

FRONTIER GROWTH GROUP, INC.

Privacy Policy

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

1. Introduction

Frontier Growth Group, Inc. ("FGG", "we", "us", or "our") respects your privacy and is committed to protecting the personal information entrusted to us by clients, prospects, and website visitors. This Privacy Policy explains what information we collect, how we use it, how we safeguard it, and the choices available to you.

2. Information We Collect

We collect information in the following categories:

- **Contact Information** — Name, email address, phone number, and mailing address submitted through our website, intake forms, or email correspondence.
- **Organizational Information** — Entity names, proposed or existing legal structures, mission statements, board member names and roles, and related business details necessary to provide consulting services.
- **Sensitive Personal Information** — Social Security Numbers, dates of birth, and other identifying information required for state and federal filings. This information is collected exclusively through our secure client portal, never via standard email.
- **Financial Information** — Invoice and payment records. FGG does not store credit card or bank account numbers; payments are processed through third-party processors whose own privacy policies apply.
- **Website Analytics** — Non-identifying data such as browser type, pages visited, and time on site, collected via standard website analytics tools to help us improve our site.

3. How We Use Your Information

We use the information we collect to:

- Deliver the consulting services described in your Engagement Letter.
- Prepare and submit state and federal filings on your behalf (e.g., Articles of Incorporation, EIN applications, IRS Form 1023-EZ).
- Communicate with you about your engagement, invoices, and deliverables.
- Respond to inquiries and provide customer support.
- Improve our services, website, and internal operations.
- Comply with legal, regulatory, and tax obligations applicable to FGG.

4. How We Share Your Information

FGG does not sell your personal information. We share information only in the following limited circumstances:

- **Government Agencies** — Information submitted to state and federal agencies as required to complete contracted filings (e.g., Maryland SDAT, the Internal Revenue Service).
- **Service Providers** — Vetted third-party tools that support our operations, including secure client portals, form submission platforms, payment processors, and document management systems. These providers are contractually obligated to protect your information.
- **Affiliated Filing Partners** — With your authorization, certain entity filings may be coordinated through affiliated partners (e.g., Bizee) for efficient submission.
- **Legal Obligations** — Where required by law, subpoena, court order, or governmental investigation.
- **With Your Consent** — Any other sharing is performed only with your express written consent.

5. Data Security

FGG takes reasonable and appropriate measures to protect the information we collect. Sensitive data is transmitted only through our secure client portal, stored within access-controlled systems, and handled in accordance with industry standards. However, no method of transmission or storage is completely secure, and we cannot guarantee absolute security.

6. Data Retention

We retain client information for as long as is necessary to fulfill the purposes outlined in this Privacy Policy, including satisfying legal, accounting, or reporting requirements. Clients may request deletion of their personal information at any time, subject to our obligations to retain records required by law.

7. Your Rights and Choices

You have the right to:

- Request access to the personal information we hold about you.
- Request correction of inaccurate or incomplete information.
- Request deletion of your personal information, subject to legal retention requirements.
- Opt out of non-essential communications at any time.
- Withdraw consent for optional data uses where consent is the legal basis for processing.

To exercise any of these rights, contact us at frontgrowth@pm.me. We will respond within a reasonable timeframe and in accordance with applicable law.

8. Cookies and Tracking Technologies

Our website may use cookies and similar technologies to support site functionality and analytics. You can control cookie preferences through your browser settings. Disabling cookies may affect certain features of the site but will not prevent you from accessing the information you need.

9. Third-Party Links

Our website and communications may contain links to third-party sites (including affiliated filing partners, educational resources, and government portals). FGG is not responsible for the privacy practices of those third parties. We encourage you to review their privacy policies before providing any personal information.

10. Children's Privacy

FGG's services are directed to adults and organizational representatives. We do not knowingly collect personal information from individuals under the age of 18. If you believe a minor has provided information to us, please contact us and we will take appropriate steps to delete it.

11. Changes to This Privacy Policy

FGG may update this Privacy Policy from time to time to reflect changes in our practices, technology, legal requirements, or other factors. Updated versions will be posted on our website with a revised effective date. Material changes will be communicated to active clients.

12. Contact

For questions, concerns, or requests related to this Privacy Policy:

Email: frontgrowth@pm.me

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