



MOVE AHEAD

“The underlying principles of sound investment should not alter from decade to decade, but the application of these principles must be adapted to significant changes in the financial mechanisms and climate.”

BENJAMIN GRAHAM

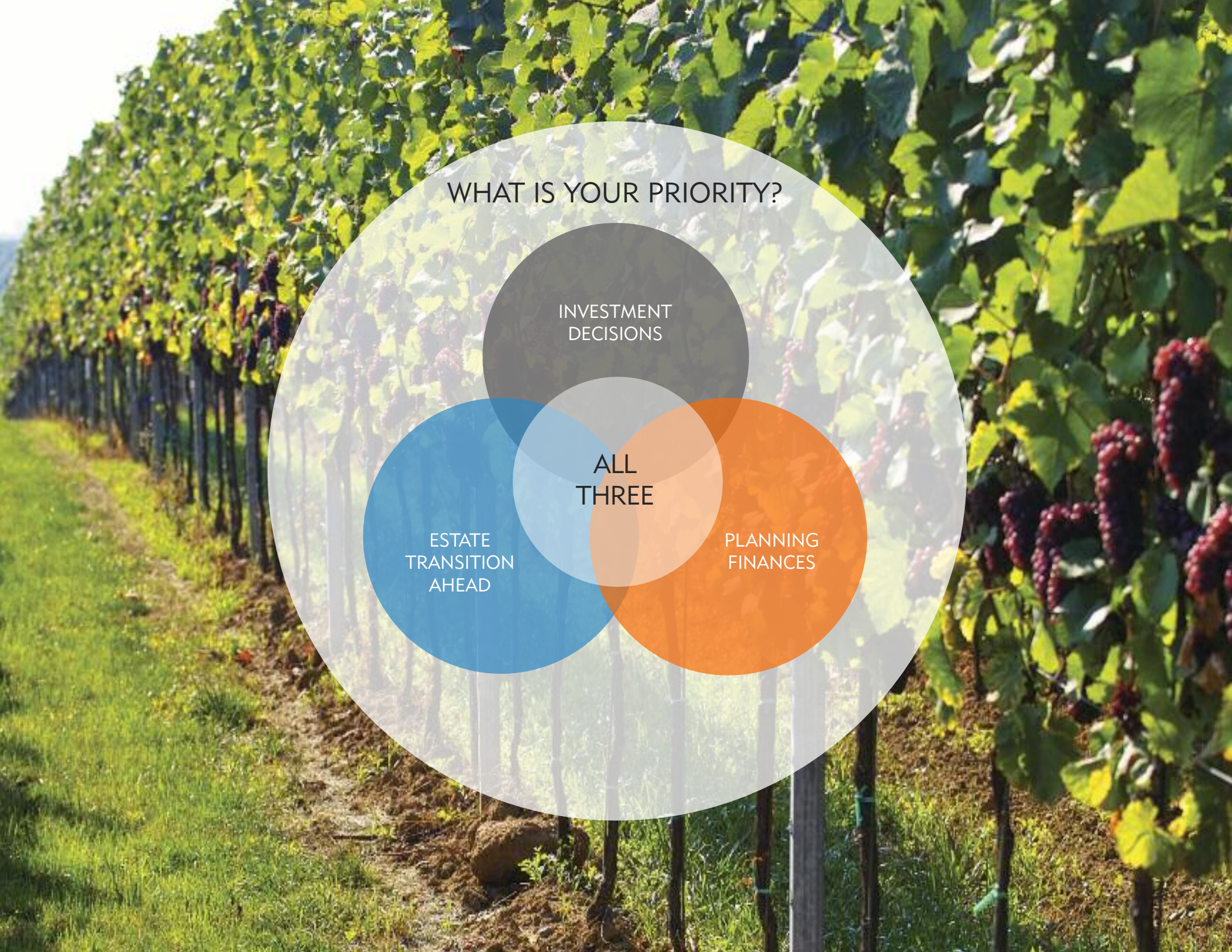
WHAT IS YOUR PRIORITY?

INVESTMENT
DECISIONS

ALL
THREE

ESTATE
TRANSITION
AHEAD

PLANNING
FINANCES



WHO WE ARE

MOVING FORWARD TAKES DIRECTION

Frontier Investment Management Company partners with our clients to maintain, manage and maximize their wealth. Utilizing a goal-based process, we work with clients to address complex estate, financial planning and investment management challenges. We strive to deliver a personalized experience and solution to each client for all of their financial needs.

