



Efficient Advisors to AssetMark, Inc. Integration

POWER HOUR 4.23.2026

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Efficient Advisors to AssetMark Overview



AssetMark, Inc. acquired Efficient Advisors in December 2025



Transition is planned for the weekend of May 1-3, 2026



What we'll cover today:

- Updates for your clients
- Updates for you and your office
- The Efficient Advisors experience at AssetMark – new benefits you'll experience



Transition Communications and Events

Thursday, 1/8
ACTION ALERT
integration email

Thursday, 1/22
1:30-2:30pm ET
POWER HOUR
integration webinar

Tuesday, 2/3
ACTION ALERT
integration email

Thursday, 2/19
1-2pm ET
POWER HOUR
integration webinar

Tuesday, 3/3
ACTION ALERT
integration email

Tuesday, 3/17
1-2pm ET
POWER HOUR
integration webinar

Thursday, 4/2
ACTION ALERT
integration email

Thursday, 4/23
1-2pm ET
POWER HOUR
integration webinar

Thursday, 5/21
1-2pm ET
POWER HOUR
post - integration
webinar



JAN FEB MARCH APRIL MAY



Discovery Events

Charlotte 2/24
Concord 2/26

Premier Advisor Meetings

Detroit 3/17
New Jersey 3/18
Rochester 3/19
Chicago 3/24
Philadelphia 3/25

Efficient Advisors Billing Change

Quarterly Billing in Advance Begins

Investment Mastery

Chicago 4/14

05/04/2026 Integration Complete

Accounts transitioned from Efficient Advisors to AssetMark

For your clients...



What's staying the same?

- Client account numbers will remain the same and they will move seamlessly from Efficient Advisors to AssetMark over integration weekend
- Client logins and access to custodial websites (Fidelity.com, and Schwab Alliance) will be unaffected
- Periodic Distribution, Periodic Investments, Standing Bank Instructions, etc. will remain intact



What's changing?

- If your clients currently use the Efficient Advisors website to access accounts, they can expect that access to terminate at integration with access to AssetMark's Investor Portal replacing the same functionality for their account needs
- Client logins to Fidelity.com will have performance enabled starting on May 1st and on a go-forward basis



Client Communications

- AssetMark will send a regulatory welcome letter during the week of May 4, outlining disclosures and our privacy policy.
- Clients will receive an email invitation on May 5 with instructions to access the AssetMark Investor Portal.
- Schwab will notify clients in early May regarding the account transition from Efficient Advisors to AssetMark, including any MoneyLink updates.
- Fidelity will include a notice in clients' April month-end statements announcing the transition from Efficient Advisors to AssetMark.

Evidence Based Strategies Open for New Business with Efficient Advisors

Strategy Name	Risk Profiles	Investment Minimum
Evidence-Based DFA L3 (Large)	1 - 6	\$20,000
Evidence-Based DFA M2 (Medium)	1 - 6	\$5,000
Evidence-Based DFA S1 (Small)	1, 3, 6	\$1,000
Evidence-Based Hybrid L3 (Large)	1 - 6	\$20,000
Evidence-Based Hybrid M2 (Medium)	1 - 6	\$5,000
Evidence-Based Hybrid S1 (Small)	1, 3, 6	\$1,000
Evidence-Based Vanguard L3 (Large)	1 - 6	\$20,000
Evidence-Based Vanguard M2 (Medium)	1 - 6	\$5,000
Evidence-Based Vanguard S1 (Small)	1, 3, 6	\$1,000
Evidence-Based Vanguard Core	5 - 6	\$20,000
Evidence-Based Vanguard MF	1 - 5	\$20,000

Items of Note:

Trading

- Models hold 2% cash allocation at AMK – an increase from 1% at EA
- Accounts will trade upon reaching the investment minimum for the model selected
- Quarterly rebalancing will take place the first month of the quarter – a change from the second quarter of the month at EA
- All accounts will be rebalanced regardless of registration
- Accounts enrolled in TMS will not be included in the quarterly rebalance as they are daily optimized

Billing

- AssetMark will not bill accounts until accounts they reach \$1k.
- Fee Structure at AMK – one combined platform fee:
 - Platform fee starts at 45 bps and tiers down

Fees at Fidelity

- Fee Structure at EA – two separate fees:
 - 35 bps platform fee
 - 10 bps custody fee

Fees at Schwab

- We calculated the allocations of the billable assets in an account to determine the custody fee that clients are charged. We are then wrapping that custody fee into the platform fee and **rounded down** so the client is not paying more than what they are paying on the EA platform today

