

Item 1 Cover Page

A.

Gary T. Schoen

Frontier Investment Management Company

Brochure Supplement
Dated January 25, 2018

Contact: Jessica Cafferata, Chief Compliance Officer
8401 N. Central Expwy, Suite 300
Dallas, Texas 75225

B.

This Brochure Supplement provides information about Gary T. Schoen that supplements the Frontier Investment Management Company Brochure; you should have received a copy of that Brochure. Please contact Jessica Cafferata, Chief Compliance Officer, if you did *not* receive Frontier Investment Management Company's Brochure or if you have any questions about the contents of this supplement.

Additional information about Gary T. Schoen is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2 Education Background and Business Experience

Gary T. Schoen was born in 1958. Mr. Schoen graduated from Louisiana State University in 1981, with a Bachelor of Science degree in Finance and in 1983 with a Master of Science degree in Finance. Mr. Schoen has been the President and a Portfolio Manager of Frontier Investment Management Company since 1994.

Mr. Schoen has been a CFA[®] Charter Holder since 2000. CFA[®] designates an international professional certificate that is offered by the CFA Institute.

The Chartered Financial Analyst (CFA) charter is a globally respected, graduate-level investment credential established in 1962 and awarded by CFA Institute - the largest global association of investment professionals.

There are currently more than 107,000 CFA charter holders working in 135 countries. To earn the CFA charter, candidates must: (1) pass three sequential, six-hour examinations; (2) have at least four years of qualified professional investment experience; (3) join CFA Institute as members; and (4) commit to abide by, and annually reaffirm, their adherence to the CFA Institute Code of Ethics and Standards of Professional Conduct.

High Ethical Standards

The CFA Institute Code of Ethics and Standards of Professional Conduct, enforced through an active professional conduct program, require CFA charter holders to:

- Place their clients' interests ahead of their own
- Maintain independence and objectivity
- Act with integrity
- Maintain and improve their professional competence
- Disclose conflicts of interest and legal matters

Global Recognition

Passing the three CFA exams is a difficult feat that requires extensive study (successful candidates report spending an average of 300 hours of study per level). Earning the CFA charter demonstrates mastery of many of the advanced skills needed for investment analysis and decision making in today's quickly evolving global financial industry. Thus, employers and clients are increasingly seeking CFA charter holders—often making the charter a prerequisite for employment. Additionally, regulatory bodies in 23 countries/territories recognize the CFA charter as a proxy for meeting certain licensing requirements, and more than 125 colleges and universities around the world have incorporated most the CFA Program curriculum into their own finance courses.

Comprehensive and Current Knowledge

The CFA Program curriculum provides a comprehensive framework of knowledge for investment decision making and is firmly grounded in the knowledge and skills used every day in the investment profession. The three levels of the CFA Program test a proficiency with a wide range of fundamental and advanced investment topics, including ethical and professional standards, fixed-income and equity analysis, alternative and derivative investments, economics, financial reporting standards, portfolio management, and wealth planning.

The CFA Program curriculum is updated every year by experts from around the world to ensure that candidates learn the most relevant and practical new tools, ideas, and investment and wealth management skills to reflect the dynamic and complex nature of the profession.

Item 3 Disciplinary Information

None.

Item 4 Other Business Activities

- A. The supervised person is not actively engaged in any other investment-related businesses or occupations.
- B. The supervised person is not actively engaged in any non-investment-related business or occupation for compensation.

Item 5 Additional Compensation

None.

Item 6 Supervision

The Registrant provides investment advisory and supervisory services in accordance with the Registrant's policies and procedures manual. The primary purpose of the Registrant's Rule 206(4)-7 policies and procedures is to comply with the supervision requirements of Section 203(e)(6) of the Investment Advisors Act ("Act"). The Registrant's Chief Compliance Officer, Jessica Cafferata, is primarily responsible for the implementation of the Registrant's policies and procedures and overseeing the activities of the Registrant's supervised persons. Should an employee or investment adviser representative of the Registrant have any questions regarding the applicability/relevance of the Act, the Rules thereunder, any section thereof, or any section of the policies and procedures, he/she should address those questions with the Chief Compliance Officer. Should a client have any questions regarding the Registrant's supervision or compliance practices, please contact Jessica Cafferata at (972) 934-2590.

Item 1 Cover Page

A.

Richard G. Sowden, Jr.

Frontier Investment Management Company

Brochure Supplement
Dated January 25, 2018

Contact: Jessica Cafferata, Chief Compliance Officer
8401 N. Central Expwy, Suite 300
Dallas, Texas 75225

B.

This Brochure Supplement provides information about Richard G. Sowden, Jr. that supplements the Frontier Investment Management Company Brochure; you should have received a copy of that Brochure. Please contact Jessica Cafferata, Chief Compliance Officer, if you did *not* receive Frontier Investment Management Company's Brochure or if you have any questions about the contents of this supplement.

Additional information about Richard G. Sowden, Jr. is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2 Education Background and Business Experience

Richard G. Sowden, Jr. was born in 1974. Mr. Sowden graduated from the University of Texas at Austin in 1996, with a Bachelor of Arts degree in Government and from Southern Methodist University in 1999 with a Master of Business Administration degree in Finance & Accounting. Mr. Sowden has been with Frontier Investment Management Company since 1997 and is currently a Principal and Portfolio Manager.

Mr. Sowden has been a CFA® Charter Holder since 2002. CFA® designates an international professional certificate that is offered by the CFA Institute.

The Chartered Financial Analyst (CFA) charter is a globally respected, graduate-level investment credential established in 1962 and awarded by CFA Institute - the largest global association of investment professionals.

There are currently more than 107,000 CFA charter holders working in 135 countries. To earn the CFA charter, candidates must: (1) pass three sequential, six-hour examinations; (2) have at least four years of qualified professional investment experience; (3) join CFA Institute as members; and (4) commit to abide by, and annually reaffirm, their adherence to the CFA Institute Code of Ethics and Standards of Professional Conduct.

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The CFA Institute Code of Ethics and Standards of Professional Conduct, enforced through an active professional conduct program, require CFA charter holders to:

- Place their clients' interests ahead of their own
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- Act with integrity
- Maintain and improve their professional competence
- Disclose conflicts of interest and legal matters

Global Recognition

Passing the three CFA exams is a difficult feat that requires extensive study (successful candidates report spending an average of 300 hours of study per level). Earning the CFA charter demonstrates mastery of many of the advanced skills needed for investment analysis and decision making in today's quickly evolving global financial industry. Thus, employers and clients are increasingly seeking CFA charter holders—often making the charter a prerequisite for employment. Additionally, regulatory bodies in 23 countries/territories recognize the CFA charter as a proxy for meeting certain licensing requirements, and more than 125 colleges and universities around the world have incorporated most the CFA Program curriculum into their own finance courses.

Comprehensive and Current Knowledge

The CFA Program curriculum provides a comprehensive framework of knowledge for investment decision making and is firmly grounded in the knowledge and skills used every day in the investment profession. The three levels of the CFA Program test a proficiency with a wide range of fundamental and advanced investment topics, including ethical and professional standards, fixed-income and equity analysis, alternative and derivative investments, economics, financial reporting standards, portfolio management, and wealth planning.

The CFA Program curriculum is updated every year by experts from around the world to ensure that candidates learn the most relevant and practical new tools, ideas, and investment and wealth management skills to reflect the dynamic and complex nature of the profession.

Item 3 Disciplinary Information

None.

Item 4 Other Business Activities

- A. The supervised person is not actively engaged in any other investment-related businesses or occupations.
- B. The supervised person is not actively engaged in any non-investment-related business or occupation for compensation.

Item 5 Additional Compensation

None.

Item 6 Supervision

The Registrant provides investment advisory and supervisory services in accordance with the Registrant's policies and procedures manual. The primary purpose of the Registrant's Rule 206(4)-7 policies and procedures is to comply with the supervision requirements of Section 203(e)(6) of the Investment Advisors Act ("Act"). The Registrant's Chief Compliance Officer, Jessica Cafferata, is primarily responsible for the implementation of the Registrant's policies and procedures and overseeing the activities of the Registrant's supervised persons. Should an employee or investment adviser representative of the Registrant have any questions regarding the applicability/relevance of the Act, the Rules thereunder, any section thereof, or any section of the policies and procedures, he/she should address those questions with the Chief Compliance Officer. Should a client have any questions regarding the Registrant's supervision or compliance practices, please contact Jessica Cafferata at (972) 934-2590.

Item 1 Cover Page

A.

John A. Schmit

Frontier Investment Management Company

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Dallas, Texas 75225

B.

This Brochure Supplement provides information about John A. Schmit that supplements the Frontier Investment Management Company Brochure; you should have received a copy of that Brochure. Please contact Jessica Cafferata, Chief Compliance Officer, if you did *not* receive Frontier Investment Management Company's Brochure or if you have any questions about the contents of this supplement.

Additional information about John A. Schmit is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2 Education Background and Business Experience

John A. Schmit was born in 1967. Mr. Schmit graduated from Texas Christian University in 1989, with a Bachelor of Business Administration degree in Finance. Mr. Schmit graduated from the University of Oklahoma, College of Law in 1992 with a Juris Doctor and from Georgetown University Law Center in 1996 with an LLB degree in International & Comparative Law. Mr. Schmit has been a Portfolio Manager of Frontier Investment Management Company since 2008. From February 2005 through September 2007, Mr. Schmit was a Manager of Crestview Capital Partners and from May 1997 through December 2004, Mr. Schmit was Vice President of Investments with RENN Capital Group, Inc.

Item 3 Disciplinary Information

None.

Item 4 Other Business Activities

- A. The supervised person is not actively engaged in any other investment-related businesses or occupations.
- B. The supervised person is not actively engaged in any non-investment-related business or occupation for compensation.

Item 5 Additional Compensation

None.

Item 6 Supervision

The Registrant provides investment advisory and supervisory services in accordance with the Registrant's policies and procedures manual. The primary purpose of the Registrant's Rule 206(4)-7 policies and procedures is to comply with the supervision requirements of Section 203(e)(6) of the Investment Advisors Act ("Act"). The Registrant's Chief Compliance Officer, Jessica Cafferata, is primarily responsible for the implementation of the Registrant's policies and procedures and overseeing the activities of the Registrant's supervised persons. Should an employee or investment adviser representative of the Registrant have any questions regarding the applicability/relevance of the *Act*, the Rules thereunder, any section thereof, or any section of the policies and procedures, he/she should address those questions with the Chief Compliance Officer. Should a client have any questions regarding the Registrant's supervision or compliance practices, please contact Jessica Cafferata at (972) 934-2590.

Item 1 Cover Page

A.

Brian S. Hattendorf

Frontier Investment Management Company

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8401 N. Central Expwy, Suite 300
Dallas, Texas 75225

B.

This Brochure Supplement provides information about Brian S. Hattendorf, Jr. that supplements the Frontier Investment Management Company Brochure; you should have received a copy of that Brochure. Please contact Jessica Cafferata, Chief Compliance Officer, if you did *not* receive Frontier Investment Management Company's Brochure or if you have any questions about the contents of this supplement.

Additional information about Brian S. Hattendorf is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2 Education Background and Business Experience

Brian S. Hattendorf was born in 1973. Mr. Hattendorf graduated from the University of Texas at Austin in 1995, with a Bachelor of Business Administration degree in Marketing. Mr. Hattendorf has been with Frontier Investment Management Company since 2000 and is currently a Principal.

Item 3 Disciplinary Information

None.

Item 4 Other Business Activities

- A. The supervised person is not actively engaged in any other investment-related businesses or occupations.
- B. **Licensed Insurance Agent.** Mr. Hattendorf, in his individual capacity, is a licensed insurance agent, and may recommend the purchase of certain insurance-related products on a commission basis. Clients can engage Mr. Hattendorf to purchase insurance products on a commission basis. **Conflict of Interest:** The recommendation by Mr. Hattendorf that a client purchase an insurance commission product presents a ***conflict of interest***, as the receipt of commissions may provide an incentive to recommend insurance products based on commissions to be received, rather than on a particular client's need. No client is under any obligation to purchase any insurance commission products from Mr. Hattendorf. Clients are reminded that they may purchase insurance products recommended by Mr. Hattendorf through other, non-affiliated insurance agents. **The Registrant's Chief Compliance Officer, Jessica Cafferata, remains available to address any questions that a client or prospective client may have regarding the above conflict of interest.**

Item 5 Additional Compensation

None.

