

YOUR RETIREMENT  
TAKES FLIGHT



FRONTIER AIRLINES, INC. 401(k) RETIREMENT PLAN

**FRONTIER**  
AIRLINES



## WHEN IS THE BEST TIME TO SAVE FOR RETIREMENT? RIGHT NOW.

Frontier Airlines, Inc. encourages you to invest in yourself and your future by participating in the Frontier Airlines, Inc. 401(k) Retirement Plan (the “Plan”).

In order to help prepare for financial needs in your retirement years, it is important to take action now. The fact is, our lives go by quickly, and before you know it, you will be facing retirement. So start making the most of the Plan today.

Our retirement plan service provider, Schwab Retirement Plan Services, will provide access to tools and resources to help you make important choices about your retirement needs, contribution rates, and investments. To speak with a Schwab Retirement Plan Services Participant Services Representative, call **800-724-7526**, Monday through Friday, from 7:00 a.m. to 9:00 p.m. CT, or log in to your account at [workplace.schwab.com/F9Pilot](https://workplace.schwab.com/F9Pilot).

Take this opportunity to save for your retirement by participating in the Plan. It may be one of the best things you do to help you build your retirement savings and work toward your retirement savings goals.

You are eligible to participate in the Plan if you are at least 18 years of age. Once you meet the Plan’s eligibility requirements, you can enroll immediately.

THERE IS NO TIME TO LOSE.  
**RETIREMENT MAY SEEM FAR OFF, BUT IT'S GETTING CLOSER ALL THE TIME.**

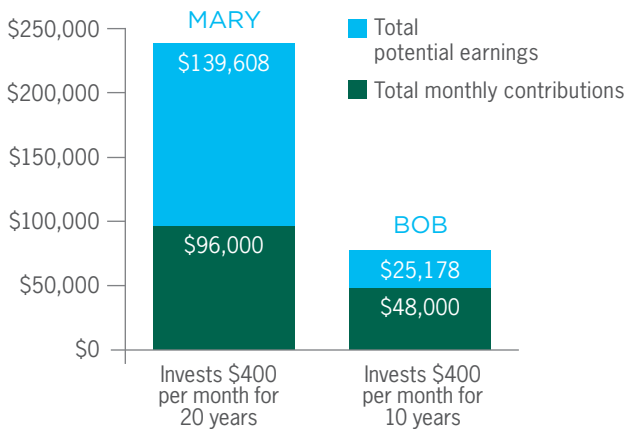
Many of us will have three sources of retirement funding: Social Security, personal savings, and our retirement savings plans. Social Security may not provide enough income during your retirement years, so it is important to determine other ways to save for retirement.

You will always have competing needs, but no matter what else is going on in your financial life, it's important to prioritize your retirement savings goals.

**THE VALUE OF STARTING EARLY**

HOW TWO PEOPLE COMPARE:

Bob and Mary are both saving \$400 every month. Mary starts at age 25, while Bob isn't able to start until age 35. By age 45, Mary may have accumulated three times more than Bob, while contributing only twice as much.



Hypothetical examples are for illustrative purposes only and are not intended to represent the past or future performance of any specific investment. Investing involves risk, including loss of principal. The balances shown represent the amount contributed and the earnings compounded annually. The examples assume a hypothetical average rate of return of 6%, reinvestment of dividends and capital gains, and no current taxes paid on earnings in a retirement plan account. Schwab Retirement Plan Services, Inc. does not provide tax or legal advice.

Through the power of potential compounded investment earnings, your contributions and any earnings are reinvested and may continue to grow over time. The longer you invest, the more you may earn through compounding.

**START SAVING IN THE PLAN IN JUST THREE STEPS.**

**STEP 1:  
 DECIDE HOW MUCH TO CONTRIBUTE ..... 2-3**

Your decision should be based on multiple factors, including your age, your compensation, and the amount of income you may need when you retire. Use the Paycheck Calculator at [workplace.schwab.com/F9Pilot](http://workplace.schwab.com/F9Pilot) to see how your contribution rate may affect your paycheck.

**STEP 2:  
 DECIDE WHICH INVESTMENTS ARE SUITED FOR YOU ..... 4-8**

Choose the investments that may help you work toward your long-term retirement savings goals.

**STEP 3:  
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## STEP 1:

### START CONTRIBUTING

# DECIDE HOW MUCH TO CONTRIBUTE

## NEED HELP?

The Plan offers you access to third-party personalized advice.<sup>1</sup>

Read more about this service on page 4.

