



A Look Inside VESTED with the Editor in Chief

When CAPTRUST Chief Executive Officer Fielding Miller decided it was time for CAPTRUST to retool the way it communicates with clients, he knew what direction he wanted things to go. And exactly who to call on to get there.

Enter Chief Marketing Officer John Curry.

Curry's signature salt-and-pepper coif of long, wavy hair stands out among CAPTRUST senior leadership, but he pulls it off. Curry compensates, in part, with his slant toward impeccable dress. Perhaps his colleagues would expect no less from him. He is, quite possibly, a double agent.

This 30-year industry veteran is not only CAPTRUST's head of marketing, he is also the rhythm guitarist in the company's in-house garage rock band, The Rollovers.

Like Curry, *VESTED* magazine—his brainchild and ongoing passion project—stands out among financial firms' cookie-cutter newsletters and stock market updates.





Four years since inception, *VESTED* is undeniably making a difference in the lives of its more than 20,000 print and digital readers. Its Second Act heroes are lighting a path for those seeking new directions; its planning and lifestyle features, Passion Pursuits, Expert Angle, and Lasting Legacy columns (among others) explore nontraditional aspects of retirement—often told through the stories of those who have been there and done that.

I've got this marketing ninja for a lunchtime interview and deep dive on the magazine: what it's all about, why we love it, and where it's going next.

Let's start with the basics. What is *VESTED* about? What is CAPTRUST trying to do with *VESTED*?

When we started *VESTED*, it was helpful to know that we didn't want it to be about money and markets. You can get that in lots of places. We also believed—and still do—that that kind of information is not very helpful, and it's not going to help anyone live a better life. In fact, it may fuel bad behaviors, like knee-jerk reactions to market moves, market timing, or chasing what's hot.

That freed us up to go elsewhere. We decided that *VESTED*'s mission would be to inform and inspire what's next for our readers. With all the doom and gloom we hear in the retirement industry about the looming retirement crisis, we liked the idea of an aspirational mission. We also wanted it to be full of people.

CAPTRUST is a financial services firm. Why create a magazine?

I get this question a lot.

We wanted to do something different. In a world that is moving increasingly digital, we thought there was an opportunity to put something in the hands of our clients and friends that is tangible and beautiful. The tactile aspect of *VESTED* is very important. It's the weight of the paper and the coating on the cover. People always comment on the quality of the magazine itself.

VESTED's content is different, too. We wanted to write about topics relevant to our clients' lives. Topics that are helpful to them. We use *VESTED* as a way to put new ideas and possibilities for what's next in front of them.

What's next could be noncareer work, a new career, travel, exploring passions, learning, coping with aging, downsizing, a big family project, or thinking about legacy, to name just a few. These are hot topics for our readers, and there are not many good sources for perspective on them. A lot of our articles pull together resources from multiple sources—books, the web, TED Talks, subject matter experts—to help frame an issue or topic and provide tips for getting started if the topic resonates with them.



We spend a lot of time writing about retirement—if that’s the right word for it. We hear from clients that it’s an intimidating process, and it’s something they are uncertain about. We want to help. CAPTRUST has the experience and expertise to give our readers tips to help them achieve a more successful retirement. Often, *VESTED* tries to do that through the stories and lessons of people who have paved the way.

What did it take to make the magazine go from an idea to a reality?

[CEO] Fielding [Miller] and I were in the car on the way to a meeting. We got to talking about the state of our client communications—what they were and what they could be. We both wanted CAPTRUST’s brand to be more aspirational, more evergreen, and more focused on helping people realize their potential as they enter retirement.

We came up with the idea to make a magazine. When we got back to the office, I immediately went up the elevator, called everybody in marketing into a conference room, and basically said, “Holy crap! Fielding wants us to create a magazine. What do we do now?”



That was August 2014. The first issue came out in January of 2015. So you can imagine that, during those five months, we were doing everything from trying to conceive what this magazine should be, what it should look like, the paper size, the paper weight, the coatings, the regular columns and features, who the writers would be, printing, shipping, editorial voice, and featured talent. You name it. We had to decide on literally every aspect of what it takes to make a magazine. It was a lot of fun.

