INVESTMENT ADVISORY AGREEMENT

For:
John Sample

Portfolio:
Long-Term Growth

Financial Advisor:
Advisor Name
Company Name
307-673-5675

July 1, 2015
ACCOUNT

Client Name(s): John Sample
Title of the Account: John Sample
Investment Portfolio: Long-Term Growth
Approximate Initial Size: $100,000
Account Funding Method*: Cash
Investment Restrictions and Special Instructions: No special instructions.

* See “Transfer of Securities” section of this Agreement for important information about transfers in kind.

FEES

For their services, Frontier* and Advisor shall receive the following annual fees:

<table>
<thead>
<tr>
<th>Account Value</th>
<th>Investment Mgt</th>
<th>Account Admin</th>
<th>Tax Mgt (optional)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Up to $1M</td>
<td>0.40% Max $3,000</td>
<td>$400</td>
<td>$200</td>
</tr>
<tr>
<td>$1M to $3M</td>
<td>0.30% Max $7,500</td>
<td>None</td>
<td>None</td>
</tr>
<tr>
<td>$3M to $10M</td>
<td>0.25% Max $20,000</td>
<td>None</td>
<td>None</td>
</tr>
<tr>
<td>$10M to $30M</td>
<td>0.20% Max $45,000</td>
<td>None</td>
<td>None</td>
</tr>
</tbody>
</table>

* Frontier’s fees are per account and lower for accounts above $30 million. See Frontier’s ADV Brochure and the “Calculation and Deduction of Fees” section of this Agreement for important information about fees.

SIGNATURES

Frontier Asset Management, LLC (“Frontier”), the financial advisor (“Advisor”) and the client(s) (“Client”) (Advisor and Client are identified below) enter into this Investment Advisory Agreement (“Agreement”) effective as of the date shown below. The accompanying Statement of Investment Policy is a part of this Agreement. If this Agreement is signed by more than one person on behalf of Client, Frontier and Advisor may follow the instructions given by any of them and notice to one shall constitute notice to all.

Effective Date: July 1, 2015

Advisor

Company: Company Name
RIA/BD: Sample Investment Advisor
Signature: ____________________________
Name: Advisor Name

Client

Signature: ____________________________
Print Name: ____________________________
Date Signed: ____________________________

Client (joint accounts)

Signature: ____________________________
Print Name: ____________________________
Date Signed: ____________________________
TERMS AND CONDITIONS

Services Provided. This Agreement sets forth the services to be provided to Client by Frontier and Advisor and the terms and conditions upon which those services will be provided. Frontier will provide investment management and account administration services and Advisor will provide investment advisory and consulting services. Together, these services are designed to help Client achieve certain long-term investment goals.

Frontier and Advisor are acting as fiduciaries with respect to Client, meaning that both are required to put the interests of Client above their own in connection with the management and administration of the Account. Frontier and Advisor agree to provide services to Client in a manner consistent with their fiduciary duties to Client and the provisions of all applicable laws, including the Investment Advisers Act of 1940.

Responsibilities of Advisor. Advisor will (1) help Client understand and evaluate Frontier’s investment management services, (2) determine the suitability of those services for Client, (3) assist Client in determining which Frontier services are appropriate for the Client based on Client’s specific investment goals and objectives and (4) provide Client with a copy of Frontier’s Form ADV, Part II on, or prior to, the date of this Agreement. Advisor will be available to discuss the Account during normal business hours and will contact Client periodically and attempt to meet with Client at least annually to discuss Client’s investment needs, goals and objectives, and to review Frontier’s performance and the continued suitability of Frontier’s services for Client.

Responsibilities of Frontier. Frontier will manage the Account on a discretionary basis, which means Frontier will purchase and sell securities for the Account without first consulting with, or obtaining specific authorization from, Client or Advisor. Frontier will manage the Account in accordance with the Statement of Investment Policy (“SIP”) attached to this Agreement. Frontier will monitor the Account on an ongoing basis and prepare materials to assist Advisor in conducting periodic portfolio reviews with Client. Frontier is registered as an investment advisor with the Securities and Exchange Commission under the Investment Advisers Act of 1940. If the Account is subject to regulation under the Employee Retirement Income Security Act (“ERISA”), then Frontier will act as a fiduciary under ERISA with respect to its specific responsibilities under this Agreement.

