

FRONTIER GROWTH GROUP, INC.

Terms & Conditions

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

1. Acceptance of Terms

By engaging Frontier Growth Group, Inc. ("FGG", "we", "us", or "our") through any means — including a signed engagement letter, verbal agreement, website inquiry, or payment — you ("Client") agree to be bound by these Terms and Conditions in their entirety.

2. Nature of Services

Frontier Growth Group provides strategic business consulting, entity architecture guidance, nonprofit formation coordination, grant readiness advisory, and administrative document preparation. FGG does not provide legal advice, tax advice, accounting services, or the practice of law. All formation documents, filings, and plans produced by FGG are strategic and administrative in nature.

Clients are advised and required to engage licensed attorneys and certified public accountants (CPAs) for legal and tax review of all materials produced by FGG.

3. Engagement Structure

All client engagements are structured through a signed Engagement Letter that defines the scope, phases, deliverables, and fees applicable to that engagement. The Engagement Letter, together with these Terms and Conditions, constitutes the entire agreement between FGG and the Client.

Services are delivered through a Four-Phase Stewardship Architecture:

- **Phase 1** — Foundation & Discovery
- **Phase 2** — Entity Formation & IRS Compliance
- **Phase 3** — Protection & Structure
- **Phase 4** — Legacy & Grants (capital-triggered; separately negotiated)

4. Fees & Payment

Professional service fees are quoted as flat fees per engagement or phase, as specified in the Engagement Letter. Government filing fees, state registration costs, and third-party vendor charges are billed separately at actual cost and itemized upon incurrence.

Payment is due upon receipt of invoice unless otherwise stated in the Engagement Letter. FGG reserves the right to suspend or withhold services pending resolution of outstanding balances.

5. Refund Policy

Please refer to FGG's separate Refund Policy document for complete terms. In summary:

- Phase 1 fees are non-refundable once the Portfolio Formation Plan has been delivered.
- Fees for work not yet commenced are refundable on a prorated basis, calculated against work completed at time of cancellation.
- Government filing fees paid to state or federal agencies on behalf of the Client are non-refundable once submitted.

6. Client Responsibilities

The Client agrees to:

- Provide accurate, complete, and timely information required for all filings and deliverables.
- Submit all sensitive personal information (SSN, EIN, DOB) exclusively through the designated secure client portal — never via standard email.
- Review all documents and deliverables promptly and communicate any corrections or concerns within five (5) business days of receipt.
- Engage licensed legal and tax professionals to review all formation documents prior to execution.

7. Confidentiality

FGG treats all client information as strictly confidential. Client data, financial information, entity details, and engagement specifics will not be shared with any third party without the Client's written consent, except as required by law or as necessary to complete contracted services (e.g., state filings, IRS submissions).

8. Limitation of Liability

FGG's liability to any Client shall not exceed the total professional services fees paid by that Client for the specific engagement in question. FGG is not liable for delays, penalties, or adverse outcomes resulting from inaccurate information provided by the Client, actions taken by third-party agencies, or changes in law or regulation after services are rendered.

9. Disclaimer

FGG makes no guarantee of specific outcomes, including but not limited to IRS determination timelines, grant award results, state filing processing times, or asset protection results. All projections and estimates are advisory in nature and subject to applicable law and regulatory discretion.

10. Governing Law & Dispute Resolution

These Terms and Conditions are governed by the laws of the Commonwealth of Virginia. Any disputes arising from or related to an FGG engagement shall first be subject to good-faith mediation. If mediation fails, disputes shall be resolved through binding arbitration in Loudoun County, Virginia, in accordance with the rules of the American Arbitration Association.

11. Modifications

FGG reserves the right to update these Terms and Conditions at any time. Updated terms will be posted on the FGG website and communicated to active clients. Continued engagement constitutes acceptance of updated terms.

12. Contact

For questions regarding these Terms and Conditions:

Email: frontgrowth@pm.me

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