Tell me about *VESTED*'s target audience and how you landed on this demographic.

Our readers tend to be in their mid-to-late 50s or early 60s, around retirement age—maybe a few years before or a few years into retirement—who have saved and invested well. They are thinking about what's next for their lives. We want to help this group understand what they need to know to retire successfully. We can show them some of the path forward and provide an opportunity to think differently about it.

What do you see for the future of *VESTED*?

So much. The magazine has really caught fire. I think there is an opportunity to extend *VESTED* into video, which is something we have experimented with in the past.

We also want to create a live, in-person *VESTED* event, in the form of a symposium that we can execute around the country. We're interested in what we can do that will put us in touch with people in and around the markets we serve. *VESTED* is really becoming the CAPTRUST brand when it comes to value-added content for wealth management clients.

Where do you see yourself 10 years from now?

VESTED is the single most interesting and exciting project I've worked on in my 30-plus-year career. I'm in no rush to go anywhere. I'd love to still be working on *VESTED* 10 years from now. Maybe they'll let me stay on as an editor and weigh in on art direction. If Fielding doesn't mind me working out of my home in Spain, I don't see a reason to stop.

What about your work inspires you?

Three decades in the financial services industry—mostly focused on retirement issues—and I've become very passionate about helping America retire successfully. And, of course, my wife, Marcela, is also in the industry, so it's a team effort.

I also think about the work we do on a very personal basis. I always think about our clients, who, if they take our advice, can find themselves in a comfortable financial position. When they get to the point of retirement—or time to do something different—I want them to be excited about the possibilities and ready to explore the world. It would be a real shame if they didn't get to enjoy the fruits of their financial success. And it's easy to see why they wouldn't.

If you're a good saver, you may not know how to spend your money in retirement. Or you may not



know where to start to engage in that conversation. One of the goals of *VESTED* is to give our readers a little jumpstart and show them how to think about it. We present ideas we hope readers will explore. I like to imagine that we are seeding interesting dinner-table conversations they will be having with their spouses or friends about their futures.

When did you realize you had an interest in writing?

When I got to CAPTRUST, I thought I was a pretty good writer. But I quickly found out I was in over my head. And I realized that, as head of the marketing department, the buck stopped with me. And so, I needed to get serious about it. I needed to become a student of the game. I needed to practice, and I needed to own it.

I don't know if I've gotten better, but it certainly has gotten easier. In the process, I've come to enjoy it, and that's why I obsess over things like grammar, writing standards, tone, and voice.

What is your favorite thing about being editor in chief for *VESTED*?

The people I work with on the *VESTED* editorial and design teams are great. And I love challenging them to think big, to make sure that the magazine is as great as it can be. Making sure it fulfills our vision is hard. Great stuff doesn't happen by accident.

But I also love meeting the people who are featured in our magazine. They are world-class, fascinating people. By the time we do our photoshoots, I have looked at everything I can find on them. I have read all their books, read every magazine article about them, listened to podcasts they are featured on—you name it. By then, I've turned into a complete fanboy. It's a bit embarrassing.

Meeting Jamal Joseph—the Second Act subject of the last issue—is definitely a highlight. I had been editing the story while reading his book, *Panther Baby*. Then we went to Harlem for the photoshoot. My job at a photoshoot is mostly to make the person we are photographing feel at ease and to stay out of the way. I have to admit I was a little awestruck. When I finally got going, it was great. He is a super-warm and engaging guy.



What advice would you give someone embarking on a big professional project?

Challenge yourself. The only thing that's ever standing in your way is your preconceptions about yourself.

One day your boss's boss is going to walk into your office and tell you to put a man on the moon.



When that happens, don't come up with 20 reasons why you can't put a man on the moon, or why it's scary to put a man on the moon, or why you might fail. Embrace it and put a man on the moon! How many of those opportunities do you get? So, run with it. That's what I would tell them.

A big thank you to John Curry for spending some time with me. He is a cerebral gentleman, a pleasure to interview, and proof that rock-and-roll hair has a place in a pinstriped suit.

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