Total Qualifying Weight of Billable Assets	Weighted Fee %	Model Name	Fee Schedule												
88	0.00088	Evidence Based DFA L3 10% Equity / 90% Fixed	<table border="0"> <tr> <td><\$500K</td> <td>0.43%</td> </tr> <tr> <td>\$500- \$1M</td> <td>0.43%</td> </tr> <tr> <td>\$1M-\$2M</td> <td>0.38%</td> </tr> <tr> <td>\$2M-\$4M</td> <td>0.33%</td> </tr> <tr> <td>\$4M-\$10M</td> <td>0.28%</td> </tr> <tr> <td>\$10M+</td> <td>0.23%</td> </tr> </table>	<\$500K	0.43%	\$500- \$1M	0.43%	\$1M-\$2M	0.38%	\$2M-\$4M	0.33%	\$4M-\$10M	0.28%	\$10M+	0.23%
<\$500K	0.43%														
\$500- \$1M	0.43%														
\$1M-\$2M	0.38%														
\$2M-\$4M	0.33%														
\$4M-\$10M	0.28%														
\$10M+	0.23%														

Important Notes



Model Allocation Flexibility: If you're still determining the appropriate model allocation for your client, you can open the account as a General Securities Account, also known as an EA as a non-discretionary account, and update to your desired model once assets have been transferred to AssetMark.



Upcoming Planned Maintenance

To support important updates and enhancements designed to strengthen the AssetMark platform and support your continued success, the AssetMark Advisor Portal and AssetMark Investor Portal will be temporarily unavailable during the following periods:

- **Saturday, April 25 at 7:00 AM ET – Sunday, April 26 at 8:00 PM ET**
- **Saturday, May 2 at 4:00 AM ET – Monday, May 4 at 8:00 AM ET**

We're sharing this notice early so you and your team can be prepared and plan ahead. Please reach out if there's absolutely anything we can do in to help in advance of these maintenance windows. We appreciate your understanding.

Terminology differences

Efficient Advisors (EA)	AssetMark (AMK)
Non-Discretionary Accounts	General Securities
Cash Account	Custodial Sweep
Account Linking	Hire/Fire or LPOA
PCS	AssetMark Retirement Services (AMRS)
Dividend & Interest Periodic Distribution	Income Systematic Withdrawal

Final dates to submit requests



Friday 4/24:

- Deadline to initiate, modify, or terminate Systematic Withdrawal requests

Thursday 4/30:

- One-time withdrawal requests must be submitted by 2 PM ET for same-day execution
- Last day physical documents will be accepted
- Service Request option on the EA Website closes after this date

Friday 5/1:

- Trading blackout — requests not submitted by 2 PM ET on 4/30 will be processed on 5/4 through AssetMark
- Final day of account access on the Efficient Advisors platform
- DocuSign closes at custodians at market close; all pending envelopes will be voided

New to you with AssetMark

Financial Advisor Authorization

Referral Model Financial Advisor Authorization

- Optional Feature
- Client authorizes the Financial Advisor to give AssetMark instructions without client signature

Full Financial Advisor Authorization

- Investment Solution Changes
 - *Withdrawals (first party)
 - *Journals (same titled accounts)
 - Add/Remove Trade Suspension
 - Add/Remove Cash Restriction
 - General Securities Sale Request
 - Gain/Loss Harvesting
- *Subject to each custodian's policies and procedures

Partial Financial Advisor Authorization

- Withdrawals (first party)
 - Journals (same titled accounts)
- **Available at AssetMark Trust Only

