OUR STORY

FRONTIER
INVESTMENT MANAGEMENT COMPANY

Bridging Generations
Building Wealth

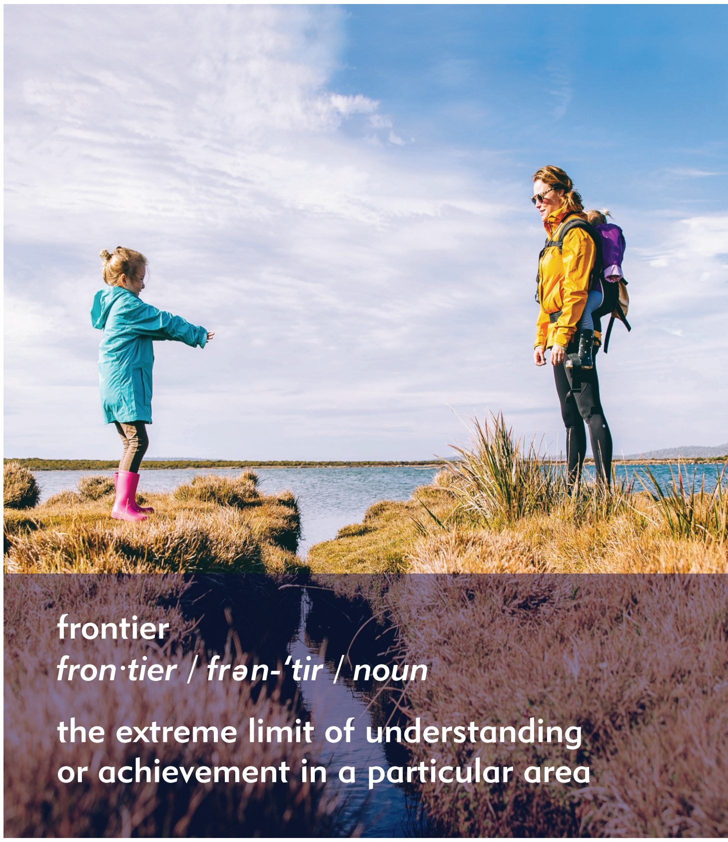
Since the founding of Frontier in 1994, we have strived to build relationships and enrich lives. Our life-centered approach provides our clients with a roadmap to living their best life possible. The Frontier Family is a team of highly credentialed professionals who are dedicated to providing our clients investment and planning solutions. Each member of Frontier has their own unique story about why they do what they do.

All our clients have a unique story as well which requires us to create customized solutions for their particular needs.

We know how important it is for our clients to have trust in the people who manage their investments. As an independent-minded investment advisor, we have a fiduciary duty to always act in our client's best interests.

We are independent-minded which allows us to seek answers from a wide variety of solutions to meet the needs of our clients.

The secret to our success is the real value we provide to our clients. The concept of value is embedded throughout Frontier's philosophy and culture. This value has helped our clients through cycles of prosperity and challenge, including the tech bubble in the early 2000s and the global financial crisis in 2008. Our value-based approach to investing helps us manage risk and downside volatility while identifying opportunities with a high intrinsic value. Our financial planning process provides provides a sense of knowing as we work alongside you and your family in reaching your purpose, goals, and dreams.



Securities offered through Hightower Securities, LLC member FINRA/SIPC.
Hightower Advisors, LLC is a SEC registered investment advisor.

Empowering you

FRONTIER
INVESTMENT MANAGEMENT COMPANY

OUR SERVICES

Frontier Investment Management Company is an independent-minded investment advisor focused on partnering with our clients to maintain, manage and maximize their wealth.

Since 1994, Frontier has provided individuals, families and institutions with customized wealth management solutions.

INVESTMENT MANAGEMENT

Whether establishing a new investment plan or maintaining an active program, we'll help you meet your financial goals through 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 services are tailored to 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. We'll work with you to plan for later-in-life scenarios including will and probate issues, survivor planning, revocable and irrevocable trusts, incapacity planning, business succession planning, and family gifting strategies.

CHARITABLE PLANNING

We can introduce you to 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

Risk management is the process of identifying and assessing the various risks that one may encounter and determining the best ways to protect them from these risks. We provide full insurance and risk management review services, for both personal and professional needs.

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Hightower Advisors do not provide tax or legal advice. This material was not intended or written to be used or presented to any entity as tax advice or tax information. Tax laws vary based on the client's individual circumstances and can change at any time without notice. Clients are urged to consult their tax or legal advisor for any related questions.

