



## Innovative Optimization. Client-Focused Portfolios.

New Frontier is globally recognized for innovations in portfolio optimization technology and research.

As an independent asset manager, we specialize in building and optimizing portfolios using best-in-class ETFs — regardless of fund family.

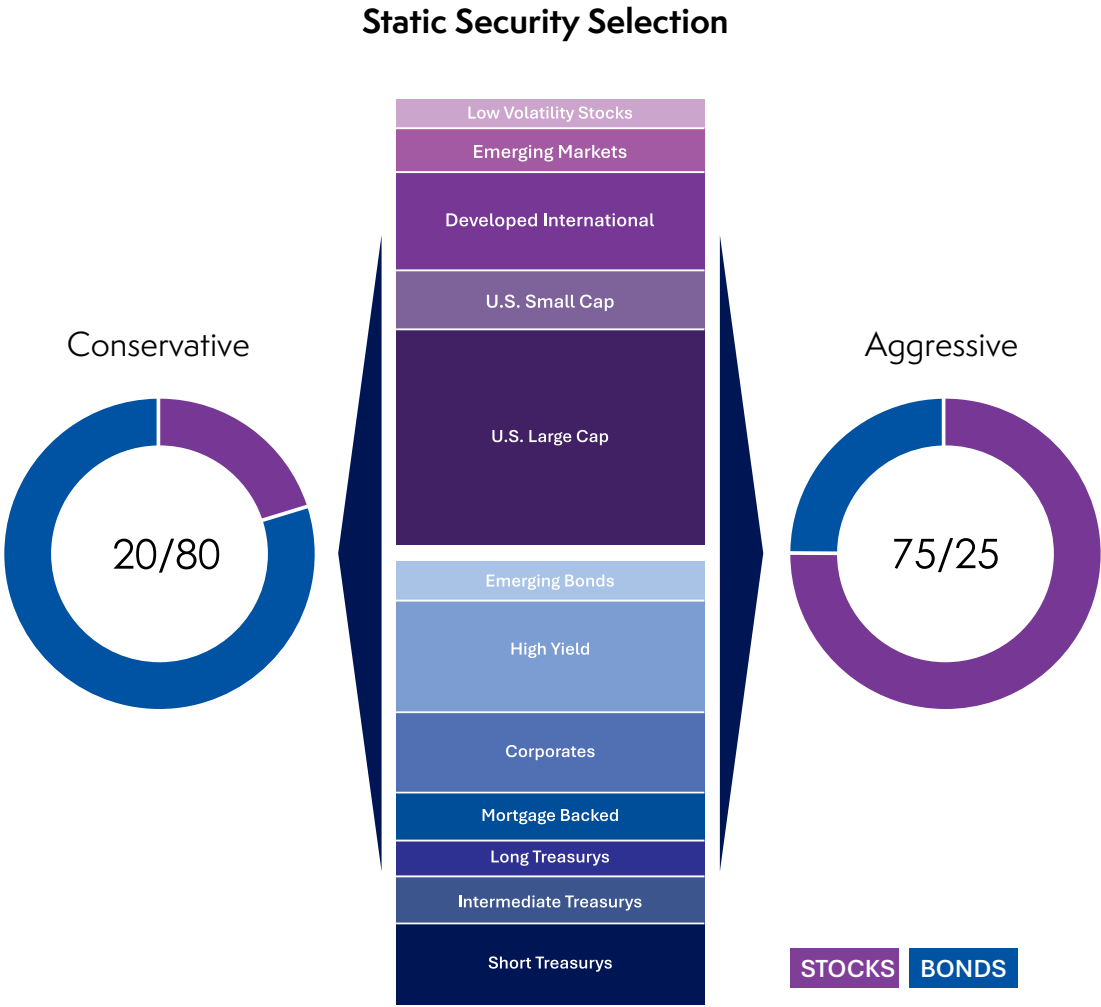
# Challenging Conventional Wisdom

In 1999, New Frontier’s groundbreaking Michaud Optimization™ ushered in a new approach that challenged traditional portfolio management techniques.

When compared with traditional portfolios, New Frontier portfolios are highly diversified, designed to address market uncertainty, and more closely align with investor objectives.

## Traditional Portfolios

In unoptimized portfolios, risk is adjusted by changing the stock/bond ratio while the underlying securities remain static. This approach does not fully take into account the differing needs of investors. Conservative and aggressive investors hold the same types of stocks and bonds — in the same ratios — regardless of their investment objectives.



For illustrative purposes only.

*"Our approach aims to consistently manage risk, adapt to evolving markets, and seek stronger risk-adjusted returns compared to other approaches."*

ROBERT MICHAUD, CHIEF INVESTMENT OFFICER

## New Frontier Portfolios

New Frontier optimizes the whole portfolio by dynamically adjusting both the asset allocation **and** underlying holdings. This results in portfolios that are more closely aligned with investor goals.

### Dynamic Security Selection



For illustrative purposes only.

# 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.

## LEARN MORE

We invite you to schedule a consultation at (617) 648-1433 to see how our investment strategies can help your clients achieve more reliable outcomes. Visit us at [newfrontieradvisors.com](https://newfrontieradvisors.com) to learn more.

## 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.

 **NEW FRONTIER** [newfrontieradvisors.com](https://newfrontieradvisors.com) / 155 Federal Street, Boston, MA 02110 / (617) 648-1433

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.

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