Efficient Advisors to AssetMark, Inc. Integration

POWER HOUR 2.19.2026

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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:

- **Reminders for your clients**
- **Updates for you and your office**
- **The Efficient Advisors experience at AssetMark – new benefits and capabilities 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

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 going to change?

- 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
- Cash Allocation for EA models will be migrated from 1% to 2%
- Quarterly rebalancing will take place alongside quarter-end fee billing at the start of each quarter, rather than in the second month.

Client Communications

- Negative consent notice of the change from monthly to quarterly billing sent on 2/2
- Annual Summary of Material Changes
- Unsupported Account Features (if applicable)

Transition to Quarterly Billing in Advance

Billing Change

Efficient Advisors will migrate to a quarterly billing model in April, prior to migration to AssetMark in May.

Current Experience

- Monthly client billing in advance
- Advisors paid monthly

Future Experience

- Quarterly client billing in advance
- Advisors paid quarterly
- Rebates on terminated accounts
- No platform fee for Non-Managed Accounts
- $5 account minimum goes away

April
Efficient Advisors will process the first quarterly billing cycle and advisor payment.

July
AssetMark will process the next quarterly billing cycle and advisor payment.

Communication Plan

- **1/08** – Action Alert: communicate to you that AssetMark bills quarterly in advance and rebates on terminated accounts
- **1/22** – Announce these changes in the Power Hour
- **1/26** – Notification to Efficient Advisors advisors, including notice of communication to end clients on 2/02
  - ★ **2/02** – Negative Consent Communications to End Clients
- **2/23** – Second notification to EA advisors
- **4/02** – Action Alert includes reminder that quarterly billing commences in April

New to you with AssetMark

How AssetMark Business Consulting Team Supports Advisors

Supporting your firm’s vision of success

Marketing Your Business

- Value Proposition
- Target Client Profile
- Marketing Plan
- Referral Management
- Center of Influence Process

Client Experience & Operations

- Segmentation
- Client Services Checklist
- Sample Service Model
- Client Opportunity Review
- Technology Self Assessment
- Technology & Outsourcing Resources

Business Strategy & Planning

- Business Assessment Tool
- Economic Modeling
- Creating a Powerful Strategic Plan
- Value Maximization Plan
- Goal Planning
- Monitoring & Tracking Progress

Empowering Your Team

- Sample Compensation Plan
- Compensation Strategy and Structure
- Sample Job Descriptions
- Career Ladders
- Performance Reviews
- Hiring and On-Boarding

Dana Burkhardt
Vice President, Head of Business Consulting

STRATEGIC INITIATIVES

Katelyn Mew
Sr. Director

Norman Ho
Director

Kristi Toland
Director

Jaclyn Kerns
Sr. Manager

Brianna Gleason
Program Content Specialist

Mackenzie Schwarm
Advisor Program Manager

Lesley Howlett
Advisor Program Specialist

CHANNELS + PROGRAMS

Melissa Intezar
Sr. Director

John Reid
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Mike Hamm
Growth Business Consultant

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Gretchen Golembewski
Director

Rico Casares
Director

Jen Gloss
Director

Tricia Brady
Business Consultant

Scott Friel
Business Consultant

Shasta Hague
Business Consultant

Drew Hirschler
Business Consultant

Brian Posner
Business Consultant

Business Consulting Support

Advisor

Consulting Support

- Resource direction
- One-on-one engagements
- Business Builder Program

Events and Meetings

- Premier Advisor Meetings
- Gold Forum
- Broker-Dealer Conferences
- Regional OSJ Conferences
- Regional Lunch & Learn Events

