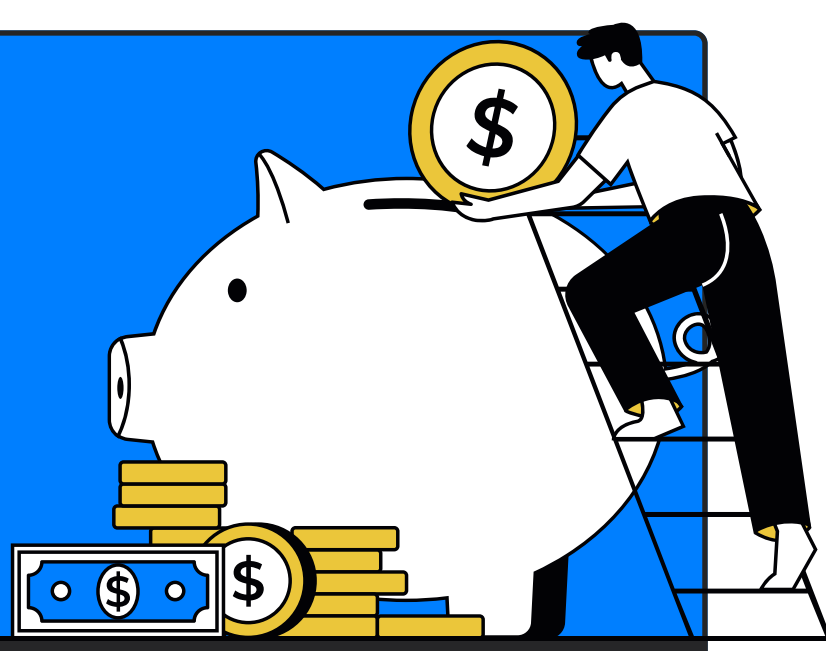


# Should your advisor manage your 401(k)?



## Business as usual

If you have a 401(k), you may have used a target-date fund. When you open your 401(k) account, you may select a "target date" year of retirement, pick a TDF, and then the TDF automatically selects investments for you.

**95%** of 401(k) plans offer target-date funds

Is a TDF right for you? Read on to find out!

## When TDFs can work for you

Target-date funds can be beneficial:

- + When you don't have outside investments
- + When the majority of your household assets are in a 401(k)
- + When your finances are simple (not yet working with an advisor)

**6/10**

workers do not feel comfortable making investment decisions in their retirement accounts<sup>2</sup>

+ Easy to use for new investors

+ More conservative as you near retirement

+ Not integrated into your full plan

## When professional management may be best

If you're working with a financial advisor, it's time to consider your 401(k) as part of your full financial life for comprehensive management.

Your advisor can make sure your investments:

- + Are diversified to lower risk and increase opportunities for higher returns
- + Work in harmony with your personal risk tolerance and goals at the forefront