How to Establish

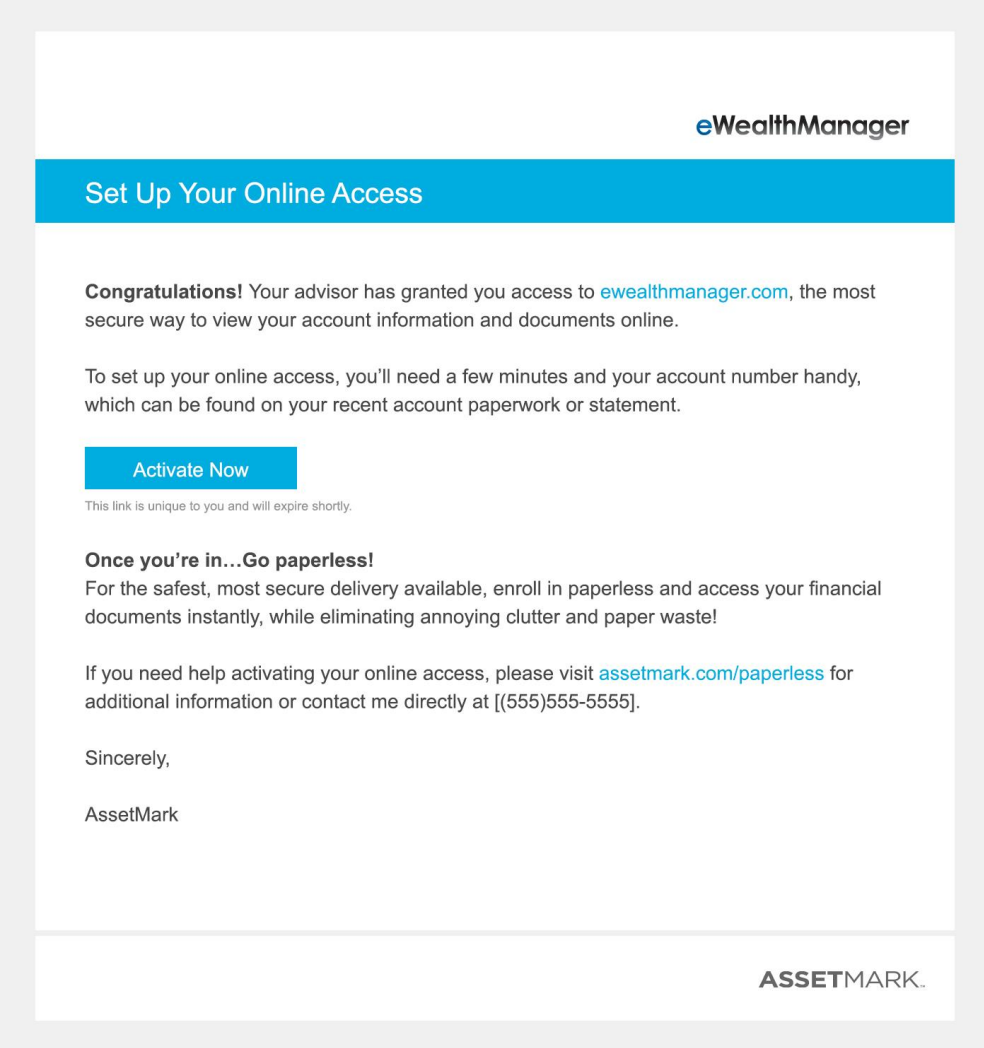
- New Accounts – Select authority level in New Account Wizard
- Existing Accounts – Authority can be added. Form available in Account Wizard

Investor Portal Invitation

Investor Portal

- On May 5th, clients will receive an email from notifications@assetmark.com with an invitation to set up their online access to the AssetMark Investor Portal.
- Clients who have previously accessed AssetMark's Investor Portal will select "Yes" and proceed with entering their existing username and password. This will allow them to link all of their accounts.
- Clients who are logging into AssetMark Investor Portal for the first time will select "No."
- Clients who have multiple account numbers will receive one email for their household. In the event they have multiple households, after they receive the initial email invitation and create their username and password, they will select 'Yes' on any subsequent invitations to link those accounts to their existing login.

 **Investor Portal invitations will be sent to all clients on May 5th!**



The screenshot shows an email from eWealthManager with the subject "Set Up Your Online Access". The body of the email contains the following text:

eWealthManager

Set Up Your Online Access

Congratulations! Your advisor has granted you access to ewealthmanager.com, the most secure way to view your account information and documents online.

To set up your online access, you'll need a few minutes and your account number handy, which can be found on your recent account paperwork or statement.

Activate Now

This link is unique to you and will expire shortly.

Once you're in...Go paperless!
For the safest, most secure delivery available, enroll in paperless and access your financial documents instantly, while eliminating annoying clutter and paper waste!

If you need help activating your online access, please visit assetmark.com/paperless for additional information or contact me directly at [(555)555-5555].

Sincerely,
AssetMark

ASSETMARK.

Investor Portal Delivery Preferences - What is the Client Experience?

Overview Portfolio Documents

TOTAL INVESTMENTS
\$ 232,313.90

INVESTMENT ACCOUNTS
\$ 65,325.19
\$ 166,988.71

Market Value
Portfolio Total (Since Inception)
Beginning Value \$ 74,682.40
Net Contributions +\$ 82,052.48
Portfolio Gain/Loss +\$ 75,579.00
Market Value \$ 232,313.90

Contact Advisor

Asset Allocation Portfolio Total

Strategist Allocation Portfolio Total

Delivery Preferences

✔ Stay Secure, Go Green, Go Paperless

Your statements, tax packages, and shareholder materials will be available online and a notification will be sent to the email address on file.

By Clicking "GO PAPERLESS", you agree that:

- You have read and agree to these eDelivery [Terms and Conditions](#).
- Your computer satisfies the hardware and software requirements specified in the eDelivery Terms and Conditions.
- You can access this [Sample Statement](#)
- You give your affirmative consent to receive electronically those Documents you selected.

Note: When you save preferences you will no longer receive hardcopy Documents through the mail which you have selected email delivery.

