CAPTRUST

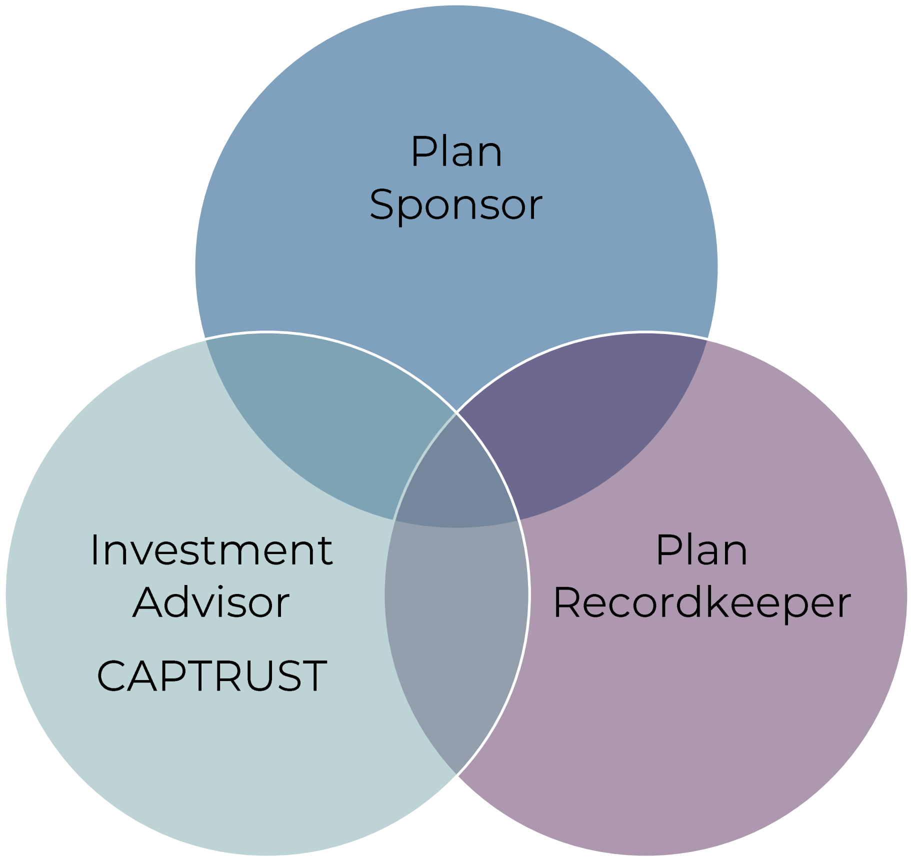
PARTICIPANT EXPERIENCE

CAPTRUST Financial Advisors

Independent Financial Advisor

- Advises on your retirement plan fund menu
- Provides you with access to individual investment advice for your retirement savings
- Acts in your best interest as a fiduciary
- Available to you at your convenience – Access to Retirement Counselors, webinars, educational tools and resources and more
- CAPTRUST has been providing investment advice to people in retirement plans for more than 30 years

