

FRONTIER GROWTH GROUP, INC.

Refund Policy

Effective Date: April 2026 | Governing Law: Commonwealth of Virginia

1. Overview

Frontier Growth Group, Inc. ("FGG") is committed to fair and transparent billing. This Refund Policy describes the circumstances under which professional service fees may be refunded, prorated, or retained, and applies to all engagements entered into with FGG. This policy should be read together with FGG's Terms and Conditions and the Client's specific Engagement Letter.

2. Scope of Fees

FGG engagements typically include two distinct categories of fees:

- **Professional Service Fees** — Flat fees paid to FGG for strategic consulting, document preparation, and engagement coordination across Phases 1 through 3.
- **Government and Third-Party Filing Fees** — Pass-through costs paid to state agencies, the IRS, or approved vendors (e.g., Maryland SDAT, IRS Form 1023-EZ filing fees, Maryland Charitable Solicitation Registration).

3. Professional Service Fee Refunds

Professional service fee refunds are evaluated based on the phase of engagement and the amount of work completed at the time of cancellation:

- **Before Phase 1 Work Begins.** If cancellation occurs after payment but before FGG has begun substantive work on the Portfolio Formation Plan, the Client is eligible for a full refund of the professional service fee, less any government filing fees already submitted on the Client's behalf.
- **After Portfolio Formation Plan Delivery.** Once the Portfolio Formation Plan (Part A) has been delivered to the Client, Phase 1 fees are considered earned and are non-refundable. Fees allocated to Phases 2 and 3 remain eligible for prorated refund based on work not yet commenced.
- **During Phase 2 or Phase 3.** If cancellation occurs mid-engagement, refunds are calculated on a prorated basis against work completed. FGG will provide a written reconciliation identifying deliverables completed, deliverables not yet commenced, and the corresponding refund amount, if any.

4. Government and Third-Party Filing Fees

Filing fees paid to state or federal agencies on the Client's behalf — including but not limited to Articles of Incorporation or Organization, IRS Form 1023-EZ, Charitable Solicitation Registration, and registered agent fees — are **non-refundable** once submitted to the applicable agency, as those funds pass through to the agency and are outside of FGG's control.

If a government filing is rejected or requires resubmission due to an error caused by FGG, FGG will cover the cost of resubmission at no additional charge to the Client.

5. Standalone Services

Refunds for standalone services (e.g., SAM.gov registration, 501(c)(3) compliance audit, grant research and writing, hourly consulting) are handled as follows:

- If the deliverable has not yet been started, the Client is eligible for a full refund.
- If the deliverable is in progress, refunds are prorated against work completed.
- Once the deliverable has been delivered in final form, the fee is considered earned and is non-refundable.

6. Dissatisfaction and Remediation

If a Client is dissatisfied with a deliverable, FGG will first work in good faith to remediate the concern through revision or additional consultation at no extra cost. Refunds under this policy are intended to address cancellations and non-performance, not disagreements about subjective elements of a completed deliverable.

7. Requesting a Refund

To request a refund, the Client must submit a written request to frontgrowth@pm.me describing the reason for cancellation and the refund amount requested. FGG will acknowledge receipt within five (5) business days and provide a written reconciliation and final refund determination within fifteen (15) business days.

Approved refunds will be processed via the original method of payment within ten (10) business days of the final determination.

8. Exceptions and Special Circumstances

In circumstances involving unusual hardship, medical emergency, or other extraordinary factors, FGG may — at its sole discretion — grant refunds or accommodations outside the terms described above. Requests for such accommodation should be submitted in writing with supporting context.

9. Governing Terms

This Refund Policy is governed by the laws of the Commonwealth of Virginia and is incorporated by reference into FGG's Terms and Conditions. In the event of a conflict between this Refund Policy and a specific Engagement Letter, the terms of the Engagement Letter control.

10. Contact

For questions about this Refund Policy or to submit a refund request:

Email: frontgrowth@pm.me

Mailing Address: Frontier Growth Group, Inc., P.O. Box 84147, Gaithersburg, MD 20883