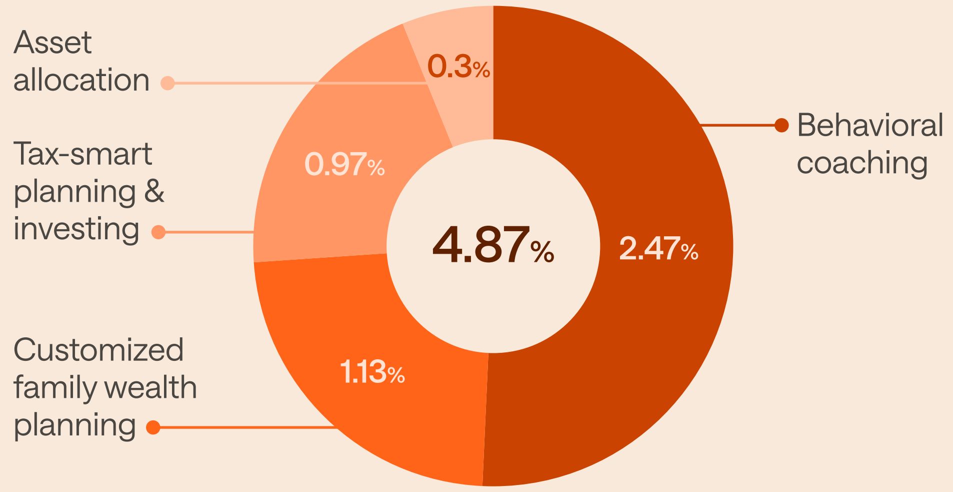
The value of professional portfolio management

Studies show working with an advisor can lead to better financial outcomes.*

Russell Investments calculates the potential value of an advisor at **4.87%** annually before fees.[1]

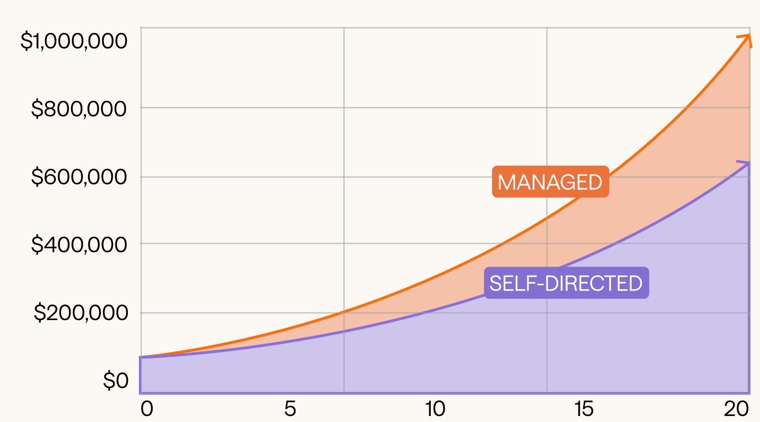


Professional management of a 401(k) can result in **+75%** more growth over its lifetime.[2]

Vanguard's Advisor Alpha analysis estimates financial advisors can add **3%** or more in annual returns, net of fees.[2]

An additional **3%** annual return on a 401(k) starting at $100k could yield over 75% more value in 25 years.**

Growth in professionally managed vs. self-directed 401(k) account



Retirement plan accounts, a big nest egg.

As of 2022, the median American family held 45% of their net worth in their retirement accounts.

45% net worth in retirement accounts

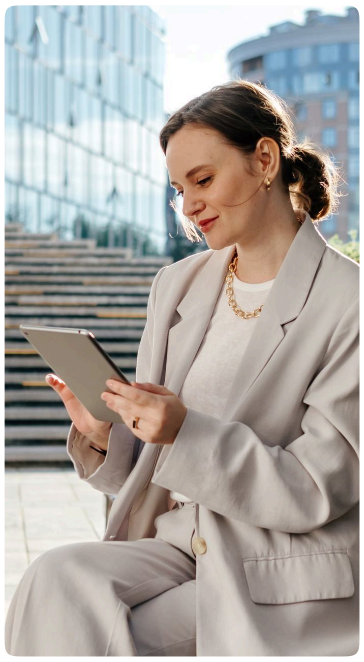
Employer-sponsored plans often come with great benefits

- Access to institutional investment funds
- Lower fees
- Better creditor protections
- Tax advantages
- Loan options of their net worth in their retirement accounts.

Unlock your wealth potential with your advisor today.

1. Your financial advisor invites you to Pontera.
2. You securely connect your retirement accounts to Pontera.
3. Your advisor manages your 401(k) according to your financial goals.

Pontera helps retirement savers get help managing their 401(k)s from their trusted financial advisor. Learn more about the advantages of professional 401(k) management at: pontera.com/solutions/savers



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Research provided by Pontera, Inc. © 2026. * Depending on the time period and how returns are calculated. Please note that the methodologies for these studies vary greatly. ** This example does not incorporate additional contributions. Source 1: Russell Investments, Value of an Advisor 2025 · Source 2: Vanguard Advisor's Alpha, 2025 . Source 3: Survey of Consumer Finances, 1989 - 2022, Federal Reserve, 2023