How We Work Together For You



Plan Sponsor

Provides and oversees your benefits

Plan Recordkeeper

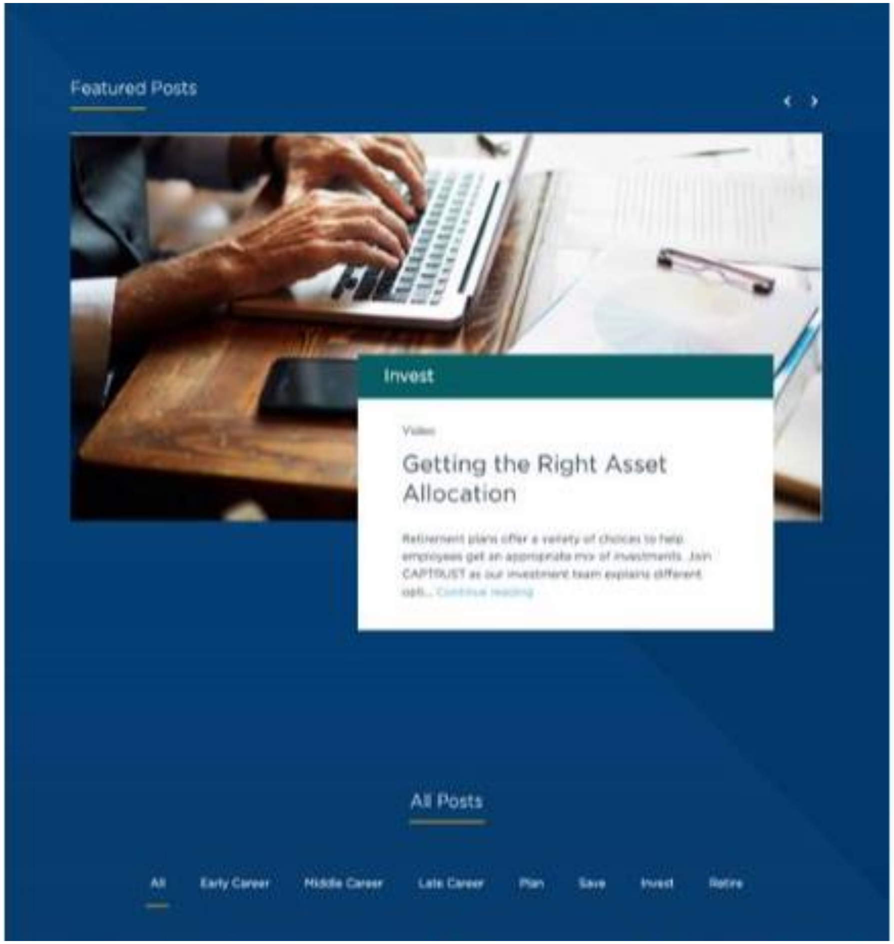
Reconciles your accounts, provides access to account information and handles transactions

Investment Advisor

Monitors investments and provides advice.

Regular Outreach

Independent Financial Advisor



CAPTRUST Advice Website Features

www.captrustadvice.com

Schedule an Appointment

Upcoming Webinar Information

Use a Calculator

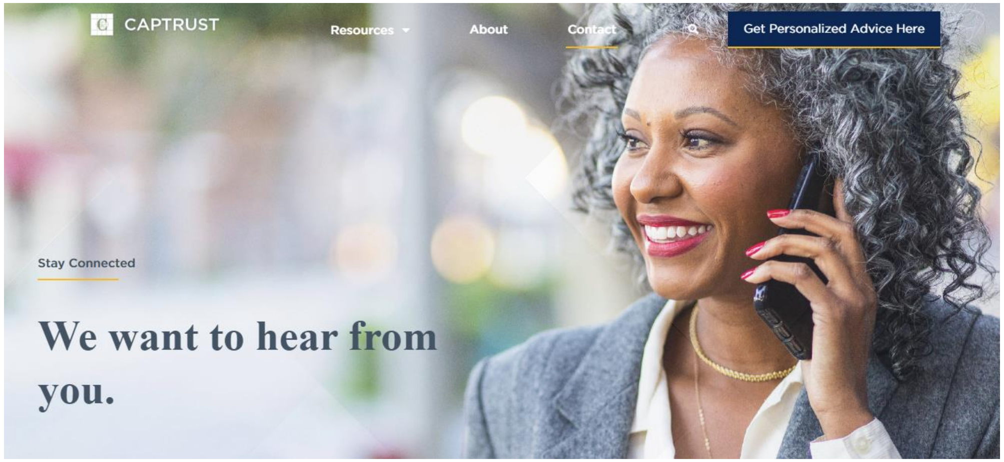
- Total Retirement Calculators
- Social Security Calculators
- Savings Calculators

Educational presentations and topical information are available via www.captrustadvice.com

Educational Videos in 3 Minutes

Access Pertinent Information

- Articles
- Webinars



Need Help?

Our dedicated financial advisors are standing by and our Advice Desk is always at your disposal. Schedule an appointment or call today.

Get Personalized Advice Here

Advice Desk: **800.967.9948**

¡Hablamos espanol!