Personalized planning, not one-size-fits-all



Balance with all of your assets



Professional review of performance & fees



Comprehensive retirement income planning



Cohesive financial strategy, pre-and post-retirement

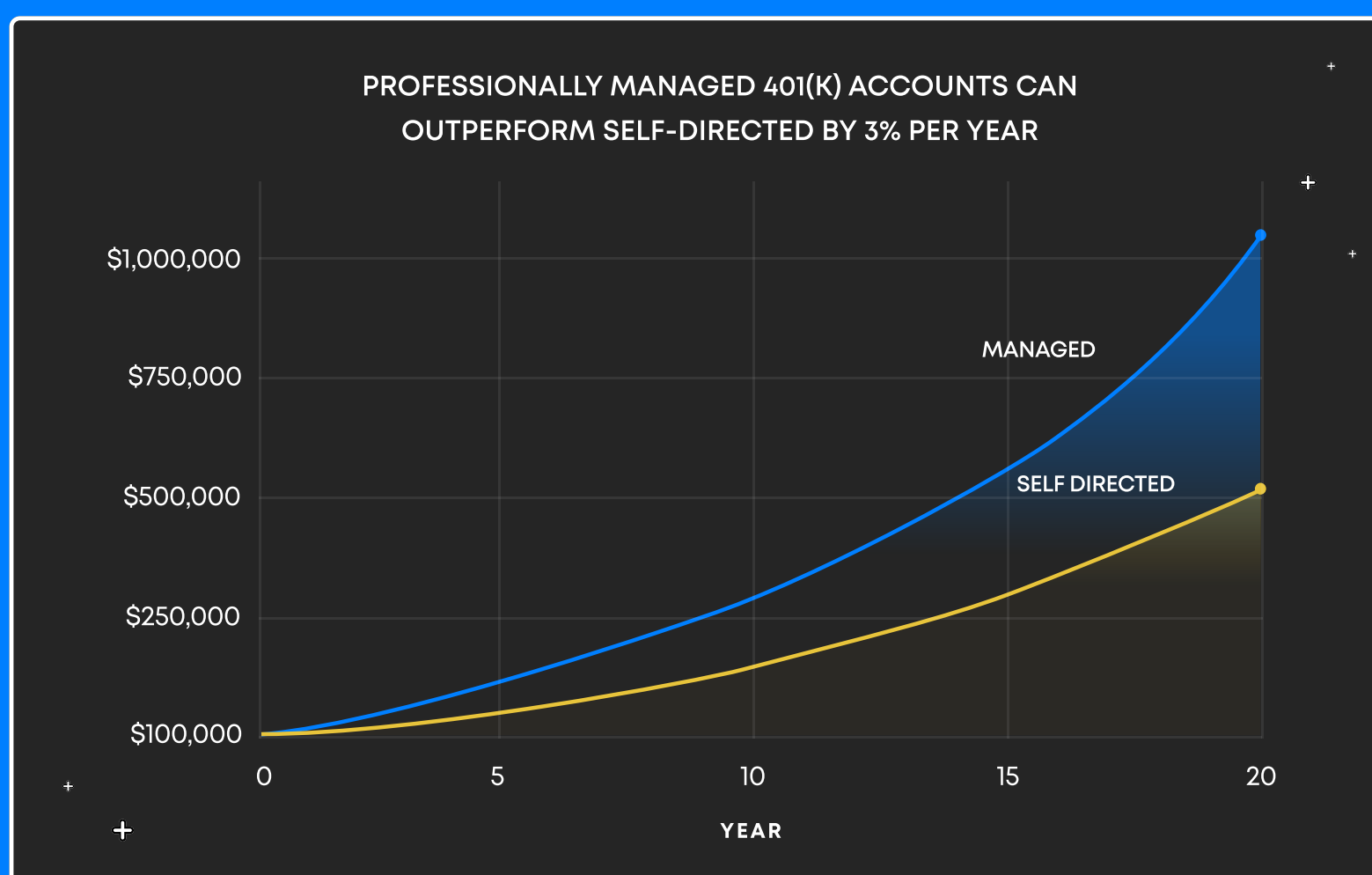


Minimized taxes with asset location

## How your advisor can help

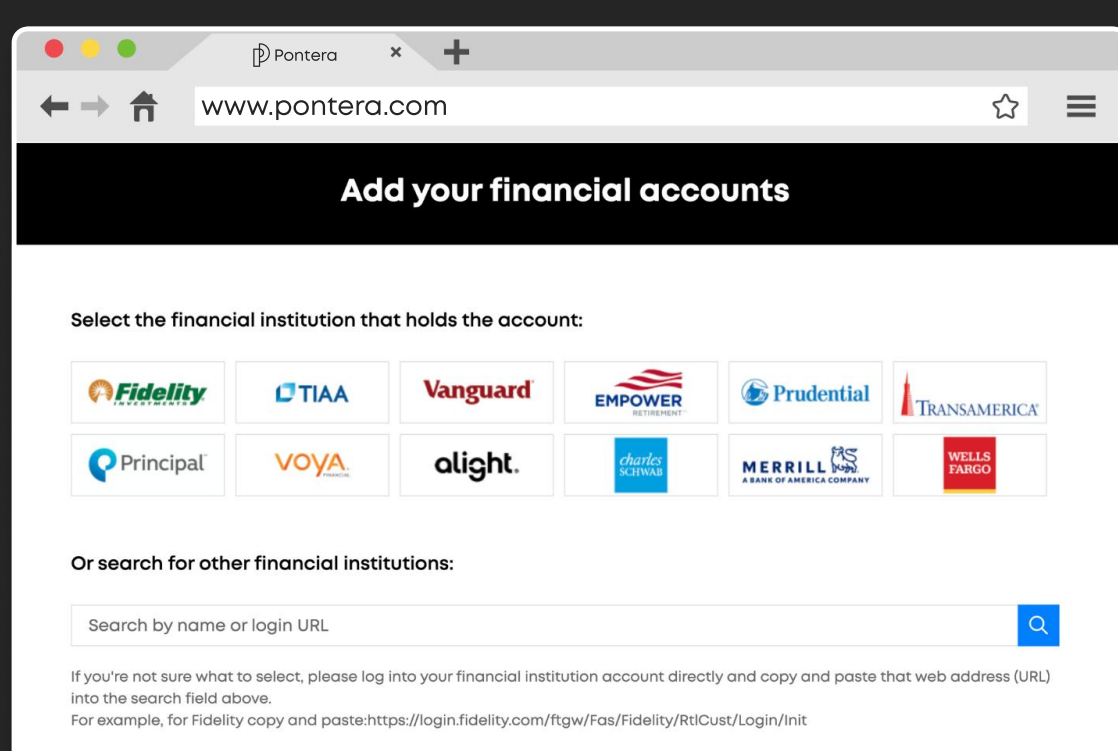
Studies show professional management of retirement accounts can grow them by 3% more per year; that's 75% over the span of 20 years.<sup>3</sup> As you near retirement, a more tailored plan is needed, and your financial advisor can help you reach your goals.