Responsibilities of Client. Client will provide Advisor with accurate and complete information about Client’s investment goals and objectives and will promptly inform Advisor of any significant changes in that information. Client is responsible for the accuracy and completeness of all information provided to Advisor and for any losses or damages caused by the failure to provide such information to Advisor. Frontier shall not be responsible for any losses or damages that occur as a result of Client’s failure to provide accurate and complete information to Advisor or for Advisor’s failure to provide information to Frontier. Instructions regarding management of the Account must be given by Client or someone designated by Client to act on Client’s behalf, and must be in writing. Unless Frontier is directed otherwise in writing by Client, Advisor will be authorized to give instructions regarding the Account on Client’s behalf. Frontier may act on instructions reasonably believed to be given by Client or someone properly authorized to act on Client’s behalf and Client agrees to hold Frontier harmless for any losses or damages of any kind arising as a result of following such instructions.

Client Understanding and Acceptance of Certain Risks. Client understands Frontier’s services, the terms and conditions of this Agreement and the provisions of the SIP, and has had an opportunity to ask questions about them. Client understands that investments made for the Account are subject to general market and economic risks, as well as the risks associated with investments in individual securities and agrees to accept those risks. Client understands that there are no guarantees that Client’s investment goals or objectives will be met or that any investment strategy selected for the Account will be successful in achieving its long-term objectives or perform within target risk limitations set forth in the SIP. Client understands that the Account is not insured and that the value of the Account and the investments in the Account will fluctuate over time and, at any point in time, may be more or less than the amount originally invested in the Account.
TERMS AND CONDITIONS continued

Client Consent to Electronic Delivery of Regulatory Documents. Client agrees that Advisor and Frontier may provide Client with any documents that are required to be delivered to Client by law, and/or that may be delivered to Client under the terms of this Agreement, via e-mail or via a link to a web site that is delivered to Client via e-mail. Client may withhold or withdraw consent to electronic delivery of documents at any time by providing written notice to Frontier through Advisor. In addition to electronic delivery of documents, Client may obtain paper copies of any documents referred to in this paragraph by written request to Advisor.

Custody of Assets. Client will establish the Account with a custodian ("Custodian") acceptable to Frontier. Client's relationship with Custodian will be governed by a separate agreement between Client and Custodian.

Calculation and Deduction of Fees. Client authorizes Frontier to calculate and deduct its and Advisor's fees from the Account in accordance with procedures described in Frontier's Form ADV, Part II, which may change periodically. All assets held in the Account will be subject to the fees set forth on page 2 of this Agreement, including assets, such as cash, that are temporarily awaiting investment.

Mutual funds purchased for the Account charge internal management fees and incur expenses that are deducted from the assets of the fund. These internal fees and expenses are paid by Client. Refer to the appropriate prospectus for the amount of these fees and expenses, which are in addition to the fees on page 2.

In managing the Account, Frontier may initiate purchases of mutual fund shares that trigger transaction fees and initiate sales of mutual fund shares that trigger redemption and/or transaction fees. All transaction and redemption fees will be paid by Client and deducted directly from the Account. The Frontier and Advisor fees on page 2 of this Agreement do not include any brokerage, custodial, transaction or redemption fees.

Frontier may also initiate purchases of mutual fund shares at “net asset value,” which means that no transaction fee will be incurred with respect to the transaction. Mutual funds that sell their shares at net asset value pay Custodian a fee to participate in its “no transaction fee” program. Although purchases of these funds do not trigger payment of a transaction fee, these funds, typically, have higher internal expenses than mutual funds that do not participate in the “no transaction fee” program.

All decisions regarding purchases and sales of mutual fund shares for the Account will be made solely based on Frontier's best judgment, at the time, of what would be in the overall best interest of Client in the management of the Account, unless Frontier receives specific instructions from Client or Advisor, in which case, Frontier shall follow such instructions and shall be relieved of any liability for so doing.

