



EWM Personal Finance Tips & Solutions

Professional 401(k)/403(b) Account Management

Problem: How Can I Get Help with My 401(k) or 403(b) Account?

Solution: EWM Can Help You Evaluate and Manage Your Retirement-Plan Investments!

Could your 401(k) or 403(b) benefit from ongoing attention?

- Investment allocation and investment selection may need to change over time as your circumstances, objectives and available plan investments change.
- Retirement planning should consider your broader financial picture, including relevant retirement and investment accounts.
- Professional advice can help you evaluate your retirement-plan investments in the context of your goals, time horizon and risk tolerance.

Choose Endowment Wealth Management® as your advisor:

- Our firm is an SEC Registered Investment Adviser (RIA) and NAPFA Member.
- Our professional team provides independent, fee-only, fiduciary advice to our clients.
- We utilize our 3-D Endowment Investment Philosophy® to guide our clients' portfolios.
- You receive access to our Personal Online Wealth Portal & Secure Vault Technology to organize financial information in a centralized online location.
- Our professional team provides you with 150 years of combined experience and includes CPAs, CFP® professionals, CFA® charterholders, MBAs, CAIA®, AWMA®, and CFC®.
- We are the creators of the 3-D Endowment Index® calculated by NASDAQ OMX®.

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We consider our clients' broader financial circumstances:

- **Holistic & Personalized Financial Management.**
- We create holistic wealth plans that bring together key aspects of our clients' financial lives to help them make informed decisions and work toward their personal goals.
- We help clients understand how taxes may affect financial and investment decisions and coordinate with their tax professionals regarding tax-related considerations. EWM does not provide legal advice and tax services.
- We provide you with a retirement plan to guide your investments and future distribution needs.
- We design a custom portfolio allocation for each client based on factors that may include a client's age, financial circumstances, investment objectives, time horizon and risk tolerance.
- Trading and portfolio rebalancing are coordinated with your advisory team. Depending on the services provided for your account, we work with you to review and implement recommended changes to help keep your portfolio aligned with your objectives.

**To learn more about Endowment Wealth Management
and our Fee-Only Fiduciary Advice:**

Call: (920) 785-6010

Visit: www.EndowmentWM.com

Disclosures: Investment advisory services are provided by Endowment Wealth Management, Inc. ("EWM"), an investment adviser registered with the U.S. Securities and Exchange Commission. Registration does not imply a certain level of skill or training.

This material is provided for informational and educational purposes and is intended to describe certain advisory services offered by EWM. It is not individualized investment, tax or legal advice and should not be construed as a recommendation to purchase or sell any particular security or to pursue any particular investment strategy.

The availability and scope of 401(k) and 403(b) account-management services depend on the terms and investment options of the applicable retirement plan, the capabilities of the plan's recordkeeper or other service providers, and the scope of the client's advisory agreement with EWM. EWM may not have authority to execute transactions directly in every employer-sponsored retirement account, and clients may be required to implement recommendations themselves.

Investing involves risk, including the possible loss of principal. Asset allocation, diversification, professional investment management and periodic portfolio review do not ensure a profit or protect against loss. Investment recommendations and financial-planning projections are based on information, assumptions and circumstances existing at the time they are prepared and may change over time. There is no assurance that any investment strategy or financial plan will achieve its objectives.

EWM's fees and the fees and expenses associated with retirement-plan investments reduce investment returns. Additional information regarding EWM's services, fees, conflicts of interest and disciplinary history, if any, is available in EWM's [Form ADV](#) and [Form CRS](#).

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