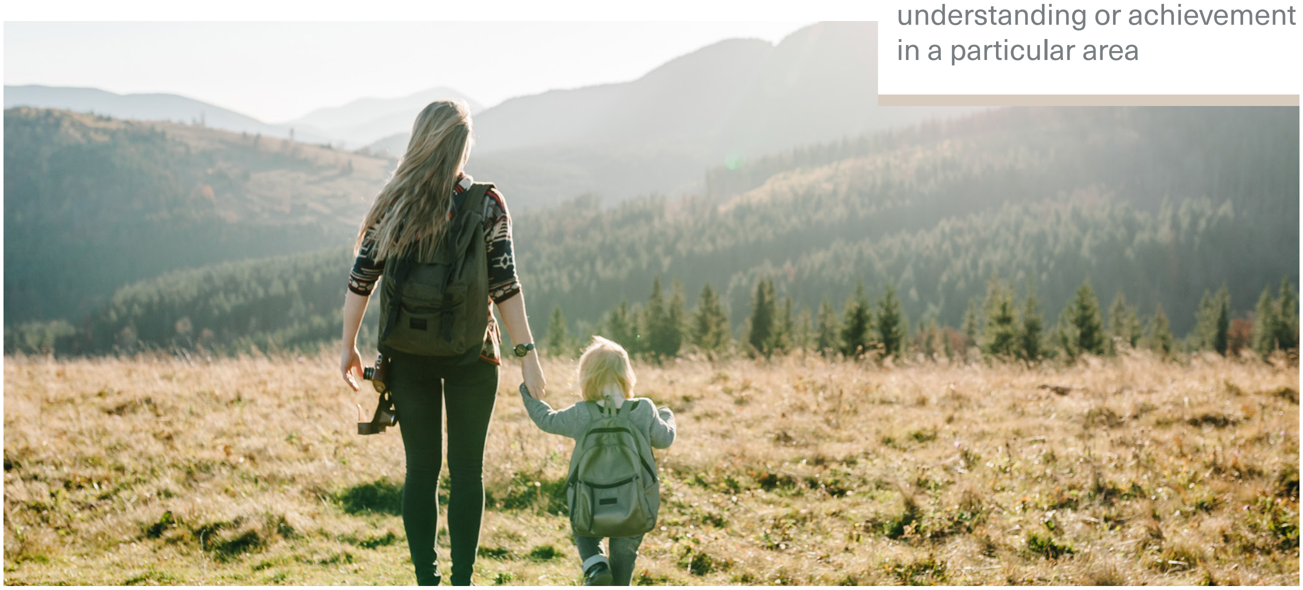
We understand that trust is at the crux of every client relationship, particularly when it relates to investment management. It is not a role we take lightly. As an independent-minded investment advisor, we have a fiduciary duty to always act in our client's best interests. Our business model allows us to cast a wide net to seek the right solutions to meet our clients' needs.

Our culture and philosophy is guided by our commitment to embedding value within every facet of the Frontier experience. It has guided us through cycles of prosperity and challenge including the tech bubble in the early 2000s and the 2008 global financial crisis. It's inherent in how we manage risk and downside volatility, while identifying opportunities for growth and value. We are dedicated to working alongside you and your family as you strive to reach your purpose, goals, and dreams.

frontier

fron·tier / frən-'tir / noun

the extreme limit of understanding or achievement in a particular area



OUR SERVICES

FRONTIER
Powered by HIGHTOWER

Frontier Investment Management Company is an independent-minded investment advisor focused on partnering with our clients to maintain, manage and maximize their wealth. We service individuals, families and institutions with customized wealth management solutions.

INVESTMENT MANAGEMENT

Whether establishing a new investment plan or maintaining an active program, we'll guide you to meet your financial goals through strategic in-house portfolio management and a carefully selected third-party group of specialized portfolio managers.

FINANCIAL PLANNING

Full-service financial planning extends beyond investing. Our dedicated services are customized based on each client's needs and can include retirement planning, insurance suitability review, tax planning, education planning, and cash flow management.

ESTATE PLANNING

Your estate is the culmination of your life's work. Together, we will plan for a host of scenarios including will and probate issues, survivor planning, revocable and irrevocable trusts, incapacity planning, business succession planning, and family gifting strategies.

CHARITABLE PLANNING

Our wide scope of capabilities include identifying solutions to establish a tax-efficient legacy of giving through Private or Community Foundations, Charitable Remainder Trusts, Donor-Advised Funds, and Gift Annuities.

