

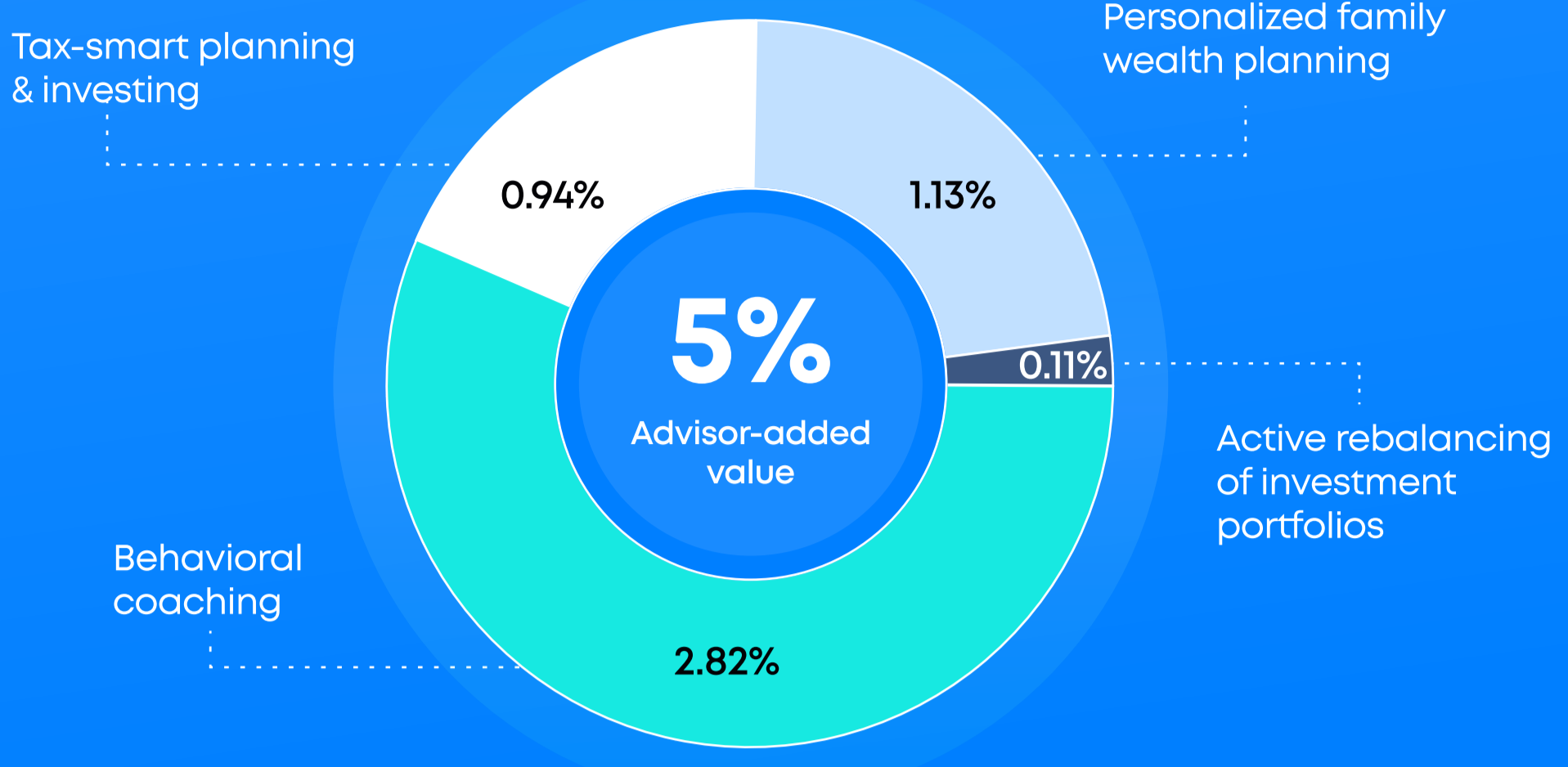


THE VALUE OF PROFESSIONAL PORTFOLIO MANAGEMENT

Don't leave your 401(k) behind

Studies show working with an advisor can lead to **better financial outcomes.**¹

Russell Investments calculates the potential value of an advisor at **5%** annually before fees.²