Notice to Clients Who Use Fidelity as Custodian. When Frontier buys mutual fund shares at net asset value for the Account, a portion of the fee paid by the mutual fund to participate in the "no transaction fee" program may be paid by Fidelity to Frontier in connection with transactions initiated in the Account. The amount of these payments varies depending on the amount of assets held in custody at Fidelity by Frontier clients. Currently, the amount is calculated and paid quarterly at an annual rate of .10% of the no transaction fee fund assets held in Frontier client accounts, but the payments could rise to .15% if the level of Frontier client assets held at Fidelity increases. Frontier will credit the amount received against the fees paid to it by Client. In the event Frontier receives such payments after Client's account is closed and all fees due and owing to Frontier have been paid, Frontier will retain such payments.
TERMS AND CONDITIONS continued

Transfer of Securities. If the Account is funded through the transfer of securities or other property into the Account, Frontier is authorized to sell such securities or property unless other arrangements are specified under “Investment Restrictions and Special Instructions” on page 2 of this Agreement.

Limitation of Liability. Frontier, Advisor and Custodian are not affiliated with each other and are separately responsible for providing services to Client. Such parties shall have no responsibility for supervising or controlling the others and shall have no liability for the acts or omissions of the others. Neither Frontier, Advisor nor their officers, directors, employees or agents shall be liable for damages caused by an act or omission, error in judgment or decline in the value of the Account, unless caused directly by the negligence, breach of fiduciary duty or willful misconduct of such party. Nothing in this Agreement constitutes a waiver of rights under federal or state securities laws that cannot be waived under the provisions of those laws.

Term. This Agreement may be terminated for any reason by any party effective upon receipt of written notice of termination by the other parties to this Agreement.

Notices. All notices given in connection with this Agreement must be in writing.

Governing Law. This Agreement shall be governed in accordance with the laws of the State of Wyoming without regard to their conflicts of laws provisions.

Dispute Resolution. In the event any disagreement or claim (“Dispute”) arises under, or relating to, this Agreement, the parties will act in good faith to quickly and equitably resolve the Dispute. Before any formal legal proceedings are initiated the parties will use their best efforts to settle the Dispute through discussion and negotiation. As part of this process the party raising the Dispute will provide a written statement to the other parties summarizing their position, together with any relevant documents. The other parties will respond in writing to the written summary within 30 days summarizing their position and providing any relevant documents. If the parties are unable to resolve the Dispute through discussion and negotiation within 60 days of the date it was first raised in writing by a party, then the parties may pursue resolution of the dispute in any manner they deem appropriate.

Assignment. Neither Frontier nor the Advisor may assign their respective rights or obligations under this Agreement without the consent of Client. Such consent may be obtained in any manner that is reasonable under the circumstances and may include the use of a “negative consent” process whereby a good faith effort is made to notify Client of a proposed assignment and Client is deemed to have consented to that assignment if Client does not object to it in writing within a reasonable period, which period shall be at least 30 days.

Entire Agreement. This is the entire agreement among the parties regarding the matters covered and may be modified in any manner that reasonably demonstrates the intention of the parties.

Frontier Agreement. Frontier’s agreement to the terms of this Agreement shall be signified by Frontier taking the actions called for in this Agreement with respect to the management and administration of the Account.
**TERMS AND CONDITIONS continued**

**Client Acknowledgement.** Client acknowledges receiving, on or before the date of this Agreement, a copy of: (1) Part II of Frontier’s Form ADV and (2) if Advisor is subject to the Investment Advisers Act of 1940, either Part II of the Advisor’s Form ADV or a written brochure that includes the information contained in Part II of the Advisor’s Form ADV, or any equivalent document required by state law. Unless Client received such materials at least 48 hours in advance of signing this Agreement, Client has the right to cancel this Agreement within 5 business days by giving written notice of cancellation to Frontier. In such case, Client shall not be responsible for the payment of any fees under this Agreement, but shall be responsible for all expenses and losses associated with the transactions executed in the Account prior to receipt of such notice by Frontier. Client also acknowledges receiving, on or before the date of this Agreement, copies of Frontier’s Privacy Policy and Proxy Voting Policy and agrees to allow Frontier to make such limited disclosures of Client information as are permitted under its Privacy Policy.

**Representations.** Each party executing this Agreement represents that it is authorized to enter into this Agreement, the Agreement will be legally binding and enforceable against such party when executed and that performance of the actions called for under the Agreement by such party will not violate any law, regulation or contractual obligation to which such party is subject. Client represents that the investment of the Account in the manner called for under this Agreement will not violate any law, regulation, document of corporate governance, retirement plan instrument, partnership or trust agreement or any other contractual obligation. Client agrees to deliver to Frontier any documentation that Frontier may reasonably request to document the above representations. Advisor represents that Advisor is not a person described in Rule 206(4)-3(a)(1)(ii) under the Investment Advisers Act of 1940 and that it has made a determination that the services to be provided by Frontier under this Agreement are suitable for Client.
STATEMENT OF INVESTMENT POLICY

Investment Strategy. This SIP provides you with information about how Frontier will manage the assets in the Account. This SIP applies only to the assets in the Account that Frontier is managing for you.

