

How Amplus Wealth Advisors help clients do more with their wealth with Pontera



Background

Employer-sponsored retirement accounts increasingly make up a significant portion of Americans' assets¹ and it's critical that advisors include them in building a holistic financial plan.

In today's complex financial landscape, investors commonly find retirement planning to be daunting. With the ever-changing tax laws, investment options, and market volatility, everyday retirement savers may not have the time, skill, and effort to regularly align their tax and investing strategies with their retirement goals.

In fact, a J.P. Morgan consumer survey found 62% of investors are looking for professional help with their retirement accounts.² However, traditional approaches to managing 401(k) plans have been limited, making it challenging for full-service advisors to provide this guidance.

Amplus Wealth Advisors understands that retirement planning is a top priority for their clients and that's why the firm partnered with Pontera to provide comprehensive 401(k) guidance.

Read on to learn how Amplus uses Pontera to:

- Manage and rebalance clients' 401(k) plans without the operational overhead and security challenges associated with taking custody
- Deliver consolidated portfolio insights
- Optimize tax strategies, and
- Help their clients stay the course to retirement amidst volatile markets

62%

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- Since breaking away from Merrill Lynch, Amplius has seen impressive growth with \$100 million in new advisory assets in 2022 and \$1.1 billion in total assets.
 - The firm’s client base is comprised of corporate employees and industry professionals– small business owners, doctors, and entrepreneurs with employer-sponsored plans, predominantly 401(k)s.
 - Amplius applies a goals-based approach to financial planning. This begins with learning as much as possible about their client’s financial lives, including risk appetite and family values, to create a personalized roadmap and recommendations.
- This endorsement of Amplius Wealth Advisors, LLC (“Amplius”) is not from a client of Amplius. Pontera was not compensated for this specific endorsement, however, it should be noted that Amplius does compensate Pontera for use of its services.*

A growing RIA helping clients accomplish their life goals

Amplius Wealth Advisors is a registered independent advisory firm based in the Philadelphia area. The company assists executives, professionals, and multi-generational families in doing more with their wealth to achieve greater goals.

Amplius was founded in 2021 by a group of seasoned financial management professionals who had grown a successful business at Merrill Lynch: Samuel Liebman, Chairman; Matthew Liebman, CEO; and Aaron Marks, CSO – all longtime residents in the suburbs of Philadelphia who are active in the community.

The team partnered with Dynasty Financial Partners to spin off their own independent RIA to better serve clients with a personalized touch.

As a member of the Dynasty Network of advisors, Amplius has access to a wide array



of integrated technology solutions and business services to deliver a personalized wealth management experience.

Using Dynasty’s WealthTech platform, Amplius creates personalized segmentation and engagement with clients. The firm uses Fidelity Investments as its account custodian for clearing and custody solutions.

Aaron Marks: driving strategic direction and vision at Amplius



As Founding Partner and Chief Strategy Officer of Amplius Wealth Advisors, Aaron Marks plays a key role in the firm’s client-centric approach.

Marks drives strategic direction, vision, and growth initiatives for the firm aimed at providing a highly personalized service. His unique perspective is informed by his 10+ years of experience as a financial advisor at Merrill Lynch, where he co-led

The Liebman Marks Group. An industry-esteemed advisor, Marks was named a "Best-In-State Wealth Advisor" by Forbes in 2021.

Marks helps shape Amplius’ high-touch wealth planning process, “We handhold clients as much as possible, providing holistic asset management.” As an independent RIA, the firm’s culture is driven by understanding the client’s full financial psychology so they can knowledgeably advise them in their best interest.

The challenge: an outdated process for managing 401(k) plans

Amplius' advisors have been helping clients explore their 401(k) plan options since the firm's inception; however, their advice has been limited by a lack of transparency in plan accounts.

As a result, Amplius predominantly handled rollovers. In fact, the firm's whole business grew out of providing managed services to consolidated IRA accounts.

