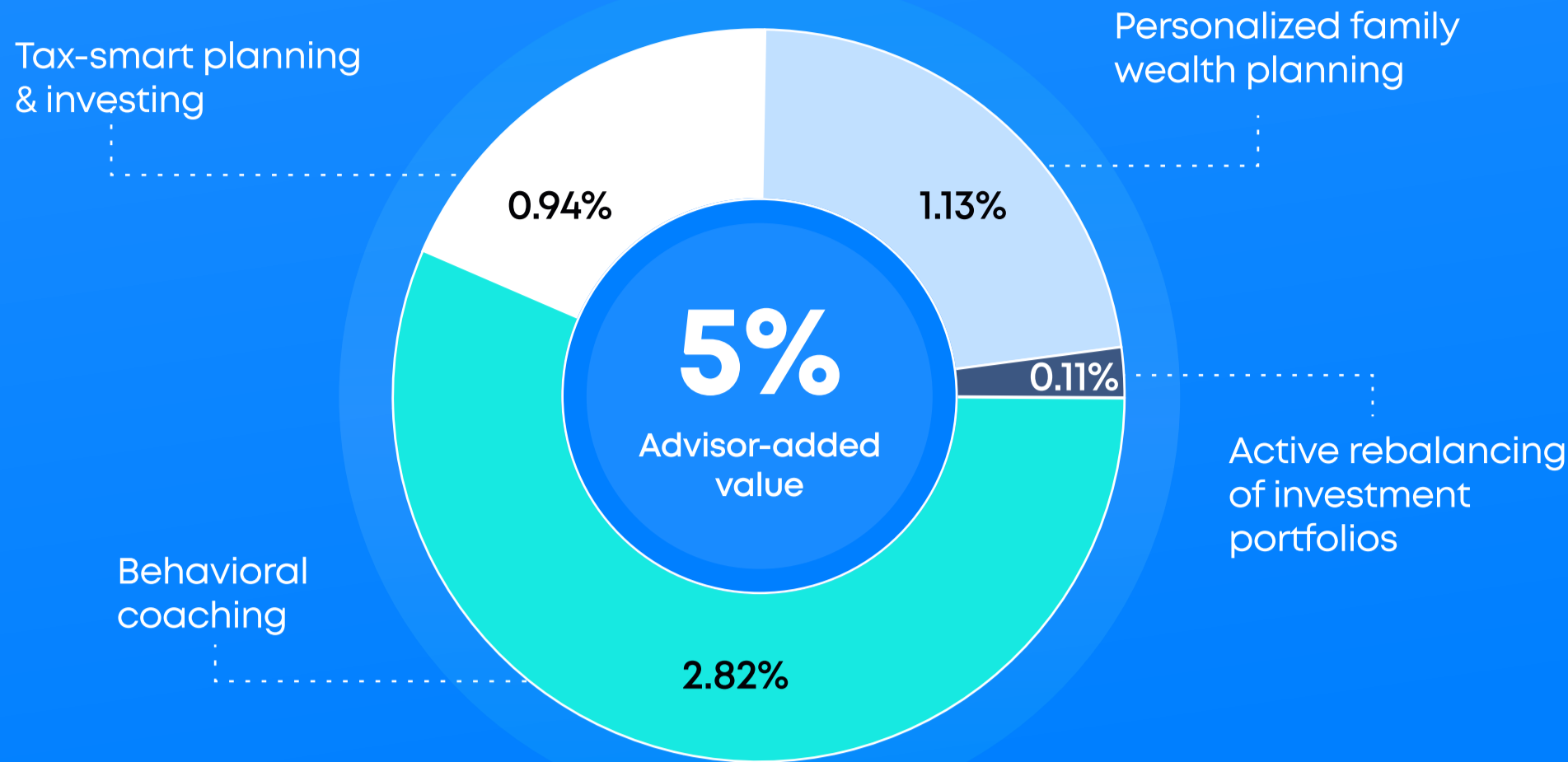


# Don't leave your 401(k) behind

Studies show working with an advisor can lead to **better financial outcomes.**<sup>1</sup>

