

Bridging the 401(k) knowledge gap

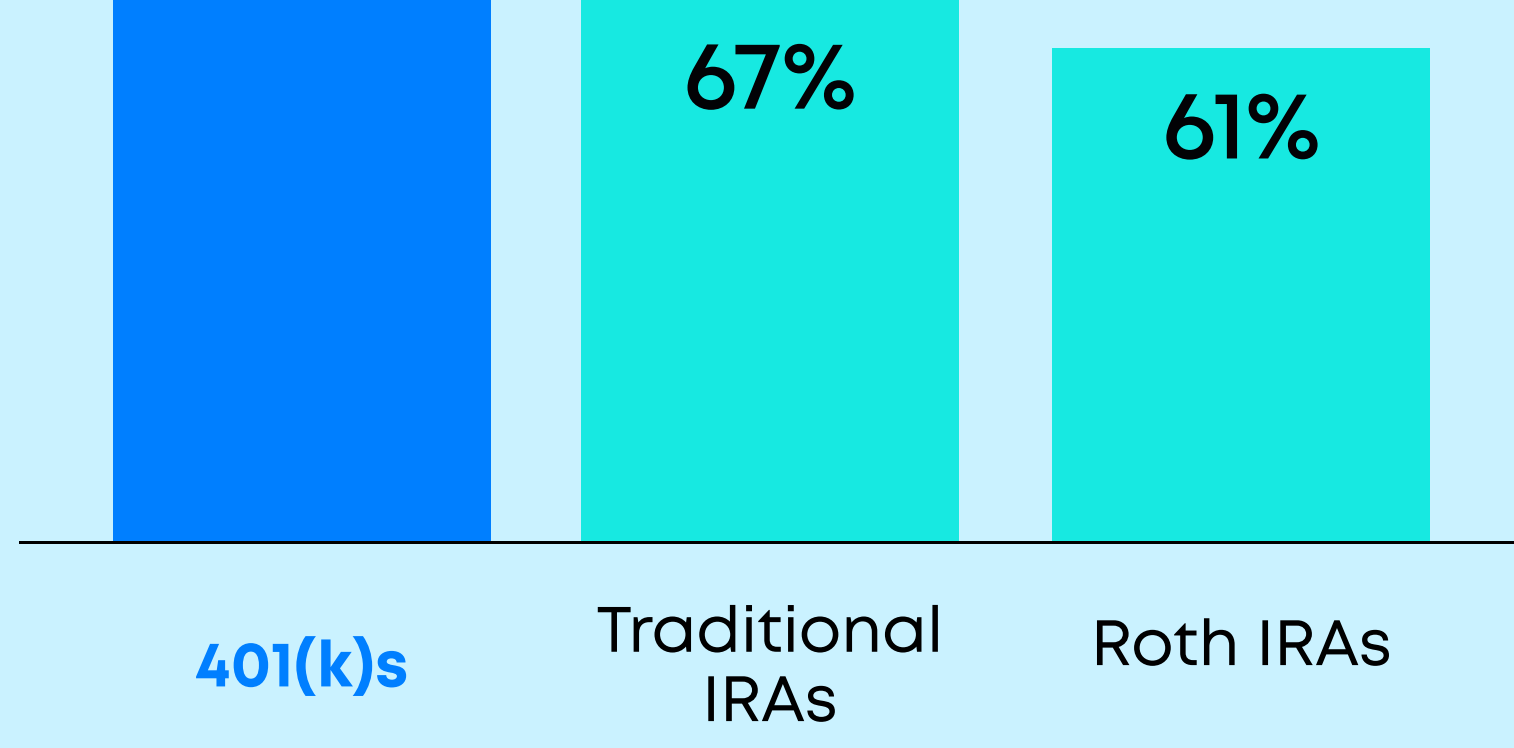
Why professional guidance matters

THE IMPORTANCE OF 401(K)S

85 million+

US workers have employer-sponsored retirement plans¹ – with many holding a large portion of their assets in these accounts² – making 401(k)s pivotal for long-term financial security.

