

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. Over your lifetime that is a 75% increase.^{1 2}
- 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.
- 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.

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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. 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"