ENDOWMENT WEALTH MANAGEMENT®
Fee-Only Fiduciary Advisors

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 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