## YOUR CONTRIBUTIONS

### PRE-TAX

You may contribute up to 90% of your eligible compensation before taxes each pay period. The Internal Revenue Service (IRS) limits the amount you may contribute in a given year. The limit is set annually, and can be found at [workplace.schwab.com/F9Pilot](https://workplace.schwab.com/F9Pilot).

### ROTH 401(k)

Your Plan allows you to make Roth 401(k) contributions. Your contribution will be withheld on an after-tax basis. Withdrawals of your contributions and any earnings will not be subject to taxes, provided that any distribution from this account occurs at least five years following the year you make your first Roth 401(k) contribution to the Plan and you have reached age 59½ or become disabled. As a reminder, your combined pre-tax and Roth 401(k) contributions cannot exceed Plan contribution limits or the annual IRS limit.

### CATCH-UP

If you will be age 50 or older by the end of the calendar year, you may make additional catch-up contributions, up to the annual IRS limit.

### CHANGES

You may change your contribution rate at any time. Changes will be made as soon as administratively feasible.

### ROLLOVERS

If you have assets in a qualified retirement plan with a previous employer, there may be several options available to help you manage an additional retirement account. For more information, call Participant Services at **800-724-7526**. Representatives are available to assist you Monday through Friday, from 7:00 a.m. to 9:00 p.m. CT, or online at [workplace.schwab.com/F9Pilot](https://workplace.schwab.com/F9Pilot).



## EMPLOYER NON-ELECTIVE CONTRIBUTIONS\*

The company wants to help you save for your retirement and will make a contribution to your Plan account equal to 15% of your eligible compensation. This contribution is made regardless of your selected deferral percentage to the Plan.

\*Your employer may have a maximum match rate as well as other restrictions. Employer contributions are paid on a pre-tax basis and may be taxable at withdrawal.

FIND RESOURCES AND ONLINE TOOLS TO HELP YOU EXPLORE DIFFERENT SAVINGS APPROACHES. GO TO THE LEARNING CENTER AT [WORKPLACE.SCHWAB.COM/F9PILOT](https://workplace.schwab.com/f9pilot).

## LOANS

The Plan is designed for long-term savings; however, you may borrow from your account in the form of a loan.

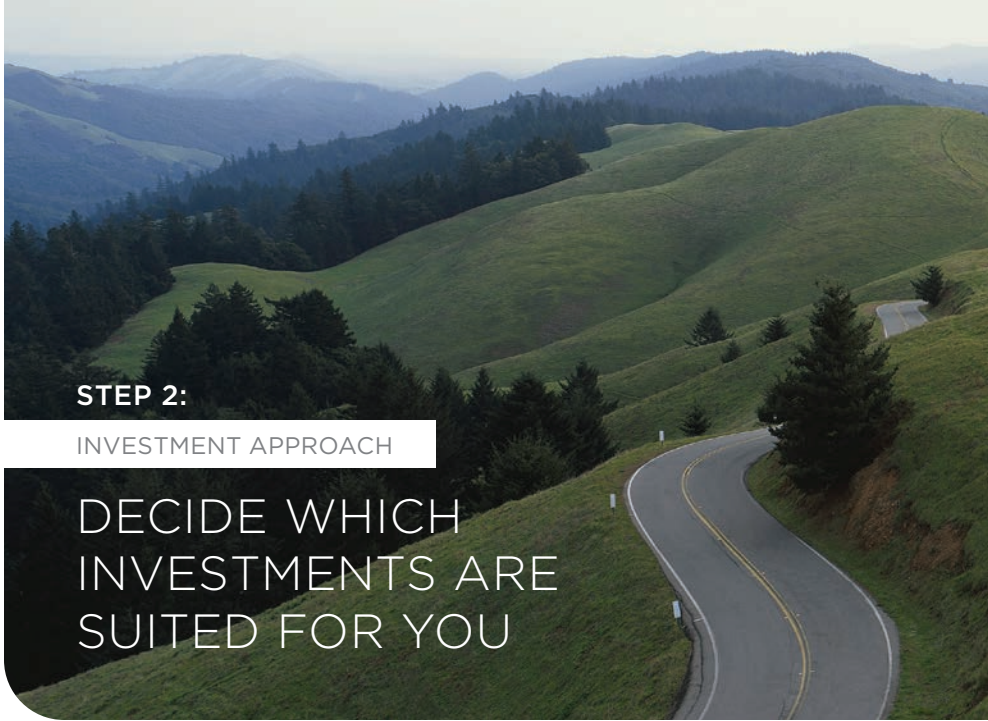
The loan amount for which you are eligible is based on the vested balance in your Plan account and other possible factors. Your Plan account balance will be reduced by the amount of your loan. The following is a brief summary of the loan provisions:

