



Build Acquire Retain

## Your Workplace Plan Is Probably Your Biggest Account.

### It Shouldn't Run on Autopilot.

For most people, your 401(k), 403(b), or 457 is your largest investment account. But it's also the account that usually gets the least attention.

That can mean:

- old allocations that no longer fit your life
- fees quietly draining growth
- no real strategy tied to your retirement date

You deserve better than “set it and forget it.”

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### What's Different Now

Until recently, most workplace plans were “held away” — meaning even if you had an advisor, they couldn't *actually* manage your employer plan. So people either guessed, stayed in defaults, or ignored it.

Now, through a secure platform called **Pontera**, I can professionally manage your workplace plan **inside your current account** — without moving your money or changing custodians.

Think of it like having your 401(k) run with the same care as the rest of your financial life.

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## What You Get When I Manage Your Plan Through Pontera

### 1) A Real Strategy (Not Random Funds)

Your workplace plan gets a **purpose-built investment strategy** based on:

- your retirement timeline
- your risk comfort
- your overall household plan  
Not whatever default fund happened to be selected years ago.

### 2) Ongoing Management and Rebalancing

Markets move. Life changes.

Your plan needs to evolve with both.

With Pontera, I can:

- monitor your lineup
- rebalance consistently
- adjust your allocation as you get closer to retirement  
So you don't have to keep guessing or hoping.

### 3) One Coordinated Household Plan

Most families have multiple plans:

- your current plan
- a spouse's plan
- old employer plans



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- IRAs / taxable accounts

Pontera lets us bring your workplace plan into one unified strategy — so everything works together.

#### **4) You Keep Your Account Where It Is**

No pressure to roll over.

No disruption.

No loss of employer benefits.

We manage what you already have, inside the plan, unless a move clearly improves your outcome.

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## **The Simple Game Plan**

1. **Review what you're invested in today**
2. **Identify fees, overlap, and risk gaps**
3. **Build a clear strategy tied to your goals**
4. **Manage it consistently so it stays on track**

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### **If you want, I'll review your workplace plan and show you:**

- what you're currently invested in
- what it's costing you
- and what a smarter, coordinated strategy looks like



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**Disclosure:** This material is for educational and informational purposes only and is not individualized investment, tax, or legal advice. Plan features, withdrawal rules, and available investment options vary by employer and may change. All investing involves risk, including possible loss of principal. Past performance does not guarantee future results. Before acting on any information here, consider your personal situation and consult with a qualified professional.