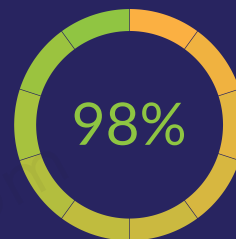


Frontier Asset Management

TRUST SCORE



Frontier Asset Management, federally registered in 2001, is a Registered Investment Advisor (RIA) in 51 state(s) with a licensed staff of 5 advisors. Frontier Asset Management manages \$3 billion and provides investment advisory services for 6,581 clients (1:1317 advisor/client ratio).

Frontier Asset Management requires a \$100,000 minimum investment and charges a blended rate between 1.00% and 0.50% for ongoing portfolio management services, depending on the size of the portfolio.

BENEFITS

- Firm uses a transparent fee-only model
- Firm uses a trusted custodian
- Firm has \$1B or more in assets under management
- Firm has been federally registered for 17 years
- Firm services over 1,000 clients
- Communications sent to the firm's website are secure and encrypted
- Firm does not have a disciplinary history
- Firm does not have any misdemeanor convictions
- Firm does not have any felony convictions
- Firm does not have an insurance agent conflict
- Firm does not have an attorney conflict

CONSIDERATIONS

- There is only one licensed advisor for every 1317 clients (industry average 1:50)

BENEFITS (cont.)

Firm does not accept performance-based fees

Firm does not perform side-by-side management

Firm does not privately manage or own the products they recommend

Firm does not offer proprietary products

Firm does not receive soft dollar benefits

CONSIDERATIONS (cont.)