- The minimum loan amount is \$1,000.
- The maximum is \$50,000 or 50% of your vested balance, whichever is less.
- There is a one-time loan origination fee of \$75 for each new loan.
- The interest rate for the loan will be the Prime rate at the time you take out the loan, plus 1%.
- Principal and interest payments are credited to your Plan account and invested in the same manner as your regular contributions.
- Only two outstanding loans are allowed at a time.
- The maximum term for a general loan is 5 years and for a residential loan is 30 years.

## WITHDRAWALS

Withdrawals are restricted by the IRS. You may withdraw money if you experience a qualified hardship, when you retire, or when you terminate employment. Always consult your tax advisor concerning the potential tax implication of any withdrawal.

For more information about loans and other withdrawal options, call Participant Services at **800-724-7526**. Representatives are available to assist you Monday through Friday, from 7:00 a.m. to 9:00 p.m. CT.



## STEP 2:

### INVESTMENT APPROACH

# DECIDE WHICH INVESTMENTS ARE SUITED FOR YOU

The Plan allows you to **CHOOSE YOUR OWN APPROACH** when selecting investments. Some people prefer assistance in selecting their investments. Others prefer to actively select and manage their investments on their own.

## THE POWER OF PERSONALIZATION

Personal information, such as your salary, Plan account balance, savings rate, estimated Social Security benefits, and other sources of income, creates a more holistic view of you, your retirement income goals, and your investment style.

To build on this holistic view, the Plan includes the option to have your Plan account professionally managed for a fee.

This service will:

- Calculate a retirement income goal and savings rate for you.
- Select the investments for your Plan account from the Plan's available investment options.
- Review your Plan account every 90 days and make adjustments to your investments as your needs change.
- 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 Plan account yourself? You can still get a personalized recommendation without signing up for the managed account service.

The managed account service is provided by Morningstar Investment Management LLC, an independent registered investment adviser.<sup>1</sup>

It's easy to get started. Log in to your account at **[workplace.schwab.com/F9Pilot](https://workplace.schwab.com/F9Pilot)** to access the self-serve advice tool.



## TARGET DATE RETIREMENT FUNDS

If you lack the time to actively manage your Plan investments, one of the BlackRock LifePath Index funds may be suited for you. Each fund is professionally managed and automatically adjusts over time to help handle changing risk and return objectives. Keep in mind that, as with all investments, there's no guarantee that target date funds will achieve the returns or provide the income necessary to last through retirement.

If you are enrolled in the Plan and do not make your own investment elections, your future contributions will be invested automatically in the target date retirement fund that aligns most closely with the year you will be turning age 65, as determined by the Plan.

## HOW DOES IT WORK?

- When you enroll, select the fund that best matches your expected retirement date and other financial factors important to you.
- These target date retirement funds aim to provide investors with an optimal level of return and risk, based solely on the target date. Over time, fund managers adjust the allocation among asset classes to more conservative mixes as the target date of the fund approaches.
- You should review your investment selection at least annually or after you experience a major life event (e.g., marriage, birth of a child, or divorce) to help ensure your approach will help you stay aligned with your retirement savings goals.

Fund	Year of Birth
BlackRock LifePath Index Retire K	1957 or before
<a href="#">BlackRock LifePath Index 2025 K</a>	<a href="#">1958–1962</a>
BlackRock LifePath Index 2030 K	1963–1967
<a href="#">BlackRock LifePath Index 2035 K</a>	<a href="#">1968–1972</a>
BlackRock LifePath Index 2040 K	1973–1977
<a href="#">BlackRock LifePath Index 2045 K</a>	<a href="#">1978–1982</a>
BlackRock LifePath Index 2050 K	1983–1987
<a href="#">BlackRock LifePath Index 2055 K</a>	<a href="#">1988–1992</a>
BlackRock LifePath Index 2060 K	1993 or later

## STEP 2:

### INVESTMENT APPROACH

## DECIDE WHICH INVESTMENTS ARE SUITED FOR YOU

### PLAN-SELECTED FUNDS

If you enjoy researching and choosing among investments and have the time to manage your investments at least once a year, choosing from the Plan-selected funds may be suited for you.

