



# EWM Personal Finance Tips & Solutions

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

**Problem:** How to Get Help with my 401(k) or 403(b) Account?

**Solution:** Let Endowment Wealth Management Monitor your Accounts!

### Doesn't your largest retirement account deserve attention and proactive monitoring?

- Studies by Vanguard & Russell Investments have shown that professionally managed accounts generate 3-4% higher returns per year, net of fees, than investor's self-managed accounts. Over your lifetime that is a 75% increase.<sup>1 2</sup>
- Asset allocation and manager selection are not one-time decisions.
- The advice you receive on retirement planning should include ALL of your accounts.

### Choose Endowment Wealth Management® as your advisor

- Our firm is an SEC Registered Investment Advisor (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 your financial life in a single, secure 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 AMX®.

### We comprehensively analyze our client's entire wealth picture

- Holistic & Personalized Financial Management
- We create holistic wealth plans which encapsulate every detail of our client's finances to provide them with the confidence and financial security to achieve their personal goals.

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- We create a plan to minimize the impact of income taxes on your earnings while working with your CPA to maximize your marginal tax brackets on an annual basis.
- 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 their current age, personal goals, and risk tolerance.

**We can utilize Pontera technology to proactively monitor and rebalance your 401(k)/403(b) account:**

- Pontera technology enables our team of advisors to actively manage your investments at your same provider without taking custody of the account.
- Hands off: No trading or re-balancing is necessary; we take care of everything.
- The cost for this service varies based on total assets under management.

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

**Call: (920) 785-6010**

**Visit: [www.EndowmentWM.com](http://www.EndowmentWM.com)**

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1. Vanguard's 2022 white paper "Putting a value on your value: Qualifying Vanguard Advisor's Alpha"
2. Russell Investment's 2023 paper "Value of an Advisor"