

Is Your Portfolio on Track?

Understanding Held Away Account Management



Traditionally, accounts such as 401(k)s, 403(b)s and 529s were not managed by your financial advisor, putting you further behind your financial goals. Advisors could not provide the ongoing management and oversight that is expected and required as a fiduciary due to limitations in technology. Now, there is a solution for advisors to manage these assets.

Pontera enables your advisor to view, manage and trade any held away asset and provide you with the benefits of comprehensive portfolio management. This allows your advisor to do the job you hired them to do — full, holistic account management and wealth planning — and helps you to rest easy that all of your investable assets are being professionally managed.



Comprehensive Account Management: Consolidate all of your accounts with one trusted advisor.

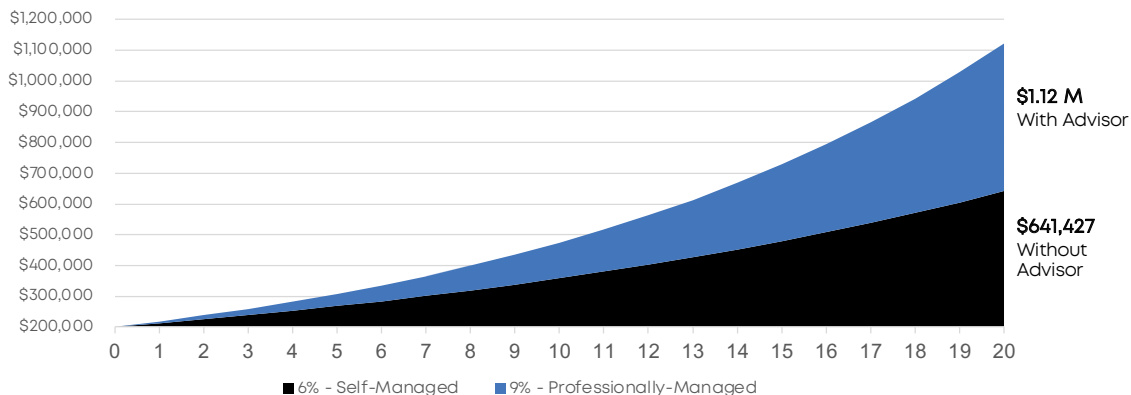


Better Outcomes: Have all of your accounts professionally managed.



Asset Location Strategies: Optimize allocation and potentially reduce tax burdens.

Studies show that professionally **managed accounts outperform unmanaged accounts by 3% or more**, net of fees. For a 45-year-old participant, this could translate to 75% more wealth at age 65.¹



About Pontera

Pontera is a trusted vendor to thousands of financial advisors and some of the largest financial institutions in the world. The platform supports 401(k)s, 403(b)s, 457s, variable annuities and other held away accounts.

¹Vanguard. "Putting a Value on Your Value: Quantifying Vanguard Advisor's Alpha." February 2019. Russell Investments. "2021 Value of an Advisor Study." April 2021. Hypothetical performance calculations are shown for illustrative purposes only.