Item 6 Supervision

The Registrant provides investment advisory and supervisory services in accordance with the Registrant's policies and procedures manual. The primary purpose of the Registrant's Rule 206(4)-7 policies and procedures is to comply with the supervision requirements of Section 203(e)(6) of the Investment Advisors Act ("Act"). The Registrant's Chief Compliance Officer, Jessica Cafferata, is primarily responsible for the implementation of the Registrant's policies and procedures and overseeing the activities of the Registrant's supervised persons. Should an employee or investment adviser representative of the Registrant have any questions regarding the applicability/relevance of the Act, the Rules thereunder, any section thereof, or any section of the policies and procedures, he/she should address those questions with the Chief Compliance Officer. Should a client have any questions regarding the Registrant's supervision or compliance practices, please contact Jessica Cafferata at (972) 934-2590.

Item 1 Cover Page

A.

Jeff D. Galbraith

Frontier Investment Management Company

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B.

This Brochure Supplement provides information about Jeff D. Galbraith that supplements the Frontier Investment Management Company Brochure; you should have received a copy of that Brochure. Please contact Jessica Cafferata, Chief Compliance Officer, if you did *not* receive Frontier Investment Management Company's Brochure or if you have any questions about the contents of this supplement.

Additional information about Jeff D. Galbraith is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2 Education Background and Business Experience

Jeff D. Galbraith was born in 1974. Mr. Galbraith graduated from Northern Arizona University in 1997, with a Bachelor of Science degree in Forestry and from Southern Methodist University in 2005 with a Master of Business Administration degree in Finance. Mr. Galbraith has been with Frontier Investment Management Company since January 2006 and is currently a Trader.

Item 3 Disciplinary Information

None.

Item 4 Other Business Activities

- A. The supervised person is not actively engaged in any other investment-related businesses or occupations.
- B. The supervised person is not actively engaged in any non-investment-related business or occupation for compensation.

Item 5 Additional Compensation

None.

Item 6 Supervision

The Registrant provides investment advisory and supervisory services in accordance with the Registrant's policies and procedures manual. The primary purpose of the Registrant's Rule 206(4)-7 policies and procedures is to comply with the supervision requirements of Section 203(e)(6) of the Investment Advisors Act ("Act"). The Registrant's Chief Compliance Officer, Jessica Cafferata, is primarily responsible for the implementation of the Registrant's policies and procedures and overseeing the activities of the Registrant's supervised persons. Should an employee or investment adviser representative of the Registrant have any questions regarding the applicability/relevance of the Act, the Rules thereunder, any section thereof, or any section of the policies and procedures, he/she should address those questions with the Chief Compliance Officer. Should a client have any questions regarding the Registrant's supervision or compliance practices, please contact Jessica Cafferata at (972) 934-2590.

Item 1 Cover Page

A.

Thomas B. Walsh

Frontier Investment Management Company

Brochure Supplement
Dated January 25, 2018

Contact: Jessica Cafferata, Chief Compliance Officer
8401 N. Central Expwy, Suite 300
Dallas, Texas 75225

B.

This Brochure Supplement provides information about Thomas B. Walsh that supplements the Frontier Investment Management Company Brochure; you should have received a copy of that Brochure. Please contact Jessica Cafferata, Chief Compliance Officer, if you did *not* receive Frontier Investment Management Company's Brochure or if you have any questions about the contents of this supplement.

Additional information about Thomas B. Walsh is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2 Education Background and Business Experience

Thomas B. Walsh was born in 1974. Mr. Walsh graduated from the University of Texas at Austin in 1996, with a Bachelor of Arts degree in Economics. Mr. Walsh has been with Frontier Investment Management Company since 2001 and is currently a Managing Director.

Mr. Walsh has been a CERTIFIED FINANCIAL PLANNER™ since 2005. The CERTIFIED FINANCIAL PLANNER™, CFP® and federally registered CFP (collectively, the "CFP® marks") are professional certification marks granted in the United States by Certified Financial Planner Board of Standards, Inc. ("CFP Board").

The CFP® certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP® certification. It is recognized in the United States and several other countries for its (1) high standard of professional education; (2) stringent code of conduct

and standards of practice; and (3) ethical requirements that govern professional engagements with clients. Currently, more than 76,000 individuals have obtained CFP® certification in the United States.

To attain the right to use the CFP® marks, an individual must currently satisfactorily fulfill the following requirements:

- Education – Complete an advanced college-level course of study addressing the financial planning subject areas that CFP Board’s studies have determined as necessary for the competent and professional delivery of financial planning services, and attain a Bachelor’s Degree from a regionally accredited United States college or university (or its equivalent from a foreign university). CFP Board’s financial planning subject areas include insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning;
- Examination – Pass the comprehensive CFP® Certification Examination. The examination, administered in 6 hours, includes case studies and client scenarios designed to test one’s ability to correctly diagnose financial planning issues and apply one’s knowledge of financial planning to real world circumstances;
- Experience – Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year); and
- Ethics – Agree to be bound by CFP Board’s *Standards of Professional Conduct*, a set of documents outlining the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements to maintain the right to continue to use the CFP® marks:

- Continuing Education – Complete 30 hours of continuing education hours every two years, including two hours on the *Code of Ethics* and other parts of the *Standards of Professional Conduct*, to maintain competence and keep up with developments in the financial planning field; and
- Ethics – Renew an agreement to be bound by the *Standards of Professional Conduct*. The *Standards* prominently require that CFP® professionals provide financial planning services at a fiduciary standard of care. This means CFP® professionals must provide financial planning services in the best interests of their clients.

CFP® professionals who fail to comply with the above standards and requirements may be subject to CFP Board’s enforcement process, which could result in suspension or permanent revocation of their CFP® certification.

Item 3 Disciplinary Information

None.

Item 4 Other Business Activities

- A. The supervised person is not actively engaged in any other investment-related businesses or occupations.
- B. **Licensed Insurance Agent.** Mr. Walsh, in his individual capacity, is a licensed insurance agent, and may recommend the purchase of certain insurance-related products on a commission basis. Clients can engage Mr. Walsh to purchase insurance products on a commission basis. **Conflict of Interest:** The recommendation by Mr. Walsh that a client purchase an insurance commission product presents a ***conflict of interest***, as the receipt of commissions may provide an incentive to recommend insurance products based on commissions to be received, rather than on a particular client's need. No client is under any obligation to purchase any insurance commission products from Mr. Walsh. Clients are reminded that they may purchase insurance products recommended by Mr. Walsh through other, non-affiliated insurance agents. **The Registrant's Chief Compliance Officer, Jessica Cafferata, remains available to address any questions that a client or prospective client may have regarding the above conflict of interest.**

Item 5 Additional Compensation

None.

Item 6 Supervision

The Registrant provides investment advisory and supervisory services in accordance with the Registrant's policies and procedures manual. The primary purpose of the Registrant's Rule 206(4)-7 policies and procedures is to comply with the supervision requirements of Section 203(e)(6) of the Investment Advisors Act ("Act"). The Registrant's Chief Compliance Officer, Jessica Cafferata, is primarily responsible for the implementation of the Registrant's policies and procedures and overseeing the activities of the Registrant's supervised persons. Should an employee or investment adviser representative of the Registrant have any questions regarding the applicability/relevance of the Act, the Rules thereunder, any section thereof, or any section of the policies and procedures, he/she should address those questions with the Chief Compliance Officer. Should a client have any questions regarding the Registrant's supervision or compliance practices, please contact Jessica Cafferata at (972) 934-2590.

Item 1 Cover Page

A.

Henry C. Adams

Frontier Investment Management Company

Brochure Supplement
Dated January 25, 2018

Contact: Jessica Cafferata, Chief Compliance Officer
8401 N. Central Expwy, Suite 300
Dallas, Texas 75225

B.

This Brochure Supplement provides information about Henry C. Adams that supplements the Frontier Investment Management Company Brochure; you should have received a copy of that Brochure. Please contact Jessica Cafferata, Chief Compliance Officer, if you did *not* receive Frontier Investment Management Company's Brochure or if you have any questions about the contents of this supplement.

Additional information about Henry C. Adams is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2 Education Background and Business Experience

Henry C. Adams was born in 1968. Mr. Adams graduated from the University of New Orleans in 2015, with a Bachelor of Arts degree in English. Mr. Adams has been with Frontier Investment Management Company since December 2008 and is currently a Director. From April 2006 to September 2008, Mr. Adams was an Investment Consultant with TD Ameritrade.

Item 3 Disciplinary Information

None.

Item 4 Other Business Activities

- A. The supervised person is not actively engaged in any other investment-related businesses or occupations.
- B. **Licensed Insurance Agent.** Mr. Adams, in his individual capacity, is a licensed insurance agent, and may recommend the purchase of certain insurance-related products on a commission basis. Clients can engage Mr. Adams to purchase insurance products on a commission basis. **Conflict of Interest:** The recommendation by Mr. Adams that a client purchase an insurance commission product presents a ***conflict of interest***, as the receipt of commissions may provide an incentive to recommend insurance products based on commissions to be received, rather than on a particular client's need. No client is under any obligation to purchase any insurance commission products from Mr. Adams. Clients are reminded that they may purchase insurance products recommended by Mr. Adams through other, non-affiliated insurance agents. **The Registrant's Chief Compliance Officer, Jessica Cafferata, remains available to address any questions that a client or prospective client may have regarding the above conflict of interest.**

Item 5 Additional Compensation

None.

Item 6 Supervision

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Item 1 Cover Page

A.

Todd L. Stephens

Frontier Investment Management Company

Brochure Supplement
Dated January 25, 2018

Contact: Jessica Cafferata, Chief Compliance Officer
8401 N. Central Expwy, Suite 300
Dallas, Texas 75225

B.

This Brochure Supplement provides information about Todd L. Stephens that supplements the Frontier Investment Management Company Brochure; you should have received a copy of that Brochure. Please contact Jessica Cafferata, Chief Compliance Officer, if you did *not* receive Frontier Investment Management Company's Brochure or if you have any questions about the contents of this supplement.

Additional information about Todd L. Stephens is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2 Education Background and Business Experience

Todd L. Stephens was born in 1969. Mr. Stephens graduated from Southwestern University in 1992, with a Bachelor of Science degree in Business Administration & Finance. Mr. Stephens has been with Frontier Investment Management Company since March 2011 and is currently a Director. From August 2008 to December 2010, Mr. Stephens was a Senior VP of Business Development with King Investment Advisors and from May 2005 through July 2008, Mr. Stephens was a Director of Client Management with Lighthouse Capital Management.

Mr. Stephens has been a CERTIFIED FINANCIAL PLANNER™ since 2014. The CERTIFIED FINANCIAL PLANNER™, CFP® and federally registered CFP (collectively, the "CFP® marks") are professional certification marks granted in the United States by Certified Financial Planner Board of Standards, Inc. ("CFP Board").

The CFP® certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP® certification. It is recognized in the United States and several other countries for its (1) high standard of professional education; (2) stringent code of conduct and standards of practice; and (3) ethical requirements that govern professional engagements with clients. Currently, more than 76,000 individuals have obtained CFP® certification in the United States.

To attain the right to use the CFP® marks, an individual must currently satisfactorily fulfill the following requirements:

- Education – Complete an advanced college-level course of study addressing the financial planning subject areas that CFP Board’s studies have determined as necessary for the competent and professional delivery of financial planning services, and attain a Bachelor’s Degree from a regionally accredited United States college or university (or its equivalent from a foreign university). CFP Board’s financial planning subject areas include insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning;
- Examination – Pass the comprehensive CFP® Certification Examination. The examination, administered in 6 hours, includes case studies and client scenarios designed to test one’s ability to correctly diagnose financial planning issues and apply one’s knowledge of financial planning to real world circumstances;
- Experience – Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year); and
- Ethics – Agree to be bound by CFP Board’s *Standards of Professional Conduct*, a set of documents outlining the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements to maintain the right to continue to use the CFP® marks:

- Continuing Education – Complete 30 hours of continuing education hours every two years, including two hours on the *Code of Ethics* and other parts of the *Standards of Professional Conduct*, to maintain competence and keep up with developments in the financial planning field; and
- Ethics – Renew an agreement to be bound by the *Standards of Professional Conduct*. The *Standards* prominently require that CFP® professionals provide financial planning services at a fiduciary standard of care. This means CFP® professionals must provide financial planning services in the best interests of their clients.