FRONTIER INVESTMENT MANAGEMENT COMPANY
8401 N. CENTRAL EXPRESSWAY
SUITE 300
DALLAS, TX 75225

PHONE: 972.934.2590
TOLL FREE: 800.553.8034
FAX: 972.934.0002

WWW.FRONTIERINVEST.COM

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OUR DASHBOARD

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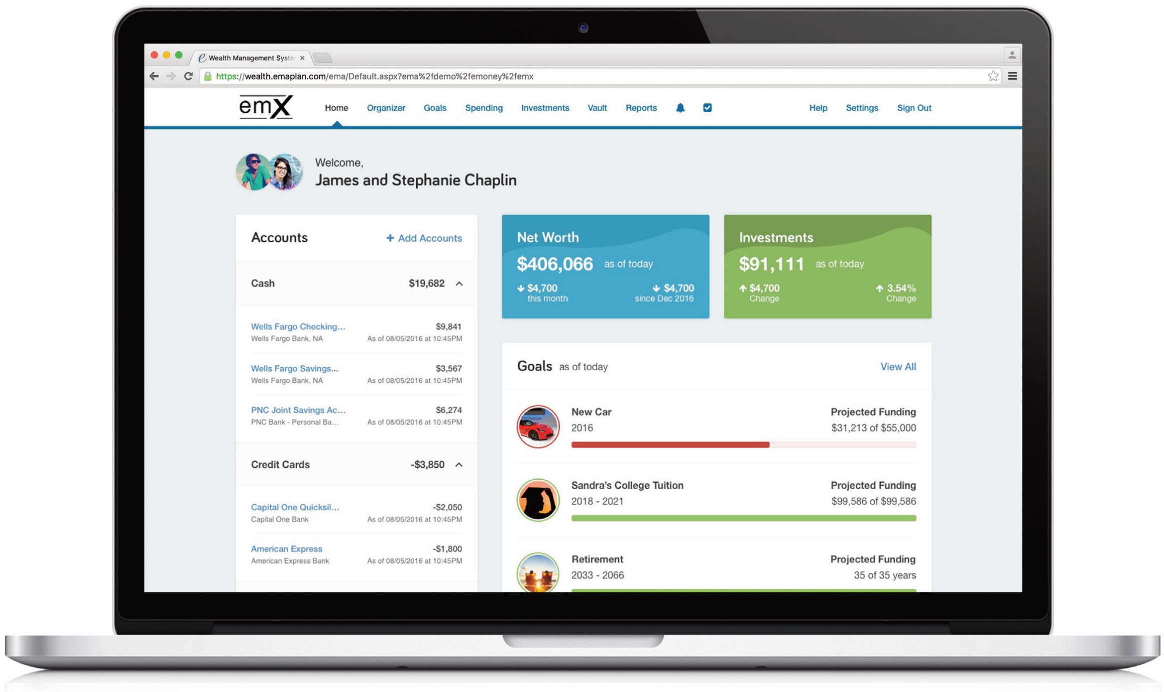
Wealth PASS – Center of Your Financial World



Organize. Store. Secure.

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 an easy 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.

Empowering you

FRONTIER
INVESTMENT MANAGEMENT COMPANY

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, year round.

Our comprehensive security measures include password protection, Secure Socket Layer encryption, firewalls, intrusion detection, audits, inspections, and more. With each measure in place, you can be confident that your important information is safe and secure.

PASSWORD PROTECTION

You have a unique username and password, ensuring that only you can access your information. Submitting incorrect login credentials three consecutive times will automatically lock your account for 10 minutes. This is to block any manual or programmed hacking attempts. In most cases, we have no access to your username or password. However, if you decide to provide us with this information, we will never share your username and password over the phone or send it to an email address not preregistered with your account.

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 today, and twice the standard followed by many financial institutions, including banks.

SECURED DATA

We house your important data at secure, geographically separated data centers. Physical security measures at these facilities includes 24/x7/x365 on-site personnel and closed circuit video surveillance.

These data centers also make use of fire protection, electronic shielding, and database backup procedures to ensure your data is continuously monitored and protected.

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 highrisk 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 by requiring two methods of verifying your identity.

NON-TRANSACTIONAL

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

FRONTIER
INVESTMENT MANAGEMENT COMPANY

OUR PROCESS

As experienced planners and qualified fiduciaries, we excel in providing comprehensive advice that builds client confidence, understanding and loyalty.

ONBOARDING EXPERIENCE

Introduction

- Initial meeting where we focus 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
- The focus is on understanding your values, interests, and past experiences
- Create your online financial dashboard in Wealth Pass to aggregate all your accounts and documents in one place

Plan Delivery and Execution

- Illustrate investment recommendations and financial plan based on Discovery Meeting
- Frontier Advisory Team will work closely with you to implement recommendations
- Complete the financial planning checklist and Investment Policy Statement

ONGOING EXPERIENCE

Rediscovery

- Routinely monitor and evaluate investment and financial planning strategy
- Annual review of your goals, values, interests and experience with Frontier Advisory Team
- Assess and update Investment Policy Statement if necessary

Transparency

- Ongoing semi-annual reviews of your portfolio and financial plan
- Investment committee trade notes
- Quarterly investment committee newsletter
- Quarterly financial planning newsletter
- Financial planning white papers

Empowering you

FRONTIER
INVESTMENT MANAGEMENT COMPANY

OUR TEAM

CLIENT

WEALTH ADVISOR

Comprehensive advisors deliver actionable financial plans and provide ongoing organization, education, and accountability.

RELATIONSHIP MANAGER

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

FINANCIAL PLANNING TEAM

Subject matter professionals provide detailed analysis of client-specific issues.

INVESTMENT COMMITTEE

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

NETWORK PARTNERS

Tax Professionals, Attorneys, Trust Services, Private Banking, Insurance Professionals.

DIRECTOR

Financial professionals ensure the client receives a high quality level of service.

Empowering you

FRONTIER
INVESTMENT MANAGEMENT COMPANY

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%

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