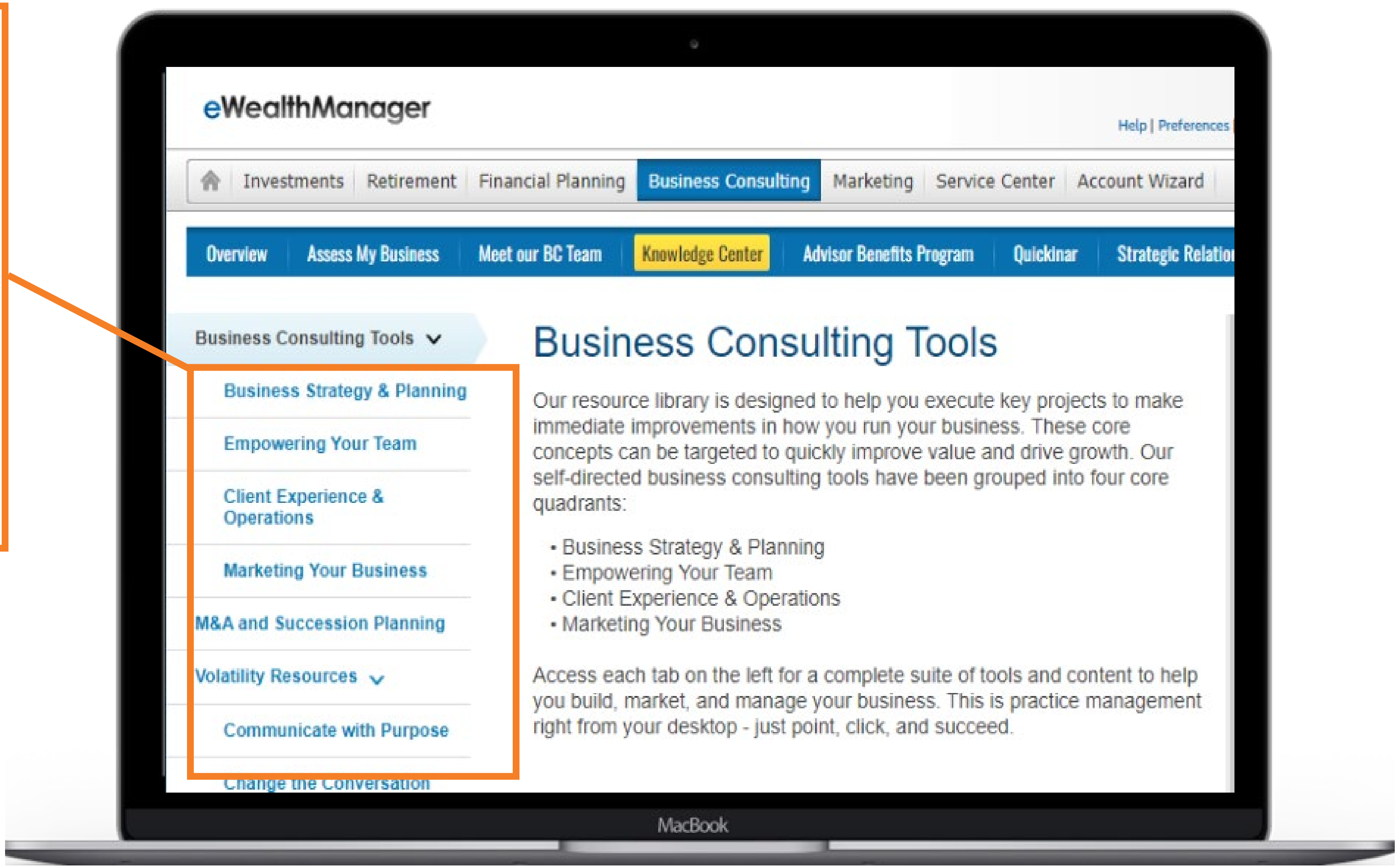
Specialty Programs

- Ascent Program
- AssetMark Growth Consulting

Online library of resources: **eWealthManager.com**

Visit the Business Consulting\Knowledge Center page in eWealthmanager.

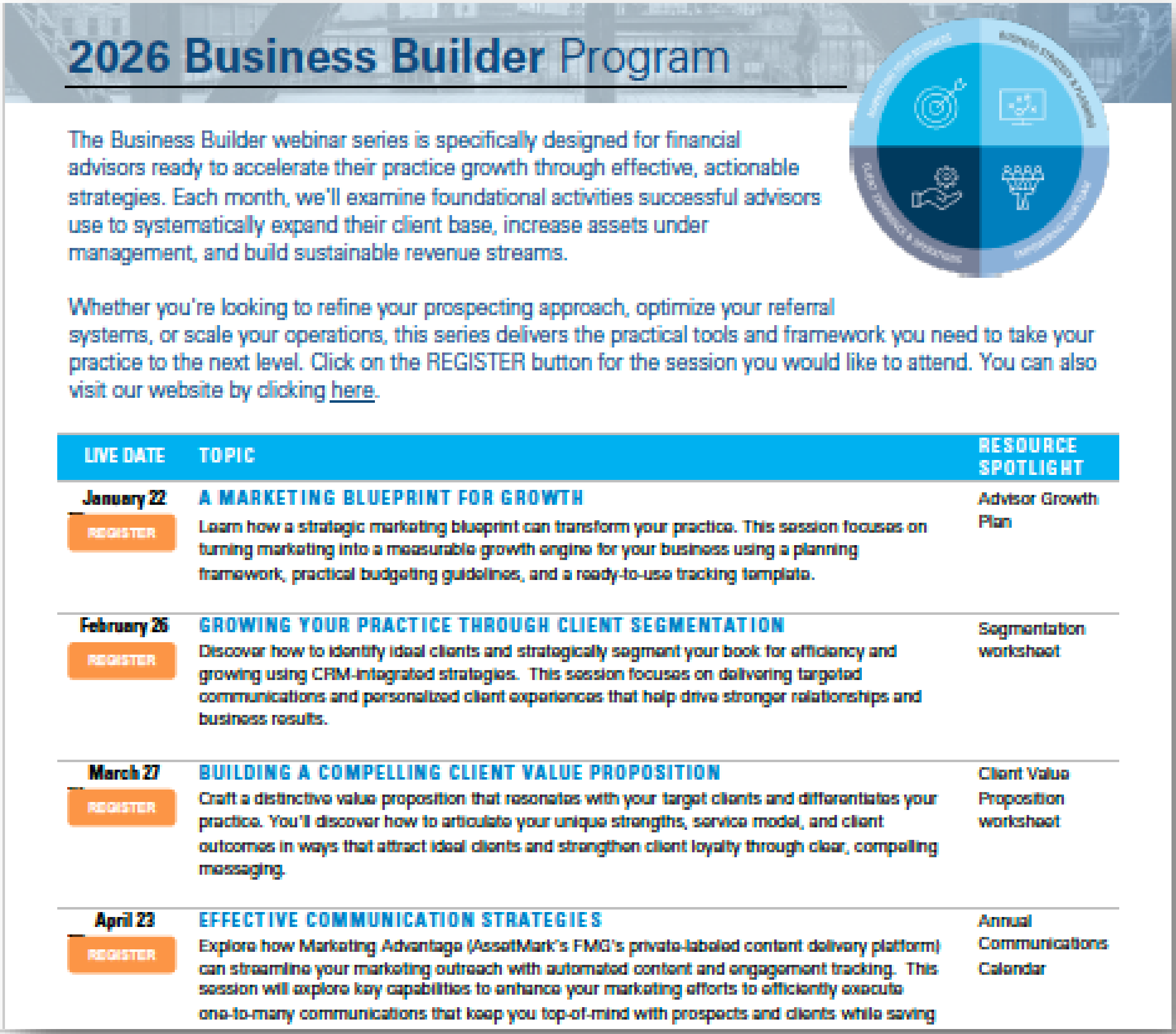
Click on a topic to see the relevant resources we created to support your business.



