FRONTIER BENCHMARK COMPOSITION

Asset Class Detail

Core, Specialty, and Tax-Managed Strategies

The benchmarks for the Capital Preservation, Conservative, Conservative Income, Balanced, Moderate Growth, Long-Term Growth and Global Opportunities strategies are combinations of indices representing the asset class groups shown in the table below. The benchmarks for the Absolute Return and Absolute Return Plus strategies are Absolute Return asset class indices. The Focused Opportunities strategy benchmark was a US Equity asset class index through January 31, 2022, and an Absolute Return asset class index thereafter. Underlying constituents are available upon request at no cost. In order to better represent the asset classes Frontier was investing in over different time periods, the blends for those time periods are shown below. Current represents as of the date of this material.

	Capital Preservation			**Conservative**			
	Inception – Mar 21	Apr 21 – May 25	June 25 – Current	Inception – Apr 04	May 04 – Mar 21	Apr 21 – May 25	June 25 – Current
Global Equity	0%	0%	10%	0%	0%	0%	30%
US Equity	10%	10%	0%	30%	15%	24%	0%
International Equity	0%	0%	0%	10%	5%	4%	0%
Real Assets	15%	7%	0%	0%	15%	4%	0%
Alternatives	25%	23%	0%	0%	25%	16%	0%
Fixed Income	40%	60%	30%	40%	40%	52%	30%
Cash Equivalents	10%	0%	60%	20%	0%	0%	40%

	Balanced				**Moderate Growth**			
	Inception – Apr 04	May 04 – Mar 21	Apr 21 – May 25	June 25 – Current	Inception – Apr 04	May 04 – Mar 21	Apr 21 – May 25	June 25 – Current
Global Equity	0%	0%	0%	55%	0%	0%	0%	75%
US Equity	45%	30%	40%	0%	60%	45%	52%	0%
International Equity	15%	15%	14%	0%	20%	20%	24%	0%
Real Assets	0%	10%	2%	0%	0%	10%	0%	0%
Alternatives	0%	20%	6%	0%	0%	15%	4%	0%
Fixed Income	40%	25%	38%	45%	20%	10%	20%	25%

	Long-Term Growth				**Global Opportunities**		
	Inception – Apr 04	May 04 – Mar 21	Apr 21 – May 25	June 25 – Current	Inception – Mar 21	Apr 21 – May 25	June 25 – Current
Global Equity	0%	0%	0%	100%	0%	0%	0%
US Equity	70%	50%	58%	0%	0%	60%	25%
International Equity	30%	30%	32%	0%	0%	40%	0%
Global Developed LC	0%	0%	0%	0%	100%	0%	0%
Global Developed SC	0%	0%	0%	0%	0%	0%	30%
Global Equity ex-US	0%	0%	0%	0%	0%	0%	45%
Real Assets	0%	10%	0%	0%	0%	0%	0%
Alternatives	0%	10%	0%	0%	0%	0%	0%
Fixed Income	0%	0%	10%	0%	0%	0%	0%

Active ETF Strategies

The Benchmarks for the Capital Preservation, Conservative, Balanced, Moderate Growth, Long-Term Growth and Global Opportunities Active ETF strategies are combinations of indices representing the asset class groups shown in the table below. Underlying constituents are available upon request at no cost. In order to better represent the asset classes Frontier was investing in over different time periods, the blends for those time periods are shown below. Current represents as of the date of this material.

	Capital Preservation			Conservative			Balanced		
	Inception – Mar 21	Apr 21 – May 25	June 25 - Current	Inception – Mar 21	Apr 21 – May 25	June 25 – Current	Inception – Mar 21	Apr 21 – May 25	June 25 – Current
Global Equity	0%	0%	10%	0%	0%	30%	0%	0%	55%
US Equity	10%	10%	0%	15%	24%	0%	30%	40%	0%
International Equity	0%	0%	0%	5%	4%	0%	15%	14%	0%
Real Assets	15%	7%	0%	15%	4%	0%	10%	2%	0%
Alternatives	25%	23%	0%	25%	16%	0%	20%	6%	0%
Fixed Income	40%	60%	30%	40%	52%	30%	25%	38%	45%
Cash Equivalents	10%	0%	60%	0%	0%	40%	0%	0%	0%

	Moderate Growth			Long-Term Growth			Global Opportunities		
	Inception – Mar 21	Apr 21 – May 25	June 25 - Current	Inception – Mar 21	Apr 21 – May 25	June 25 - Current	Inception – Mar 21	Apr 21 – May 25	June 25 – Current
Global Equity	0%	0%	75%	0%	0%	100%	0%	0%	0%
US Equity	45%	52%	0%	50%	58%	0%	0%	60%	25%
International Equity	20%	24%	0%	30%	32%	0%	0%	40%	0%
Global Developed LC	0%	0%	0%	0%	0%	0%	100%	0%	0%
Global Developed SC	0%	0%	0%	0%	0%	0%	0%	0%	30%
Global Equity ex-US	0%	0%	0%	0%	0%	0%	0%	0%	45%
Real Assets	10%	0%	0%	10%	0%	0%	0%	0%	0%
Alternatives	15%	4%	0%	10%	0%	0%	0%	0%	0%
Fixed Income	10%	20%	25%	0%	10%	0%	0%	0%	0%

Faith-Based Strategies

The benchmarks for the Conservative, Balanced, Moderate Growth, Long-Term Growth and Global strategies are combinations of indices representing the asset class groups shown in the table below. Underlying constituents are available upon request at no cost. In order to better represent the asset classes Frontier was investing in over different time periods, the blends for those time periods are shown below. Current represents as of the date of this material.

	Conservative Bench			Balanced Bench		
	Inception – Mar 21	Apr 21 – May 25	June 25 – Current	Inception – Mar 21	Apr 21 – May 25	June 25 – Current
Global Equity	0%	0%	30%	0%	0%	55%
US Equity	15%	24%	0%	30%	40%	0%
International Equity	5%	4%	0%	15%	14%	0%
Real Assets	15%	4%	0%	10%	2%	0%
Alternatives	25%	16%	0%	20%	6%	0%
Fixed Income	40%	52%	30%	25%	38%	45%
Cash Equivalents	0%	0%	40%	0%	0%	0%

	Moderate Growth Bench			Long-Term Growth Bench		
	Inception – Mar 21	Apr 21 – May 25	June 25 - Current	Inception – Mar 21	Apr 21 – May 25	June 25 - Current
Global Equity	0%	0%	75%	0%	0%	100%
US Equity	45%	52%	0%	50%	58%	0%
International Equity	20%	24%	0%	30%	32%	0%
Real Assets	10%	0%	0%	10%	0%	0%
Alternatives	15%	4%	0%	10%	0%	0%
Fixed Income	10%	20%	25%	0%	10%	0%

	Global Opportunities Bench			
	Inception – Jun 17	Jul 17 – Mar 21	Apr 21 – May 25	June 25 – Current
US Equity	0%	60%	60%	25%
International Equity	0%	35%	40%	0%
Global Developed LC	100%	0%	0%	0%
Global Developed SC	0%	0%	0%	30%
Global Equity ex-US	0%	0%	0%	45%
Real Assets	0%	5%	0%	0%

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For details of the most recent benchmark changes that took effect June 1, 2025, read our benchmark notice.

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