CFP® professionals who fail to comply with the above standards and requirements may be subject to CFP Board's enforcement process, which could result in suspension or permanent revocation of their CFP® certification.

Item 3 Disciplinary Information

None.

Item 4 Other Business Activities

- A. The supervised person is not actively engaged in any other investment-related businesses or occupations.
- B. **Licensed Insurance Agent.** Mr. Stephens, in his individual capacity, is a licensed insurance agent, and may recommend the purchase of certain insurance-related products on a commission basis. Clients can engage Mr. Stephens to purchase insurance products on a commission basis. **Conflict of Interest:** The recommendation by Mr. Stephens that a client purchase an insurance commission product presents a ***conflict of interest***, as the receipt of commissions may provide an incentive to recommend insurance products based on commissions to be received, rather than on a particular client's need. No client is under any obligation to purchase any insurance commission products from Mr. Stephens. Clients are reminded that they may purchase insurance products recommended by Mr. Stephens through other, non-affiliated insurance agents. **The Registrant's Chief Compliance Officer, Jessica Cafferata, remains available to address any questions that a client or prospective client may have regarding the above conflict of interest.**

Item 5 Additional Compensation

None.

Item 6 Supervision

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Item 1 Cover Page

A.

Eric C. Kordsmeier

Frontier Investment Management Company

Brochure Supplement

Dated January 25, 2018

**Contact: Jessica Cafferata, Chief Compliance Officer
8401 N. Central Expwy, Suite 300
Dallas, Texas 75225**

B.

This Brochure Supplement provides information about Eric C. Kordsmeier that supplements the Frontier Investment Management Company Brochure; you should have received a copy of that Brochure. Please contact Jessica Cafferata, Chief Compliance Officer, if you did *not* receive Frontier Investment Management Company's Brochure or if you have any questions about the contents of this supplement.

Additional information about Eric C. Kordsmeier is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2 Education Background and Business Experience

Eric C. Kordsmeier was born in 1973. Mr. Kordsmeier received his Bachelor degree in Business Administration - Accounting from the Walton College of Business at the University of Arkansas. He received his Master of Business Administration degree from the University of Central Arkansas where he was recognized as the Outstanding MBA Graduate. Eric is a member of the Dallas Estate Planning Council and recently completed the American College's Accredited Estate Planner (AEP) program. Mr. Kordsmeier has been with Frontier Investment Management Company since October 2011 and is currently Director of Financial & Estate Planning. From February 2005 to October 2011, Mr. Kordsmeier worked as a Financial Planner and then as a Wealth Management Specialist for Morgan Keegan & Company, Inc. in Memphis, TN and Dallas, TX.

Mr. Kordsmeier has been a CERTIFIED FINANCIAL PLANNER™ since January 2008. The CERTIFIED FINANCIAL PLANNER™, CFP® and federally registered CFP (collectively, the “CFP® marks”) are professional certification marks granted in the United States by Certified Financial Planner Board of Standards, Inc. (“CFP Board”).

The CFP® certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP® certification. It is recognized in the United States and several other countries for its (1) high standard of professional education; (2) stringent code of conduct and standards of practice; and (3) ethical requirements that govern professional engagements with clients. Currently, more than 76,000 individuals have obtained CFP® certification in the United States.

To attain the right to use the CFP® marks, an individual must currently satisfactorily fulfill the following requirements:

- Education – Complete an advanced college-level course of study addressing the financial planning subject areas that CFP Board’s studies have determined as necessary for the competent and professional delivery of financial planning services, and attain a Bachelor’s Degree from a regionally accredited United States college or university (or its equivalent from a foreign university). CFP Board’s financial planning subject areas include insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning;
- Examination – Pass the comprehensive CFP® Certification Examination. The examination, administered in 6 hours, includes case studies and client scenarios designed to test one’s ability to correctly diagnose financial planning issues and apply one’s knowledge of financial planning to real world circumstances;
- Experience – Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year); and
- Ethics – Agree to be bound by CFP Board’s *Standards of Professional Conduct*, a set of documents outlining the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements to maintain the right to continue to use the CFP® marks:

- Continuing Education – Complete 30 hours of continuing education hours every two years, including two hours on the *Code of Ethics* and other parts of the *Standards of Professional Conduct*, to maintain competence and keep up with developments in the financial planning field; and

- Ethics – Renew an agreement to be bound by the *Standards of Professional Conduct*. The *Standards* prominently require that CFP® professionals provide financial planning services at a fiduciary standard of care. This means CFP® professionals must provide financial planning services in the best interests of their clients.

CFP® professionals who fail to comply with the above standards and requirements may be subject to CFP Board's enforcement process, which could result in suspension or permanent revocation of their CFP® certification.

Mr. Kordsmeier has held the designation of Accredited Estate Planner® (AEP®) since 2011. An Accredited Estate Planner applicant must meet all the following requirements established by the National Association of Estate Planners & Councils:

To be eligible to be considered for the AEP® designation, the applicant must provide documentation of being licensed to practice law as an Attorney (JD) or to practice as a Certified Public Accountant (CPA), or of being currently designated as a Chartered Life Underwriter® (CLU®), Chartered Financial Consultant® (ChFC®), Certified Financial Planner (CFP®), or Certified Trust & Financial Advisor (CTFA), in any jurisdiction of the United States of America and meet certain educational requirements.

The applicant must be presently and significantly engaged in "estate planning activities" as an attorney, an accountant, an insurance professional and financial planner, or a trust officer. A minimum of five (5) years of experience engaged in estate planning and estate planning activities is required. To be exempt from the required education requirements, an applicant must have a minimum of fifteen (15) years of experience engaged in estate planning and estate planning activities.

AEP® applicants are required to be members of, and continuously maintain membership in, an affiliated local or regional estate planning council where such membership is available. Where no affiliated local council membership is available, the applicant is required to continuously maintain an At-Large individual membership in the National Association of Estate Planners & Councils.

AEP® applicants must continuously be in good standing with the applicant's respective professional organization and/or license authority (e.g., State Bar Association for attorneys, etc.) and provide three (3) professional references prior to acceptance.

In addition, AEP® applicants must abide by the NAEPC Code of Ethics, acknowledge a commitment to the team concept of estate planning by signing a declaration statement and meet continuing education and re-certification requirements, which include the yearly payment of dues.

Item 3 Disciplinary Information

None.

Item 4 Other Business Activities

- A. The supervised person is not actively engaged in any other investment-related businesses or occupations.
- B. **Licensed Insurance Agent.** Mr. Kordsmeier, in his individual capacity, is a licensed insurance agent, and may recommend the purchase of certain insurance-related products on a commission basis. Clients can engage Mr. Kordsmeier to purchase insurance products on a commission basis. **Conflict of Interest:** The recommendation by Mr. Kordsmeier that a client purchase an insurance commission product presents a ***conflict of interest***, as the receipt of commissions may provide an incentive to recommend insurance products based on commissions to be received, rather than on a particular client's need. No client is under any obligation to purchase any insurance commission products from Mr. Kordsmeier. Clients are reminded that they may purchase insurance products recommended by Mr. Kordsmeier through other, non-affiliated insurance agents. **The Registrant's Chief Compliance Officer, Jessica Cafferata, remains available to address any questions that a client or prospective client may have regarding the above conflict of interest.**

Item 5 Additional Compensation

None.

Item 6 Supervision

The Registrant provides investment advisory and supervisory services in accordance with the Registrant's policies and procedures manual. The primary purpose of the Registrant's Rule 206(4)-7 policies and procedures is to comply with the supervision requirements of Section 203(e)(6) of the Investment Advisors Act ("Act"). The Registrant's Chief Compliance Officer, Jessica Cafferata, is primarily responsible for the implementation of the Registrant's policies and procedures and overseeing the activities of the Registrant's supervised persons. Should an employee or investment adviser representative of the Registrant have any questions regarding the applicability/relevance of the Act, the Rules thereunder, any section thereof, or any section of the policies and procedures, he/she should address those questions with the Chief Compliance Officer. Should a client have any questions regarding the Registrant's supervision or compliance practices, please contact Jessica Cafferata at (972) 934-2590.

Item 1 Cover Page

A.

Bradley E. McConkey

Frontier Investment Management Company

Brochure Supplement
Dated January 25, 2018

Contact: Jessica Cafferata, Chief Compliance Officer
8401 N. Central Expwy, Suite 300
Dallas, Texas 75225

B.

This Brochure Supplement provides information about Bradley E. McConkey that supplements the Frontier Investment Management Company Brochure; you should have received a copy of that Brochure. Please contact Jessica Cafferata, Chief Compliance Officer, if you did *not* receive Frontier Investment Management Company's Brochure or if you have any questions about the contents of this supplement.

Additional information about Bradley E. McConkey is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2 Education Background and Business Experience

Bradley E. McConkey was born in 1974. Mr. McConkey received his BBA degree in Finance from Eastern New Mexico University. Since January 2013, Mr. McConkey has been a Wealth Advisor with Frontier Investment Management Company. From February 1998 to December 2012, Mr. McConkey worked as a Relationship Manager with Fidelity Investments.

Mr. McConkey has been a CERTIFIED FINANCIAL PLANNER™ since 2006. The CERTIFIED FINANCIAL PLANNER™, CFP® and federally registered CFP (collectively, the "CFP® marks") are professional certification marks granted in the United States by Certified Financial Planner Board of Standards, Inc. ("CFP Board").

The CFP® certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP® certification. It is recognized in the United States and several

other countries for its (1) high standard of professional education; (2) stringent code of conduct and standards of practice; and (3) ethical requirements that govern professional engagements with clients. Currently, more than 76,000 individuals have obtained CFP® certification in the United States.

To attain the right to use the CFP® marks, an individual must currently satisfactorily fulfill the following requirements:

- Education – Complete an advanced college-level course of study addressing the financial planning subject areas that CFP Board’s studies have determined as necessary for the competent and professional delivery of financial planning services, and attain a Bachelor’s Degree from a regionally accredited United States college or university (or its equivalent from a foreign university). CFP Board’s financial planning subject areas include insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning;
- Examination – Pass the comprehensive CFP® Certification Examination. The examination, administered in 6 hours, includes case studies and client scenarios designed to test one’s ability to correctly diagnose financial planning issues and apply one’s knowledge of financial planning to real world circumstances;
- Experience – Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year); and
- Ethics – Agree to be bound by CFP Board’s *Standards of Professional Conduct*, a set of documents outlining the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements to maintain the right to continue to use the CFP® marks:

- Continuing Education – Complete 30 hours of continuing education hours every two years, including two hours on the *Code of Ethics* and other parts of the *Standards of Professional Conduct*, to maintain competence and keep up with developments in the financial planning field; and
- Ethics – Renew an agreement to be bound by the *Standards of Professional Conduct*. The *Standards* prominently require that CFP® professionals provide financial planning services at a fiduciary standard of care. This means CFP® professionals must provide financial planning services in the best interests of their clients.

CFP® professionals who fail to comply with the above standards and requirements may be subject to CFP Board's enforcement process, which could result in suspension or permanent revocation of their CFP® certification.

Item 3 Disciplinary Information

None.

Item 4 Other Business Activities

- A. The supervised person is not actively engaged in any other investment-related businesses or occupations.
- B. **Licensed Insurance Agent.** Mr. McConkey, in his individual capacity, is a licensed insurance agent, and may recommend the purchase of certain insurance-related products on a commission basis. Clients can engage Mr. McConkey to purchase insurance products on a commission basis. **Conflict of Interest:** The recommendation by Mr. McConkey that a client purchase an insurance commission product presents a ***conflict of interest***, as the receipt of commissions may provide an incentive to recommend insurance products based on commissions to be received, rather than on a particular client's need. No client is under any obligation to purchase any insurance commission products from Mr. McConkey. Clients are reminded that they may purchase insurance products recommended by Mr. McConkey through other, non-affiliated insurance agents. **The Registrant's Chief Compliance Officer, Jessica Cafferata, remains available to address any questions that a client or prospective client may have regarding the above conflict of interest.**

Item 5 Additional Compensation

None.