Easy Appointment Scheduling

SCHEDULE AN APPOINTMENT AT:

www.captrustadvice.com or

Toll Free: 800.967.9948

Monday-Thursday 8:30 am – 5:30 pm ET

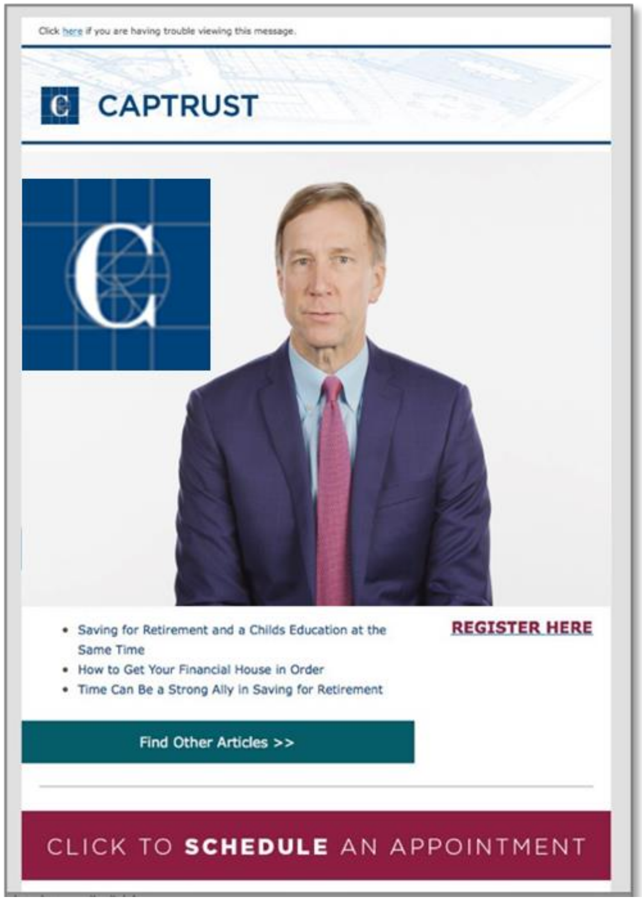
Friday 8:30 am – 4:00 pm ET

Evening Appointments are available

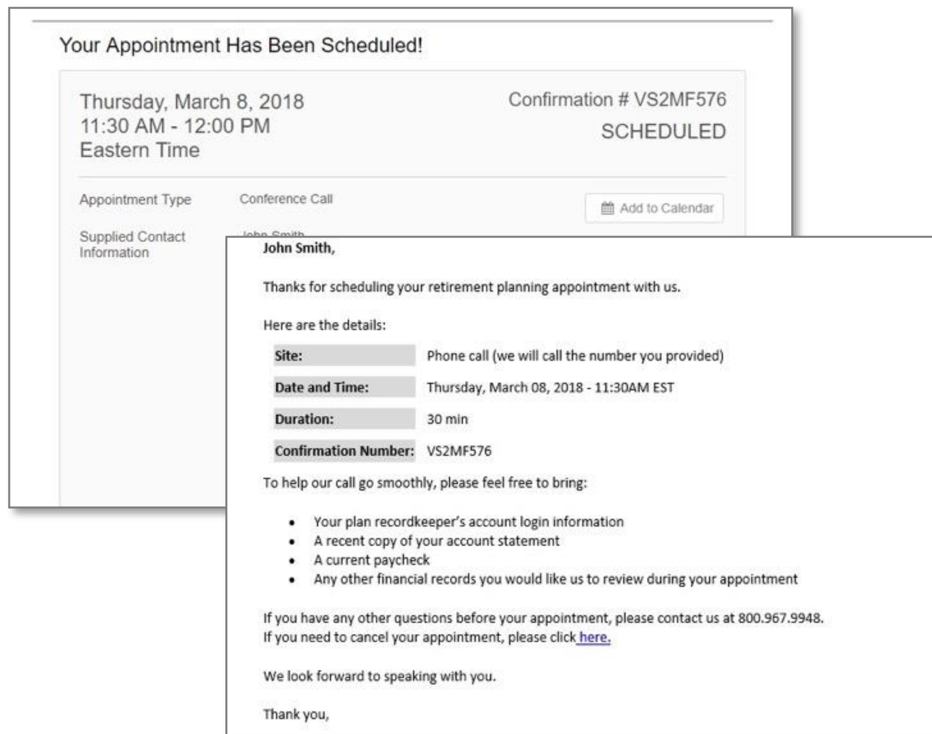
Choose the time and day that works for you.