I Accept [Terms & Conditions](#)

GO PAPERLESS

Modify Preferences

Delivery Preferences Pop-Up

- 1 "I Accept Terms & Conditions" will default to checked
- 2 GO PAPERLESS – selecting this will enroll the user in eDelivery for all AssetMark Trust documents
- 3 Modify Preferences will take the user to the next screen

Note: The user will be unable to close out of the pop-up without taking one of the actions

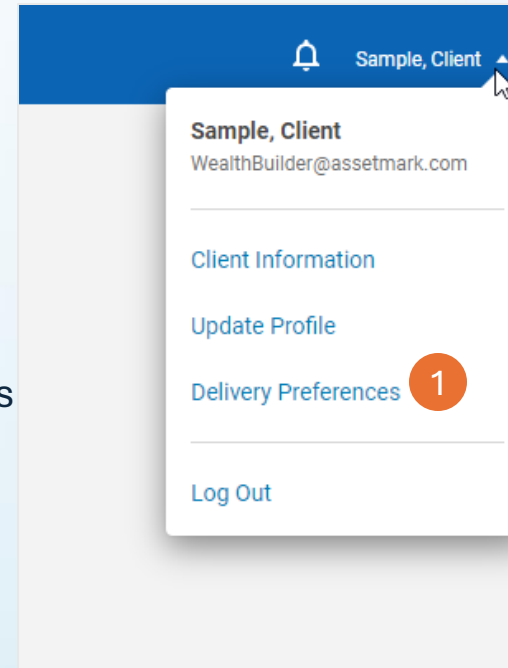
If the user selected "GO PAPERLESS" there are no next steps.

Updating Delivery Preferences

Clients with access to Investor Portal can make delivery preference updates at any time.

- Ways to update preferences:

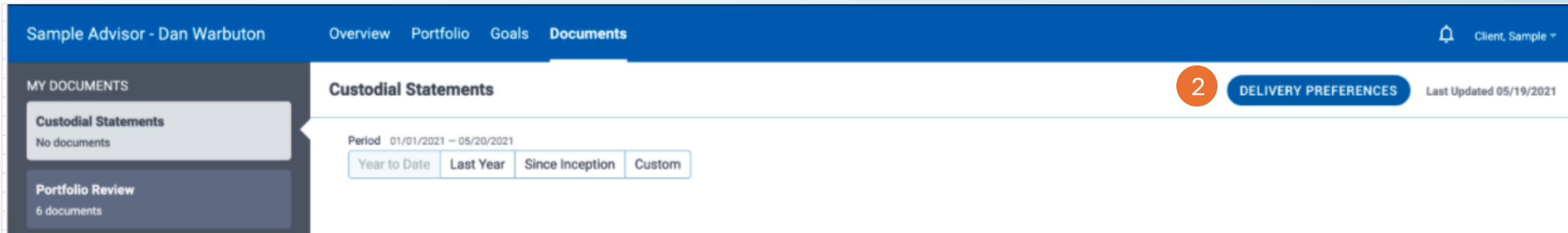
- 1 Selecting Delivery Preferences from top navigation – currently available
- 2 AssetMark Trust Clients will also have a new Delivery Preferences button when on the Documents tab



Note on QPR:

If QPR delivery is already set to *electronic* the user will not see it as an option to update.

If QPR is set to *paper*, then the user will see it under delivery preferences and can change to *electronic*.



Preferences: Client Settings

Document Delivery

Review existing client delivery preferences

eWealthManager Welcome Sample Advisor
sampleadvisorlogin Logout · Switch ID **Advisor Workstation**

Help **Preferences** Contact Us | Feedback | Meeting Mode **Off**

Home Clients **Tracking Center** Investments Retirement Financial Planning Business Consulting Marketing Service Center Account Wizard

Preferences

Advisor Settings **Client Settings**

This section enables you to set global preferences for all of your new and/or existing clients. To modify settings for a particular client, go to the [Clients](#) section and select the specific client. The client-specific settings in the [Clients](#) section will override the global client preferences.

Document Delivery

Use this section to set global document delivery preferences for your new and/or existing clients.

[Download existing client delivery preferences.](#)

Quarterly Performance Review

Use this section to set global Quarterly Performance Review delivery preferences for your new and/or existing clients. Click the Edit button to change the global delivery preferences for your new clients. When you click the Save button, you will have the option to apply the changes to your existing clients.

Document Type	Current Delivery Preference
Quarterly Performance Review	Electronic Delivery