Accounts Americans say are vital to long-lasting financial security



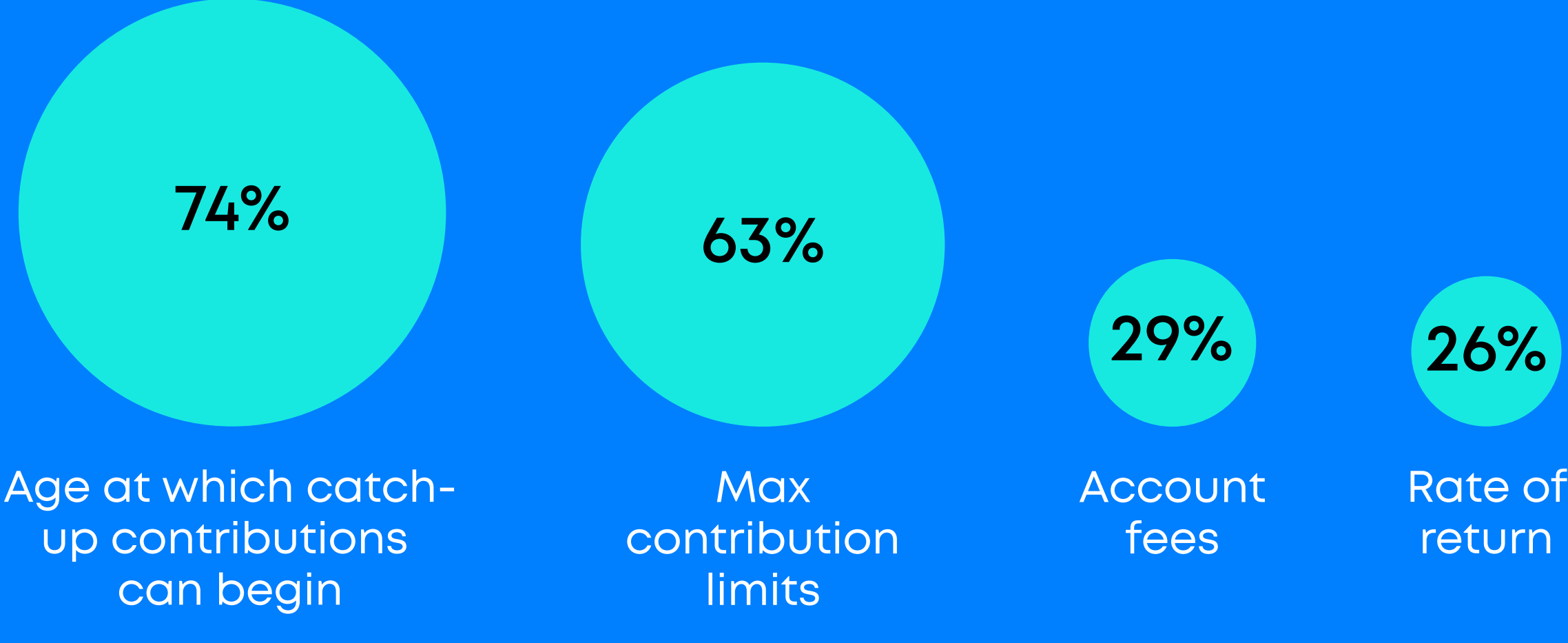
Retirement savers believe their 401(k)s are paramount to achieving a stable financial future.³

THE 401(K) KNOWLEDGE GAP

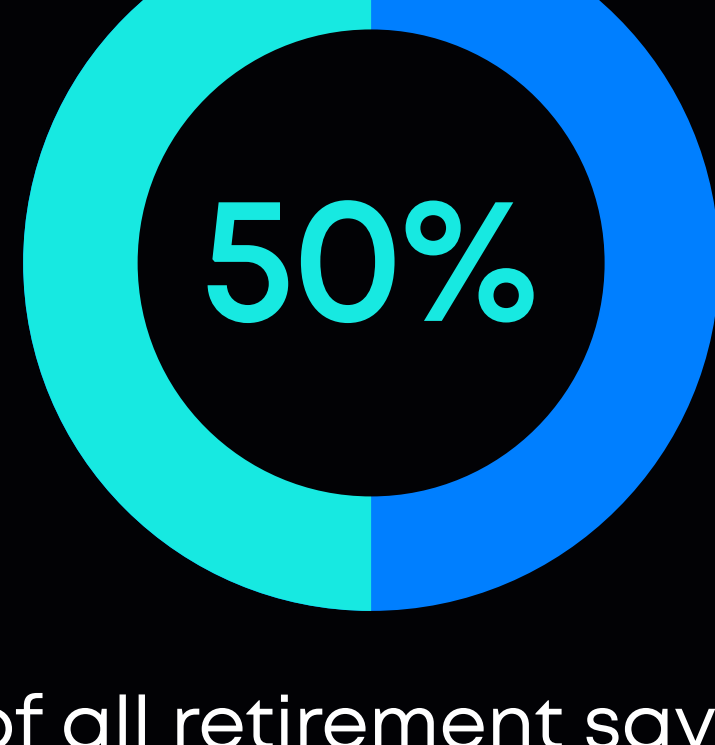
There's a lack of financial literacy that undermines savers' ability to obtain a secure retirement.