RISK MANAGEMENT

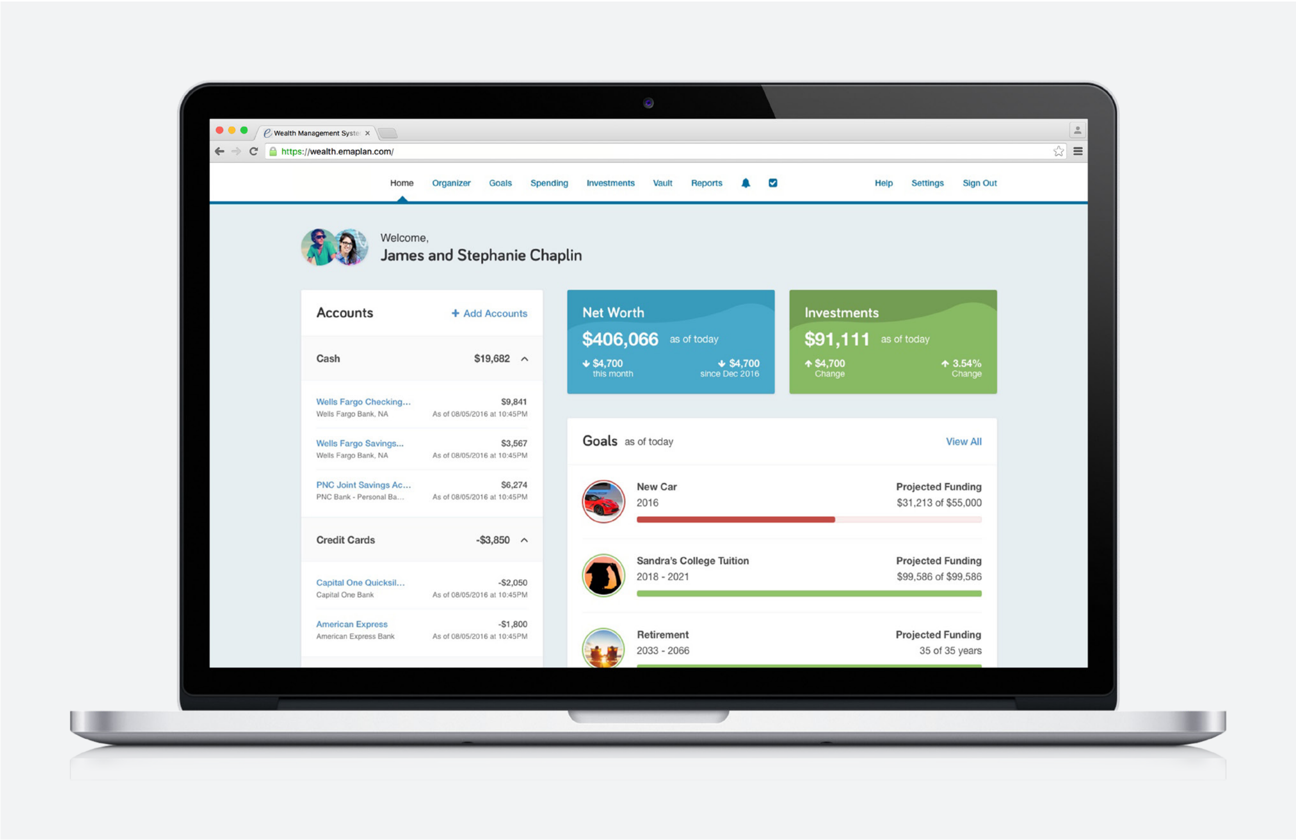
Assessing and minimizing risk is an integral piece of financial planning. We provide a full suite of insurance and risk management review services geared towards both personal and professional needs.

OUR DASHBOARD

FRONTIER
Powered by HIGHTOWER

WEALTH PASS

OUR TURNKEY SOLUTION TO MANAGING YOUR FINANCIAL WORLD



ORGANIZER

Connect accounts across institutions for a consolidated view of your financial picture.

GOALS

View progress toward your most important financial goals.

SCREEN SHARING

Easily join a screen sharing session for interactive planning discussions with Frontier from anywhere.

MOBILE

Mobile optimization for a user-friendly, on-the-go experience.

TRACK SPENDING

Track spending habits, monitor cash flow, and ensure you're on the right financial path.

INVESTMENTS

Interactive charts and detailed summaries of your financial accounts.