Edit View and edit QPR display preferences for existing clients

AssetMark Investor Mobile App

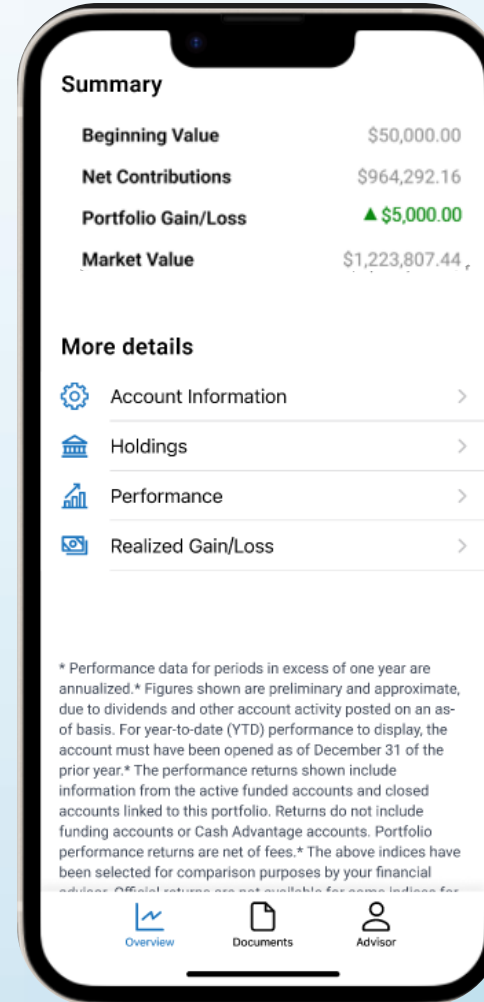
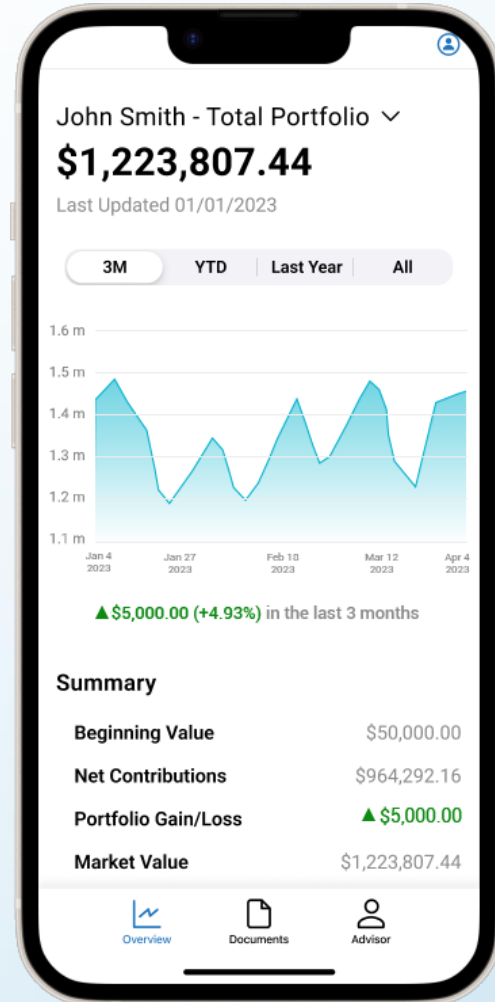


