

New Frontier U.S. Core ETF Portfolios

Overview

U.S. Core ETF Portfolios are designed for dollar denominated investors seeking a well-diversified asset allocation portfolio for meeting domestic investment objectives. The portfolios seek to optimally invest in U.S. economic growth on a risk-adjusted basis.

The portfolios invest in a variety of ETFs focused on the U.S. stock and bond market, with enhanced diversification and return opportunities through gold, USD denominated emerging market debt, and USD hedged EAFE equities. The U.S. Core portfolios were launched in 2019, and follow the same investment process used since 2004.

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

U.S. Core ETF 20/80 Portfolio

Designed for capital preservation with modest growth expectations.



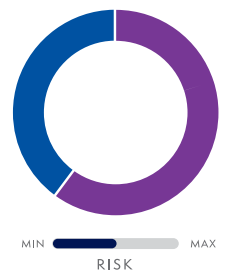
U.S. Core ETF 40/60 Portfolio

Designed for moderate growth and capital preservation.



U.S. Core ETF 60/40 Portfolio

Designed for long-term growth balanced with capital preservation.



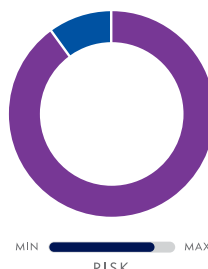
U.S. Core ETF 75/25 Portfolio

Designed for long-term capital growth with a secondary focus on capital preservation.



U.S. Core ETF 90/10 Portfolio

Designed for long-term capital growth.



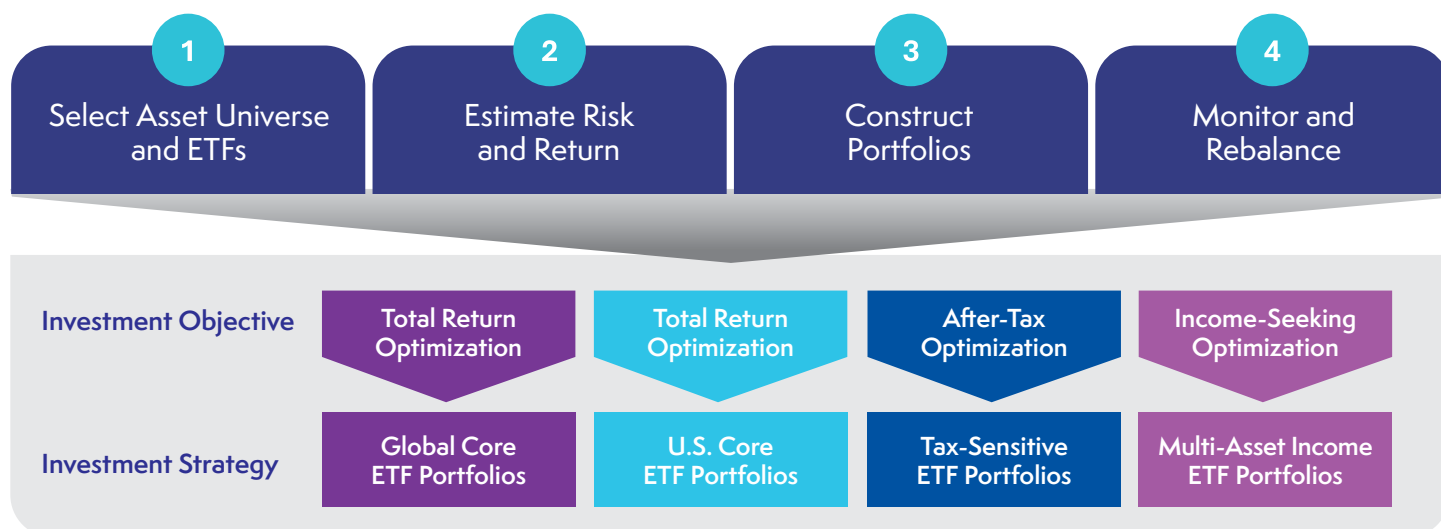
U.S. Core ETF 100/0 Portfolio

Designed to capture the growth of equity markets over the long term.



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.

 **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.