BUDGETING TOOLS

Set budgets to help you reach savings goals.

VAULT

Safely store your most important files and access them anywhere, on any device.

OUR DASHBOARD

FRONTIER
Powered by HIGHTOWER

SAFE & SECURE

Your wealth management system employs advanced security features and protocols to keep your data safe, private, and secure at every hour of every day. Our comprehensive security measures include password protection, Secure Socket Layer encryption, firewalls, intrusion detection, audits, inspections, and more to give you confidence that your important information is secure.

PASSWORD PROTECTION

Through the assignment of a unique username and password, you are ensured exclusive access to your information. An automated system will automatically block hacking attempts.

HIGHEST ENCRYPTION

Our system uses a 256-bit Secure Socket Layer to scramble your data, further preventing access to unauthorized users. This is the highest level of encryption currently available and two times more efficient than the standard followed by many financial institutions, including banks.

SECURED DATA

We house your important data at secure, geographically independent data centers. Security measures at these facilities includes 24/7/365 on-site personnel, closed circuit video surveillance, fire protection, electronic shielding, and database backup procedures for continuous protection.

ROUTINE SECURITY TESTING

Your wealth management system uses third-party security auditors and software including TraceSecurity, Tenable Security and WhiteHat Security to identify vulnerabilities within your system and to assist us with remediation efforts.

2-FACTOR AUTHENTICATION

Your wealth management system employs 2-Factor Authentication (2FA), a complete fraud detection platform that uses a dynamic risk- and rules-based approach to identify high risk behaviors and initiate an additional layer of security. With 2FA, you are sent a verification code to your mobile phone, which you are required to input along with your username and password in order to access your personal financial website. This additional layer of protection safeguards your sensitive financial data and strengthens the security of your account.

NON-TRANSACTIONAL

Unlike online banking, trading or shopping websites, your money cannot be moved, withdrawn or accessed on our system.

OUR PROCESS

As experienced planners and qualified fiduciaries, we excel in providing comprehensive advice that maximizes wealth, enriches lives, and empowers future generations.

ONBOARDING EXPERIENCE

INTRODUCTION

- Initial meeting focusing on understanding your financial goals and objectives
- Define the scope of our services and explain how our approach adds value

DISCOVERY

- Introduction to your Frontier Advisory Team
- Gaining a deeper understanding of your values, interests, and past experiences
- Create your online financial dashboard in Wealth Pass to aggregate all your accounts and documents

PLAN DELIVERY & EXECUTION

- Illustrate investment recommendations and financial plan based on discovery meeting
- Collaborate with the Frontier Advisory Team to implement recommendations
- Complete the financial planning checklist

ONGOING EXPERIENCE

REDISCOVERY

- Routinely monitor and evaluate investment and financial planning strategy
- Annual review of goals, values, interests and experience with Frontier
- Semi-annual reviews of your portfolio and financial plan

TRANSPARENCY

- Investment committee trade notes
- Quarterly investment committee newsletter
- Quarterly financial planning newsletter
- Financial planning white papers

OUR TEAM

FRONTIER
Powered by HIGHTOWER

WEALTH ADVISOR

Comprehensive advisors deliver actionable financial plans and provide ongoing organization, education, and accountability, shepherding clients through recommendations based on their goals.

DIRECTOR

Financial professionals who are dedicated to maintaining the highest level of service to clients upon their first point of contact and extending throughout the customer experience.

RELATIONSHIP MANAGER

Friendly and reliable client service managers ensure day-to-day needs are met.

CLIENT

NETWORK PARTNERS

Access to tax professionals, attorneys, trust services, private banking, insurance professionals, etc.

FINANCIAL PLANNING TEAM

Experienced professionals skilled at providing a wide breadth of solutions to achieve client-specfic goals.

INVESTMENT COMMITTEE

In-house team of portfolio managers responsible for security selection and daily portfolio oversight.

OUR FEES

Frontier is compensated by an annual fee (paid quarterly in advance) based on the asset value of the account.

Balanced Investment Management and Concentrated Position Management:

ASSETS UNDER MANAGEMENT	% OF ASSETS
$500,000 – $999,999	1.00%
$1,000,000 – $4,999,999	0.85%
$5,000,000 +	0.75%

Fixed Income Management:

ASSETS UNDER MANAGEMENT	% OF ASSETS
$500,000 – $4,999,999	0.60%
$5,000,000 +	0.50%

FRONTIER

Powered by HIGHTOWER

(800) 553-8034

www.frontierinvest.com