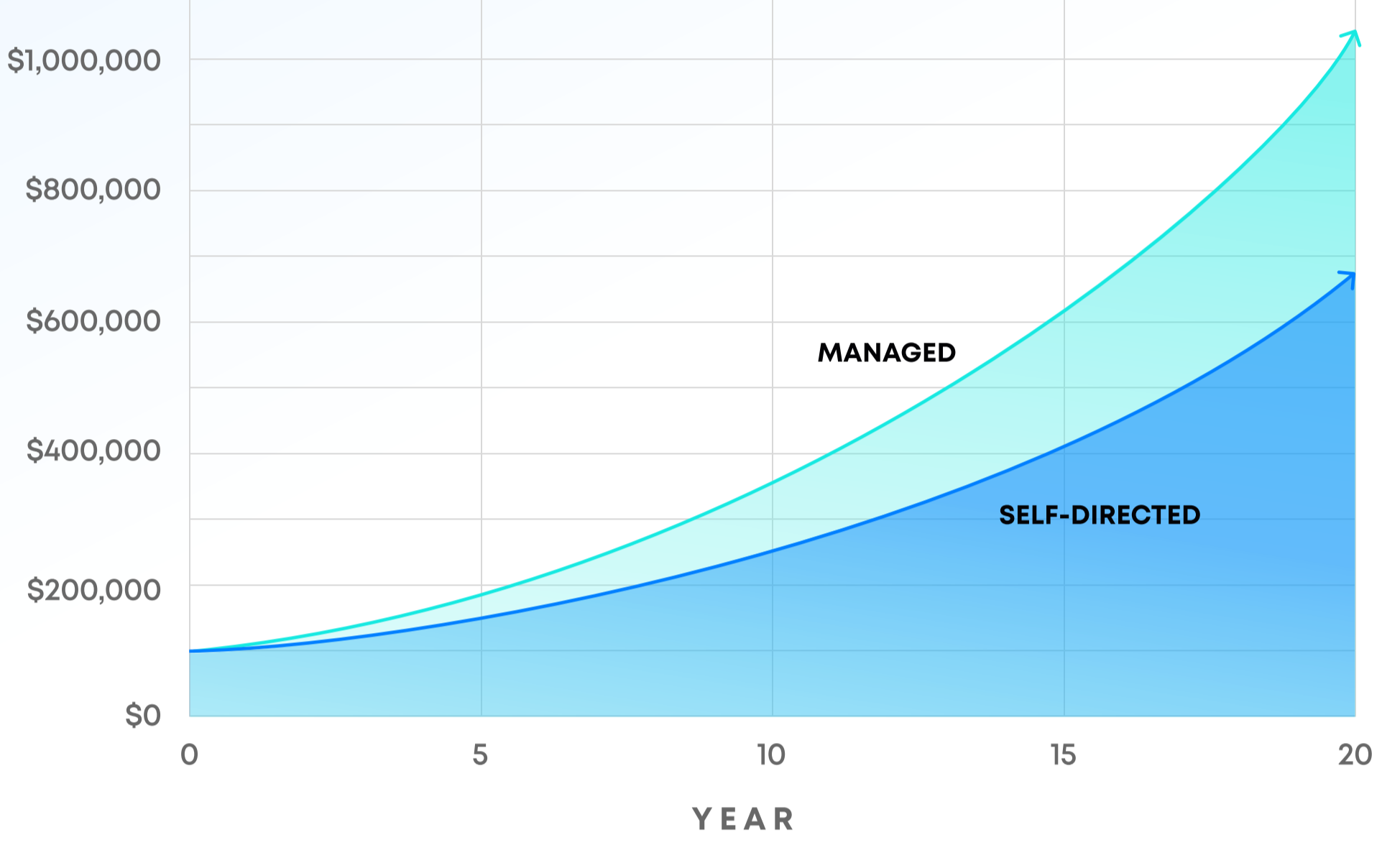


Professional management of a 401(k) can result in **+75% more growth** over its lifetime.³

Vanguard's Advisor Alpha analysis estimates financial advisors can add 3% or more in annual returns, net of fees.⁴

+3%

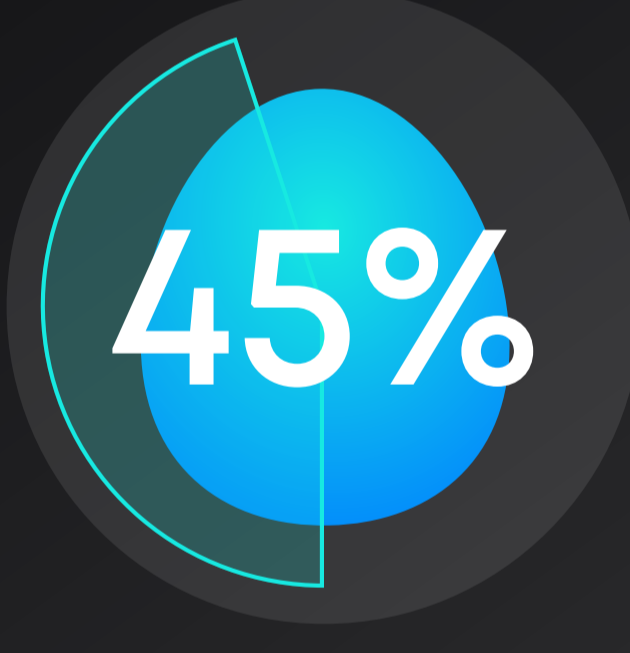
GROWTH IN PROFESSIONALLY MANAGED VS. SELF-DIRECTED 401(K) ACCOUNT



An additional 3% annual return on a 401(k) starting at \$100k could yield **over 75% more value in 20 years.**⁵

Retirement plan accounts, a big **nest egg.**

As of 2022, the **median American family** held



of their net worth in their retirement accounts.⁶

Employer-sponsored plans often come with great benefits such as:

- ✓ Access to institutional investment funds
- ✓ Lower fees
- ✓ Better creditor protections
- ✓ Tax advantages
- ✓ Loan options

Unlock your **wealth potential** with your advisor today.

Pontera helps retirement savers get help managing their 401(k)s from their trusted financial advisor.



Learn more about the advantages of professional 401(k) management at pontera.com/my401k.

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¹ Depending on the time period and how returns are calculated. Please note that the methodologies for these studies vary greatly.
² Value of an advisor. Russell Investments, 2024.
³ Putting a value on your value. Quantifying Vanguard Advisor's Alpha. Vanguard, 2022.
⁴ Putting a value on your value. Quantifying Vanguard Advisor's Alpha. Vanguard, 2022.
⁵ This example does not incorporate additional contributions.
⁶ Survey of Consumer Finances, 1989 - 2022, Federal Reserve, 2023.