Frontier can help you:

- Balance long-term goals with short-term needs
- Build a well-diversified portfolio
- Plan and manage your finances
- Ensure adequate resources are provided to a family member
- Explore which tax strategies may be right for your portfolio

FIDUCIARY STANDARD

Frontier is an SEC-registered advisor that is held to a fiduciary standard that obligates the firm to put your financial interests ahead of its own.

LEADERSHIP THROUGH EXPERIENCE

Founded in 1994, Frontier Investment Management Company provides a deeply resourced suite of wealth management solutions.

Headquartered in Dallas, we manage assets for individuals, families and institutions.

Over the years, the firm has added new talent and expertise to meet our clients' needs for increasingly complex planning solutions.

EXPANDING FRONTIER

The Frontier team today includes senior professionals with more than 200 years of combined financial industry experience.

MEET THE PROFESSIONALS

PORTFOLIO MANAGEMENT

Gary T. Schoen, CFA Principal and investment committee member; founded the firm in 1994, portfolio manager in charge of core equity, fixed income and portfolio strategy.

Richard G. Sowden, Jr., CFA Principal and investment committee member; portfolio manager focused on manager selection, equity research and portfolio strategy.

John A. Schmit, JD Investment committee member; portfolio manager for TRS Absolute Value, concentrates on equity research and portfolio strategy.

FINANCIAL AND ESTATE PLANNING

Eric C. Kordsmeier, CFP® AEP® Director of Financial and Estate Planning; establishes best practices on technical planning issues and leads efforts to continually refine our vast array of planning strategies.

Scot D. Jackson, CFP® CPA Senior Financial Planner; facilitates financial planning content and reviews by working with Frontier advisors and clients on our firm's extensive subject matter.

Jessica L. Cafferata, JD CFP® Senior Financial Planner; facilitates financial planning content and reviews by working with Frontier advisors and clients on our firm's extensive subject matter.

RELATIONSHIP MANAGEMENT

Advise clients on a wide variety of wealth management challenges from retirement planning and executive compensation to asset protection and total return strategies.

Brian S. Hattendorf Principal

Brad E. McConkey, CFP® Director

John D. Schlesinger Director

Todd L. Stephens, CFP® Director

Mary E. Cavaleri Director

Bruce J. Kendrick Director

Steven M. Durk Director

Thomas B. Walsh, CFP® Managing Director

R. Benton Arnold, CFP® Director

Henry C. "Hank" Adams Jr. Director

Matt L. Powers, CFP® CRPC Director

Ashish Khanna, JD MBA Director

Raevan M. Bielik, Director

J. Stanley Stevenson Director



FRONTIER PROFESSIONALS:

- INVESTMENT MANAGEMENT
- FINANCIAL PLANNING
- ESTATE PLANNING

FRONTIER
AND YOU

YOUR OTHER ADVISORS:

- CPA
- ATTORNEY
- TRUSTEE
- PRIVATE BANKER

WHAT WE DO

DISCOVER NEW DIRECTIONS

Together, we can explore your financial situation, develop a strategy and move forward according to your own unique goals.

Our network of solution partners includes professionals in probate avoidance, insurance strategies, estate planning, tax return preparation and elder law.

DESTINATION BY DESIGN

ACCOUNTABLE, TAILORED AND SEAMLESS

- **INVESTMENT MANAGEMENT** Three full-time, credentialed professionals with more than 50 years of cumulative experience created and oversee the Frontier Investment Committee.
- **FINANCIAL PLANNING** Personal and professional challenges may require cash management, tax strategies, lending options and other financial planning answers.
- **ESTATE PLANNING** Wealth needs to be eventually transitioned according to an individual's goals and objectives.