Business Builder Program

Best for: Any advisor who is in need of foundational consulting topics on *their* timeline

- Foundational Business Consulting concepts
- Monthly webinar sessions
- Access to team insights and expertise
- Review of Business Consulting resources
- On Demand replays available to all Registrants



2026 Business Builder Program

The Business Builder webinar series is specifically designed for financial advisors ready to accelerate their practice growth through effective, actionable strategies. Each month, we'll examine foundational activities successful advisors use to systematically expand their client base, increase assets under management, and build sustainable revenue streams.

Whether you're looking to refine your prospecting approach, optimize your referral systems, or scale your operations, this series delivers the practical tools and framework you need to take your practice to the next level. Click on the REGISTER button for the session you would like to attend. You can also visit our website by clicking here.

LIVE DATE	TOPIC	RESOURCE SPOTLIGHT
January 22 REGISTER	**A MARKETING BLUEPRINT FOR GROWTH** Learn how a strategic marketing blueprint can transform your practice. This session focuses on turning marketing into a measurable growth engine for your business using a planning framework, practical budgeting guidelines, and a ready-to-use tracking template.	Advisor Growth Plan
February 26 REGISTER	**GROWING YOUR PRACTICE THROUGH CLIENT SEGMENTATION** Discover how to identify ideal clients and strategically segment your book for efficiency and growing using CRM-integrated strategies. This session focuses on delivering targeted communications and personalized client experiences that help drive stronger relationships and business results.	Segmentation worksheet
March 27 REGISTER	**BUILDING A COMPELLING CLIENT VALUE PROPOSITION** Craft a distinctive value proposition that resonates with your target clients and differentiates your practice. You'll discover how to articulate your unique strengths, service model, and client outcomes in ways that attract ideal clients and strengthen client loyalty through clear, compelling messaging.	Client Value Proposition worksheet
April 23 REGISTER	**EFFECTIVE COMMUNICATION STRATEGIES** Explore how Marketing Advantage (AssetMark's FMG's private-labeled content delivery platform) can streamline your marketing outreach with automated content and engagement tracking. This session will explore key capabilities to enhance your marketing efforts to efficiently execute one-to-many communications that keep you top-of-mind with prospects and clients while saving	Annual Communications Calendar

What is AssetMark Growth Consulting?

AssetMark Growth Consulting is an 18-month, high-touch engagement focused on driving tangible results for advisors. We emphasize active execution alongside our advisors.

Collaborative Engagement

Our consultants provide personalized, side-by-side guidance throughout the **18-month engagement.**

Execution-Focused Initiatives

We focus on **executing on key growth levers**, ensuring practical implementation.

Shared Success & Outcomes

Our success is tied to advisor success, emphasizing **collaborative growth and tangible outcomes.**

AssetMark Ascent Program – creating a path to firm continuity

SUMMIT

Summit equips advisors with key strategies needed to successfully and smoothly transition a practice and clients to the next generatation.

- In-Person Strategy Retreat
- Supportive Networking Community
- Ongoing Business Consulting
- Succession Plan Development Support

ADVANCE

Advance helps future leaders master firm management and strategic sales to position them for greater responsibility or ownership.

- Immersive Training Retreats
- Monthly Guidance Webinars
- Implementation Tools and Support Team
- Expansive Networking Community

EMBARK

Embark provides new advisors with real-world experience and fundamental training to build confidence.

- Future Advisor Program
- Mentoring Program
- 6-Week Virtual Internship Program
- Curriculum & Sales Skills

Introduction to eWealthManager®

User Options/Access

Getting Started with eWealthManager

Approximately 30-45 days before integration, you will receive an invitation to eWealthManager via email and you'll simply need to select the "Click Here" link from the email and complete the simple New User Registration Form.

From: AssetMark Inc. <webadmin@assetmark.com>
Sent: Friday, November 13, 2020 12:09 AM
To:
Cc: advisorsetup@assetmark.com
Subject: AssetMark: Web Account Activated
Importance: High

Dear

Your eWealthManager account has been activated and is ready for your use. When you log in you can access your AssetMark client accounts and related billing information as well as the other standard features of our site.

To take advantage of these exciting online features, please click here to complete the registration process.

If you have any questions regarding your eWealthManager access, please contact Advisor Services at 1-800-664-5345, option 1.

If you're having trouble accessing the link, please paste the following URL in your browser:

https://www.ewealthmanager.com/ext/ewm/Registration?invitationID=503064&i

Thank you.