Easy access to track investments anytime, anywhere

✓ View total portfolio or select a specific account

✓ Visualize market value trends over time

✓ Easy mobile navigation

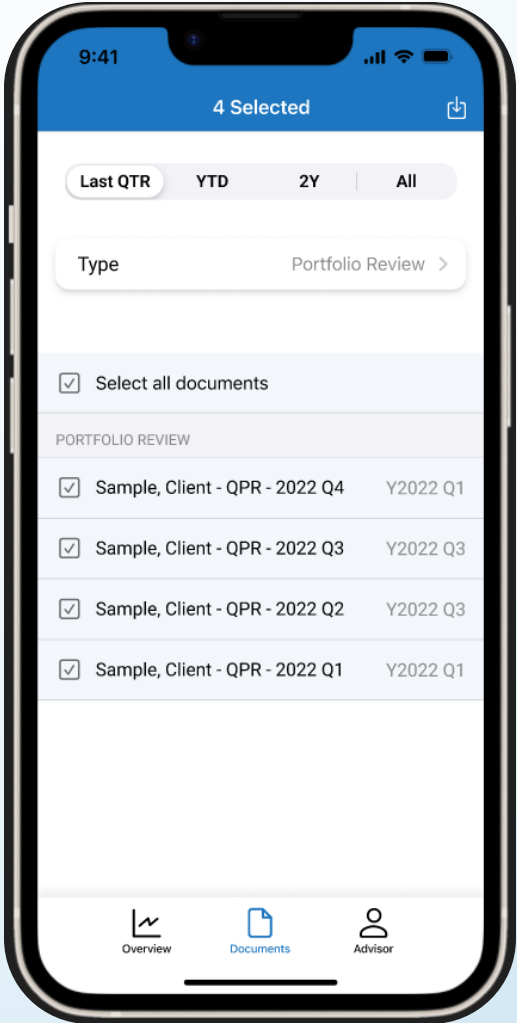


✓ Quick summary of recent activity

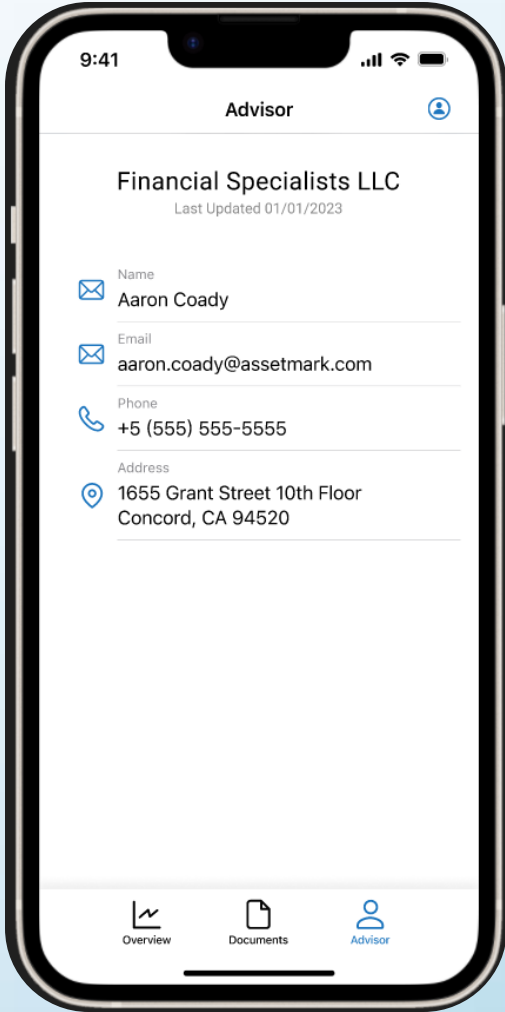
✓ Deeper dive one click away

Easy document access and advisor help one click away

✓ Download documents straight from the app



✓ Email or call your advisor with one click



Client Access Resources

eWealthManager Welcome Logout - Switch ID **Advisor Workstation** Help | Preferences | Contact Us | Feedback | Meeting Mode Off

[Home](#) [Clients](#) [Tracking Center](#) [Investments](#) [Retirement](#) [Financial Planning](#) [Business Consulting](#) [Marketing](#) **[Service Center](#)** [Account Wizard](#)

Overview [Operational Support](#) [Billing and Fees](#) [Tax and Reporting](#) [Compliance](#)

ASSETMARK. | Service Center

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Lynchburg, VA 24506-4018

Overnight
AssetMark
1023 Commerce Street, Suite D
Lynchburg, VA 24504

Tel: 800-664-5345
eservice@assetmark.com

Management Tools
Set up and manage your advisor preferences, including client account access, notifications, and support settings

- Manage Client Access**
Set up client account access and personalize their portal experience.
 - [Reset Password](#)
 - [Online Access for Clients](#)
 - [Investor Portal Access](#)
 - [Investor Portal Settings](#)
 - [Download Mobile App](#)
 - [Communicate Online Access and eDelivery with Clients](#)
- Platform Settings & Integrations**
Configure notification settings, manage team access, and integrate your Redtail CRM to streamline operations.
 - [Tracking Center Notifications Preferences](#)
 - [Shared Access for Your Team](#)
 - [Redtail Integrations](#)

Marketing Resources

Checking Investor Portal registration and usage status

The screenshot displays the eWealthManager Advisor Workstation interface. At the top, the eWealthManager logo is on the left, and a search bar is on the right. Below the logo, the user is logged in as 'Sample Advisor' with a 'Logout' and 'Switch ID' option. The 'Advisor Workstation' title is centered. A navigation bar includes 'Clients' (highlighted with a red box), 'Tracking Center', 'Investments', 'Retirement', 'Financial Planning', 'Business Consulting', 'Marketing', 'Service Center', and 'Account Wizard'. The breadcrumb trail shows 'Client List > Web Access / eDelivery'. The main content area features a client summary for 'Sample, Client' with a balance of '\$1,087,160.00' (highlighted with a red box). Client details include 'Advisor ID: AGAGCB', 'Email Address: wealthbuilder@assetmark.com', and 'Phone Number: 800-664-5345'. A yellow 'Account Wizard' button is present. A secondary navigation bar highlights 'Web Access / eDelivery'. The 'Web Access and eDelivery' section contains three main areas: 1) Username 'suesamp' and email 'wealthbuilder@assetmark.com' with an 'Edit' button. 2) Web Registration Status 'Registered' and Web Access Type 'Client has Full Web Access' with an 'Edit' button. 3) A table of document delivery methods. To the right, 'Types of Web Access' explains 'Full Website Access'. At the bottom right, a 'Web Usage History' table (highlighted with a red box) lists login events.

Client Summary: Sample, Client (COMBINED ACCOUNTS) | \$1,087,160.00

Client Details: Advisor ID: AGAGCB | Email Address: wealthbuilder@assetmark.com | Phone Number: 800-664-5345

Web Access and eDelivery

Username	suesamp	E-mail	wealthbuilder@assetmark.com	Edit
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Your client must have an email address to be granted web access and take advantage of eDelivery. Make sure your client's email address is current before making changes to Web Access or eDelivery options.