Marks says providing 401(k) guidance was "challenging" due to the burden on clients to

dig up the correct information and advisors to decipher it.

Without visibility into a retirement plan, Marks' team relied on clients providing portfolio information via email. Advisors would converse back and forth with clients to juggle the needed information.

Then they would send clients a plan account allocation recommendation and hope the clients made the changes on their own.

“It was annoying for both the client and the advisor. Clients would often ask if we could just take over their 401(k) plan, and advisors wished they had that capability.”

Leveraging Pontera to provide a superior client experience

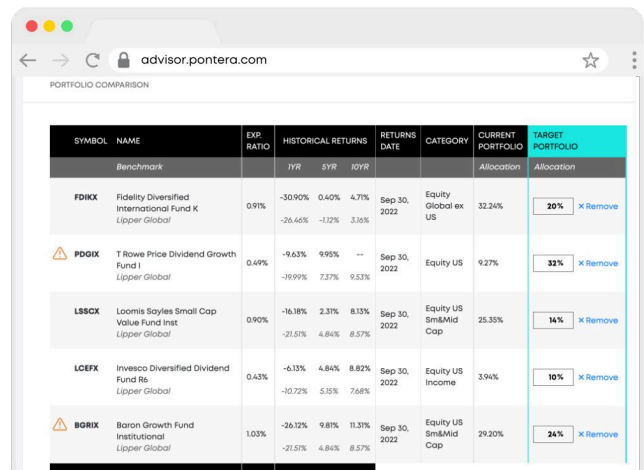
To help Amplius solve the 401(k) challenges for their clients and advisors, Dynasty introduced the firm to Pontera.

“There was definitely pent-up demand for a solution like Pontera,” says Marks. Dynasty handles the operational elements of Pontera's services, including billing and performance reporting integration, for the RIAs within its network.

Amplius adopted Pontera into their daily operations to seamlessly manage qualified accounts on behalf of their clients. The platform allows advisors and investors to work together on a more personalized, holistic plan for retirement.

Using the platform, advisors can apply custom rebalancing strategies, provide more insight with enhanced portfolio visibility, and improve client satisfaction by monitoring and guiding accounts during volatile markets. In some plan accounts, clients may have a brokerage window option.

If this is the case, advisors can manage the brokerage window through Pontera. This feature gives clients a broader spectrum of investment options such as stocks and ETFs. As Marks puts it, “Why limit yourself to a tiny menu and no one looking at it for you?”



SYMBOL	NAME	EXP. RATIO	HISTORICAL RETURNS			RETURNS DATE	CATEGORY	CURRENT PORTFOLIO	TARGET PORTFOLIO
			1YR	3YR	10YR				Allocation
FDIRX	Fidelity Diversified International Fund K Lipper Global	0.91%	-30.90%	0.40%	4.71%	Sep 30, 2022	Equity Global ex US	32.24%	20% x Remove
PDGIX	T Rowe Price Dividend Growth Fund I Lipper Global	0.49%	-9.63%	9.95%	--	Sep 30, 2022	Equity US	9.27%	32% x Remove
LSSCX	Loomis Sayles Small Cap Value Fund Inst Lipper Global	0.90%	-16.38%	2.31%	8.13%	Sep 30, 2022	Equity US Sm&Mid Cap	25.35%	14% x Remove
LCEFX	Invesco Diversified Dividend Fund R6 Lipper Global	0.43%	-6.13%	4.84%	8.82%	Sep 30, 2022	Equity US Income	3.94%	10% x Remove
BGRX	Baron Growth Fund Institutional Lipper Global	1.03%	-26.12%	9.81%	11.31%	Sep 30, 2022	Equity US Sm&Mid Cap	29.20%	24% x Remove

“ Clients don’t have to move their 401(k), so now everybody with a 401(k) becomes a prospect.