AssetMark Inc.

Getting Started with eWealthManager

You'll create a Username and Password and establish security questions. Once submitted, you'll be ready to access eWealthManager and get to work.

★ If you have multiple AssetMark agent codes you will be able to link each to the same login credentials

eWealthManager Agent Code Details and Mapping

AssetMark eWealthManager access invitations will be automatically sent to Advisors. If you would like to provide shared access to another individual in your office, you will need to send an invite once you have established your user ID.

If you **already have business on the AssetMark platform,** you will be able to see your Efficient Advisors clients under your existing log-in credentials once they are integrated to the AssetMark platform.

Additional agent codes will only be created if you do not have the same agent structure at AssetMark that you do at Efficient Advisors.

An example for advisor John Doe

AssetMark
John Doe Individual Code - ABC123
John Doe Joint Code with Jane Doe - ABC456
Efficient Advisors
John Doe Individual Rep ID XYZ
John Doe Joint Rep ID with Jane Doe JKL
John Doe Joint Rep ID with James Doe – NOP

AssetMark would create a new agent code to support the joint business for John Doe and James Doe but would map the business for the individual rep ID and joint rep ID with Jane to the existing AssetMark agent code.

Current eWealthManager User Options/Access

Advisor

Full access and authority on all accounts

Shared Access User

Same full access and authority as an advisor on client accounts

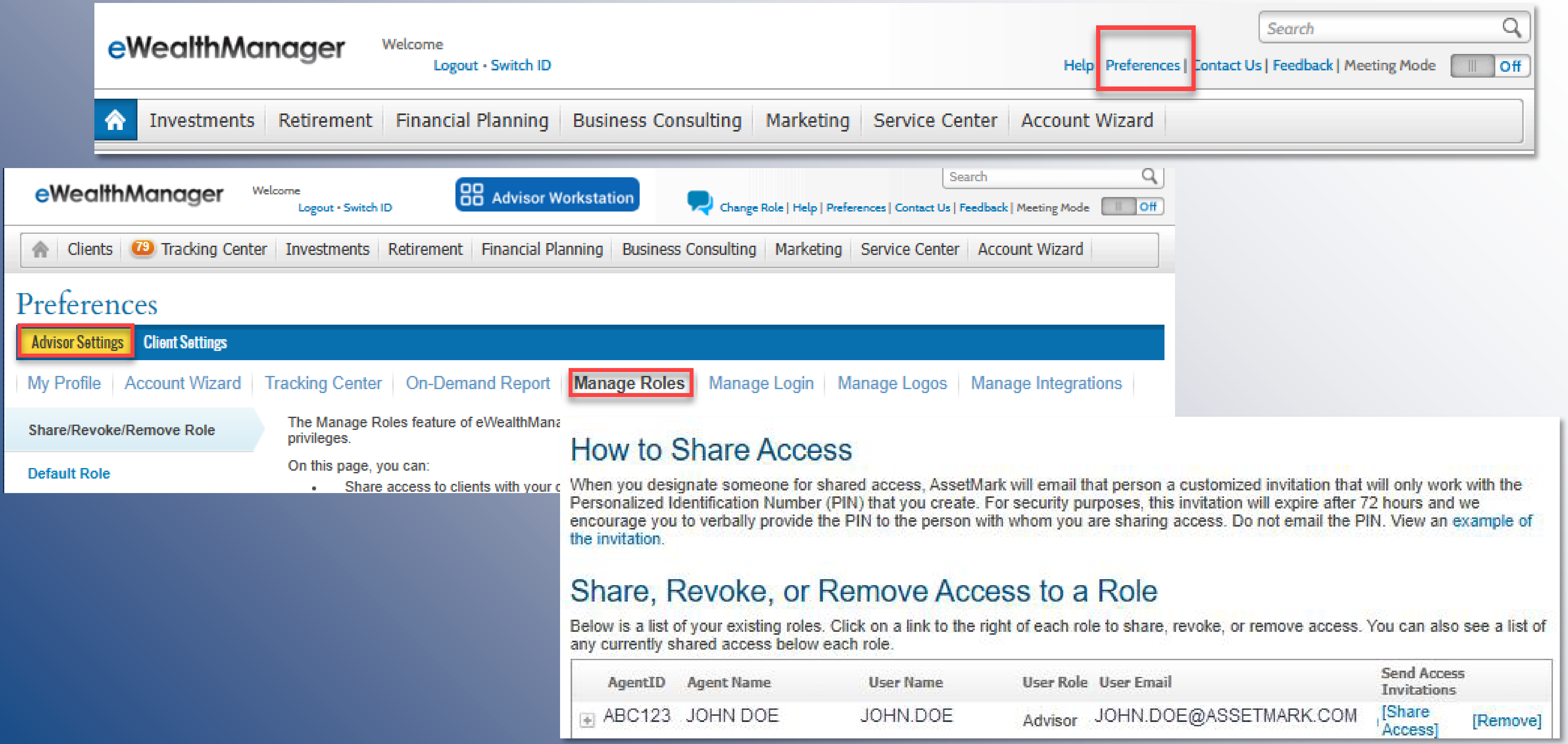
Ability to sign and submit documents on behalf of the advisor(s) on the account

Office Administrator

Full access to view everything as an advisor with exception of advisor fees

Ability to create and stage requests for submission **but cannot submit or sign requests**

Granting Shared Access to eWealthManager



Granting Shared Access to eWealthManager

Share Access

Complete the fields below to send an invitation and grant access to another user. The PIN you specify must be provided to the Individual who will receive the invite. As a security precaution, the PIN is not included in the email invitation, but will be required by the Individual to complete the registration process.