Frontier will manage the Account in accordance with the Performance Objectives and the asset allocation parameters associated with the investment strategy that you have selected and which is identified on the first page of this Agreement. The likelihood of achieving the Performance Objectives will be improved if the assets in the Account are managed in accordance with your investment strategy over a long period.

We believe the Performance Objectives for your Account are reasonable targets based on assumptions that incorporate both historic information and our expectations about the future. These assumptions may not turn out to be correct and there is no guarantee that any of the Performance Objectives will be achieved.

Frontier may modify any information in this SIP, the Performance Objectives or the asset allocation parameters associated with your investment strategy at any time if it believes such modification is advisable for the prudent and/or efficient management of the Account.

Portfolio Asset Allocation. The assets in your Account may be diversified among a variety of asset classes and investment styles. We will achieve the desired level of diversification by investing in mutual funds that have different approaches to investing or invest in different types of securities. This will help reduce the volatility of the Account (i.e., up and down swings in value) and help us achieve the Performance Objectives.

We will monitor the asset allocation of the Account frequently and, over time, will shift the allocation of assets in the Account among various asset classes and investment styles, consistent with the prudent management of your Account. These shifts will typically occur within ranges established for your investment strategy. The asset allocation of the Account will also change as we purchase and sell different mutual funds for your Account and as the value of those funds change over time.

Benchmark. In assessing the success of your investment strategy, it can be helpful to have a standard against which to compare the performance of your portfolio. That standard is sometimes called a “benchmark.”

Our ultimate goal in managing the Account is to equal or exceed the long-term return objective for your investment strategy. However, during periods of overall market weakness, the Account may fail to meet that objective. During such periods, we use a market-oriented benchmark that we believe is more relevant for assessing the performance of the Account in difficult market environments. That benchmark consists of an index or combination of indices with approximately the same expected risk level as the Account.

In managing the Account, we will make every effort to provide returns that equal or exceed both the long-term return objective and the relevant benchmark. However, this will not always be possible. Accordingly, we define the ongoing performance standard for the Account as the lesser of the long-term return objective and the benchmark. There are no guarantees about how your Account will perform relative to this standard. The most important measure of investment success is how the Account performs relative to your personal financial goals.
PERFORMANCE OBJECTIVES FOR THE LONG-TERM GROWTH PORTFOLIO

<table>
<thead>
<tr>
<th>Performance Objective</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Long-Term Return Objective</td>
<td>9%</td>
</tr>
<tr>
<td>Benchmark</td>
<td>LTG Bench</td>
</tr>
<tr>
<td>Expected Range of Annual Returns</td>
<td>-20% to +50%</td>
</tr>
</tbody>
</table>

EXPLANATION OF PERFORMANCE OBJECTIVES

The “Performance Objectives” represent our long-term targets for non-taxable (unless otherwise noted), discretionary portfolios that use both mutual funds subject to transaction fees and those that are not (“NTF funds”). The performance of portfolios managed on a tax-sensitive basis and those using only NTF funds will differ. Performance Objectives are based on our analysis of historical performance patterns and on the assumption that such patterns will continue in the future. They are not representations about how a portfolio will perform in the future. Future performance will depend on market conditions that prevail at the time. There is no guarantee we will achieve our targets and deviations may be significant, particularly over short time periods. Frontier may modify the Performance Objectives or portfolio parameters at any time.

The “Long-Term Return Objective” is our long-term return target for the portfolio. This target is stated on a “gross-of-fees” basis. That is, it does not take into account Frontier’s fees or any applicable financial advisor fees. Portfolios are managed on a “real return” basis. The Return Objective assumes inflation (as measured by the Consumer Price Index) will average 2.5%. In periods where inflation differs from this assumption, individual client performance objectives will be adjusted accordingly.

