

Dallas/Ft. Worth



(from l to r) Eric C. Kordsmeier, CFP®, AEP®; Richard G. Sowden Jr., CFA®; John A. Schmit, JD; Jessica L. Cafferata, JD, CFP®; Gary T. Schoen, CFA®; Brian S. Hattendorf

~ Photography by Evan Godwin

NATIONAL ESTATE PLANNING AWARENESS WEEK IS OCT. 20-26

*“Let our advance worrying
become advance thinking
and planning.”*

— Winston Churchill

The process of estate planning is an underserved and often ignored element of financial health. It is estimated that over 120 million Americans do not have up-to-date documents. Frontier’s dedicated planning staff can help you define, understand and implement your estate plan with an attorney of your choice.

Strong Relationships, Disciplined Investing

Establishing ongoing dialogue with clients to create durable financial legacies.

Frontier Investment Management Company takes relationships seriously. Conversations with clients about investment goals and risk tolerance don’t stop with the first discovery process; they continue through market fluctuations, changing economic conditions and evolving life circumstances.

“Relationships are built on trust, and trust is gained over time,” says Brian Hattendorf, principal at Frontier. “Do we get it on day one or two? No. Do we get it over time as we continue our dialogue? Absolutely.”

Thanks to that give-and-take approach, which has been the firm’s business model since its inception in 1994, the company has grown over the past two decades into a full-service wealth management firm with over \$1.4 billion in assets under management.

“Our clients’ needs are going to change,” Gary Schoen, principal and

portfolio manager, says. “Their perception of risk is going to change. The markets are going to evolve. If we lived in a vacuum and pretended everything was going to be held constant, we’d be setting ourselves and our clients up for failure.”

◆ OBJECTIVE DISCIPLINE

Three years ago, the firm brought seasoned financial planner Eric Kordsmeier on board to bolster Frontier’s planning operations. Today, the team includes five CERTIFIED FINANCIAL PLANNER™ professionals who assist clients with such topics as retirement cash flow analysis, asset protection, income and estate tax education and insurance suitability. Hattendorf describes comprehensive financial planning as “the heart” of the firm’s approach.

A fee-based advisor, Frontier doesn’t collect commissions for the investment management, giving clients assurance that portfolio managers act in clients’ best interests. Focusing on long-term, value investments, the firm also

emphasizes capital preservation and considers macroeconomic factors.

Portfolios (held by outside custodians) include a mix of individual stocks, bonds, mutual funds and ETFs. Investment decisions are made by the firm’s three-person investment committee: Gary Schoen, CFA®; Richard Sowden, CFA®; John Schmit, JD.

Richard Sowden, principal and portfolio manager, says the firm’s rigorous analytic process is one of its greatest strengths: “We bring to the table discipline and objectivity so that investors’ emotions don’t cloud their decisions.”

Frontier Investment Management Company is located at 8401 N. Central Expressway, Suite 300, in Dallas, TX. For more information, call 972-934-2590 or visit frontierinvest.com.