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



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

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

**+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.**<sup>5</sup>

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

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



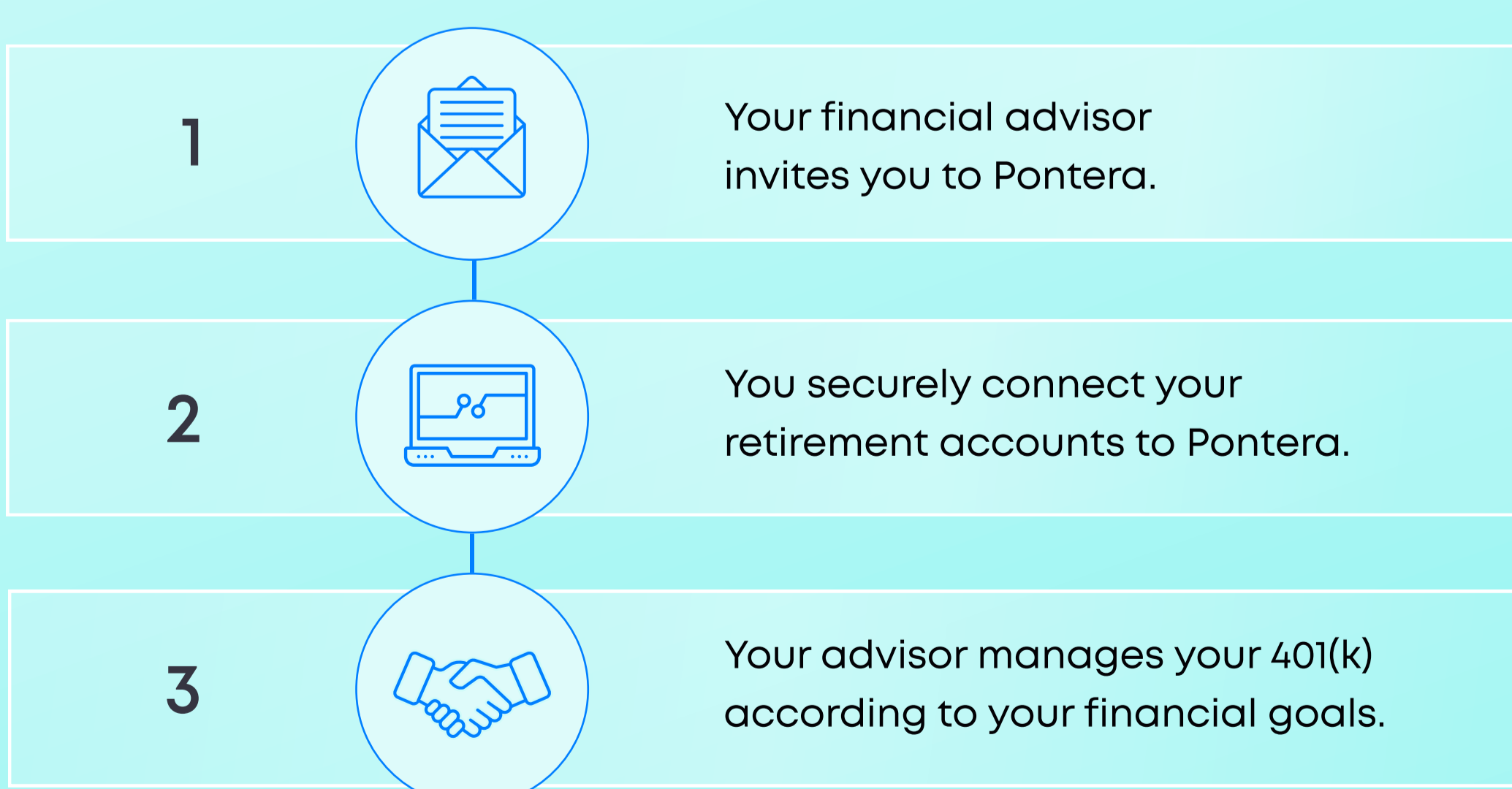
of their net worth in their retirement accounts.<sup>6</sup>

**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](https://pontera.com/my401k).

Research provided by Pontera, Inc. © 2024

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