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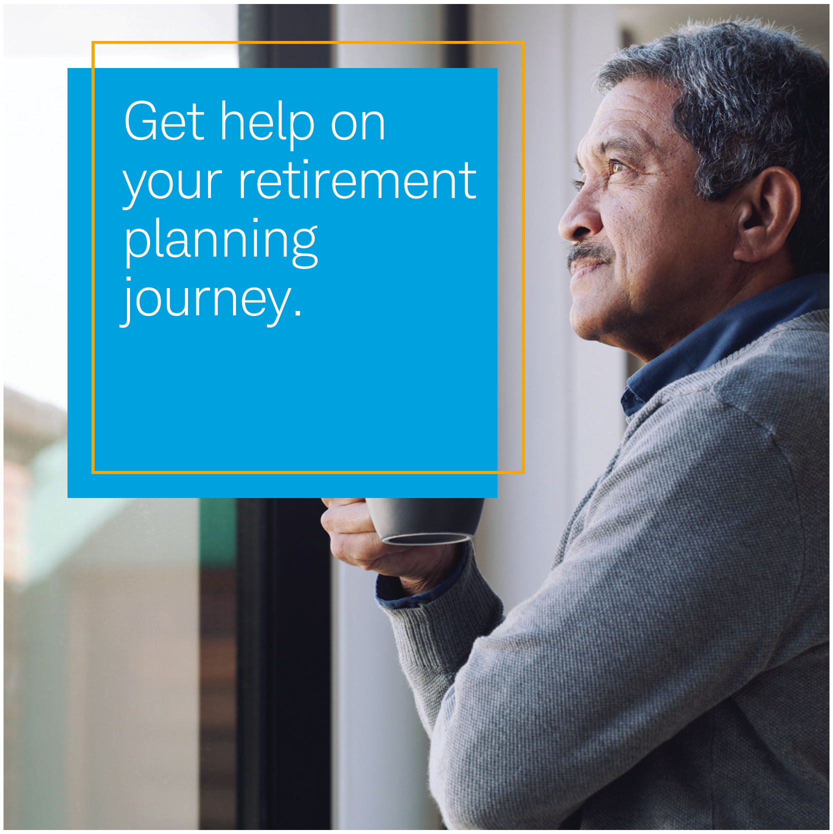

FRONTIER AIRLINES

What's your retirement goal? Are your current investments on track to meet it? Are you considering making changes? If you answered "I don't know" to any of these questions, you can get help finding the answers.

Through the Frontier Airlines, Inc. 401(k) Retirement Plan, you have the option to have your retirement plan account professionally managed for a fee. In a few simple steps, you can go from "I don't know" to "I've got this!"

This service will:

- Calculate a retirement income goal and savings rate for you, based on the information you provide.
- Select investments for your retirement plan account from the retirement plan's available investment options.
- Review your retirement plan account every 90 days and make automatic adjustments to your investments as your needs change and you get closer to retirement.
- Provide a spending plan if you're age 50 or older to help you make the most of your money in retirement.

Prefer to manage your retirement plan account yourself? You can still get a personalized recommendation without signing up for the service.

The managed account service is provided by Morningstar Investment Management LLC, an independent registered investment adviser.*

For more information, call Participant Services at **1-800-724-7526**.

Let's do this.

Enroll today to see how different the journey looks with a little help at your side. Getting started is easy! Log in to your retirement plan account at **workplace.schwab.com** and select the **Advice** tab.

Own your tomorrow®

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Schwab Retirement Plan Services, Inc., provides recordkeeping and related services with respect to retirement plans and has provided this communication to you as part of the recordkeeping services it provides to the Plan.

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