View a sample email invite here.

Advisory Firm Name

First Name

Last Name

Email

PIN

Access

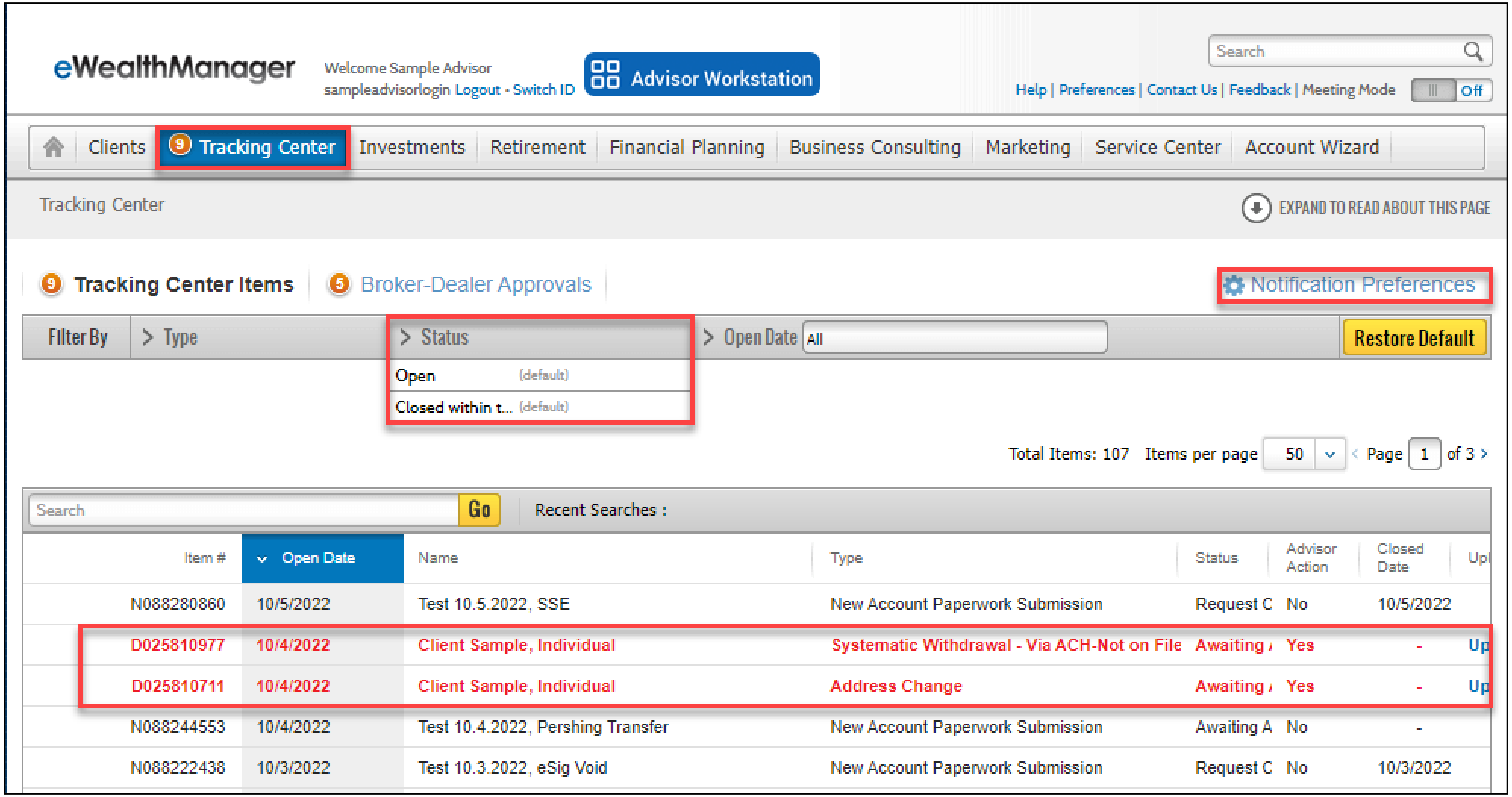
There are two types of access that you may grant to another advisor or your staff:

- Shared Access - This user will have full access to all of your clients' accounts, including the ability to sign and submit requests. It is your responsibility to ensure that shared access users are appropriately authorized by your firm's policies and procedures, including any required licensing for specific requests.
- Office Administrator Access – This user will have view access to all of your clients' accounts. They will be able to prepare and queue requests for your clients, but you will be responsible to sign and submit. The only action an Office Administrator may take on a client account is to submit an address change.

Cancel And Return | Send Invitation

Tracking Center

Tracking Center: List View



Tracking Center: Detail View

Tracking Center > Item Detail

EXPAND TO READ ABOUT THIS PAGE

Item Number:	B157395752	**Created On:**	1/30/2026
Name:	Patricia	**Closed On:**	-
Status:	In Process	**Managed Account Number:**	
Advisor Alert Required:	No	**Description:**	IRA Withdrawal Request
Agent Name	Peter		

View

View documents for this request.