Plan-selected funds are an array of investments chosen by your employer to give you a diverse range of investment choices.

#### HOW DOES IT WORK?

- Conduct research as needed to help you analyze your risk tolerance and choose among the Plan's funds.
- Decide what percentage of your contribution should go to your selected funds. To help you determine your profile and then match it to an investment strategy, complete the Investor Profile Questionnaire at [workplace.schwab.com/F9Pilot](https://workplace.schwab.com/F9Pilot).

You may change your investment elections for future contributions at any time, subject to prospectus requirements. For prospectus information, log in to your account at [workplace.schwab.com/F9Pilot](https://workplace.schwab.com/F9Pilot) or call Participant Services at **800-724-7526**, Monday through Friday, from 7:00 a.m. to 9:00 p.m. CT.

The Plan allows you to **CHOOSE YOUR OWN APPROACH** when selecting investments. Some people prefer assistance in selecting their investments. Others prefer to actively select and manage their investments on their own.





## STEP 2:

### INVESTMENT APPROACH

## DECIDE WHICH INVESTMENTS ARE SUITED FOR YOU

The Plan allows you to **CHOOSE YOUR OWN APPROACH** when selecting investments. Some people prefer assistance in selecting their investments. Others prefer to actively select and manage their investments on their own.

### Schwab Personal Choice Retirement Account<sup>®2</sup>

A Schwab Personal Choice Retirement Account (PCRA) is designed for the experienced investor with the time and interest to conduct his or her own research. A PCRA is a brokerage account you manage yourself that provides access to investments not otherwise available in the Plan. To choose this investment strategy, you must first enroll in the Plan and then complete a PCRA application at [workplace.schwab.com/F9Pilot](https://workplace.schwab.com/F9Pilot) under the **Manage Account** tab.

How does it work?

- Once your PCRA is approved and opened, you may transfer any portion of your funds from existing Plan investments into your PCRA.
- Take advantage of the many online tools, resources, and information to help you search and analyze investment opportunities.
- You can place trade orders in your PCRA online through **Schwab.com** or by calling a Schwab PCRA Representative at **888-393-7272**.

**Please note:** Schwab Retirement Plan Services is restricted from providing advice on a PCRA. Some PCRA investments may have initial and subsequent investment minimums. There may be other fees associated with trading.

For more information, contact a PCRA Representative at **888-393-7272** (888-393-PCRA), Monday through Friday, from 8:00 a.m. to 6:30 p.m. CT, or log in to your account at [workplace.schwab.com/F9Pilot](https://workplace.schwab.com/F9Pilot).



## STEP 3:

### GET STARTED

# REGISTER AND ENROLL

## REGISTER AND ENROLL AT

## [WORKPLACE.SCHWAB.COM/F9PILOT](https://workplace.schwab.com/F9Pilot)

Please use the **Register Now** link to establish your login ID and password. Once you have successfully created your login credentials, you will be able to log in to [workplace.schwab.com/F9Pilot](https://workplace.schwab.com/F9Pilot) or the Schwab Workplace Retirement App<sup>3</sup> and follow the prompts to enroll.

Or call Participant Services at **800-724-7526**. Representatives are available to assist you Monday through Friday, from 7:00 a.m. to 9:00 p.m. CT.

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## DON'T FORGET TO CHOOSE A BENEFICIARY

Naming a beneficiary for your Plan account helps ensure that, in the event of your death, your vested account balance will be paid according to your wishes.

To designate your beneficiary:

- Log in to your account at [workplace.schwab.com/F9Pilot](https://workplace.schwab.com/F9Pilot).
- Select **My Profile**.
- Select **Beneficiaries**.
- Select **Add**.

Or call Participant Services at **800-724-7526**. Representatives are available to assist you Monday through Friday, from 7:00 a.m. to 9:00 p.m. CT.

# ACCESSING AND MANAGING YOUR ACCOUNT

## WEB

You can manage your Plan account online at [workplace.schwab.com/F9Pilot](https://workplace.schwab.com/F9Pilot). To view your Plan account statement and transaction notifications, go to the **My Account** tab.

If you prefer to do away with paper altogether, you can sign up to receive your Plan statements and transaction notifications via email. Go to **My Profile > Communication Preferences** to make your elections.

## PHONE

Contact Participant Services at **800-724-7526**. Representatives are available to assist you Monday through Friday, from 7:00 a.m. to 9:00 p.m. CT.

