

This forms the foundation of everything else we do, which is why creating a customized financial plan tailored to your unique circumstances is our first priority. We will learn about your entire financial picture — your income, expenses, investments, risk tolerance, tax strategy, legacy planning, charitable inclinations, and more — as we create a financial plan designed to help you achieve your goals and dreams. Once a plan is in place and implemented, we will regularly review and analyze the plan’s progress toward meeting your goals in an ever-changing environment. We are committed to utilizing all of the knowledge and expertise within our firm to mold and shape a financial plan that’s designed specifically for you.

WHAT IS THE FINANCIAL PLANNING PROCESS?

HOW IS THIS BENEFICIAL TO CLIENTS?

HOW/WHERE DOES THIS FIT INTO THE FULL FINANCIAL PICTURE?

HOW IS FRONTIER’S APPROACH TO FINANCIAL PLANNING UNIQUE?

COULD I DO A QUICKER, HIGH-LEVEL FINANCIAL PLAN TO SEE HOW I AM GENERALLY DOING?

▶ WHAT IS THE FINANCIAL PLANNING PROCESS?

Initially, the financial planning process begins with an in-depth financial planning questionnaire in order to obtain and understand all relevant facts and variables — both quantitative numbers and subjective components. After all of the information is gathered and analyzed, a customized financial plan is presented to provide recommendations and seek client input. After the financial plan is presented, both the client and advisor (along with the other specialized professionals at Frontier) will begin implementing the recommendations.

▶ HOW IS THIS BENEFICIAL TO CLIENTS?

A comprehensive financial plan initially enables clients to see and have a record of everything they have — often for the first time. Clients obtain feedback and recommendations on all aspects of their financial situation. The financial plan enables all goals to be discussed and planned for in the most tax-efficient manner. Most frequently, clients’ primary concern is retirement planning. Retirement planning is maximized by incorporating tax planning, income planning, and implementing a proper asset-spend-down strategy (a detailed strategy that many do not specifically plan for).

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▶ **HOW/WHERE DOES THIS FIT INTO THE FULL FINANCIAL PICTURE?**

The comprehensive financial plan is the document that provides all recommendations and guidance covering all aspects of a clients' financial picture. This provides the foundation and blueprints for achieving clients' goals.

▶ **HOW IS FRONTIER'S APPROACH TO FINANCIAL PLANNING UNIQUE?**

Frontier uses a team of experts to create a customized financial plan tailored to the client. This is not done with canned, one-size-fits-all software; instead, each component of the financial plan is analyzed by the team. This includes reviewing tax returns in order to identify any tax planning opportunities or recommendations and reviewing estate documents to help with estate administration and to ensure assets are bequeathed to individuals and organizations at the appropriate time(s) — both of which require time and detailed analysis. In addition, the investments are designed across all types of accounts uniquely (not lumped together) in order to match the goals, objectives, and associated timing, rather than just investing with no strategy.

▶ **COULD I DO A QUICKER, HIGH-LEVEL FINANCIAL PLAN TO SEE HOW I AM GENERALLY DOING?**

A comprehensive financial plan does require some time and effort in order to get the most benefit from the financial plan. However, it is possible to do a more automated and abbreviated financial plan to simply see if you are on the right track and highlight any significant issues. While not as thorough or in-depth, this type of financial plan would could be completed without requiring as much time and effort from the client.

Frontier provides certain ad hoc plans:

- ▶ 529 analysis
- ▶ Pension analysis
- ▶ Estate document review and assets transfer diagram/flow chart
- ▶ Stock option planning
- ▶ Social Security claiming strategies

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