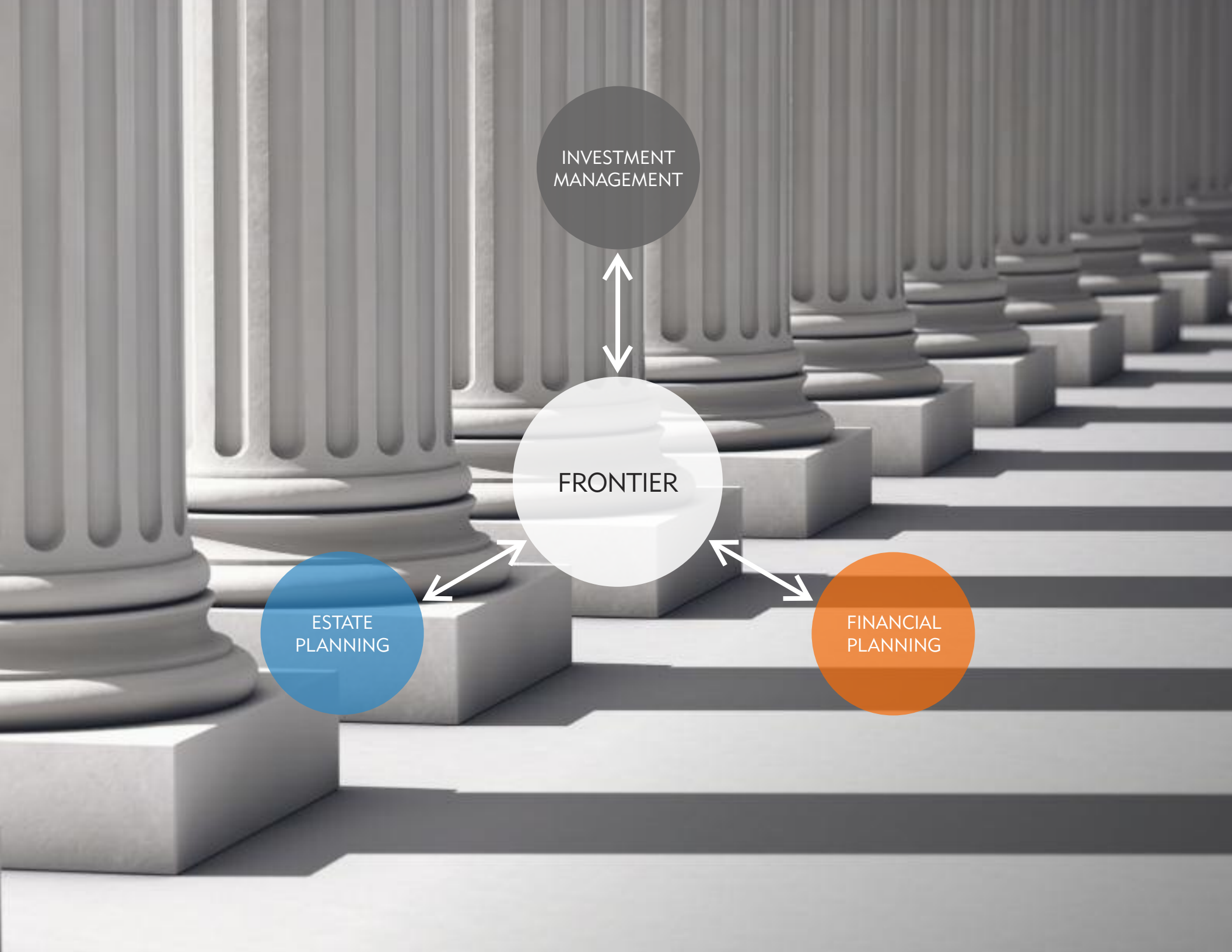
FRONTIER WEALTH MANAGEMENT SOLUTIONS

| Investment Management | Financial Planning | Estate Planning |
|---|---|--------------------------------------|
| Goals and constraints analysis | Retirement accumulation and distribution models | Wills and probate |
| Optimal asset allocation | Investment solutions | Survivor planning |
| Portfolio strategy, modeling, implementation, due diligence and reporting | Insurance suitability review | Revocable and irrevocable trusts |
| In-house equity and fixed income selection | Tax planning | Family gifting strategies |
| Outside manager due diligence | Charitable planning | Incapacity planning |
| Macro-oriented alternatives | Pension alternatives | Family Limited Partnerships and LLCs |
| Stock option and concentrated position strategy | Education planning and analysis | Business succession planning |
| Tax-efficient portfolio management | Cash flow management | Philanthropic planning |

See reverse cover for important disclosure information.

“ By failing to prepare, you are preparing to fail.”

BENJAMIN FRANKLIN



INVESTMENT
MANAGEMENT



FRONTIER

ESTATE
PLANNING



FINANCIAL
PLANNING



WHAT WE DO

INVESTMENT MANAGEMENT

Our investment solutions are designed to serve as a complete portfolio or as a core holding for a program already underway. Frontier can either buy and sell individual securities for you or assemble a comprehensive portfolio of investments that address different planning challenges.

To meet an investor's specific needs, Frontier offers a unique combination of in-house portfolio management for core U.S. equity and fixed-income securities and diligently researched outside managers for other sectors.

MOVE FORWARD, MANAGE RISK

At Frontier, we combine our strict valuation discipline with macro-economic oversight to offer you access to a globally diverse mix of investments. Our process seeks to exploit market structure changes in search of improved risk-adjusted returns from a robust blend of securities and managed portfolios from across the globe.