While **6 in 10** retirement savers believe they're financially literate, only **15%** can accurately answer basic information about their 401(k)s.⁴

Percentage of savers who struggled with selected retirement plan topics

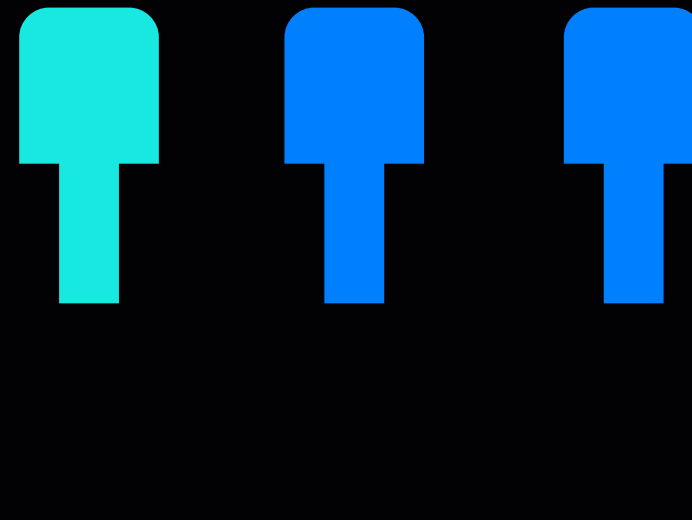


Additionally, **almost 60%** say they're overwhelmed by plan information and question their decisions when making allocation changes.



of all retirement savers are confused about understanding their plan options

with **one in three** plan owners unaware of how to access their plans.⁵



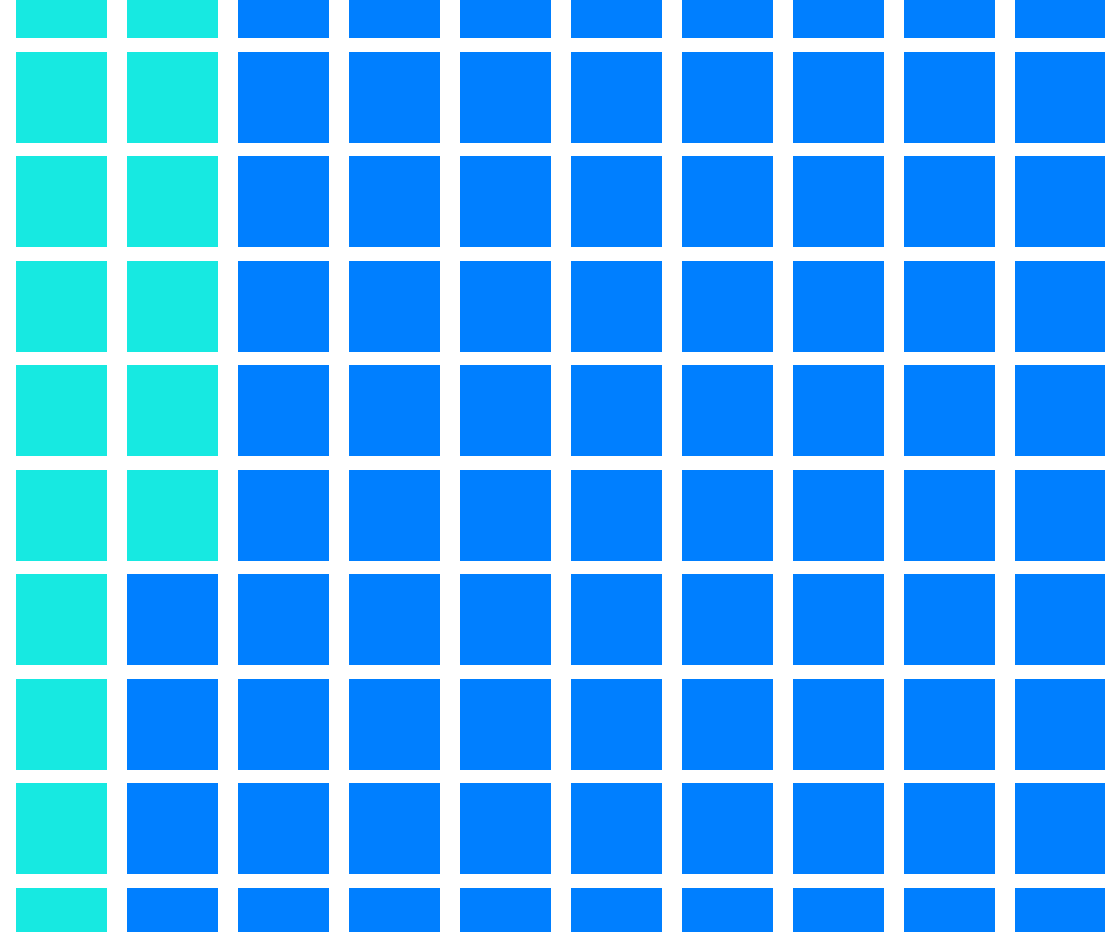
Selecting investment options is especially burdensome, with **87%** of Americans citing at least one challenge.⁶