The “Benchmark” is provided so you can compare the performance of a portfolio to an index or combination of indices with approximately the same expected risk level. The Benchmark is not actively managed and contains a limited number of asset classes. Each Frontier portfolio consists of actively managed mutual funds, contains more asset classes than the Benchmark and its asset allocation is adjusted periodically. The Benchmark may help you assess the value of Frontier’s portfolio management decisions. All index information is presented on a total return basis that includes dividends and interest.

The “Expected Range of Annual Returns” shows the range of annualized returns we expect for the portfolio under most conditions over various time periods. We expect the portfolio’s annual returns to fall within the expected Range of Returns approximately 90% of the time. Historically, there have been occasions when the returns of our portfolios fell outside of these ranges and this may occur again in the future. Please note that our Expected Range of Returns narrows over longer time periods.
BENCHMARK COMPOSITION

The Benchmarks for the Long-Term Growth, Growth & Income, Balanced, Conservative and Capital Preservation portfolios are combinations of the Wilshire 5000 Total Market Index, MSCI All Country World ex US Index, Bloomberg Commodity Index, HFRX Global HF Index, Barclays US Aggregate Bond Index (substitute the Barclays Municipal Bond Index for all taxable accounts) and 3-Month T-Bills (substitute the Morningstar Category “US Money Market Tax Free” for all taxable accounts). The blends of the indexes are:

|                                | Capital Preservation Bench | Conservative Bench | Balanced Bench |
|--------------------------------|----------------------------|--------------------|----------------|----------------|
| Wilshire 5000                 | 10%                        | 15%                | 30%            |                |
| MSCI AC World ex US           | 0%                         | 5%                 | 15%            |                |
| Bloomberg Commodity           | 15%                        | 15%                | 10%            |                |
| HFRX Global HF                | 25%                        | 25%                | 20%            |                |
| Barclays US Agg               | 40%                        | 40%                | 25%            |                |
| 3M T-Bills                    | 10%                        | 0%                 | 0%             |                |

<table>
<thead>
<tr>
<th></th>
<th>Growth &amp; Income Bench</th>
<th>Long-Term Growth Bench</th>
</tr>
</thead>
<tbody>
<tr>
<td>Wilshire 5000</td>
<td>15%</td>
<td>30%</td>
</tr>
<tr>
<td>MSCI AC World ex US</td>
<td>5%</td>
<td>15%</td>
</tr>
<tr>
<td>Bloomberg Commodity</td>
<td>15%</td>
<td>10%</td>
</tr>
<tr>
<td>HFRX Global HF</td>
<td>25%</td>
<td>20%</td>
</tr>
<tr>
<td>Barclays US Agg</td>
<td>40%</td>
<td>25%</td>
</tr>
<tr>
<td>3M T-Bills</td>
<td>0%</td>
<td>0%</td>
</tr>
</tbody>
</table>

The Wilshire 5000 Total Market represents the entirety of the US equity market. The MSCI All Country World ex US represents international equities both developed and emerging. The Bloomberg Commodity Index represents the returns of a broad basket of commodities. The HFRX Global HF Index represents the hedge fund universe. The Barclays US Aggregate Bond Index represents high quality bonds. The Barclays Municipal Bond Index represents tax-free high quality bonds. Three month T-Bills serve as a proxy for money market instruments. The Morningstar Category “US Money Market Tax Free” represents the average return of all money market funds that are categorized by Morningstar as tax free.

Benchmarks for the Global Opportunities, Focused Opportunities, Absolute Return Plus, Absolute Return and Short Term Reserve portfolios are the MSCI World, S&P 500, HFRX Global HF, HFRX Absolute Return and BarCap Treasury 1-5Yr Indices, respectively. The benchmark for the taxable Short Term Reserve portfolio is the Barclays Municipal 3-year Index. The MSCI World Index represents global developed equities. The S&P 500 represents US large cap equities. The HFRX Absolute Return Index represents conservative hedge funds. The BarCap Treasury 1-5Yr Index represents investment grade fixed-rate public obligations of the US Treasury with maturities between one and five years. The Barclays Municipal 3-year Index represents municipal securities with maturities between two and four years. The characteristics of the HFRX Global HF Index are discussed in the preceding paragraph.
PRIVACY POLICY

Our Privacy Policy applies to current and former clients. Throughout the policy, we refer to information that personally identifies clients or client accounts as "personal information."