Upload

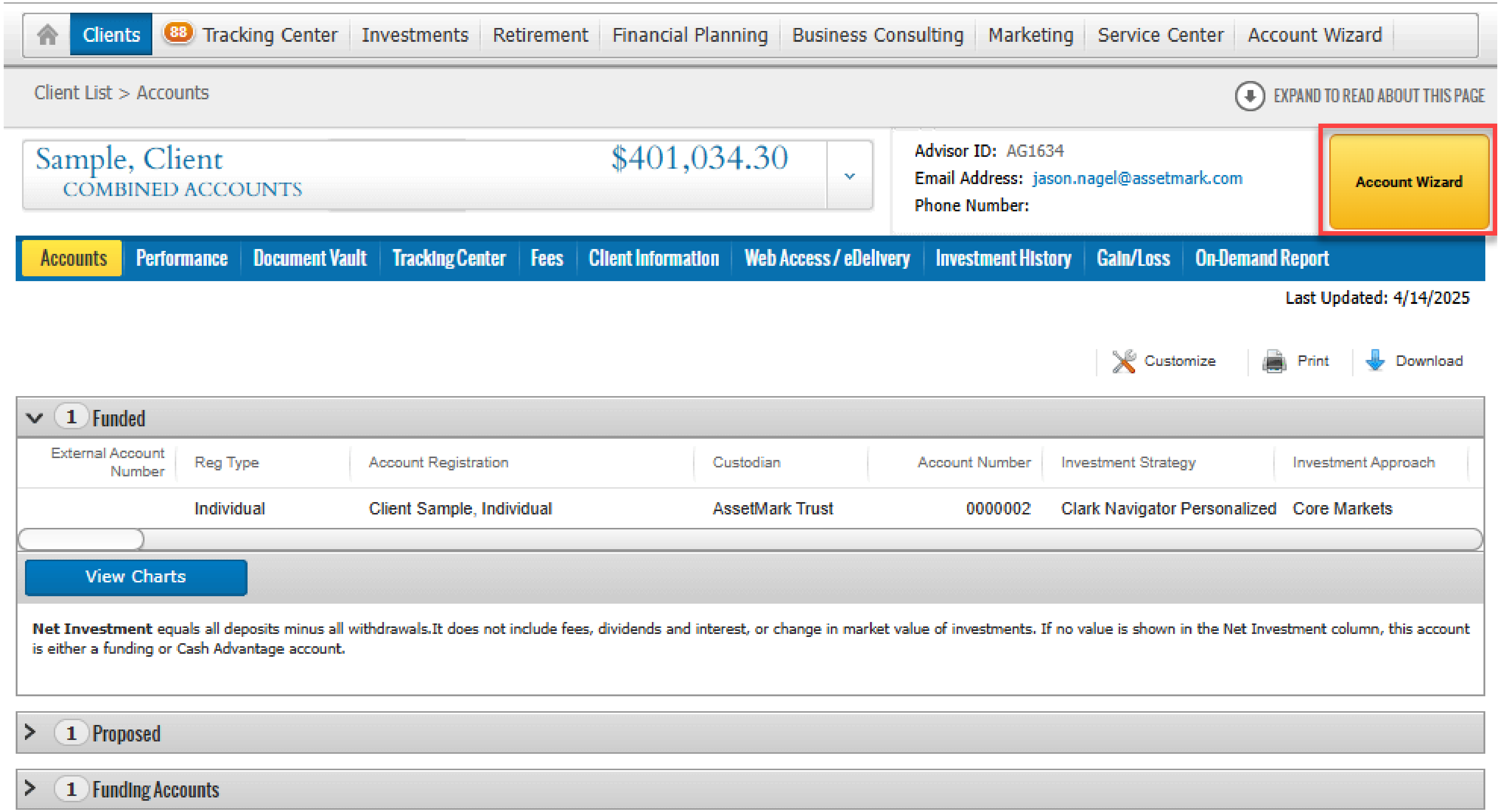
Notes

Add New Note

Created On	Created By	Description
02/01/2026 10:29 AM PST	AssetMark	The IRA Withdrawal Request for Patricia is Not In-Good Order. In order to complete this request please resolve the following: Please confirm the payment method Confirmations may be made by placing a note in the Tracking Center or by phone, and amended items can be uploaded through the Tracking Center – Item Detail page of eWealthManager.com using yellow Upload button. I look forward to resolving this for you! If you have any questions or need assistance, please don't hesitate to contact John Lopez directly at (602) 285- . My Office hours are from 8:00 a.m. to 4:30 p.m. PST. Thank you for your attention and partnership.
01/30/2026 08:30 AM PST	AssetMark	Thank you for submitting this request. This item is currently under review for processing.
01/30/2026 07:01 AM PST	AssetMark	An email notification regarding receipt of this request has been sent to the selected recipient(s) listed in Tracking Center Notification Preferences. Recipient(s): peter@ , daniella@

Account Maintenance

Account Wizard: Account Maintenance



Account Wizard: Account Maintenance

Account Wizard Sample, Client

Client Management

- Change Investments
- Change Your Financial Advisor Fee
- Add a Registration
- View Document History
- Update Addresses
- Add ACH Instructions and/or Standing Letter of Authorization - *NEW!*