Seamless onboarding, powered by Pontera and Dynasty

Amplius’ onboarding experience leveraged a structured approach created in the partnership by Pontera and Dynasty. The process allowed Amplius to efficiently run due diligence on the platform, update their Form ADV to include the new service, provide product training to advisors, and launch Pontera.

Marks states that onboarding was smooth and that the billing process has been seamless. Amplius simply fills out a file with the client’s information and the management fee and Dynasty takes care of the rest, billing the client’s non-qualified account.

With the operational aspects covered, Amplius focuses on delivering best-in-class service to its clients. As a result of offering professional 401(k) management, the firm has seen significant business growth.

“We were able to add \$15 million in AUM to the Pontera platform within the first two months to offset market declines this past year,” says Marks. For 2023, Marks’ goal is to have \$50 million in assets on the platform by year’s end.

Amplius’ clients embrace 401(k) management via Pontera

When Amplius’ advisors introduce clients to Pontera’s solution for managing retirement plan accounts, they are often met with excitement:

“We explain to clients that they’re going to have better outcomes with this platform because now we can oversee their 401(k) plan, which is a big chunk of their portfolio,” says Marks. “Clients see the value and they’re willing to pay a fee. It’s not a hard conversation at all.”

The Pontera advantage is clear: clients can make the most of their entire portfolio without needing to take more time out of their busy lives. “Plus, if the market is down as it was in 2022,” Marks adds, “and a client’s results are down more than Amplius’ managed assets – it’s hard for them to say no.”

In line with Amplius’ ethos, Marks takes a highly individualized approach to offering Pontera to clients. He and his team most often present the technology during one-on-one conversations.



To explain the benefits of holistic 401(k) management, Marks contextualizes the conversation in the client’s personal goals as well as the broader financial landscape.

“My message is ‘pay attention to the things that will help you retire. Don’t run the race and then at the end realize that you should have hydrated five miles back. Start planning now,’” he elaborates.

Marks plans to further integrate Pontera into the firm’s client consultation process to provide more value to current and prospective clients. For existing clients, Amplus advisors introduce Pontera during the client’s quarterly financial plan review.

Marks recommends that advisors add the topic to their agenda to ensure the conversation happens.

Whether building toward a big life milestone or navigating volatile markets, retirement savers tend to make better decisions in the face of uncertainty when working with a financial advisor.³ With Pontera, Amplus advisors can proactively rebalance clients’ accounts during volatility while working to deliver long-term results.

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The key to client adoption is commitment


Marks assures any advisors who are hesitant to offer managed 401(k) services via Pontera that the client demand is likely already there. His advice is to take a personal approach by setting up a one-on-one call with clients and centering the conversation on their goals.

He also recommends pointing to data that show the benefit of 401(k) management, such as the studies showing professionally managed accounts generate 3-4% higher returns per year, net of fees.⁴

Amplus is dedicated to helping more clients achieve their retirement goals. “The technology works, we just have to make the effort to talk to clients about it,” emphasizes Marks. “It’s a matter of committing to it and doing it.”

As the retirement landscape continues to evolve, it’s important for advisors to have the tools and resources they need to help clients make the most of their 401(k) savings.

By leveraging Pontera’s solution, advisors can provide a clear path to helping retirement savers align these assets with the rest of their portfolio and retirement goals.



Ask client to add their accounts

Send your client a link to add their accounts at their convenience.

[Send email to client](#) [Get link](#)



Pontera is a fintech company on a mission to help millions of Americans retire better by enabling financial advisors to analyze, rebalance, and report on workplace retirement account assets, including 401(k)s, 403(b)s and more.

The platform is designed to work across the vast majority of retirement plans and seamlessly integrate with existing portfolio management tools to help advisors improve their clients' financial outcomes.

Founded in 2012, Pontera is headquartered in New York City.

Interested in learning more?

Visit our website pontera.com to request a demo

¹ Federal Reserve's Survey of Consumer Finances, 2019

² J.P. Morgan Asset Management, 2021

³ State Street Global Advisors, 2022

⁴ Vanguard, 2022