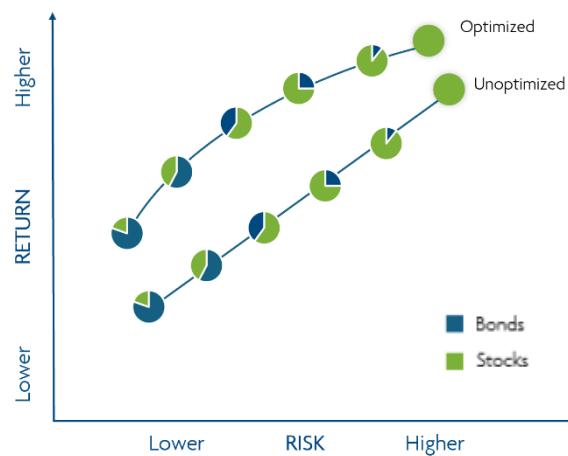


## Innovative Optimization. Client-Focused Portfolios.

New Frontier is globally recognized for inventing a unique, patented form of portfolio optimization. Our portfolios are built to adapt to uncertainty and respond to relevant market shifts. This allows for a greater likelihood of achieving the investment objective and a smoother investment journey over the long term.

### Optimization Offers the Potential for Higher Returns with Lower Risk



The efficient frontier identifies the optimal portfolio allocation that maximizes returns for a given level of risk while the unoptimized portfolios may result in lost opportunity for an investor.

## Patented, Proven Optimization

Michaud Optimization™ builds a customized mix of ETFs to meet each client's risk tolerance and investment objectives. Our portfolios are more highly diversified and more closely aligned to client investment objectives than unoptimized portfolios.

### New Frontier Portfolios

New Frontier portfolios adjust their stock/bond allocations and holdings based on the investor's risk profile.

While our conservative balanced portfolios hold more bonds, the types of stocks and bonds tend toward more conservative, defensive asset classes.

Our aggressive balanced portfolios hold more stocks, and the stocks and bonds are positioned to pursue higher returns.

#### CONSERVATIVE



#### AGGRESSIVE



### Traditional Portfolios

In traditional unoptimized portfolios, risk is adjusted by changing the stock/bond allocations, while the underlying securities remain static.

#### CONSERVATIVE



#### AGGRESSIVE



This means that conservative and aggressive investors hold the same types of stocks and bonds, regardless of their investment objectives.

## The New Frontier Advantage

- Patented Portfolio Optimization
- Optimized Asset Allocation
- 24/7 Portfolio Monitoring
- Intelligent Rebalancing
- Tax-Smart Portfolio Optimization
- Best-in-Class ETFs
- Continuous Risk Management
- 20-Year Track Record

## Investment Solutions

All of our portfolios use Michaud Optimization™ to build market-adaptive, risk-managed portfolios that align with a wide range of client investment objectives.

Investment Solution	Description
<b>Global Core ETF Portfolios</b>	Available at six risk levels. Each portfolio consists of 10-30 ETFs.
<b>Tax-Sensitive ETF Portfolios</b>	Available at six risk levels. Each portfolio consists of 10-30 ETFs.
<b>Multi-Asset Income ETF Portfolios</b>	Available at three risk levels. Each portfolio consists of 15-30 ETFs.

## About New Frontier

New Frontier is a privately owned investment advisory firm specializing in building and optimizing ETF portfolios. Using our multi-patented proprietary institutional research and software, we seek to build risk-managed portfolios that deliver more reliable outcomes for institutional investors, financial advisors, and their clients. Founded in 1999, New Frontier is globally known for inventing a unique form of portfolio optimization that is supported by four patents and a 20-year track record of optimizing ETF portfolios.

**To discover how New Frontier can help your clients achieve their investment goals, we invite you to contact us at [asknewfrontier@newfrontieradvisors.com](mailto:asknewfrontier@newfrontieradvisors.com).**



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Past performance does not guarantee future results. As market conditions fluctuate, the investment return and principal value of any investment will change. Diversification may not protect against market risk. All investments carry a risk of loss, including the possible loss of principal. Contact us for our ADV.