1. We collect personal information in the normal course of business to better manage and serve our clients.

   • We collect our clients’ information (that they provide to us) when they open an account or register for one of our services. The information we collect may include the client’s name, address, phone number, e-mail address, social security number, and information about the client’s interests, investments, and investment experience.

   • Once a client opens an account with us, we collect and maintain personal information about the client’s transaction history, positions, and account balances. We may include the client’s name and other data in internal data bases and lists that reflect the client’s activities at Frontier.

2. We use personal information to fulfill our regulatory and audit obligations and to help us deliver the best possible client service.

3. We do not sell personal information to anyone.

4. We do not disclose personal information to third parties, unless one of the following limited exceptions applies:

   • We disclose personal information to companies that help us process or service client transactions or account(s), including the custodian. We have contracts with these companies that prohibit them from using personal information for their own purposes.

   • We may disclose or report personal information to a client’s personal financial advisor, but only to the extent necessary or advisable in connection with services being provided to the client.

   • We may disclose or report personal information in limited circumstances where we believe in good faith that disclosure is required or permitted under law, for example: to cooperate with regulatory or law enforcement authorities, to resolve consumer disputes, to perform credit/authentication checks, or for institutional risk control. Outside of these exceptions, we will not share personal information with third parties unless the client specifically requests us to do so.

5. We protect the confidentiality and security of personal information.

   • Companies we hire to provide support services are not allowed to use personal information for their own purposes and are contractually obligated to maintain strict confidentiality. We limit their use of personal information to performance of the specific service we have requested.

   • We restrict access to personal information to our employees and agents for business purposes only. All employees are trained and required to safeguard such information.

   • We maintain physical, electronic, and procedural safeguards for personal information.

6. We continue to evaluate our efforts to protect personal information and make every effort to keep personal information accurate and up-to-date. If clients identify any inaccuracy in their personal information, or need to make a change to that information, they should contact us, so that we may promptly update our records.

7. We will provide notice of changes in our information sharing practices. If, at any time in the future, it is necessary to disclose our clients’ personal information in a way that is inconsistent with this policy, we will give them advance notice of the proposed change, so they can opt out of such information sharing. Clients with any questions or concerns may call us at (307) 673-5675 or e-mail: info@frontierasset.com.
PROXY VOTING POLICY

Our Privacy Policy applies to current and former clients. Throughout the policy, we refer to information that personally identifies clients or client accounts as "personal information."

Frontier’s Investment Department votes all proxies of securities over which it has discretion. Frontier relies on its custodians to determine the accounts over which it has proxy voting authority. The Investment Department’s mandate in voting proxies is to vote them in a manner that is in the best interest of the client for whom they are voted.

All proxy materials received at Frontier are reviewed by the Investment Department and a written recommendation is made regarding the manner in which the proxies are to be voted and the reasons for the recommendation. The recommendations are discussed and approved within the Investment Department. Proxies are then voted by a member of the Investment Department at www.proxyvote.com.

Occasionally, Frontier obtains discretion over securities that are transferred into an account with the understanding that Frontier will sell them as it builds a portfolio for the client. When Frontier receives proxies with respect to such securities, it is our policy to abstain from voting them. In the rare occurrence that we receive a proxy for a security over which we do not have discretion, it is our policy to forward the proxy to the investment advisor or other individual who has discretion over that security. In the event that there is not time to forward the proxy, Frontier will use reasonable efforts to seek direction from the advisor or individual about how the proxy should be voted and will vote accordingly.

In the event that Frontier identifies a potential conflict between its interests and those of a client with respect to the voting of a proxy, Frontier will notify and seek guidance from the client, through that client’s investment advisor. The notification will state the nature of the potential conflict and provide any other information necessary to enable the client, through their investment advisor, to provide Frontier with guidance regarding the voting of the proxy. In the event Frontier does not receive timely direction or guidance regarding the voting of the proxy, Frontier will abstain from voting the proxy.

The Investment Department will record all proxies that Frontier receives in the Proxy Vote database. We record: date received, cutoff date, date voted, name of the issuer, control number, how issues were voted, the reasoning behind the vote, and the confirmation of the vote. In any case where a proxy is forwarded to another party, an electronic copy of the accompanying communication is kept in the Proxy Vote database. Frontier saves all proxy material for a period of 5 years or such other period as may be required by law.

Clients may request a copy of the specific details of any proxy that was voted for their account by contacting us at (307) 673-5675, or at info@frontierasset.com.