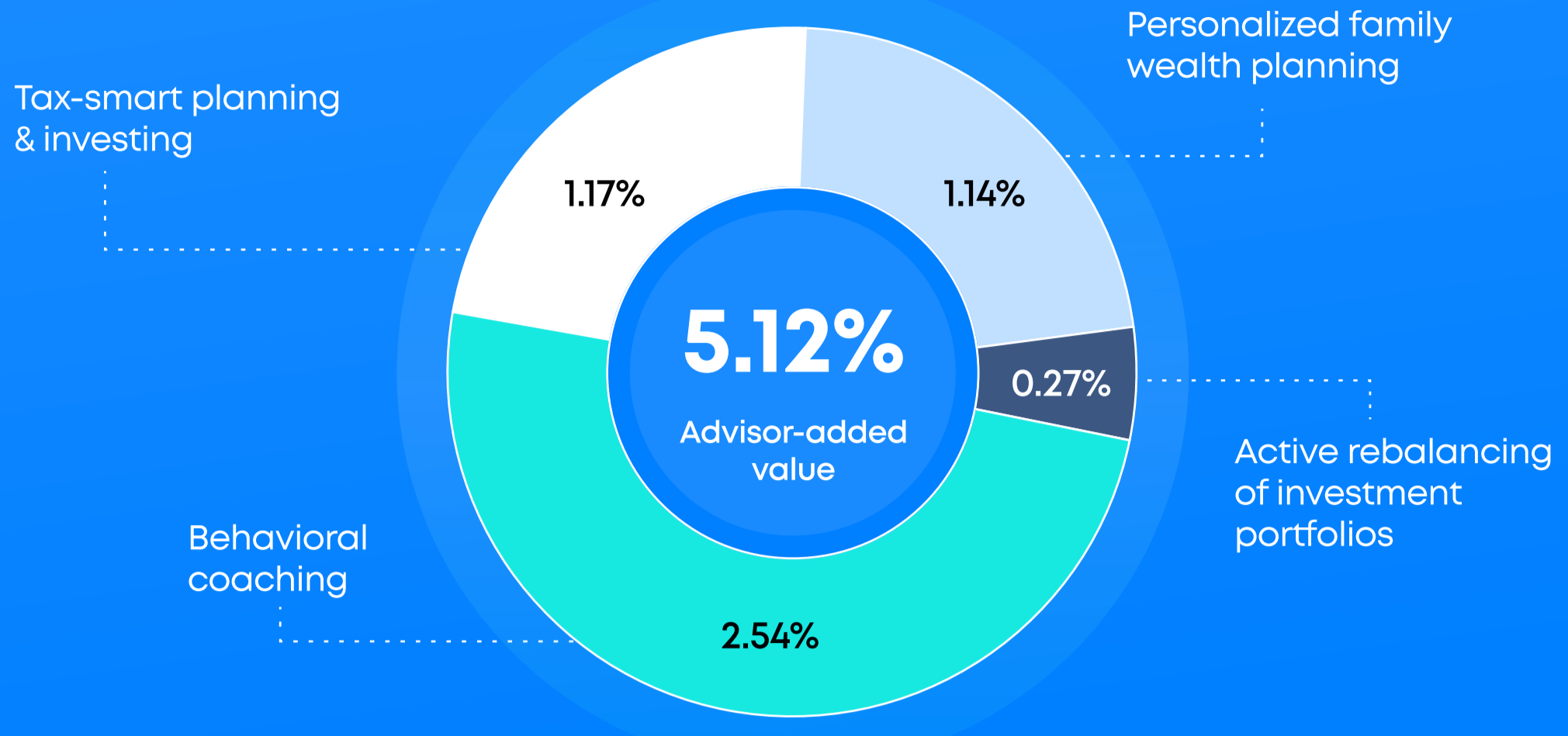


Don't leave your 401(k) behind

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

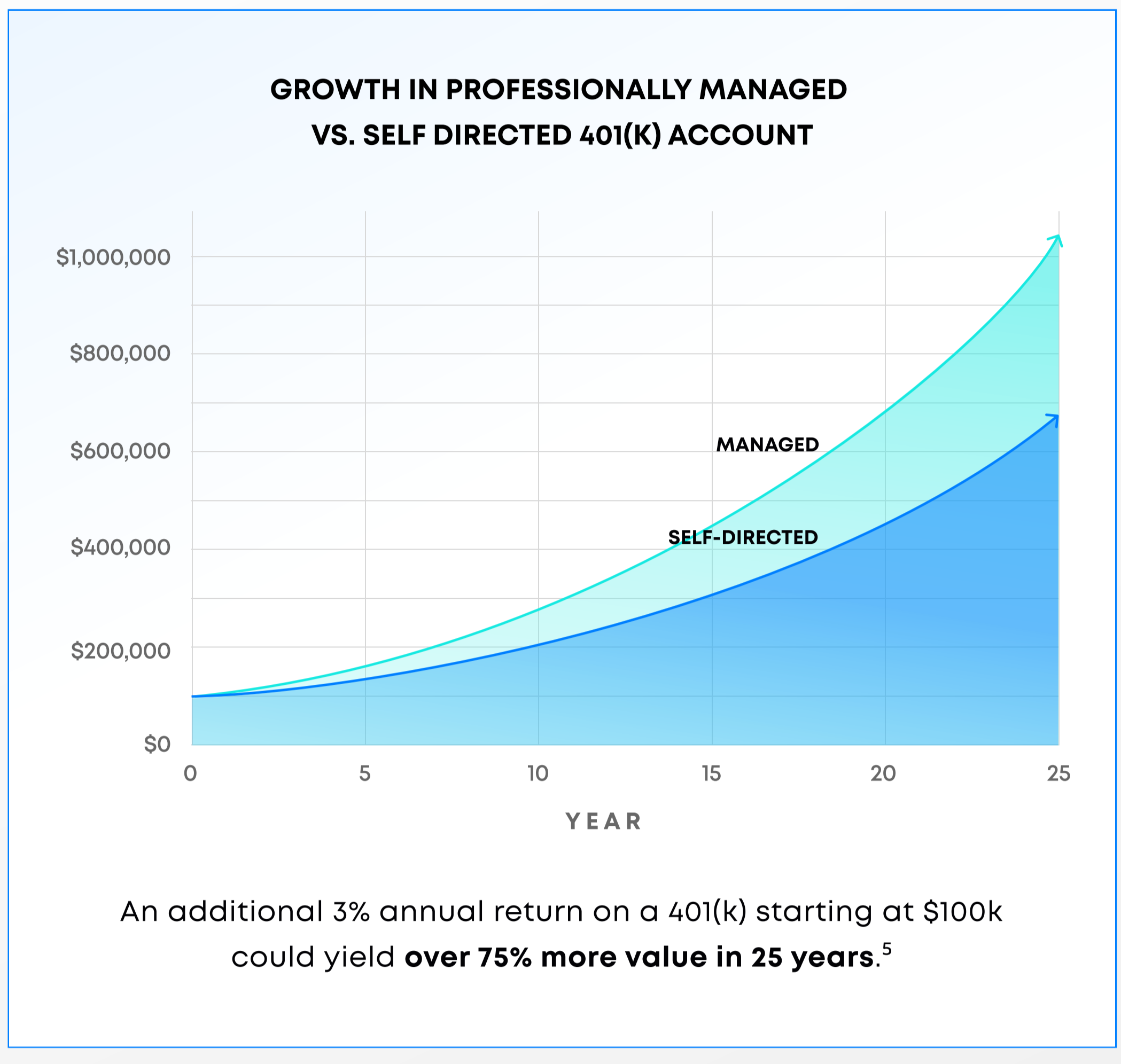
Russell Investments calculates the potential value of an advisor at **5.12%** annually before fees.²



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%



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



- 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 Investment, 2023
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 - 2019, Federal Reserve, 2021