Item 6 Supervision

The Registrant provides investment advisory and supervisory services in accordance with the Registrant's policies and procedures manual. The primary purpose of the Registrant's Rule 206(4)-7 policies and procedures is to comply with the supervision requirements of Section 203(e)(6) of the Investment Advisors Act ("Act"). The Registrant's Chief Compliance Officer, Jessica Cafferata, is primarily responsible for the implementation of the Registrant's policies and procedures and overseeing the activities of the Registrant's supervised persons. Should an employee or investment adviser representative of the Registrant have any questions regarding the applicability/relevance of the Act, the Rules thereunder, any section thereof, or any section of the policies and procedures, he/she should address those questions with the Chief Compliance Officer. Should a client have any questions regarding the Registrant's supervision or compliance practices, please contact Jessica Cafferata at (972) 934-2590.

Item 1 Cover Page

A.

Robert B. Arnold

Frontier Investment Management Company

Brochure Supplement
Dated January 25, 2018

Contact: Jessica Cafferata, Chief Compliance Officer
8401 N. Central Expressway, Suite 300
Dallas, Texas 75225

B.

This Brochure Supplement provides information about Robert B. Arnold that supplements the Frontier Investment Management Company Brochure; you should have received a copy of that Brochure. Please contact Jessica Cafferata, Chief Compliance Officer, if you did *not* receive Frontier Investment Management Company's Brochure or if you have any questions about the contents of this supplement.

Additional information about Robert B. Arnold is available on the SEC's website at www.adviserinfo.sec.gov

Item 2 Education Background and Business Experience

Robert B. Arnold was born in 1971. Mr. Arnold graduated from the Texas Tech University in 1995, with a Bachelor of Arts degree in Business Marketing. Mr. Arnold has been employed as a Director of Frontier Investment Management Company since January of 2013. Mr. Arnold was a Vice President and Financial Advisor with Bank of America/Merrill Lynch from June 2005 to January 2013.

Mr. Arnold has been a CERTIFIED FINANCIAL PLANNER™ since 2004. The CERTIFIED FINANCIAL PLANNER™, CFP® and federally registered CFP (collectively, the "CFP® marks") are professional certification marks granted in the United States by Certified Financial Planner Board of Standards, Inc. ("CFP Board").

The CFP® certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP® certification. It is recognized in the United States and several other countries for its (1) high standard of professional education; (2) stringent code of conduct and standards of practice; and (3) ethical requirements that govern professional engagements with clients. Currently, more than 76,000 individuals have obtained CFP® certification in the United States.

To attain the right to use the CFP® marks, an individual must currently satisfactorily fulfill the following requirements:

- Education – Complete an advanced college-level course of study addressing the financial planning subject areas that CFP Board’s studies have determined as necessary for the competent and professional delivery of financial planning services, and attain a Bachelor’s Degree from a regionally accredited United States college or university (or its equivalent from a foreign university). CFP Board’s financial planning subject areas include insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning;
- Examination – Pass the comprehensive CFP® Certification Examination. The examination, administered in 6 hours, includes case studies and client scenarios designed to test one’s ability to correctly diagnose financial planning issues and apply one’s knowledge of financial planning to real world circumstances;
- Experience – Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year); and
- Ethics – Agree to be bound by CFP Board’s *Standards of Professional Conduct*, a set of documents outlining the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements to maintain the right to continue to use the CFP® marks:

- Continuing Education – Complete 30 hours of continuing education hours every two years, including two hours on the *Code of Ethics* and other parts of the *Standards of Professional Conduct*, to maintain competence and keep up with developments in the financial planning field; and
- Ethics – Renew an agreement to be bound by the *Standards of Professional Conduct*. The *Standards* prominently require that CFP® professionals provide financial planning services at a fiduciary standard of care. This means CFP® professionals must provide financial planning services in the best interests of their clients.

CFP® professionals who fail to comply with the above standards and requirements may be subject to CFP Board's enforcement process, which could result in suspension or permanent revocation of their CFP® certification.

Item 3 Disciplinary Information

None.

Item 4 Other Business Activities

- A. The supervised person is not actively engaged in any other investment-related businesses or occupations.
- B. **Licensed Insurance Agent.** Mr. Arnold, in his individual capacity, is a licensed insurance agent, and may recommend the purchase of certain insurance-related products on a commission basis. Clients can engage Mr. Arnold to purchase insurance products on a commission basis. **Conflict of Interest:** The recommendation by Mr. Arnold that a client purchase an insurance commission product presents a ***conflict of interest***, as the receipt of commissions may provide an incentive to recommend insurance products based on commissions to be received, rather than on a particular client's need. No client is under any obligation to purchase any insurance commission products from Mr. Arnold. Clients are reminded that they may purchase insurance products recommended by Mr. Arnold through other, non-affiliated insurance agents. **The Registrant's Chief Compliance Officer, Jessica Cafferata, remains available to address any questions that a client or prospective client may have regarding the above conflict of interest.**

Item 5 Additional Compensation

None.

Item 6 Supervision

The Registrant provides investment advisory and supervisory services in accordance with the Registrant's policies and procedures manual. The primary purpose of the Registrant's Rule 206(4)-7 policies and procedures is to comply with the supervision requirements of Section 203(e)(6) of the Investment Advisors Act ("Act"). The Registrant's Chief Compliance Officer, Jessica Cafferata, is primarily responsible for the implementation of the Registrant's policies and procedures and overseeing the activities of the Registrant's supervised persons. Should an employee or investment adviser representative of the Registrant have any questions regarding the applicability/relevance of the Act, the Rules thereunder, any section thereof, or any section of the policies and procedures, he/she should address those questions with the Chief Compliance Officer. Should a client have any questions regarding the Registrant's supervision or compliance practices, please contact Jessica Cafferata at (972) 934-2590.

Item 1 Cover Page

A.

Jessica L. Cafferata

Frontier Investment Management Company

Brochure Supplement
Dated January 25, 2018

Contact: Jessica Cafferata, Chief Compliance Officer
8401 N. Central Expressway, Suite 300
Dallas, Texas 75225

B.

This Brochure Supplement provides information about Jessica L. Cafferata that supplements the Frontier Investment Management Company Brochure; you should have received a copy of that Brochure. Please contact Jessica Cafferata, Chief Compliance Officer, if you did *not* receive Frontier Investment Management Company's Brochure or if you have any questions about the contents of this supplement.

Additional information about Jessica L. Cafferata is available on the SEC's website at www.adviserinfo.sec.gov

Item 2 Education Background and Business Experience

Jessica L. Cafferata was born in 1977. Ms. Cafferata graduated from: Texas A&M University-Commerce in 2014, with a Master of Science degree in Accounting; Washburn School of Law in 2005 with a Juris Doctor; and the University of Kansas in 1999, with a Bachelor of Science degree in Journalism and Mass Communications. Since April of 2014, Ms. Cafferata has been employed with Frontier Investment Management Company. She is currently a Senior Financial Planner and Chief Compliance Officer. From March of 2011 to April of 2014, Ms. Cafferata was a Wealth Advisor for USAA Financial Planning Services. From March of 2011 to April of 2014, Ms. Cafferata was a Registered Representative of USAA Financial Advisors Inc. From May of 2008 to March of 2011, Ms. Cafferata was a Financial Advisor of Rosenthal Retirement Planning, LP. From June of 2008 to March of 2011, Ms. Cafferata was a Registered Representative of

National Planning Corporation. Ms. Cafferata began her career practicing family law before entering the financial industry.

Ms. Cafferata has been a CERTIFIED FINANCIAL PLANNER™ since 2011. The CERTIFIED FINANCIAL PLANNER™, CFP® and federally registered CFP (collectively, the “CFP® marks”) are professional certification marks granted in the United States by Certified Financial Planner Board of Standards, Inc. (“CFP Board”).

The CFP® certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP® certification. It is recognized in the United States and several other countries for its (1) high standard of professional education; (2) stringent code of conduct and standards of practice; and (3) ethical requirements that govern professional engagements with clients. Currently, more than 76,000 individuals have obtained CFP® certification in the United States.

To attain the right to use the CFP® marks, an individual must currently satisfactorily fulfill the following requirements:

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- Examination – Pass the comprehensive CFP® Certification Examination. The examination, administered in 6 hours, includes case studies and client scenarios designed to test one’s ability to correctly diagnose financial planning issues and apply one’s knowledge of financial planning to real world circumstances;
- Experience – Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year); and
- Ethics – Agree to be bound by CFP Board’s *Standards of Professional Conduct*, a set of documents outlining the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements to maintain the right to continue to use the CFP® marks:

- Continuing Education – Complete 30 hours of continuing education hours every two years, including two hours on the *Code of Ethics* and other parts of the *Standards of*

Professional Conduct, to maintain competence and keep up with developments in the financial planning field; and

- Ethics – Renew an agreement to be bound by the *Standards of Professional Conduct*. The *Standards* prominently require that CFP® professionals provide financial planning services at a fiduciary standard of care. This means CFP® professionals must provide financial planning services in the best interests of their clients.

CFP® professionals who fail to comply with the above standards and requirements may be subject to CFP Board's enforcement process, which could result in suspension or permanent revocation of their CFP® certification.

Ms. Cafferata has held the designation of Certified Divorce Financial Analyst (CDFA™) practitioner since 2012. All CDFA™ professionals must develop their theoretical and practical understanding and knowledge of the financial aspects of divorce by completing a comprehensive course of study approved by the Institute for Divorce Financial Analysts. Additionally, CDFA™ professionals must have two years' minimum experience in a financial or legal capacity prior to earning the right to use the CDFA™ certification mark.

Item 3 Disciplinary Information

None.

Item 4 Other Business Activities

- A. The supervised person is not actively engaged in any other investment-related businesses or occupations.
- B. **Licensed Insurance Agent.** Ms. Cafferata, in her individual capacity, is a licensed insurance agent, and may recommend the purchase of certain insurance-related products on a commission basis. Clients can engage Ms. Cafferata to purchase insurance products on a commission basis. **Conflict of Interest:** The recommendation by Ms. Cafferata that a client purchase an insurance commission product presents a ***conflict of interest***, as the receipt of commissions may provide an incentive to recommend insurance products based on commissions to be received, rather than on a particular client's need. No client is under any obligation to purchase any insurance commission products from Ms. Cafferata. Clients are reminded that they may purchase insurance products recommended by Ms. Cafferata through other, non-affiliated insurance agents. **The Registrant's Chief Compliance Officer, Jessica Cafferata, remains available to address any questions that a client or prospective client may have regarding the above conflict of interest.**

Item 5 Additional Compensation

None.

Item 6 Supervision

The Registrant provides investment advisory and supervisory services in accordance with the Registrant's policies and procedures manual. The primary purpose of the Registrant's Rule 206(4)-7 policies and procedures is to comply with the supervision requirements of Section 203(e)(6) of the Investment Advisors Act ("Act"). The Registrant's Chief Compliance Officer, Jessica Cafferata, is primarily responsible for the implementation of the Registrant's policies and procedures and overseeing the activities of the Registrant's supervised persons. Should an employee or investment adviser representative of the Registrant have any questions regarding the applicability/relevance of the Act, the Rules thereunder, any section thereof, or any section of the policies and procedures, he/she should address those questions with the Chief Compliance Officer. Should a client have any questions regarding the Registrant's supervision or compliance practices, please contact Jessica Cafferata at (972) 934-2590.

Item 1 Cover Page

A.

Scot D. Jackson

Frontier Investment Management Company

Brochure Supplement
Dated January 25, 2018

Contact: Jessica Cafferata, Chief Compliance Officer
8401 N. Central Expwy, Suite 300
Dallas, Texas 75225

B.

This Brochure Supplement provides information about Scot D. Jackson that supplements the Frontier Investment Management Company Brochure; you should have received a copy of that Brochure. Please contact Jessica Cafferata, Chief Compliance Officer, if you did *not* receive Frontier Investment Management Company's Brochure or if you have any questions about the contents of this supplement.

