

New Frontier Multi-Asset Income ETF Portfolios

Overview

New Frontier's Multi-Asset Income ETF Portfolios are globally diversified portfolios that seek to provide a reliable and sustainable source of income. The portfolios are also designed for capital appreciation, preservation of principal, and growth of income over time. The portfolios contain dividend-income-oriented ETFs as well as ETFs that offer other sources of income and management benefits.

Investment Approach

New Frontier is globally recognized for inventing Michaud Optimization™, a unique portfolio optimization process that combines institutional research, investment technology, and asset management. Our market-adaptive portfolios are designed to deliver greater stability, better diversification, and less risk relative to return. We use our Intelligent Rebalancing™ technology to maintain optimally risk-controlled portfolios and position investors for a full range of investment scenarios.

MODEL PORTFOLIOS

■ Stocks ■ Bonds

Multi-Asset Income ETF 20/80 Portfolio

Designed for sustainable income over extended investment horizons with minimal risk.



Multi-Asset Income ETF 40/60 Portfolio

Designed for sustainable income over extended investment horizons with balanced risk.



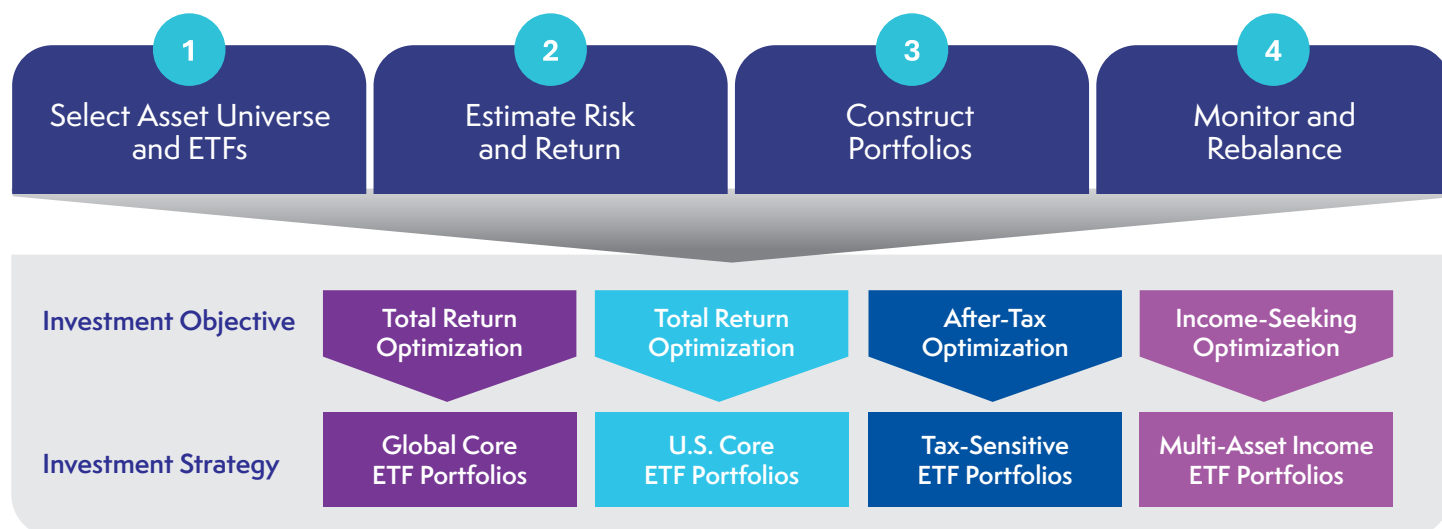
Multi-Asset Income ETF 60/40 Portfolio

Designed for sustainable income over extended investment horizons.



Unified Investment Process

All of our portfolios use New Frontier's four-step investment process, which builds a customized mix of ETFs to meet each investor's risk tolerance and investment objectives.



Why New Frontier?

Innovative, Proven Optimization

Michaud Optimization™ addresses market uncertainty to create diversified, market-adaptive portfolios tailored to investor goals.

Daily Portfolio Monitoring

We monitor portfolios daily to maintain the right risk levels for your investment goals. Our technology alerts us when it is time to rebalance.

Intelligent Rebalancing™

Our rebalancing test enhances investment value by trading only when statistically likely to benefit investors.

Tax-Smart Portfolio Optimization

We choose tax-efficient, low-cost ETFs and optimize their unique features to maximize expected after-tax wealth.

Best-in-Class, Nonproprietary ETFs

As an independent asset manager and pioneer in ETF portfolio construction, we choose the most suitable ETFs, regardless of fund family.

20-Year Track Record

We have consistently managed risk, adapted to evolving markets, and delivered stronger risk-adjusted returns than traditional approaches.

ABOUT NEW FRONTIER

New Frontier is a leading investment technology firm that has been delivering advanced portfolio optimization solutions since 1999. Our Michaud Optimization™ process—validated through rigorous academic research and recognized with four patents—powers market-adaptive, risk-managed portfolios designed to align with investor objectives. Our robust technology and deep quantitative expertise equips financial advisors and institutions to navigate market uncertainty and achieve more consistent, reliable investment outcomes. As an ETF strategist pioneer, we have a 20-year track record of constructing ETF portfolios that help advisors deliver consistent, long-term value to their clients.

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Financial instruments discussed here may not be suitable for all investors. Before investing in any investment portfolio, the Client and Financial Advisor should carefully consider the client's investment objectives, time horizon, risk tolerance, and fees. The Financial Advisor assumes full responsibility for determining the suitability and fitness of each portfolio for their clients. Diversification may not protect against market risk. There are risks involved in investing, including possible loss of principal. Past performance does not guarantee future results.