LAUNCH
ASSETMARK WealthBuilder℠

Account Management **Choose an account below to view available options:**

- ◯ Proposed Accounts (Proposed) - $500,000
- ◉ Client Sample, Individual, Clark Navigator Personalized UMA, Profile 3, Moderate , (Account # 0000002, Funded): $401,034

Client Sample, Individual, Clark Navigator Personalized UMA, Profile 3, Moderate ,

Account Status: Funded **Account Value**: $401,034 **Custodian**: AssetMark Trust

Actions available for this account:

1. Request	2. Type	3. Form
Account Information Change Account Linking Account Termination Additional Account Documentation Billing Cash Advantage Checking Client Agreement Change Contributions Gain Loss Tax Harvest Request Move Assets Between Accounts New Account - Existing Registration Options Investing Planning and Consulting Fee Registration Change	Please select a Request on the left	Please select a Request and Type

Account Wizard: Withdrawals

Account Management

Choose an account below to view available options:

- ○ Proposed Accounts (Proposed) - $500,000
- ◉ Client Sample, Individual, Clark Navigator Personalized UMA, Profile 3, Moderate , (Account # 0000002, Funded): $401,034

Client Sample, Individual, Clark Navigator Personalized UMA, Profile 3, Moderate ,

Account Status: Funded **Account Value**: $401,034 **Custodian**: AssetMark Trust

Actions available for this account:

1. Request

Account Linking
Account Termination
Additional Account Documentation
Billing
Check Writing
Client Agreement Change
Contributions
Move Assets Between Accounts
New Account - Existing Registration
Planning and Consulting Fee
Savos Customization
Tax Management Services
Transfer Activity
Withdrawals

2. Type

Systematic Withdrawal - w/ Standing Instructions (AMA on File)
Withdrawal via Electronic Funds Transfer (EFT)
Standing Instructions (AMA on File)
Standing Instructions (No AMA on File)
Withdrawal via Check
To Address of Record or Standing Instructions (AMA on File)
To 3rd Party or No Standing Instructions
Withdrawal via Transfer
Withdrawal via Transfer
Withdrawal via Wire
To Same Registration w/ Standing Instructions (AMA on File)
To 3rd Party or No Standing Instructions

3. Form

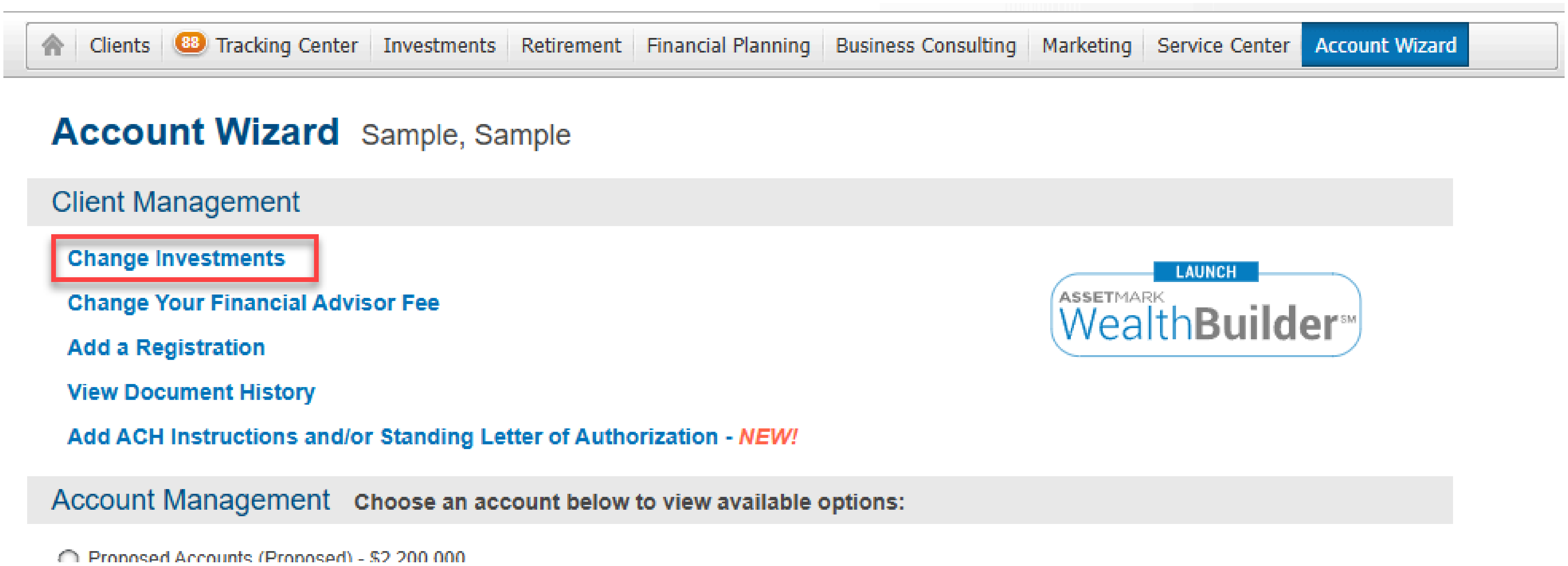
Standing Instructions (AMA on File)
Use this form to initiate a one-time distribution via Electronic Funds Transfer (EFT) when standing instructions are on file. Asset Movement Authorization (AMA) is required.

☐ Include supplemental documentation (e.g., copy of a voided check, driver's license, etc.) with this request.