Additional information about Scot D. Jackson is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2 Education Background and Business Experience

Scot D. Jackson was born in 1984. Mr. Jackson received his Bachelor of Business Administration degree in Accounting and his Master in Business Administration degree from Harding University. Mr. Jackson has been a Senior Financial Planner with Frontier Investment Management Company since May 2015. From January 2015 through April 2015, Mr. Jackson was the Director of Financial Planning with The Gardner Group and from April 2011 through December 2014, Mr. Jackson was an Associate Financial Planner with Cain Watters & Associates PLLC. From September 2009 through April 2011, Mr. Jackson was a Managing Member of Lehrmann & Jackson LLC.

Mr. Jackson has been a CERTIFIED FINANCIAL PLANNER™ since 2015. The CERTIFIED FINANCIAL PLANNER™, CFP® and federally registered CFP (collectively, the "CFP® marks") are professional

certification marks granted in the United States by Certified Financial Planner Board of Standards, Inc. ("CFP Board").

The CFP® certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP® certification. It is recognized in the United States and several other countries for its (1) high standard of professional education; (2) stringent code of conduct and standards of practice; and (3) ethical requirements that govern professional engagements with clients. Currently, more than 76,000 individuals have obtained CFP® certification in the United States.

To attain the right to use the CFP® marks, an individual must currently satisfactorily fulfill the following requirements:

- Education – Complete an advanced college-level course of study addressing the financial planning subject areas that CFP Board's studies have determined as necessary for the competent and professional delivery of financial planning services, and attain a Bachelor's Degree from a regionally accredited United States college or university (or its equivalent from a foreign university). CFP Board's financial planning subject areas include insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning;
- Examination – Pass the comprehensive CFP® Certification Examination. The examination, administered in 6 hours, includes case studies and client scenarios designed to test one's ability to correctly diagnose financial planning issues and apply one's knowledge of financial planning to real world circumstances;
- Experience – Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year); and
- Ethics – Agree to be bound by CFP Board's *Standards of Professional Conduct*, a set of documents outlining the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements to maintain the right to continue to use the CFP® marks:

- Continuing Education – Complete 30 hours of continuing education hours every two years, including two hours on the *Code of Ethics* and other parts of the *Standards of Professional Conduct*, to maintain competence and keep up with developments in the financial planning field; and
- Ethics – Renew an agreement to be bound by the *Standards of Professional Conduct*. The *Standards* prominently require that CFP® professionals provide financial planning

services at a fiduciary standard of care. This means CFP® professionals must provide financial planning services in the best interests of their clients.

CFP® professionals who fail to comply with the above standards and requirements may be subject to CFP Board's enforcement process, which could result in suspension or permanent revocation of their CFP® certification.

Mr. Jackson has held the designation of Certified Public Accountant ("CPA") since 2009. CPAs are licensed and regulated by their state boards of accountancy. While state laws and regulations vary, the education, experience and testing requirements for licensure as a CPA generally include minimum college education (typically 150 credit hours with at least a baccalaureate degree and a concentration in accounting), minimum experience levels (most states require at least one year of experience providing services that involve the use of accounting, attest, compilation, management advisory, financial advisory, tax or consulting skills, all of which must be achieved under the supervision of or verification by a CPA), and successful passage of the Uniform CPA Examination. To maintain a CPA license, states generally require the completion of 40 hours of continuing professional education (CPE) each year (or 80 hours over a two-year period or 120 hours over a three-year period). Additionally, all American Institute of Certified Public Accountants (AICPA) members are required to follow a rigorous *Code of Professional Conduct* which requires that they act with integrity, objectivity, due care, competence, fully disclose any conflicts of interest (and obtain client consent if a conflict exists), maintain client confidentiality, disclose to the client any commission or referral fees, and serve the public interest when providing financial services. In addition to the *Code of Professional Conduct*, AICPA members who provide personal financial planning services are required to follow the *Statement on Standards in Personal Financial Planning Services* (SSPFPS).

Item 3 Disciplinary Information

None.

Item 4 Other Business Activities

- A. The supervised person is not actively engaged in any other investment-related businesses or occupations.
- B. The supervised person is not actively engaged in any non-investment-related business or occupation for compensation.

Item 5 Additional Compensation

None.

Item 6 Supervision

The Registrant provides investment advisory and supervisory services in accordance with the Registrant's policies and procedures manual. The primary purpose of the Registrant's Rule 206(4)-7 policies and procedures is to comply with the supervision requirements of Section 203(e)(6) of the Investment Advisors Act ("*Act*"). The Registrant's Chief Compliance Officer, Jessica Cafferata, is primarily responsible for the implementation of the Registrant's policies and procedures and overseeing the activities of the Registrant's supervised persons. Should an employee or investment adviser representative of the Registrant have any questions regarding the applicability/relevance of the *Act*, the Rules thereunder, any section thereof, or any section of the policies and procedures, he/she should address those questions with the Chief Compliance Officer. Should a client have any questions regarding the Registrant's supervision or compliance practices, please contact Jessica Cafferata at (972) 934-2590.

Item 1 Cover Page

A.

John D. Schlesinger

Frontier Investment Management Company

Brochure Supplement
Dated January 25, 2018

Contact: Jessica Cafferata, Chief Compliance Officer
8401 N. Central Expwy, Suite 300
Dallas, Texas 75225

B.

This Brochure Supplement provides information about John D. Schlesinger that supplements the Frontier Investment Management Company Brochure; you should have received a copy of that Brochure. Please contact Jessica Cafferata, Chief Compliance Officer, if you did *not* receive Frontier Investment Management Company's Brochure or if you have any questions about the contents of this supplement.

Additional information about John D. Schlesinger is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2 Education Background and Business Experience

John D. Schlesinger was born in 1972. Mr. Schlesinger received his Bachelor of Business Administration degree in Accounting from the University of Texas at Austin. Mr. Schlesinger has been a Wealth Advisor with Frontier Investment Management Company since April 2015. From January 2012 through March 2015, Mr. Schlesinger was a Trader with Crossland, LLC and from January 2006 through December 2011, Mr. Schlesinger was a Trader with Geneva Trading.

Mr. Schlesinger has been a CERTIFIED FINANCIAL PLANNER™ since 2017. The CERTIFIED FINANCIAL PLANNER™, CFP® and federally registered CFP (collectively, the "CFP® marks") are professional certification marks granted in the United States by Certified Financial Planner Board of Standards, Inc. ("CFP Board").

The CFP® certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP® certification. It is recognized in the United States and several other countries for its (1) high standard of professional education; (2) stringent code of conduct and standards of practice; and (3) ethical requirements that govern professional engagements with clients. Currently, more than 76,000 individuals have obtained CFP® certification in the United States.

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- Examination – Pass the comprehensive CFP® Certification Examination. The examination, administered in 6 hours, includes case studies and client scenarios designed to test one’s ability to correctly diagnose financial planning issues and apply one’s knowledge of financial planning to real world circumstances;
- Experience – Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year); and
- Ethics – Agree to be bound by CFP Board’s *Standards of Professional Conduct*, a set of documents outlining the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements to maintain the right to continue to use the CFP® marks:

- Continuing Education – Complete 30 hours of continuing education hours every two years, including two hours on the *Code of Ethics* and other parts of the *Standards of Professional Conduct*, to maintain competence and keep up with developments in the financial planning field; and
- Ethics – Renew an agreement to be bound by the *Standards of Professional Conduct*. The *Standards* prominently require that CFP® professionals provide financial planning services at a fiduciary standard of care. This means CFP® professionals must provide financial planning services in the best interests of their clients.

CFP® professionals who fail to comply with the above standards and requirements may be subject to CFP Board's enforcement process, which could result in suspension or permanent revocation of their CFP® certification.

Item 3 Disciplinary Information

None.

Item 4 Other Business Activities

- A. The supervised person is not actively engaged in any other investment-related businesses or occupations.
- B. **Licensed Insurance Agent.** Mr. Schlesinger, in his individual capacity, is a licensed insurance agent, and may recommend the purchase of certain insurance-related products on a commission basis. Clients can engage Mr. Schlesinger to purchase insurance products on a commission basis. **Conflict of Interest:** The recommendation by Mr. Schlesinger that a client purchase an insurance commission product presents a ***conflict of interest***, as the receipt of commissions may provide an incentive to recommend insurance products based on commissions to be received, rather than on a particular client's need. No client is under any obligation to purchase any insurance commission products from Mr. Schlesinger. Clients are reminded that they may purchase insurance products recommended by Mr. Schlesinger through other, non-affiliated insurance agents. **The Registrant's Chief Compliance Officer, Jessica Cafferata, remains available to address any questions that a client or prospective client may have regarding the above conflict of interest.**

Item 5 Additional Compensation

None.

Item 6 Supervision

The Registrant provides investment advisory and supervisory services in accordance with the Registrant's policies and procedures manual. The primary purpose of the Registrant's Rule 206(4)-7 policies and procedures is to comply with the supervision requirements of Section 203(e)(6) of the Investment Advisors Act ("Act"). The Registrant's Chief Compliance Officer, Jessica Cafferata, is primarily responsible for the implementation of the Registrant's policies and procedures and overseeing the activities of the Registrant's supervised persons. Should an employee or investment adviser representative of the Registrant have any questions regarding the applicability/relevance of the Act, the Rules thereunder, any section thereof, or any section of the policies and procedures, he/she should address those questions with the Chief Compliance Officer. Should a client have any questions regarding the Registrant's supervision or compliance practices, please contact Jessica Cafferata at (972) 934-2590.

Item 1 Cover Page

A.

Matthew L. Powers

Frontier Investment Management Company

Brochure Supplement
Dated January 25, 2018

Contact: Jessica Cafferata, Chief Compliance Officer
8401 N. Central Expwy, Suite 300
Dallas, Texas 75225

B.

This Brochure Supplement provides information about Matthew L. Powers that supplements the Frontier Investment Management Company Brochure; you should have received a copy of that Brochure. Please contact Jessica Cafferata, Chief Compliance Officer, if you did *not* receive Frontier Investment Management Company's Brochure or if you have any questions about the contents of this supplement.

Additional information about Matthew L. Powers is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2 Education Background and Business Experience

Matthew L. Powers was born in 1985. Mr. Powers received his Bachelor of Business Administration degree in Real Estate/Risk Management and Insurance from Baylor University in 2007 and his Master in Business Administration degree from the Dallas Baptist University in 2013. Mr. Powers has been a Wealth Advisor with Frontier Investment Management Company since November 2015. From March 2010 through November 2015, Mr. Powers was a Personal Financial Advisor with GuideStone Financial Resources.

Mr. Powers has been a CERTIFIED FINANCIAL PLANNER™ since 2015. The CERTIFIED FINANCIAL PLANNER™, CFP® and federally registered CFP (collectively, the "CFP® marks") are professional certification marks granted in the United States by Certified Financial Planner Board of Standards, Inc. ("CFP Board").

The CFP® certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP® certification. It is recognized in the United States and several other countries for its (1) high standard of professional education; (2) stringent code of conduct and standards of practice; and (3) ethical requirements that govern professional engagements with clients. Currently, more than 76,000 individuals have obtained CFP® certification in the United States.

To attain the right to use the CFP® marks, an individual must currently satisfactorily fulfill the following requirements:

- Education – Complete an advanced college-level course of study addressing the financial planning subject areas that CFP Board’s studies have determined as necessary for the competent and professional delivery of financial planning services, and attain a Bachelor’s Degree from a regionally accredited United States college or university (or its equivalent from a foreign university). CFP Board’s financial planning subject areas include insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning;
- Examination – Pass the comprehensive CFP® Certification Examination. The examination, administered in 6 hours, includes case studies and client scenarios designed to test one’s ability to correctly diagnose financial planning issues and apply one’s knowledge of financial planning to real world circumstances;
- Experience – Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year); and
- Ethics – Agree to be bound by CFP Board’s *Standards of Professional Conduct*, a set of documents outlining the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements to maintain the right to continue to use the CFP® marks:

- Continuing Education – Complete 30 hours of continuing education hours every two years, including two hours on the *Code of Ethics* and other parts of the *Standards of Professional Conduct*, to maintain competence and keep up with developments in the financial planning field; and
- Ethics – Renew an agreement to be bound by the *Standards of Professional Conduct*. The *Standards* prominently require that CFP® professionals provide financial planning services at a fiduciary standard of care. This means CFP® professionals must provide financial planning services in the best interests of their clients.

