EWM Personal Finance Tips & Solutions

Professional 401(k) Account Management

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.[1 2]
- Asset allocation and manager selection are not one-time decisions.
- Your advice 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.
- 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.
- Our professional team provides you with 125 years of combined experience and includes CPA's, CFP® professionals, CFA® charterholders, MBA's, CAIA®, AWMA®, and CFC®.
- We are the creators of the 3-D Endowment Index® calculated by NASDAQ AMX®.

We provide our clients with the full retirement and wealth picture:

- Holistic & Personalized Financial Management
    - We see how your 401(k) account fits into your entire financial plan to help you meet your personal retirement goals and needs.
- 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 annually.
- We provide you with a retirement plan to guide your investments and future distribution needs.

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For more information:
Call us at (920) 785-6010 or visit
www.EndowmentWM.com

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

- Pontera technology enables our team of advisors to actively manage your 401(k) 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

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1. https://advisors.vanguard.com/iwe/pdf/IARCQAA.pdf
2. https://russellinvestments.com/Publications/US/Document/Value_of_an_Advisor_Study.pdf