Web Registration Status	Registered	Status	Client Registered	Edit
Web Access Type	Client has Full Web Access	Last Status Change	8/31/2022 2:52:05 PM	

Document Type	Current Delivery Method
Quarterly Performance Review	eDelivery Accepted
Notices And Letters	Mail to Client

Types of Web Access

You decide which level of web access is appropriate for this client:

- Full Website Access: Is the broadest permission level you can assign to your client for web access in eWealthManager. By choosing this option, your client may receive and view items such as Quarterly Performance Reviews (QPRs) and custody statements and tax packages (if the account is custodied at AssetMark Trust). Account balances, transaction history and performance information will also be visible for your client.

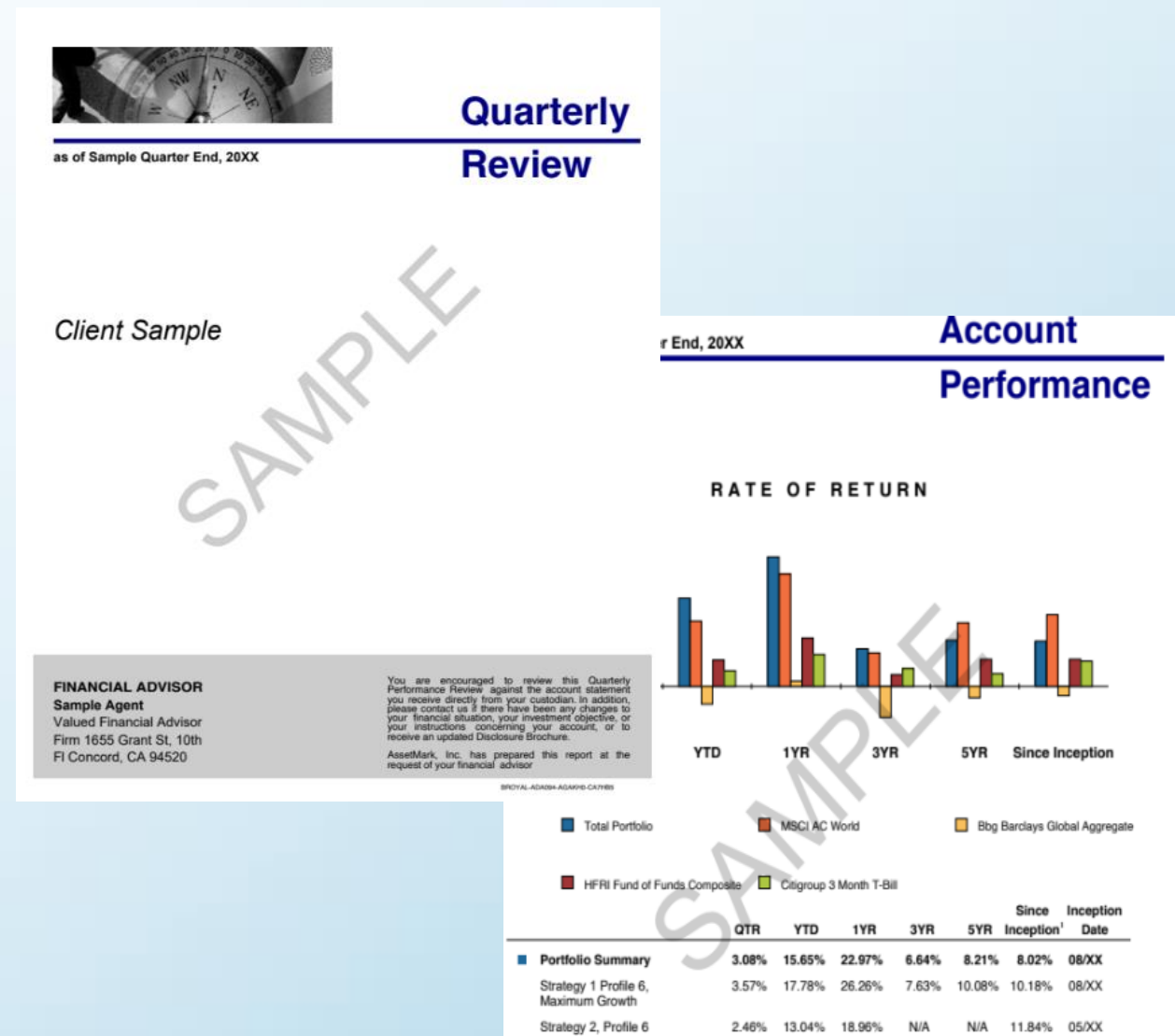
Web Usage History

Date / Time	Event
4/6/2026 12:33:42 PM	Login
2/21/2026 9:16:59 AM	Login
2/13/2026 7:43:12 AM	Login