CFP® professionals who fail to comply with the above standards and requirements may be subject to CFP Board's enforcement process, which could result in suspension or permanent revocation of their CFP® certification.

Item 3 Disciplinary Information

None.

Item 4 Other Business Activities

- A. The supervised person is not actively engaged in any other investment-related businesses or occupations.
- B. **Licensed Insurance Agent.** Mr. Powers, in his individual capacity, is a licensed insurance agent, and may recommend the purchase of certain insurance-related products on a commission basis. Clients can engage Mr. Powers to purchase insurance products on a commission basis. **Conflict of Interest:** The recommendation by Mr. Powers that a client purchase an insurance commission product presents a ***conflict of interest***, as the receipt of commissions may provide an incentive to recommend insurance products based on commissions to be received, rather than on a particular client's need. No client is under any obligation to purchase any insurance commission products from Mr. Powers. Clients are reminded that they may purchase insurance products recommended by Mr. Powers through other, non-affiliated insurance agents. **The Registrant's Chief Compliance Officer, Jessica Cafferata, remains available to address any questions that a client or prospective client may have regarding the above conflict of interest.**

Item 5 Additional Compensation

None.

Item 6 Supervision

The Registrant provides investment advisory and supervisory services in accordance with the Registrant's policies and procedures manual. The primary purpose of the Registrant's Rule 206(4)-7 policies and procedures is to comply with the supervision requirements of Section 203(e)(6) of the Investment Advisors Act ("Act"). The Registrant's Chief Compliance Officer, Jessica Cafferata, is primarily responsible for the implementation of the Registrant's policies and procedures and overseeing the activities of the Registrant's supervised persons. Should an employee or investment adviser representative of the Registrant have any questions regarding the applicability/relevance of the Act, the Rules thereunder, any section thereof, or any section of the policies and procedures, he/she should address those questions with the Chief Compliance Officer. Should a client have any questions regarding the Registrant's supervision or compliance practices, please contact Jessica Cafferata at (972) 934-2590.

Item 1 Cover Page

A.

Mary E. Cavaleri

Frontier Investment Management Company

Brochure Supplement
Dated January 25, 2018

Contact: Jessica Cafferata, Chief Compliance Officer
8401 N. Central Expwy, Suite 300
Dallas, Texas 75225

B.

This Brochure Supplement provides information about Mary Cavaleri that supplements the Frontier Investment Management Company Brochure; you should have received a copy of that Brochure. Please contact Jessica Cafferata, Chief Compliance Officer, if you did *not* receive Frontier Investment Management Company's Brochure or if you have any questions about the contents of this supplement.

Additional information about Mary Cavaleri is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2 Education Background and Business Experience

Mary Cavaleri was born in 1970. From August 1989 through November 1990, Ms. Cavaleri attended East Texas State University. Ms. Cavaleri has been a Wealth Advisor with Frontier Investment Management Company since November 2015. From May 2010 through October 2015, Ms. Cavaleri was the Vice President of Operations with Summit Advisor Solutions (f/k/a Argentus Advisors).

Item 3 Disciplinary Information

None.

Item 4 Other Business Activities

- A. The supervised person is not actively engaged in any other investment-related businesses or occupations.
- B. The supervised person is not actively engaged in any non-investment-related business or occupation for compensation.

Item 5 Additional Compensation

None.

Item 6 Supervision

The Registrant provides investment advisory and supervisory services in accordance with the Registrant's policies and procedures manual. The primary purpose of the Registrant's Rule 206(4)-7 policies and procedures is to comply with the supervision requirements of Section 203(e)(6) of the Investment Advisors Act ("Act"). The Registrant's Chief Compliance Officer, Jessica Cafferata, is primarily responsible for the implementation of the Registrant's policies and procedures and overseeing the activities of the Registrant's supervised persons. Should an employee or investment adviser representative of the Registrant have any questions regarding the applicability/relevance of the Act, the Rules thereunder, any section thereof, or any section of the policies and procedures, he/she should address those questions with the Chief Compliance Officer. Should a client have any questions regarding the Registrant's supervision or compliance practices, please contact Jessica Cafferata at (972) 934-2590.

Item 1 Cover Page

A.

Ashish Khanna

Frontier Investment Management Company

Brochure Supplement
Dated January 25, 2018

Contact: Jessica Cafferata, Chief Compliance Officer
8401 N. Central Expwy, Suite 300
Dallas, Texas 75225

B.

This Brochure Supplement provides information about Ashish Khanna that supplements the Frontier Investment Management Company Brochure; you should have received a copy of that Brochure. Please contact Jessica Cafferata, Chief Compliance Officer, if you did *not* receive Frontier Investment Management Company's Brochure or if you have any questions about the contents of this supplement.

Additional information about Ashish Khanna is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2 Education Background and Business Experience

Ashish Khanna was born in 1975. Mr. Khanna received his Bachelor of Arts degree in Economics, his Master in Business Administration degree from Washington University in International Finance and his Juris Doctorate from Washington University. Mr. Khanna has been a Director with Frontier Investment Management Company since January 2016. From April 2014 through December 2015, Mr. Khanna was a Financial Advisor with Larson Financial and from August 2013 through March 2014, Mr. Khanna was a Financial Representative with Northwestern Mutual. From August 2012 through July 2013, Mr. Khanna was an attorney with Trilogy Law Group and he was a self-employed attorney from January 2009 through April 2012.

Item 3 Disciplinary Information

None.

Item 4 Other Business Activities

- A. The supervised person is not actively engaged in any other investment-related businesses or occupations.
- B. **Licensed Insurance Agent.** Mr. Khanna, in his individual capacity, is a licensed insurance agent, and may recommend the purchase of certain insurance-related products on a commission basis. Clients can engage Mr. Khanna to purchase insurance products on a commission basis. **Conflict of Interest:** The recommendation by Mr. Khanna that a client purchase an insurance commission product presents a ***conflict of interest***, as the receipt of commissions may provide an incentive to recommend insurance products based on commissions to be received, rather than on a particular client's need. No client is under any obligation to purchase any insurance commission products from Mr. Khanna. Clients are reminded that they may purchase insurance products recommended by Mr. Khanna through other, non-affiliated insurance agents. **The Registrant's Chief Compliance Officer, Jessica Cafferata, remains available to address any questions that a client or prospective client may have regarding the above conflict of interest.**

Item 5 Additional Compensation

None.

Item 6 Supervision

The Registrant provides investment advisory and supervisory services in accordance with the Registrant's policies and procedures manual. The primary purpose of the Registrant's Rule 206(4)-7 policies and procedures is to comply with the supervision requirements of Section 203(e)(6) of the Investment Advisors Act ("Act"). The Registrant's Chief Compliance Officer, Jessica Cafferata, is primarily responsible for the implementation of the Registrant's policies and procedures and overseeing the activities of the Registrant's supervised persons. Should an employee or investment adviser representative of the Registrant have any questions regarding the applicability/relevance of the Act, the Rules thereunder, any section thereof, or any section of the policies and procedures, he/she should address those questions with the Chief Compliance Officer. Should a client have any questions regarding the Registrant's supervision or compliance practices, please contact Jessica Cafferata at (972) 934-2590.

Item 1 Cover Page

A.

Bruce J. Kendrick

Frontier Investment Management Company

Brochure Supplement
Dated January 25, 2018

Contact: Jessica Cafferata, Chief Compliance Officer
8401 N. Central Expwy, Suite 300
Dallas, Texas 75225

B.

This Brochure Supplement provides information about Bruce Kendrick that supplements the Frontier Investment Management Company Brochure; you should have received a copy of that Brochure. Please contact Jessica Cafferata, Chief Compliance Officer, if you did *not* receive Frontier Investment Management Company's Brochure or if you have any questions about the contents of this supplement.

Additional information about Bruce Kendrick is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2 Education Background and Business Experience

Bruce Kendrick was born in 1972. Mr. Kendrick received his Bachelor of Arts degree in History and Business Foundations from the University of Texas at Austin. Mr. Kendrick has been a Director with Frontier Investment Management Company since April 2016. From August 2012 through March 2016, Mr. Kendrick was a Partner Relations Specialist with OnTargetjobs/DHI. From February 2006 through October 2008, Mr. Kendrick was a Project Coordinator / Service Specialist with Janus Capital Group.

Item 3 Disciplinary Information

None.

Item 4 Other Business Activities

- A. The supervised person is not actively engaged in any other investment-related businesses or occupations.
- B. The supervised person is not actively engaged in any non-investment-related business or occupation for compensation.

Item 5 Additional Compensation

None.

Item 6 Supervision

The Registrant provides investment advisory and supervisory services in accordance with the Registrant's policies and procedures manual. The primary purpose of the Registrant's Rule 206(4)-7 policies and procedures is to comply with the supervision requirements of Section 203(e)(6) of the Investment Advisors Act ("Act"). The Registrant's Chief Compliance Officer, Jessica Cafferata, is primarily responsible for the implementation of the Registrant's policies and procedures and overseeing the activities of the Registrant's supervised persons. Should an employee or investment adviser representative of the Registrant have any questions regarding the applicability/relevance of the Act, the Rules thereunder, any section thereof, or any section of the policies and procedures, he/she should address those questions with the Chief Compliance Officer. Should a client have any questions regarding the Registrant's supervision or compliance practices, please contact Jessica Cafferata at (972) 934-2590.

Item 1 Cover Page

A.

Steven M. Durk

Frontier Investment Management Company

Brochure Supplement
Dated January 25, 2018

Contact: Jessica Cafferata, Chief Compliance Officer
8401 N. Central Expwy, Suite 300
Dallas, Texas 75225

B.

This Brochure Supplement provides information about Steven Durk that supplements the Frontier Investment Management Company Brochure; you should have received a copy of that Brochure. Please contact Jessica Cafferata, Chief Compliance Officer, if you did *not* receive Frontier Investment Management Company's Brochure or if you have any questions about the contents of this supplement.

Additional information about Steven Durk is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2 Education Background and Business Experience

Steven Durk was born in 1980. Mr. Durk graduated from Sierra College in 2000, with an Associate degree in Liberal Studies and from The University of Alabama in 2002, with a Bachelor of Science degree in Financial Management. Mr. Durk has been a Director with Frontier Investment Management Company since June 2016. From August 2007 to June 2016, Mr. Durk was a Senior Market Manager at Charles Schwab & Co.

Item 3 Disciplinary Information

None.

Item 4 Other Business Activities

- A. The supervised person is not actively engaged in any other investment-related businesses or occupations.
- B. The supervised person is not actively engaged in any non-investment-related business or occupation for compensation.

Item 5 Additional Compensation

None.

Item 6 Supervision

The Registrant provides investment advisory and supervisory services in accordance with the Registrant's policies and procedures manual. The primary purpose of the Registrant's Rule 206(4)-7 policies and procedures is to comply with the supervision requirements of Section 203(e)(6) of the Investment Advisors Act ("Act"). The Registrant's Chief Compliance Officer, Jessica Cafferata, is primarily responsible for the implementation of the Registrant's policies and procedures and overseeing the activities of the Registrant's supervised persons. Should an employee or investment adviser representative of the Registrant have any questions regarding the applicability/relevance of the *Act*, the Rules thereunder, any section thereof, or any section of the policies and procedures, he/she should address those questions with the Chief Compliance Officer. Should a client have any questions regarding the Registrant's supervision or compliance practices, please contact Ms. Cafferata at (972) 934-2590.

Item 1 Cover Page

A.

John S. Stevenson

Frontier Investment Management Company

Brochure Supplement
Dated January 25, 2018

Contact: Jessica Cafferata, Chief Compliance Officer
8401 N. Central Expwy, Suite 300
Dallas, Texas 75225

B.

This Brochure Supplement provides information about John S. Stevenson that supplements the Frontier Investment Management Company Brochure; you should have received a copy of that Brochure. Please contact Jessica Cafferata, Chief Compliance Officer, if you did *not* receive Frontier Investment Management Company's Brochure or if you have any questions about the contents of this supplement.