Top 3 challenges savers face when selecting plan options



PEACE OF MIND WITH PROFESSIONAL ADVICE

Professional guidance can help bridge the financial literacy gap and provide retirement savers with **peace of mind**.

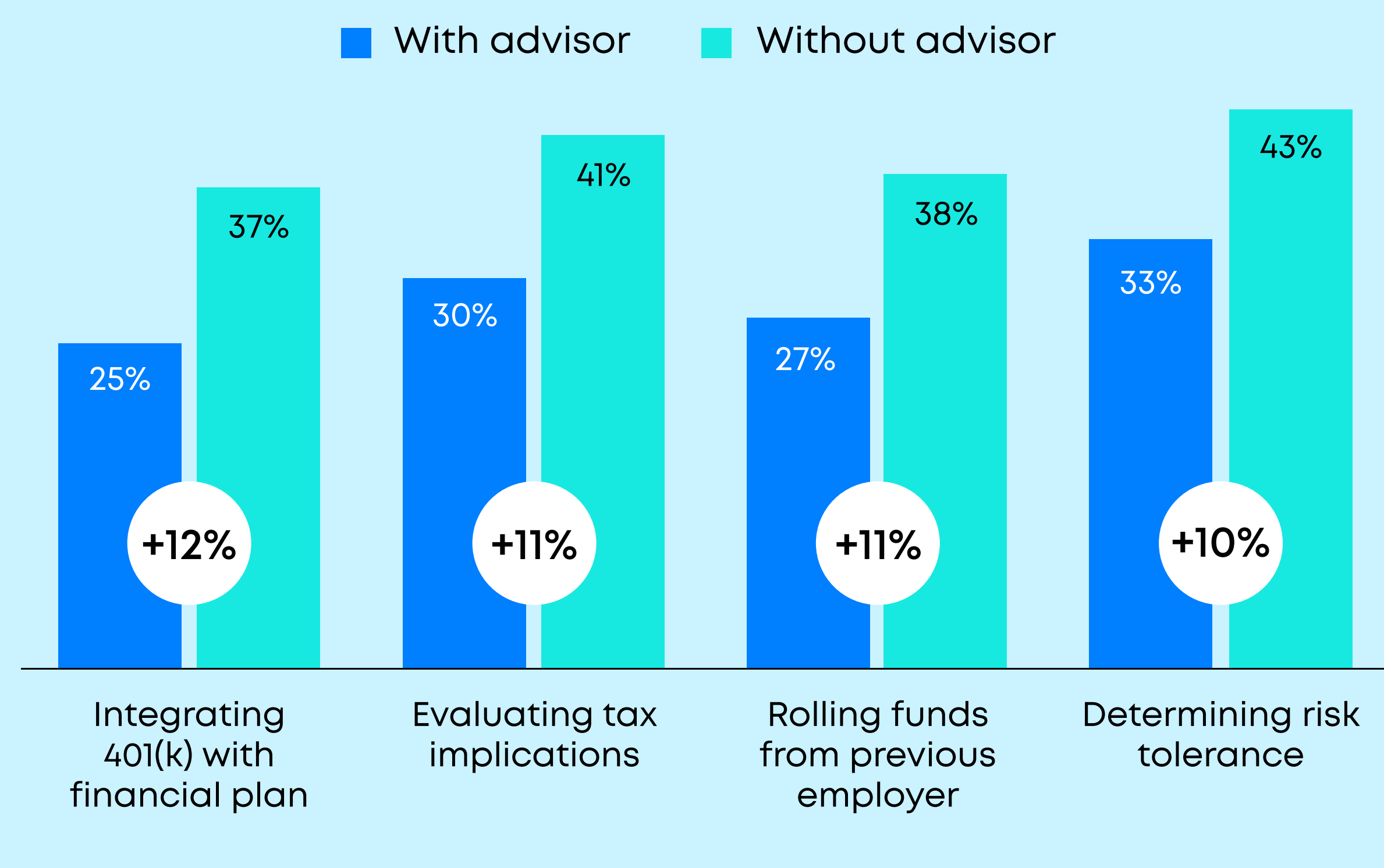


84%

of individuals who have an advisor feel highly confident about their financial future.⁶

Participants report fewer challenges with their 401(k) accounts when they have an advisor.⁷

Individuals who find tasks difficult



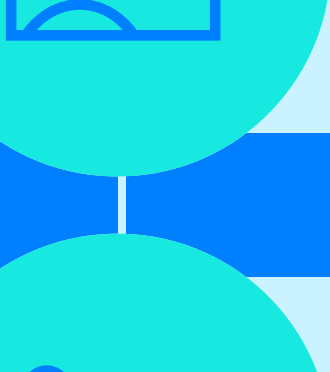
+4%

Professionally managed accounts can perform up to 4% better annually, net of fees, than self-directed accounts.⁸

UNLOCK YOUR WEALTH POTENTIAL

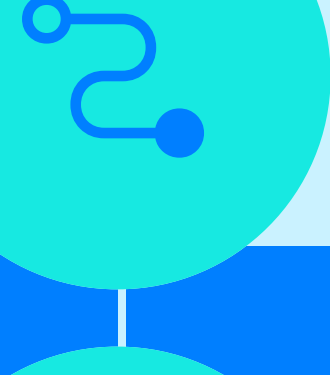
Pontera helps savers receive professional guidance on their retirement account from their trusted financial advisor.

