



# YOUR PARTNER IN CORPORATE RETIREMENT

*Frontier Wealth Management is committed to being an industry leader in assisting clients with all aspects of their financial lives. The retirement professionals at Frontier have broad expertise and focused knowledge to help plan sponsors design, implement and manage their organization's retirement plan with confidence and comfort that their employees are in capable hands.*

## INVESTMENT MANAGEMENT

We offer a sophisticated investment-management solution that accommodates plan participants at all monetary and investment knowledge levels. Frontier's core values center around complete transparency. We believe it is critical to maintain objectivity by using an open architecture platform with no proprietary investment products that are low cost and fee transparent. Utilizing our wealth management methodology gives your plan's participants access to world-class institutional investment management without the cost and burden of hiring separate account managers.

## PLAN DESIGN, GOVERNANCE, AND FIDUCIARY RISK MANAGEMENT

Our dedicated professionals understand the challenges you face as a plan sponsor. We work alongside you to manage the dynamic compliance environment and alert you when changes need to be made. We are flexible and have the capacity to serve your fiduciary risk management needs.

## FIDUCIARY ROLES

- ▶ **ERISA 3(21) Fiduciary:** Frontier provides investment advice to the plan and manages assets as directed by the plan sponsor.
- ▶ **ERISA 3(38) Fiduciary:** Frontier is the registered investment manager appointed to manage the assets of the plan on a discretionary basis.

### FOR THE PLAN PARTICIPANT:

- ▶ Annual financial education meetings
- ▶ Online account access, reporting and planning tools
- ▶ Sophisticated, cost-efficient, investment management solutions to maximize risk adjusted returns

### FOR THE PLAN SPONSOR:

- ▶ Targeted participant education strategies featuring quantitative metrics to ensure participants are on a proper glide path toward retirement success.
- ▶ Periodic plan reporting and meetings
- ▶ Frontier takes an objective approach when selecting, evaluating and retaining a recordkeeping vendor for each plan.

*This communication is for informational purposes only. This is not intended as nor is it an offer, or solicitation of any offer to buy or sell any security, investment or product.*