CAPTRUST Offers Appointments

Independent Financial Advisor



- Easy to schedule and minimal information required
- Add-to-calendar functionality
- Email reminders



Your Appointment Has Been Scheduled!

Thursday, March 8, 2018
11:30 AM - 12:00 PM
Eastern Time

Confirmation # VS2MF576
SCHEDULED

Appointment Type: Conference Call

Add to Calendar

Supplied Contact Information

John Smith,

Thanks for scheduling your retirement planning appointment with us.

Here are the details:

Site:	Phone call (we will call the number you provided)
Date and Time:	Thursday, March 08, 2018 - 11:30AM EST
Duration:	30 min
Confirmation Number:	VS2MF576

To help our call go smoothly, please feel free to bring:

- Your plan recordkeeper's account login information
- A recent copy of your account statement
- A current paycheck
- Any other financial records you would like us to review during your appointment

If you have any other questions before your appointment, please contact us at 800.967.9948.
If you need to cancel your appointment, please click here.

We look forward to speaking with you.

Thank you,

Different People = Different Discussions

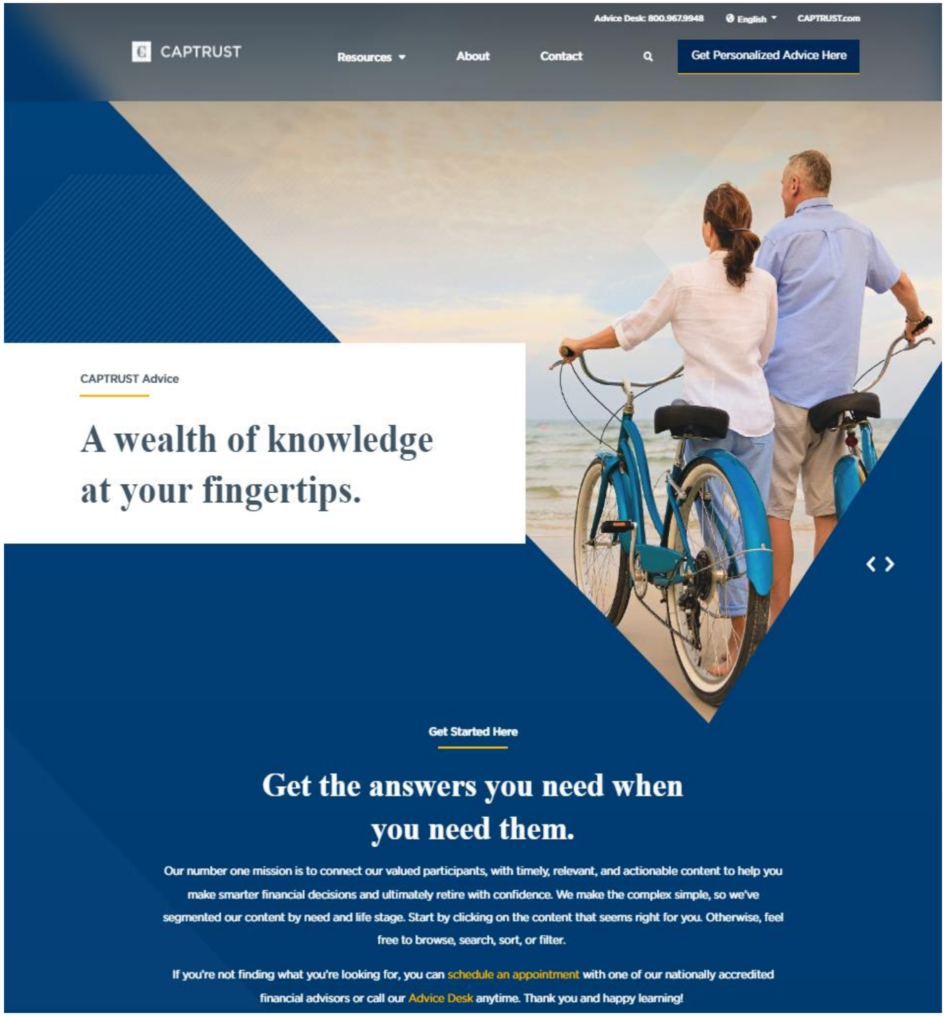
Independent Financial Advisor

Early Career	Mid Career	Late Career
• Enrollment Assistance	• Determining Saving Amounts	• Investment Strategies
• Investment Recommendations	• Investment Advice	• Equity Exposure
• Determining Saving Amounts	• Automatic Increase	• Saving Rates and Opportunities
• Utilize the Match	• Life Events – Marriage/Children	• Catch Up Options
• Budgeting Questions	• Home Ownership	• Extending Career
• Health Savings Accounts	• Emergency Savings	• Social Security Options
• Emergency Savings	• College Savings Plans	• Creating Income
• Debt Payoff Strategies	• Health Savings Accounts	• Consolidating Accounts
	• Protecting Family	• Health Savings Accounts