Individuals who receive professional advice tend to save **22%** more than they would in a TDF.<sup>4</sup>



## Ask your advisor

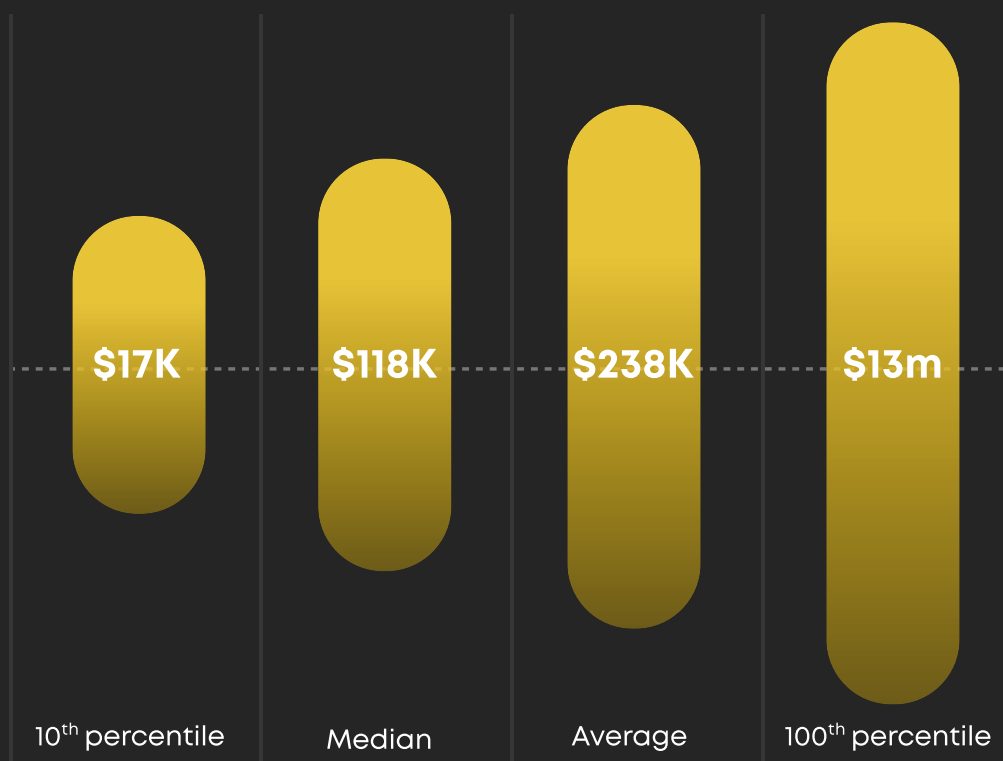
Thousands of retirement savers across the country use Pontera to get professional management of their 401(k) by their trusted advisor.



With Pontera, you simply connect your account to enable your advisor to monitor performance and manage alongside your full portfolio.

### RETIREMENT ACCOUNTS ON THE PONTERA PLATFORM

APRIL 28, 2023



Pontera is made for all retirement savers. No matter your life stage, if you're considering holistic advice on your 401(k), talk to your advisor today.

<sup>1</sup> The Dangers of Putting Your 401(k) on Autopilot, Investopedia  
<sup>2</sup> Economic Well-Being of U.S. Households in 2021, Federal Reserve Board  
<sup>3</sup> 2022 Value of an Advisor Study, Russell Investments  
<sup>4</sup> Empowering America's Financial Journey study, November 2022

