

Investment Process

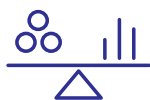
At New Frontier, we elevate investing through advanced quantitative methods. Our unique approach combines rigorous statistical analysis with cutting-edge technology to create optimized, bias-free portfolios tailored to your goals. Discover how our scientific process can maximize your investment potential.

We follow a continuous 4-step process to build portfolios.



Select Asset Universe and ETFs

As an independent fiduciary manager, we choose the most liquid and representative ETFs, independent of fund family. Each ETF is carefully analyzed for risk characteristics, liquidity, maturity, diversification and cost-effectiveness.



Monitor and Rebalance

Portfolios are monitored daily, and our need-to-trade Intelligent Rebalancing™ technology determines the optimal time to rebalance portfolios. This prevents ineffective and costly trades while enhancing investment value.



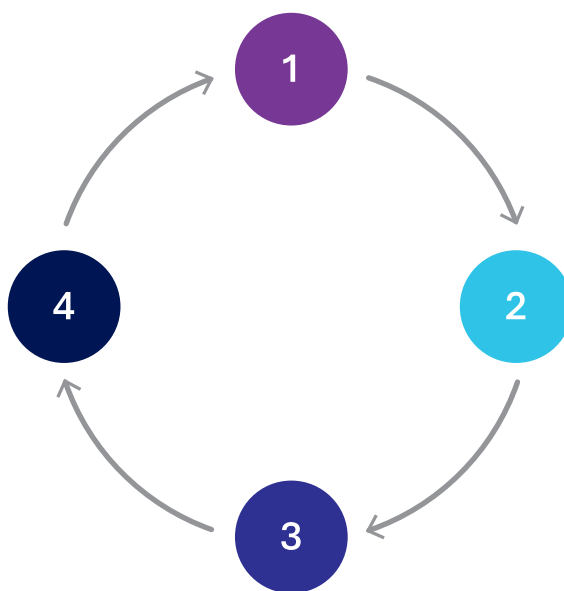
Estimate Risk and Return

We use state-of-the-art statistical techniques to improve the risk and return estimates of investable asset classes. We seek to enhance the forecast value of historically estimated information using economic theory and up-to-date market information.



Construct Portfolio






















All of our portfolios utilize Michaud Optimization™, which builds a customized mix of ETFs to meet each clients' risk tolerance and investment objectives. Our portfolios are more risk-controlled, intelligently diversified, and closely aligned to client investment objectives than traditionally managed portfolios.



Model Portfolios

Stock/Bond Allocations

All of our portfolios use Michaud Optimization™, which builds a customized mix of ETFs to align with a wide range of investment objectives.

Global Core ETF Portfolios	Global Tax-Sensitive ETF Portfolios	U.S. Core ETF Portfolios	Multi-Asset Income ETF Portfolios
Focus: Long-term total return	Focus: Enhanced after-tax return	Focus: Long-term total return	Focus: Enhanced income relative to capital growth
 Global Core ETF 20/80 Portfolio	 Tax-Sensitive ETF 20/80 Portfolio	 U.S. Core ETF 20/80 Portfolio	 Multi-Asset Income ETF 40/60 Portfolio
 Global Core ETF 40/60 Portfolio	 Tax-Sensitive ETF 40/60 Portfolio	 U.S. Core ETF 40/60 Portfolio	 Multi-Asset Income ETF 60/40 Portfolio
 Global Core ETF 60/40 Portfolio	 Tax-Sensitive ETF 60/40 Portfolio	 U.S. Core ETF 60/40 Portfolio	 Multi-Asset Income ETF 75/25 Portfolio
 Global Core ETF 75/25 Portfolio	 Tax-Sensitive ETF 75/25 Portfolio	 U.S. Core ETF 75/25 Portfolio	
 Global Core ETF 90/10 Portfolio	 Tax-Sensitive ETF 90/10 Portfolio	 U.S. Core ETF 90/10 Portfolio	
 Global Core ETF 100/0 Portfolio	 Tax-Sensitive ETF 100/0 Portfolio	 U.S. Core ETF 100/0 Portfolio	

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 to learn more.

ABOUT NEW FRONTIER

New Frontier is an investment technology and management firm founded in 1999, specializing in optimizing customized portfolios. Our proprietary technologies, Michaud Optimization™ and Intelligent Rebalancing™, create market-adaptive, risk-managed portfolios. As an ETF strategist pioneer, we have a 20-year track record optimizing portfolios.

 **NEW FRONTIER** 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.