1



Your financial advisor invites you to Pontera.

2

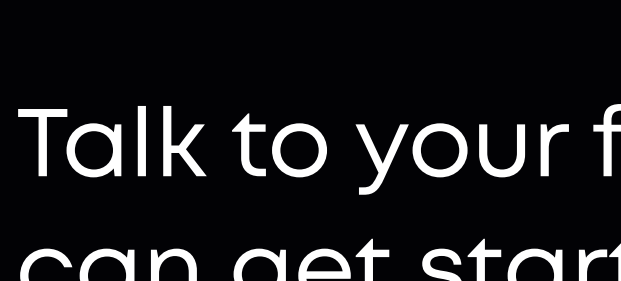


You securely connect your retirement accounts to Pontera.

3



Your advisor manages your 401(k) according to your financial goals.



Talk to your financial advisor about how you can get started today. To learn more, visit pontera.com/my401k.

Research provided by Pontera Solutions, Inc. © 2024

¹ A Visual Depiction of the Shift from Defined Benefit (DB) to Defined Contribution (DC) Pension Plans in the Private Sector, Congressional Research Service, 2021

² Ibid.

³ Survey of Consumer Finances, 1992–2022, Federal Reserve, 2023

⁴ Ibid.

⁵ 401(k) Literacy Survey, Pontera, 2024

⁶ Value of an advisor, Russell Investments, 2024