Additional information about John S. Stevenson is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2 Education Background and Business Experience

John S. Stevenson was born in 1954. Mr. Stevenson graduated from Southern Methodist University in 1976, with a Bachelor of Business Administration degree and in 1979 with a Master of Business Administration degree. Mr. Stevenson has been a Wealth Advisor with Frontier Investment Management Company since July 2016. From February 2015 through June 2016, Mr. Stevenson was a Director of Marketing at Belmont Global Advisors. From April 2013 through October 2015, Mr. Stevenson was an Investment Advisor with Sendero Wealth Management. From January 2012 through April 2013, Mr. Stevenson was a Registered Representative of Northern Trust Securities. From December 2011 through April 2013, Mr. Stevenson was a Wealth Strategist with Northern Trust Bank. From September 2010 through December 2011, Mr. Stevenson was a Registered Representative of Baldwin Anthony Securities and the President of Stevenson Strategies, LLC.

Item 3 Disciplinary Information

None.

Item 4 Other Business Activities

- A. The supervised person is not actively engaged in any other investment-related businesses or occupations.
- B. The supervised person is not actively engaged in any non-investment-related business or occupation for compensation.

Item 5 Additional Compensation

None.

Item 6 Supervision

The Registrant provides investment advisory and supervisory services in accordance with the Registrant's policies and procedures manual. The primary purpose of the Registrant's Rule 206(4)-7 policies and procedures is to comply with the supervision requirements of Section 203(e)(6) of the Investment Advisors Act ("Act"). The Registrant's Chief Compliance Officer, Jessica Cafferata, is primarily responsible for the implementation of the Registrant's policies and procedures and overseeing the activities of the Registrant's supervised persons. Should an employee or investment adviser representative of the Registrant have any questions regarding the applicability/relevance of the *Act*, the Rules thereunder, any section thereof, or any section of the policies and procedures, he/she should address those questions with the Chief Compliance Officer. Should a client have any questions regarding the Registrant's supervision or compliance practices, please contact Jessica Cafferata at (972) 934-2590.

Item 1 Cover Page

A.

Jennifer B. Smith

Frontier Investment Management Company

Brochure Supplement
Dated January 25, 2018

Contact: Jessica Cafferata, Chief Compliance Officer
8401 N. Central Expwy, Suite 300
Dallas, Texas 75225

B.

This Brochure Supplement provides information about Jennifer B. Smith that supplements the Frontier Investment Management Company Brochure; you should have received a copy of that Brochure. Please contact Jessica Cafferata, Chief Compliance Officer, if you did *not* receive Frontier Investment Management Company's Brochure or if you have any questions about the contents of this supplement.

Additional information about Jennifer B. Smith is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2 Education Background and Business Experience

Jennifer B. Smith was born in 1982. Ms. Smith attended the University of Texas, Austin from 2000-2001 and the University of North Texas from 2001-2005. Ms. Smith has been employed with Frontier Investment Management Company since October 2016 as a Director. From July 2015 through October 2016, Ms. Smith was a Managing Director with OPEX Capital Management, LLC. From February 2014 through July 2015, Ms. Smith was a Director with Frontier Investment Management Company. From August 2007 through February 2014, Ms. Smith was a Managing Director with Fidelity Investments.

Item 3 Disciplinary Information

None.

Item 4 Other Business Activities

- A. The supervised person is not actively engaged in any other investment-related businesses or occupations.
- B. The supervised person is not actively engaged in any non-investment-related business or occupation for compensation.

Item 5 Additional Compensation

None.

Item 6 Supervision

The Registrant provides investment advisory and supervisory services in accordance with the Registrant's policies and procedures manual. The primary purpose of the Registrant's Rule 206(4)-7 policies and procedures is to comply with the supervision requirements of Section 203(e)(6) of the Investment Advisors Act ("*Act*"). The Registrant's Chief Compliance Officer, Jessica Cafferata, is primarily responsible for the implementation of the Registrant's policies and procedures and overseeing the activities of the Registrant's supervised persons. Should an employee or investment adviser representative of the Registrant have any questions regarding the applicability/relevance of the *Act*, the Rules thereunder, any section thereof, or any section of the policies and procedures, he/she should address those questions with the Chief Compliance Officer. Should a client have any questions regarding the Registrant's supervision or compliance practices, please contact Jessica Cafferata at (972) 934-2590.

Item 1 Cover Page

A.

Michael D. Hirsbrunner

Frontier Investment Management Company

Brochure Supplement
Dated January 25, 2018

Contact: Jessica Cafferata, Chief Compliance Officer
8401 N. Central Expwy, Suite 300
Dallas, Texas 75225

B.

This Brochure Supplement provides information about Michael Hirsbrunner that supplements the Frontier Investment Management Company Brochure; you should have received a copy of that Brochure. Please contact Jessica Cafferata, Chief Compliance Officer, if you did *not* receive Frontier Investment Management Company's Brochure or if you have any questions about the contents of this supplement.

Additional information about Michael Hirsbrunner is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2 Education Background and Business Experience

Michael Hirsbrunner was born in 1975. Mr. Hirsbrunner graduated from the University of Texas in 1998 with a Bachelor of Science degree in Mechanical Engineering. Mr. Hirsbrunner has been employed as the Director of Operations with Frontier Investment Management Company since September 2011.

Mr. Hirsbrunner has been a CFA® Charter Holder since 2016. CFA® designates an international professional certificate that is offered by the CFA Institute.

The Chartered Financial Analyst (CFA) charter is a globally respected, graduate-level investment credential established in 1962 and awarded by CFA Institute - the largest global association of investment professionals.

There are currently more than 107,000 CFA charter holders working in 135 countries. To earn the CFA charter, candidates must: (1) pass three sequential, six-hour examinations; (2) have at least four years of qualified professional investment experience; (3) join CFA Institute as members; and (4) commit to abide by, and annually reaffirm, their adherence to the CFA Institute Code of Ethics and Standards of Professional Conduct.

High Ethical Standards

The CFA Institute Code of Ethics and Standards of Professional Conduct, enforced through an active professional conduct program, require CFA charter holders to:

- Place their clients' interests ahead of their own
- Maintain independence and objectivity
- Act with integrity
- Maintain and improve their professional competence
- Disclose conflicts of interest and legal matters

Global Recognition

Passing the three CFA exams is a difficult feat that requires extensive study (successful candidates report spending an average of 300 hours of study per level). Earning the CFA charter demonstrates mastery of many of the advanced skills needed for investment analysis and decision making in today's quickly evolving global financial industry. Thus, employers and clients are increasingly seeking CFA charter holders—often making the charter a prerequisite for employment. Additionally, regulatory bodies in 23 countries/territories recognize the CFA charter as a proxy for meeting certain licensing requirements, and more than 125 colleges and universities around the world have incorporated most the CFA Program curriculum into their own finance courses.

Comprehensive and Current Knowledge

The CFA Program curriculum provides a comprehensive framework of knowledge for investment decision making and is firmly grounded in the knowledge and skills used every day in the investment profession. The three levels of the CFA Program test a proficiency with a wide range of fundamental and advanced investment topics, including ethical and professional standards, fixed-income and equity analysis, alternative and derivative investments, economics, financial reporting standards, portfolio management, and wealth planning.

The CFA Program curriculum is updated every year by experts from around the world to ensure that candidates learn the most relevant and practical new tools, ideas, and investment and wealth management skills to reflect the dynamic and complex nature of the profession.

Item 3 Disciplinary Information

None.

Item 4 Other Business Activities

- A. The supervised person is not actively engaged in any other investment-related businesses or occupations.
- B. The supervised person is not actively engaged in any non-investment-related business or occupation for compensation.

Item 5 Additional Compensation

None.

Item 6 Supervision

The Registrant provides investment advisory and supervisory services in accordance with the Registrant's policies and procedures manual. The primary purpose of the Registrant's Rule 206(4)-7 policies and procedures is to comply with the supervision requirements of Section 203(e)(6) of the Investment Advisors Act ("*Act*"). The Registrant's Chief Compliance Officer, Jessica Cafferata, is primarily responsible for the implementation of the Registrant's policies and procedures and overseeing the activities of the Registrant's supervised persons. Should an employee or investment adviser representative of the Registrant have any questions regarding the applicability/relevance of the *Act*, the Rules thereunder, any section thereof, or any section of the policies and procedures, he/she should address those questions with the Chief Compliance Officer. Should a client have any questions regarding the Registrant's supervision or compliance practices, please contact Jessica Cafferata at (972) 934-2590.

Item 1 Cover Page

A.

Kenneth C. Petrashek

Frontier Investment Management Company

Brochure Supplement

Dated January 25, 2018

Contact: Jessica Cafferata, Chief Compliance Officer
8401 N. Central Expwy, Suite 300
Dallas, Texas 75225

B.

This Brochure Supplement provides information about Kenneth C. Petrashek that supplements the Frontier Investment Management Company Brochure; you should have received a copy of that Brochure. Please contact Jessica Cafferata, Chief Compliance Officer, if you did *not* receive Frontier Investment Management Company's Brochure or if you have any questions about the contents of this supplement.

Additional information about Kenneth C. Petrashek is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2 Education Background and Business Experience

Kenneth C. Petrashek was born in 1975. Mr. Petrashek graduated from Mid-American Christian University in 2011, with a Bachelor of Science degree in Public Administration & Ethics and from Oklahoma State University in 2015 with a Master of Science degree in Family Financial Planning. Mr. Petrashek has been a Wealth Advisor of Frontier Investment Management Company since March 2017. From August 2015 through February 2017, Mr. Petrashek was a Wealth Management Advisor of TIAA. From August 2014 through August 2015, Mr. Petrashek was a Wealth Advisor with USAA Financial Advisors, Inc and from February 2012 through August 2014, Mr. Petrashek was a Financial Advisor with LPL Financial.

Item 3 Disciplinary Information

None.

Item 4 Other Business Activities

- A. The supervised person is not actively engaged in any other investment-related businesses or occupations.
- B. **Licensed Insurance Agent.** Mr. Petrashek, in his individual capacity, is a licensed insurance agent, and may recommend the purchase of certain insurance-related products on a commission basis. Clients can engage Mr. Petrashek to purchase insurance products on a commission basis. **Conflict of Interest:** The recommendation by Mr. Petrashek that a client purchase an insurance commission product presents a ***conflict of interest***, as the receipt of commissions may provide an incentive to recommend insurance products based on commissions to be received, rather than on a particular client's need. No client is under any obligation to purchase any insurance commission products from Mr. Petrashek. Clients are reminded that they may purchase insurance products recommended by Mr. Petrashek through other, non-affiliated insurance agents. **The Registrant's Chief Compliance Officer, Jessica Cafferata, remains available to address any questions that a client or prospective client may have regarding the above conflict of interest.**

Item 5 Additional Compensation

None.

Item 6 Supervision

The Registrant provides investment advisory and supervisory services in accordance with the Registrant's policies and procedures manual. The primary purpose of the Registrant's Rule 206(4)-7 policies and procedures is to comply with the supervision requirements of Section 203(e)(6) of the Investment Advisors Act ("Act"). The Registrant's Chief Compliance Officer, Jessica Cafferata, is primarily responsible for the implementation of the Registrant's policies and procedures and overseeing the activities of the Registrant's supervised persons. Should an employee or investment adviser representative of the Registrant have any questions regarding the applicability/relevance of the Act, the Rules thereunder, any section thereof, or any section of the policies and procedures, he/she should address those questions with the Chief Compliance Officer. Should a client have any questions regarding the Registrant's supervision or compliance practices, please contact Jessica Cafferata at (972) 934-2590.

Item 1 Cover Page

A.

Guy R. Wayman

Frontier Investment Management Company

Brochure Supplement
Dated January 25, 2018

Contact: Jessica Cafferata, Chief Compliance Officer
8401 N. Central Expwy, Suite 300
Dallas, Texas 75225

B.

This Brochure Supplement provides information about Guy R. Wayman that supplements the Frontier Investment Management Company Brochure; you should have received a copy of that Brochure. Please contact Jessica Cafferata, Chief Compliance Officer, if you did *not* receive Frontier Investment Management Company's Brochure or if you have any questions about the contents of this supplement.

Additional information about Guy R. Wayman is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2 Education Background and Business Experience

Guy R. Wayman was born in 1974. Mr. Wayman graduated from Metropolitan State University of Denver in 2001, with a Bachelor of Arts degree in Communications. Mr. Wayman has been a Director of Frontier Investment Management Company since March 2017. From January 2016 through January 2017, Mr. Wayman was a Wealth Advisor of Steele Capital Management. From June 2012 through January 2016, Mr. Wayman was an Investment Consultant of TD Ameritrade and from October 2009 through June 2012, he was a Resolution Manager with Charles Schwab.