Frontier's asset allocation approach focuses on capital preservation first; and is grounded in our deep-seated conviction that risk is defined by the price you pay for any asset.

HOW WE WORK

FRONTIER'S RIGOROUS PROCESS

Each portfolio is keyed to an individual's personal tolerance for risk in pursuit of total return. Your Frontier advisor plays a key role in guiding you toward a comprehensive wealth management solution that is ongoing, cost-efficient and customized according to your goals and objectives.

INDEPENDENT INVESTMENT COMMITTEE

Offering an institutional level of investment expertise, each member of our three-person Investment Committee is responsible and accountable for specific strategies throughout the firm's exacting decision-making process.

CHANGING HORIZONS

Time and changing needs alter personal priorities and financial goals for individuals and families.

That's why Frontier has built its menu of client services around you, the investor. When the time arrives to consider other challenges; from cash flow management and insurance suitability to wills, trusts, terminal answers and other transition strategies, Frontier has the resources and capabilities to help you move ahead.

" Discipline is the bridge between goals and accomplishments."

JIM ROHN



1. ESTABLISH
OBJECTIVES

HOW
WE WORK

2. SET
STRATEGY

3. IMPLEMENT
SOLUTION

4. MONITOR
PROGRESS



WHAT WE DO

COMPOUND WEALTH REASONABLY

Multiple asset classes provide broad exposure to major investment categories. Multiple sectors allow for greater flexibility in making portfolio adjustments to suit current conditions. Multiple money managers in the form of third-party managers, mutual funds and managed accounts offer an added measure of diversification.

| Multiple Asset Classes | Multiple Sectors |
|------------------------|--|
| US stocks | <ul style="list-style-type: none">■ Core Equity■ Large Cap Equity■ Mid Cap Equity■ Small Cap Equity |
| US fixed income | <ul style="list-style-type: none">■ Municipal Bonds■ Corporate Bonds■ Mortgage Bonds |
| International stocks | <ul style="list-style-type: none">■ International Developed Markets Equity■ International Emerging Markets Equity |
| International bonds | <ul style="list-style-type: none">■ International Developed Markets Bonds■ International Emerging Markets Bonds |
| Short-term/Cash | <ul style="list-style-type: none">■ Commercial Paper■ Money Market |
| Alternatives | <ul style="list-style-type: none">■ Options■ Commodities■ Real Estate■ Hedge Funds■ Private Equity |

FINANCIAL PLANNING

With a well-crafted financial plan, you can enjoy a satisfying sense that all of the fiscal elements in your life are moving in the right direction at the same time: That the whole of the strategy is greater than the sum of the parts. Services include:

- Retirement accumulation and distribution models
- Investment solutions
- Insurance suitability review
- Tax planning
- Charitable planning

ESTATE PLANNING

Frontier will work with you to evaluate the impact of estate implications; as well as prioritize optimal outcomes for a variety of later-in-life scenarios, based on a wide variety of family needs; including:

- Wills and probate
- Survivor planning
- Revocable and irrevocable trusts
- Family gifting strategies during life or at death
- Incapacity planning

SHARING YOUR WEALTH

Frontier can also introduce you to the benefits of Private or Community Foundations, Charitable Remainder Trusts, Donor-Advised Funds or Gift Annuities. We'll show you how to make use of your resources in a tax-efficient way to increase the impact of your altruistic aspirations.

A wooden boardwalk made of horizontal planks leads from the bottom center towards a bright horizon. The boardwalk is flanked by tall, golden-brown grasses. In the distance, there are rolling hills and a small body of water. The sky is a deep blue with wispy white clouds. The sun is low on the horizon, creating a strong glow and lens flare effect.

MOVE
AHEAD

IMPORTANT DISCLOSURE INFORMATION

Frontier is neither a law firm or accounting firm, and no portion of its services should be construed as legal or accounting advice.

All investment strategies have the potential for profit or loss. Past performance may not be indicative of future results. Different types of investments involve varying degrees of risk. Therefore, it should not be assumed that future performance of any specific investment or investment strategy (including the investments and/or investment strategies recommended and/or undertaken by Frontier Investment Management Company) will be profitable.

Please remember that it remains your responsibility to advise Frontier Investment Management Company, in writing, if there are any changes in your personal/financial situation or investment objectives for the purpose of reviewing/evaluating/revising our previous recommendations and/or services, if you would like to impose, add, or to modify any reasonable restrictions to our investment advisory services. A copy of our current written disclosure statement discussing our advisory services and fees is available upon request.

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