Quarterly Performance Reviews (QPRs)

Quarterly Performance Reviews

- Created at the household, will contain all accounts linked for Reporting (and Billing)
- Customizable!
 - Add your firm logo to the cover page
 - Choose indexes for performance comparison
 - Optional Portfolio Billing Page
- Accessible in each clients Document Vault
- Bulk Download QPRs in the AssetMark Advisor Portal Service Center
- Posted to the AssetMark Advisor Portal by the 10th business day of the quarter



Service Center

Resources for you!

eWealthManager [Help](#) | [Preferences](#) | [Contact Us](#) | [Feedback](#) | Meeting Mode **Off**

[Home](#) | [Investments](#) | [Retirement](#) | [Financial Planning](#) | [Business Consulting](#) | [Marketing](#) | **Service Center** | [Account Wizard](#)


Overview | [Operational Support](#) | [Billing and Fees](#) | [Tax and Reporting](#) | [Compliance](#)

ASSETMARK. | **Service Center**

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Lynchburg, VA 24504

Tel: 800-664-5345
eservice@assetmark.com



Checklist for Success

Checklist for Success



Must-Do by Integration

- Get introduced to your service team
- Know who to call at AssetMark for help
 - **Service Relationship Manager**
 - AssetMark Advisor Portal
 - How to open accounts, initiate requests, etc.
 - Problem Resolution
 - **Sales Consultant**
 - Collaboration on business goals
 - Proposal and Portfolio Engine reports
 - Investment strategies
- Log onto AssetMark Advisor Portal
 - Share access with your staff (if applicable)



To-Do Post-Integration (should be prioritized)

- Account Maintenance
- Tracking Center
- Set your preferences

What's Next?

Power Hour Topics

Power Hour 1

Billing

New to you at AssetMark

Service

- AssetMark Retirement Services
- AssetMark Service & Support

Introduction to AssetMark Advisor Portal

- New Accounts and the Client Experience
- Tax Management Services

Power Hour 2

User Options/Access

- Shared Access User
- Office Administrator
- How to grant shared access

Introduction to AssetMark Advisor Portal

- Tracking Center
- Account Maintenance
- Investment Changes

Business Consulting Advisor Benefits

Power Hour 3

Client Investor Portal

Introduction to AssetMark Advisor Portal

- Client and Account Lists
- Initiating Maintenance
- Preferences
- On Demand Reports

- **Advanced Planning**

Power Hour 4

Client Updates

- Investor Portal Invitations
- Investor Portal Client Experience
- AssetMark Investor Mobile App

Quarterly Performance Reviews

Service Center



www.assetmark.com/efficientadvisors

Elevate Your Practice

Welcome to AssetMark. Let's grow together.



and



ABOUT ASSETMARK

Who Are We?

AssetMark is an industry-leading wealth platform with a proven track record of growth and innovation. Founded in 1996 and based in Concord, California, we now have over 1,100 employees who are singularly focused on making a difference in the lives of advisors and their clients. Today, the AssetMark platform has over \$148 billion in assets and serves over 10,500 financial advisors and over 318,000 investor households.

Advisors work with AssetMark because we share a common mission: making a difference in the lives of investors. We serve independent financial advisors of all models at every stage of their journey; this includes RIAs, Broker Dealer-affiliated advisors, and advisors at Credit Unions and Banks.

Our platform is strategically built to empower independent advisors to grow and scale their business by outsourcing specialty services that would otherwise require significant investments of time and money. The key pillars of AssetMark's differentiated services include integrated digital solutions, curated investment strategies, and highly customized consulting and service support.

[UNCOVER THE REASONS ADVISORS CHOOSE ASSETMARK →](#)



Share your feedback!



**Please help us with your
feedback by answering these
two quick survey questions**

Questions?

If you have any questions leading up to or post-integration; please contact us at

800-664-5345 (option 2)

Thank you!

Important Information

IMPORTANT INFORMATION

AssetMark, Inc. is an investment management and consulting firm that helps independent financial advisors build great businesses. This is for informational purposes only, is not a solicitation, and should not be considered investment, legal, or tax advice. The information has been drawn from sources believed to be reliable, but its accuracy is not guaranteed and is subject to change.

References to financial advisors and service providers are intended for informational purposes only and should not be considered an endorsement or recommendation of AssetMark. Each party is responsible for their own content and services. AssetMark and its affiliates may engage with providers for services.

For more complete information about the various investment solutions available, including the investment objectives, risks, and fees, please refer to the Disclosure Brochure and applicable Fund Prospectus. Please read them carefully before investing. For a copy, please contact AssetMark.

Investing involves risk, including the possible loss of principal. Past performance does not guarantee future results.

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