## SCHWAB WORKPLACE RETIREMENT APP

Get on-the-go access with the Schwab Workplace Retirement App. You can check your Plan account balance, view year-to-date performance, view your contribution rate, and more. Download the app at [workplace.schwab.com/mobile](https://workplace.schwab.com/mobile).

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### ACCOUNT STATEMENT

You will receive a Plan account statement each quarter. Your statement will summarize recent activity in your account, including account transactions and history, ending share balance, and vesting information. If your account is paperless you will receive email notifications when paperless statements and documents are available. To change these settings, simply log in to your account at [workplace.schwab.com](https://workplace.schwab.com), go to **MyProfile**, and adjust the settings in Communications Preferences.

### ACCOUNT SECURITY

Be sure to keep your financial information confidential. Do not share identifying data, including your Plan account login ID and password, and keep this information in a secure location. Avoid using the same password for multiple accounts, and change your password at least every six months. SchwabSafe® is available on the participant website at **My Profile > Account Security**.

FIND RESOURCES AND ONLINE TOOLS TO HELP YOU EXPLORE DIFFERENT SAVINGS APPROACHES. GO TO THE LEARNING CENTER AT [WORKPLACE.SCHWAB.COM/F9PILOT](https://workplace.schwab.com/f9pilot).

## NEED MORE INFORMATION?

REFER TO YOUR **COLLECTIVE BARGAINING AGREEMENT** OR REVIEW THE PLAN DOCUMENT LOCATED IN THE **BENEFIT ENROLLMENT SYSTEM** UNDER THE **MAIN MENU**.

CALL PARTICIPANT SERVICES  
AT **800-724-7526**.  
VISIT **WORKPLACE.SCHWAB.COM/F9PILOT**.

## FINANCIAL GUIDANCE BEYOND THE PLAN

Thanks to our ongoing relationship with Charles Schwab, you can get financial guidance and planning support beyond the Plan from The Schwab Financial Concierge™<sup>4,5</sup> team with no hidden costs.

Think of Schwab Financial Concierge as the first stop for your personal finance needs. If you have a question, want guidance on the next step to take, or are looking to map out your financial goals, the Schwab Financial Concierge team is here to help.

Scan the QR code with your smartphone to schedule an appointment, or call **877-566-2027** between 7:00 a.m. and 9 p.m. CT to chat with a Schwab financial professional. Learn more at **[schwab.com/financialconcierge](https://schwab.com/financialconcierge)**.



This information provided here is for general informational purposes only, and is not intended to be a substitute for specific individualized tax, legal, or investment planning advice. Where specific advice is necessary or appropriate, you should consult with a qualified tax advisor, CPA, Financial Planner or Investment Manager.

<sup>1</sup> At the direction of the Plan Sponsor or Plan Administrator, Participants may have access to advice services that can provide Participants with a retirement savings and investment strategy for their Plan account, furnished by Morningstar Investment Management LLC, an independent registered investment adviser and subsidiary of Morningstar, Inc. Recommendations are formulated and provided by Morningstar Investment Management through Morningstar® Retirement Manager<sup>SM</sup>, an advice (non-discretionary investment advice) and managed accounts (discretionary investment advice and asset management) program which is intended for citizens or legal residents of the United States and its territories, and can be accessed through [workplace.schwab.com](http://workplace.schwab.com). Morningstar Investment Management will select investment options appropriate for each Participant's strategy from the investment options available under the Plan as selected by the Plan Sponsor, Plan Administrator or other Plan fiduciary. Morningstar Investment Management is not affiliated with or an agent of Schwab Retirement Plan Services, Inc. (SRPS); Charles Schwab & Co., Inc. (CS&Co.), a federally registered investment advisor; or their affiliates. Neither SRPS, CS&Co., nor their affiliates supervise, make recommendations with respect to, or take responsibility for monitoring the advice services provided to the Participants by Morningstar Investment Management. Advice Consultants are registered representatives of CS&Co., not employees of Morningstar Investment Management, who may facilitate Participant access to Morningstar Retirement Manager, but do not provide investment advice or recommendations regarding the Morningstar Investment Management services. The term "personalized advice" refers to personal participant data such as age, salary, and Plan account balance, which will form the basis by which Morningstar Investment Management will establish the Participant's savings and investment recommendations. Diversification and asset allocation strategies do not ensure a profit and cannot protect against losses in a declining market. **There is no guarantee a Participant's savings and investment strategy will provide adequate income at or through their retirement. Projections and other information regarding the likelihood of various retirement income and/or investment outcomes are hypothetical in nature, do not reflect actual results, and are not guarantees of future results. Results may vary with each use and over time.** There is no additional cost for the non-discretionary investment advice, beyond the expenses imposed by the underlying investments and the standard fees paid to SRPS, CS&Co. and their affiliates for recordkeeping and related services. However, for Participants using the managed account program, an asset-based fee may be charged to Participant Plan accounts based on the Participant's account balance in the managed account program. For a complete list of investment options available under the Plan, as well as information pertaining to fees and expenses applicable to the Plan account, log in to [workplace.schwab.com](http://workplace.schwab.com) to find the most recent annual Fee and Investment Notice and any subsequent Change Notices under "History & Statements." More information about fees and compensation that SRPS, CS&Co. and their affiliates receive is detailed in the Charles Schwab & Co., Inc. Advice Services with Morningstar Investment Management LLC Disclosure Brochure (Form ADV Part 2A). Participants should carefully consider information contained in the materials furnished at their employer's direction regarding the services provided by SRPS and its affiliates and Morningstar Investment Management, including information regarding compensation, affiliations and potential conflicts. The Morningstar name and logo are registered marks of Morningstar, Inc.