Mr. Wayman has held the designation of Accredited Investment Fiduciary® (AIF®) since June 2016. The AIF Designation certifies that the recipient has specialized knowledge of fiduciary standards of care and their application to the investment management process. To receive the AIF Designation, the individual must meet prerequisite criteria based on a combination of education, relevant industry experience, and/or ongoing professional development, complete a training program, successfully pass a comprehensive, closed-book final examination under the supervision of a proctor and agree to abide by the Code of Ethics and Conduct Standards. In order to maintain the AIF Designation, the individual must annually attest to the Code of Ethics and Conduct Standards, and accrue and report a minimum of six hours of continuing education. The Designation is administered by the Center for Fiduciary Studies, the standards-setting body of fi360.

Item 3 Disciplinary Information

None.

Item 4 Other Business Activities

- A. The supervised person is not actively engaged in any other investment-related businesses or occupations.
- B. The supervised person is not actively engaged in any non-investment-related business or occupation for compensation.

Item 5 Additional Compensation

None.

Item 6 Supervision

The Registrant provides investment advisory and supervisory services in accordance with the Registrant's policies and procedures manual. The primary purpose of the Registrant's Rule 206(4)-7 policies and procedures is to comply with the supervision requirements of Section 203(e)(6) of the Investment Advisors Act ("Act"). The Registrant's Chief Compliance Officer, Jessica Cafferata, is primarily responsible for the implementation of the Registrant's policies and procedures and overseeing the activities of the Registrant's supervised persons. Should an employee or investment adviser representative of the Registrant have any questions regarding the applicability/relevance of the Act, the Rules thereunder, any section thereof, or any section of the policies and procedures, he/she should address those questions with the Chief Compliance Officer. Should a client have any questions regarding the Registrant's supervision or compliance practices, please contact Jessica Cafferata at (972) 934-2590.

Item 1 Cover Page

A.

David P. Catron

Frontier Investment Management Company

Brochure Supplement
Dated January 25, 2018

Contact: Jessica Cafferata, Chief Compliance Officer
8401 N. Central Expwy, Suite 300
Dallas, Texas 75225

B.

This Brochure Supplement provides information about David P. Catron that supplements the Frontier Investment Management Company Brochure; you should have received a copy of that Brochure. Please contact Jessica Cafferata, Chief Compliance Officer, if you did *not* receive Frontier Investment Management Company's Brochure or if you have any questions about the contents of this supplement.

Additional information about David P. Catron is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2 Education Background and Business Experience

David P. Catron was born in 1979. Mr. Catron graduated from California State University at Long Beach in 2009, with a Bachelor of Arts degree in Communication Studies and from Creighton University in 2016 with a Masters in Investment Management and Financial Analysis. Mr. Catron has been a Wealth Advisor of Frontier Investment Management Company since September 2017. From November 2009 through August 2017, Mr. Catron was a Wealth Advisor of USAA.

Mr. Catron has been a CFA® Charter Holder since 2017. CFA® designates an international professional certificate that is offered by the CFA Institute.

The Chartered Financial Analyst (CFA) charter is a globally respected, graduate-level investment credential established in 1962 and awarded by CFA Institute - the largest global association of investment professionals.

There are currently more than 107,000 CFA charter holders working in 135 countries. To earn the CFA charter, candidates must: (1) pass three sequential, six-hour examinations; (2) have at least four years of qualified professional investment experience; (3) join CFA Institute as members; and (4) commit to abide by, and annually reaffirm, their adherence to the CFA Institute Code of Ethics and Standards of Professional Conduct.

High Ethical Standards

The CFA Institute Code of Ethics and Standards of Professional Conduct, enforced through an active professional conduct program, require CFA charter holders to:

- Place their clients' interests ahead of their own
- Maintain independence and objectivity
- Act with integrity
- Maintain and improve their professional competence
- Disclose conflicts of interest and legal matters

Global Recognition

Passing the three CFA exams is a difficult feat that requires extensive study (successful candidates report spending an average of 300 hours of study per level). Earning the CFA charter demonstrates mastery of many of the advanced skills needed for investment analysis and decision making in today's quickly evolving global financial industry. Thus, employers and clients are increasingly seeking CFA charter holders—often making the charter a prerequisite for employment. Additionally, regulatory bodies in 23 countries/territories recognize the CFA charter as a proxy for meeting certain licensing requirements, and more than 125 colleges and universities around the world have incorporated most the CFA Program curriculum into their own finance courses.

Comprehensive and Current Knowledge

The CFA Program curriculum provides a comprehensive framework of knowledge for investment decision making and is firmly grounded in the knowledge and skills used every day in the investment profession. The three levels of the CFA Program test a proficiency with a wide range of fundamental and advanced investment topics, including ethical and professional standards, fixed-income and equity analysis, alternative and derivative investments, economics, financial reporting standards, portfolio management, and wealth planning.

The CFA Program curriculum is updated every year by experts from around the world to ensure that candidates learn the most relevant and practical new tools, ideas, and investment and wealth management skills to reflect the dynamic and complex nature of the profession.

Item 3 Disciplinary Information

None.

Item 4 Other Business Activities

- A. The supervised person is not actively engaged in any other investment-related businesses or occupations.
- B. **Licensed Insurance Agent.** Mr. Catron, in his individual capacity, is a licensed insurance agent, and may recommend the purchase of certain insurance-related products on a commission basis. Clients can engage Mr. Catron to purchase insurance products on a commission basis. **Conflict of Interest:** The recommendation by Mr. Catron that a client purchase an insurance commission product presents a ***conflict of interest***, as the receipt of commissions may provide an incentive to recommend insurance products based on commissions to be received, rather than on a particular client's need. No client is under any obligation to purchase any insurance commission products from Mr. Catron. Clients are reminded that they may purchase insurance products recommended by Mr. Catron through other, non-affiliated insurance agents. **The Registrant's Chief Compliance Officer, Jessica Cafferata, remains available to address any questions that a client or prospective client may have regarding the above conflict of interest.**

Item 5 Additional Compensation

None.

Item 6 Supervision

The Registrant provides investment advisory and supervisory services in accordance with the Registrant's policies and procedures manual. The primary purpose of the Registrant's Rule 206(4)-7 policies and procedures is to comply with the supervision requirements of Section 203(e)(6) of the Investment Advisors Act ("Act"). The Registrant's Chief Compliance Officer, Jessica Cafferata, is primarily responsible for the implementation of the Registrant's policies and procedures and overseeing the activities of the Registrant's supervised persons. Should an employee or investment adviser representative of the Registrant have any questions regarding the applicability/relevance of the Act, the Rules thereunder, any section thereof, or any section of the policies and procedures, he/she should address those questions with the Chief Compliance Officer. Should a client have any questions regarding the Registrant's supervision or compliance practices, please contact Jessica Cafferata at (972) 934-2590.

Item 1 Cover Page

A.

Erin M. Gavin

Frontier Investment Management Company

Brochure Supplement
Dated January 25, 2018

Contact: Jessica Cafferata, Chief Compliance Officer
8401 N. Central Expwy, Suite 300
Dallas, Texas 75225

B.

This Brochure Supplement provides information about Erin Gavin that supplements the Frontier Investment Management Company Brochure; you should have received a copy of that Brochure. Please contact Jessica Cafferata, Chief Compliance Officer, if you did *not* receive Frontier Investment Management Company's Brochure or if you have any questions about the contents of this supplement.

Additional information about Erin Gavin is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2 Education Background and Business Experience

Erin Gavin was born in 1981. Ms. Gavin graduated from the University of Illinois at Chicago in 2003, with a Bachelor of Arts degree and from Chicago Kent College of Law in 2006 with a JD degree. Ms. Gavin has been a Wealth Advisor of Frontier Investment Management Company since January 2018. From September 2014 through June 2016, Ms. Gavin was a Wealth Management Advisor of TIAA. From July 2012 through November 2013, Ms. Gavin was a Relationship Manager with Lenox Advisors Mass Mutual. From January 2010 through April 2012, Ms. Gavin was a Financial Representative with Northwestern Mutual.

The CERTIFIED FINANCIAL PLANNER™, CFP® and federally registered CFP (collectively, the "CFP® marks") are professional certification marks granted in the United States by Certified Financial Planner Board of Standards, Inc. ("CFP Board").

The CFP® certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP® certification. It is recognized in the United States and a number of other countries for its (1) high standard of professional education; (2) stringent code of conduct and standards of practice; and (3) ethical requirements that govern professional engagements with clients. Currently, more than 76,000 individuals have obtained CFP® certification in the United States.

To attain the right to use the CFP® marks, an individual must currently satisfactorily fulfill the following requirements:

- Education – Complete an advanced college-level course of study addressing the financial planning subject areas that CFP Board’s studies have determined as necessary for the competent and professional delivery of financial planning services, and attain a Bachelor’s Degree from a regionally accredited United States college or university (or its equivalent from a foreign university). CFP Board’s financial planning subject areas include insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning;
- Examination – Pass the comprehensive CFP® Certification Examination. The examination, administered in 6 hours, includes case studies and client scenarios designed to test one’s ability to correctly diagnose financial planning issues and apply one’s knowledge of financial planning to real world circumstances;
- Experience – Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year); and
- Ethics – Agree to be bound by CFP Board’s *Standards of Professional Conduct*, a set of documents outlining the ethical and practice standards for CFP® professionals.

Individuals who become certified must currently complete the following ongoing education and ethics requirements in order to maintain the right to continue to use the CFP® marks:

- Continuing Education – Complete 30 hours of continuing education hours every two years, including two hours on the *Code of Ethics* and other parts of the *Standards of Professional Conduct*, to maintain competence and keep up with developments in the financial planning field; and
- Ethics – Renew an agreement to be bound by the *Standards of Professional Conduct*. The *Standards* prominently require that CFP® professionals provide financial planning services at a fiduciary standard of care. This means CFP® professionals must provide financial planning services in the best interests of their clients.

CFP® professionals who fail to comply with the above standards and requirements may be subject to CFP Board's enforcement process, which could result in suspension or permanent revocation of their CFP® certification.

Item 3 Disciplinary Information

None.

Item 4 Other Business Activities

- A. The supervised person is not actively engaged in any other investment-related businesses or occupations.
- B. **Licensed Insurance Agent.** Ms. Gavin, in her individual capacity, is a licensed insurance agent, and may recommend the purchase of certain insurance-related products on a commission basis. Clients can engage Ms. Gavin to purchase insurance products on a commission basis. **Conflict of Interest:** The recommendation by Ms. Gavin that a client purchase an insurance commission product presents a ***conflict of interest***, as the receipt of commissions may provide an incentive to recommend insurance products based on commissions to be received, rather than on a particular client's need. No client is under any obligation to purchase any insurance commission products from Ms. Gavin. Clients are reminded that they may purchase insurance products recommended by Ms. Gavin through other, non-affiliated insurance agents. **The Registrant's Chief Compliance Officer, Jessica Cafferata, remains available to address any questions that a client or prospective client may have regarding the above conflict of interest.**

Item 5 Additional Compensation

Ms. Gavin's annual compensation is based, in part, on the amount of assets under management that Ms. Gavin introduces to the Registrant. Accordingly, Ms. Gavin has a conflict of interest for recommending the Registrant to clients for investment advisory services, as the recommendation could be made on the basis of compensation to be received, rather than on a client or prospective client's best interests.

Item 6 Supervision

The Registrant provides investment advisory and supervisory services in accordance with the Registrant's policies and procedures manual. The primary purpose of the Registrant's Rule 206(4)-7 policies and procedures is to comply with the supervision requirements of Section 203(e)(6) of the Investment Advisers Act ("Act"). The Registrant's Chief Compliance Officer, Jessica Cafferata, is primarily responsible for the implementation of the Registrant's policies and procedures and overseeing the activities of the Registrant's supervised persons. Should an employee, independent contractor, investment adviser representative, or solicitor of the Registrant have any questions regarding the applicability/relevance of the Act, the Rules

thereunder, any section thereof, or any section of the policies and procedures, he/she should address those questions with the Chief Compliance Officer. Should a client have any questions regarding the Registrant's supervision or compliance practices, please contact Jessica Cafferata at (972) 934-2590.