	• Measuring Progress	• Retirement Preparation

Assisting Participants To Achieve Goals

Independent Financial Advisor

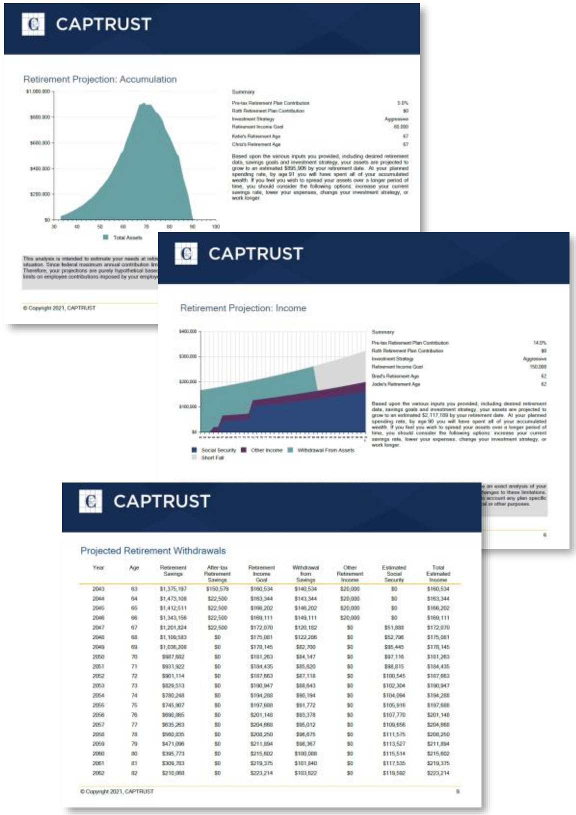
- CAPTRUST will discuss your individual situation and goals
- Gather pertinent data from you about your plan and investments
- Use technology to help you make good decisions and carry them out
- Assist in conference calls with your recordkeeper to execute on advice, to be sure that a participants needs are met



Access. Advice. Accountability

The CAPTRUST Retirement Blueprint™ process includes:

- Personalized, confidential retirement planning sessions, where advice is delivered in person or over the phone regarding
  - Deferral rates
  - Retirement plan assets
  - Non-retirement assets
  - Desired retirement age
  - Retirement income goals
  - Individual risk profile
- Utilize screen-sharing technology for phone advice sessions
- Ability to take immediate action based on advice given during the session
- Following the advice session, a Retirement Blueprint is delivered electronically to the participant as a PDF
- Participants are encouraged to review their Retirement Blueprint and take action on the advice given in the session
  - Within 48 hours of receipt
  - One year after the last change



We Care What You Think

Each person who talks with CAPTRUST and receives advice will get a survey delivered to their email address

- The 5 short survey questions take about 3 minutes to complete
- Survey results are used to help CAPTRUST deliver an exceptional service
- Survey results are shared with your Employer so that they can decide if this benefit is valuable
- Survey results allow you to have your opinions heard

Completing the short survey is beneficial to all the parties involved with this service

Schedule an Appointment or Call Directly

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