<sup>2</sup> Schwab Personal Choice Retirement Account® (PCRA) is offered through Charles Schwab & Co., Inc. (Member SIPC, [www.sipc.org](http://www.sipc.org)), a registered broker-dealer, as part of the Plan, with Plan recordkeeping services provided by Schwab Retirement Plan Services, Inc.

<sup>3</sup> The Schwab Workplace Retirement App requires a wireless signal or mobile connection. System availability and response times are subject to market conditions and your mobile connection limitations. Functionality may vary by operating system and/or device.

<sup>4</sup> Offers of non-retirement plan-related products and services are made available by and through Charles Schwab, as a result of the employer's relationship with Charles Schwab and pursuant to the employer's authorization. Brokerage and financial advisory products and services provided by Charles Schwab & Co., Inc. are not connected or associated with benefits provided under the terms of the retirement plan serviced by Schwab Retirement Plan Services, Inc. Any fees incurred for such non-retirement plan-related brokerage and financial advisory products and services will be paid by the individual investor and cannot be paid by or from the retirement plan or Plan Sponsor.

<sup>5</sup> Consultation with a branch Financial Consultant is offered through Charles Schwab & Co., Inc. ("Schwab") (Member SIPC, [www.sipc.org](http://www.sipc.org)). Any information provided by the branch Financial Consultant is not intended to be a substitute for specific individual tax or legal advice. Where specific tax or legal advice is necessary or appropriate, please consult an attorney or qualified tax advisor. Schwab provides holistic financial planning services to individuals that takes into consideration assets held in a qualified plan; Schwab does not provide advice on such assets. While meeting with a branch Financial Consultant is complimentary, the implementation of any recommendations made in the course of this service may result in trade commissions or other fees, charges, or expenses. Therefore, any such fees incurred when availing of any non-plan related products or services provided by Schwab, its affiliates or any 3rd party advisors will be paid by the individual investor and not by the retirement plan or Plan Sponsor. There are certain eligibility requirements for working with a branch Financial Consultant. Go to [schwab.com/representative-compensation](http://schwab.com/representative-compensation) for branch Financial Consultant compensation information. Please be aware that brokerage products and services provided by Schwab are separate and distinct from the services offered through the retirement plan serviced by Schwab Retirement Plan Services, Inc. (SRPS). SRPS and Schwab are separate but affiliated companies and subsidiaries of The Charles Schwab Corporation.

Access to Electronic Services may be limited or unavailable during periods of peak demand, market volatility, systems upgrades, maintenance, or for other reasons.

The Frontier Airlines, Inc. 401(k) Retirement Plan has made available different investments in the hope of meeting the various savings and investment goals for all participants. As you make your investment choices, keep in mind that there is risk involved. The funds differ in growth potential and risk. Pursuant to Department of Labor Regulation 2550.404c-1(b)(2)(i)(B)(1), this Retirement Plan is intended to qualify as an ERISA 404(c) Plan that relieves plan fiduciaries of liability for any investment losses that result from investment directions made by Plan participants.

Schwab Retirement Plan Services, Inc. and Charles Schwab & Co., Inc. are separate but affiliated companies and subsidiaries of The Charles Schwab Corporation. Brokerage products and services are offered by Charles Schwab & Co., Inc. ("Schwab", Member SIPC, [www.sipc.org](http://www.sipc.org)).

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.