Complete and Print | Complete and Submit

Investment Changes

Account Wizard: Investment Solution Change



Account Wizard: Investment Solution Change

Investment Change

Sample Sample

Source Account | Investment Selection | Account Number | Suitability | Account Features | Fees | Summary | Forms

Source Account

The Investment Change Tool enables you to create a new investment change request for one or more accounts within a single account registration and custodian.

Select one or more accounts for investment change

Sample Sample, 401(k), Schwab, $250,000

- [ ] **American Funds Conservative Growth and Income, Profile 2, MF**
  Account #: 960144396, Pending Funding: $250,000

Sample Sample, Beneficiary IRA, Pershing Advisor Solutions, $50,000

- [ ] **GPS Accumulation, Profile 1, Conservative - without Alts**
  Account #: N8U834510, Pending Funding: $50,000

Sample Sample, 501(c), Pershing Advisor Solutions, $300,000

- [ ] **No Strategist, MF**
  Account #: N8U852892, Pending Funding: $150,000
- [ ] **No Strategist, MF**
  Account #: N8U852900, Pending Funding: $150,000

Advisor Benefits Program

Advisor Benefits Program

Benefits Designed to Help Your Practice Grow!

- Business Consulting Services
- Events
- Segmented Service
- Access to discounted or free services and programs
  - Financial Planning
  - Client Communications
  - Growth and Marketing

Upgrade Schedule

- Business is reviewed for upgrades at the beginning of every quarter

		Premier Elite $25m+ Assets on Platform	Gold $50m+ Assets on Platform	Platinum $125m+ Assets on Platform	Platinum Elite $250m+ Assets on Platform
Status-Based Benefits					
Business Consulting					
Business Consulting Services	•	•	•	•	•
Events					
Premier Advisor Meeting	•	•	•	•	•
Gold Forum			•	•	•
Platinum Summit				•	•
Platinum Elite Experience					•
Service & Operations					
Advisor Services Team	•				
Premier Elite Service	*	•			
Gold Service			•		
Platinum Service				•	•

*Premier status level advisors with $2m+ in annual gross new assets will receive service from the Premier Elite Service team.

Advisor Benefits Program

	Premier Elite	Premier Elite	Gold	Platinum	Platinum Elite
Activity-Based Benefits					
Client Communication					
Absolute Engagement			50% Discount	•	•
BombBomb		•	•	•	•
Redtail			•	•	•
Wealthbox			•	•	•
Zoom	•	•	•	•	•
Financial Planning					
MoneyGuidePro			•	•	•
MoneyGuidePro + Yodlee				•	•
MoneyGuidePro + Yodlee + MyBlocks				•	•
MoneyGuideElite				•	•
MoneyGuideElite + Yodlee				•	•
MoneyGuideElite + Yodlee + MyBlocks					•
RightCapital Basic			•	•	•
RightCapital Premium				•	•
RightCapital Platinum					•
Voyant			•	•	•

Programs and Services

	Premier Elite	Premier Elite	Gold	Platinum	Platinum Elite
Activity-Based Benefits					
Growth & Marketing					
Marketing Advantage Essential		●	●	●	●
Marketing Advantage Essential +		●	●	●	●
Marketing Advantage Essential X			●	●	●
Marketing Advantage Premium				●	●
Marketing Advantage Do It For Me					●
Business Management					
AdvisorLink℠	●	●	●	●	●
Matching Program					
Wealthfeed, Golden Hello, Horsesmouth, LeadingResponse , AcquireUp			Up to $2,500 match per year	Up to $5,000 match per year	Up to $10,000 match per year

What’s Next?

Updates for you and your office

Ready now

If you'd like to get ahead of the curve and write new business with AssetMark, we will connect you with all of the resources and professionals you need to get started!

- Contact your EA team or AssetMark at **NewAdvisorQuestions@assetmark.com**
- Call us at 800-664-5345, option 2
- Add your name and email in the Q & A feature of this webinar and we'll reach out to you!

Ready at Transition

Want to wait until migration to get started with AssetMark? Here's what you can expect:

Approx 30-45 days before transition:

- Your AssetMark agent code(s) will be created
- You will receive an invitation via email to create your eWealthManager.com login credentials
- Your AssetMark service Relationship Manager will reach out with help
- You'll be able to explore the site, set your preferences for contact methods, Tracking Center notifications and more at this time
- Please note that your client data will not be populated until transition

At transition:

- When you log in to eWealthManager on Monday, May 4, your client account data and performance history will be available for you in the client section
- AssetMark will provide you with access to the applicable custodial systems using your AssetMark agent ID

Power Hour Topics

Power Hour 1

Billing

New to you at AssetMark

Service

- AssetMark Retirement Services
- AssetMark Service & Support

Introduction to eWealthManager

- 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 eWealthManager

- Tracking Center
- Account Maintenance
- Investment Changes

Business Consulting

Advisor Benefits

Power Hour 3

Client Investor Portal

Introduction to eWealthManager

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

Advanced Planning

Power Hour 4

Client Updates

- Investor Portal Invitations

Investing Consulting & Due Diligence

Efficient Advisors Information Page

ASSETMARK

www.assetmark.com/efficientadvisors

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?

Join us

March 18 at 1pm ET

for our next integration

POWER HOUR WEBINAR

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.

AssetMark, Inc. is an investment adviser registered with the U.S. Securities and Exchange Commission.

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