



Welcome to Frontier Wealth Management's first electronic Newsletter! We hope you find this medium more user-friendly and interactive. We are continuously striving to improve; your feedback is welcomed and appreciated!

2013 Survey Results

Frontier would like to extend a sincere thank you to everyone who participated in our first annual Client Survey. We received approximately one hundred responses and are hopeful this number will continue to increase in the future as clients grow more accustomed to the process.

The key purpose of the survey was to gauge client satisfaction and create actionable steps to improve our service and interaction with you. Based on your responses, the following areas will be addressed as key 2014 client initiatives:

- Taking a more proactive approach with client interaction
- Improved and more frequent communication

What will these changes look like to Frontier clients?

- Frontier Advisors and staff have been working diligently over the past several months to streamline internal processes to better

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align our service offering with client needs and expectations. We are implementing new technology to help us organize, track, and manage this process electronically. We are all very excited about this advancement and are confident Frontier clients will see a noticeable improvement this year.

- As requested by several of you, starting this month, Frontier will begin sending more communication electronically, including our monthly newsletter. Our goal is to enable Frontier to stay more connected with our clients in a timely manner. If you have thoughts on how to further improve the newsletter or would like to see other communication from us, we welcome your feedback.
- Client meetings at your local Frontier office will also be improving to include a more customized experience, improved preparation, and better follow up. Our goal is to make your visit with us productive and enjoyable.

Again, thank you for taking the time to give us your feedback. We are excited to improve by implementing some of your suggestions in the coming year. Should you have additional thoughts and/or input, feel free to contact our Director of Client Service, Jennifer Hummel.

Retirement Account Contributions

For clients who wish to contribute to their Traditional or Roth IRA account for 2013, please remember the contribution deadline is April 15, 2014. The 2013 contribution limit is 100% of earned income, up to \$5,500, collectively for each individual's IRA accounts (note, a spouse's earned income could be applied to a non-working spouse's contribution). Additionally, the catch up contribution for account holders age 50 and older as of December 31, 2013 is \$1,000. Income limitations apply for Roth IRA contributions and IRA deductibility. Other limitations could apply. Please see the attached Retirement Timetable for

It's Tax Time!

As we all gear up for taxes, please see the below chart for a schedule of when Charles Schwab will be providing common tax documents to clients for 2013 tax preparation.

It is important to note that Form 1099 mailings are scheduled for January and/or February, depending on the investments within your account. Any Corrected 1099's will be sent to clients mid-February. 1099's are corrected if one of the following applies:

1. Schwab did not receive all appropriate tax information before the first 1099 was mailed
2. Income (dividends, capital gains) has been reallocated after the IRS deadline.

Electronic Statements

As previously mentioned, Frontier will continue our process of adopting electronic statements in 2014, via ShareFile. This system is entirely secure with multiple security measures to ensure client information is safe and protected. This forum is also a way for you to send and receive sensitive documents. While we recognize some clients will still prefer paper statements, we encourage you to login and get accustomed to the system. Should you need assistance or forget your login credentials, please contact your Advisor and/or Client Service Specialist.

[Click here to access your Quarterly Statement!](#)

2014 Holiday Schedule

Frontier will be closed for business the following days in 2014:

- **January 20** Martin Luther King
- **February 17** Presidents' Day
- **May 26** Memorial Day
- **July 4** Independence Day
- **September 1** Labor Day
- **October 13** Columbus Day
- **November 11** Veteran's Day
- **November 27** Thanksgiving
- **December 25** Christmas

For a more detailed explanation, please see the following attachment, which is also included as a Charles Schwab Insert with December Statements. Schwab Insert

Should you have questions regarding any required alternative investment tax documents (if applicable), please contact Frontier's Compliance Officer, Troy Kerr.

Form	Description	Delivery
1099 Composite	1099-DIV, 1099-INT, 1099-MISC, 1099-B, and 1099-OID	Late January or mid-February
1099-MISC	Reports consent payments, contract fees, and miscellaneous credits	Mid- to late January
1099-R	Reports distributions from IRA, SEP, Simple, Roth, and QRP accounts	Mid- to late January
1099-Q	Reports distributions from an Education Savings Account	Mid- to late January
5498-ESA	Reports Education Savings Account contributions made by April 15, 2014	Mid- to late April
5498	Reports IRA contributions made by April 15, 2014	Mid- to late May
Schedule K-1	For partnership securities delivered by the issuer of the security	Depends on the issuer's tax year

Frontier Team Spotlight

Starting next month, we'll choose one of our team members to tell our clients a little bit about him/herself. As a growing company, we are aware that many of you do not get to know the people that work hard behind the scenes. It is our hope that you enjoy learning about the Frontier Family!

The commentary is limited to the dissemination of general information pertaining to Frontier Wealth Management, LLC's ("Frontier") investment advisory services and general economic conditions as of November 1, 2014. This information should not be used or construed as an offer to sell, a solicitation of an offer to buy or a recommendation for any security, market sector or investment strategy. There is no guarantee that the information supplied is accurate, complete or timely. Frontier is not responsible for any errors or omissions in, and provides no warranties with regards to the results obtained from the use of the information. Nothing in this newsletter is intended to provide any legal, accounting or tax advice and Frontier does not provide such advice. This information is subject to change without notice and should not be construed as a recommendation or investment advice. You should consult an attorney, accountant or tax professional regarding your specific legal or tax situation.

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