



*New Frontier Advisors, LLC*

**For Immediate Release**

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**NEW FRONTIER'S ASSET ALLOCATION AND OPTIMIZATION  
TECHNOLOGY INCORPORATED INTO NEW WEALTH MANAGEMENT  
PLATFORM FROM LINCOLN FINANCIAL**

- Lincoln's 2,000 advisors to have access to state-of-the-art asset allocation and portfolio optimization tools based on NFA's patented resampled efficient frontier technology -

BOSTON, June 18, 2003 – Portfolio optimization and rebalancing technology from New Frontier Advisors has been incorporated into a new wealth management platform introduced by Lincoln Financial Advisors (LFA), it was announced today. Sagemark Consulting, a division of Lincoln Financial, will also employ the New Frontier technology. Lincoln Financial Advisors is one of the country's leading providers of financial planning services with more than 2,000 planners nationwide.

“At Lincoln Financial, we are committed to providing our financial advisors and their clients with the best technology solutions available for managing their portfolios,” said Gary Dorfman, managing director. “The ability to efficiently optimize and rebalance a portfolio plays a significant role in improving overall investment returns. From our analysis, we concluded that New Frontier's resampled efficiency is the best solution for helping our advisors and their clients achieve that goal.”

“Lincoln Financial and Sagemark Consulting together comprise one of the premiere financial planning firms in the country. We are extremely excited to have the opportunity to work with them to bring our optimization and rebalancing technology to investors,” stated Richard Michaud, president of New Frontier Advisors. “We believe this is a terrific endorsement of our resampled efficient frontier technology.”

New Frontier's financial advisor software incorporates some of the industry's most advanced thinking on matters pertaining to optimization and rebalancing, delivered in a way that is easy for an advisor to use and for an investor to understand. Utilizing a

multi-period financial planning framework based on Michaud Resampled Efficiency and geometric mean analysis, the firm provides an improvement on traditional approaches to portfolio optimization.

### **The NFA Desktop Suite**

While Lincoln Financial is utilizing the New Frontier optimizer and rebalancing technology, the firm also offers additional financial planning tools as part of the NFA Desktop Suite. Available as a standalone application or as a component in an in-house or third-party application, the Desktop Suite includes New Frontier's patented state-of-the-art resampling methodology to find asset allocations that are investment effective and investor intuitive. Working with their clients, advisors can use the New Frontier technology to input assumptions and forecasts and then determine the most appropriate optimal portfolio to meet specific investment needs and objectives, such as retirement and college expense planning. The calculation engine helps assess risk in simple, concrete terms, and guides the advisor in selecting the portfolio on the resampled efficient frontier that is most suitable to the client's particular long-term financial goal.

"Our process is fast, flexible, and easy to deploy and use," said Michaud. "Our approach represents a demonstrable improvement over existing methodologies for constructing and optimizing portfolios."

### **About New Frontier Advisors, LLC**

Based in Boston, New Frontier Advisors (NFA) specializes in the development and application of state-of-the-art investment technology for asset management and investment consulting. The firm offers financial institutions and financial planners innovative solutions for delivering asset allocation and portfolio optimization investment strategies.

In 1999, New Frontier received the first-ever patent for a broad-spectrum mathematical-statistical process for effectively enhancing the investment performance of optimized portfolios and for optimal portfolio rebalancing. Additional information can be found at [www.newfrontieradvisors.com](http://www.newfrontieradvisors.com).

### **About Lincoln Financial Advisors**

Headquartered in Hartford, Conn., LFA and Sagemark Consulting are premier financial planning organizations, bringing together professionals in a variety of disciplines, using sophisticated support systems, to help you determine the right financial strategy for your individual needs. Through some 2,000 planners nationwide, Lincoln Financial Advisors and Sagemark Consulting can provide the personal attention, products and services necessary to develop and implement your financial or estate plan and make the most of your income and assets.

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