

Please note: This is a transcription so there may be slight grammatical errors.

Debra Gates:

As more employees look for financial help and resources, many employers are adding access to financial wellness, coaching and advice services. CAPTRUST has been offering these services to its clients since our inception, and today we would like to review how your employees can benefit from our financial wellness solution.

Debra Gates:

CAPTRUST is an independent retirement plan and investment advisory firm that has been working with individuals and providing retirement plan investment advice since 1997. Our financial wellness and advice program provides high-quality guidance and information to help your employees plan, save, invest, and retire successfully. Every month, we proactively engage your employees with educational materials in several different formats, including articles, videos, and webinars. All of these materials are also available via captrustadvice.com. Another aspect of our offering provides one-on-one personalized consultations for employees to gain an even clearer picture of their retirement. These meetings can be facilitated on site or via phone, and appointments can be scheduled through our website. In these consultations, our financial advisors gather data such as the participant's age, their goals, income, debt, savings, and anticipated Social Security income. We then provide them with specific investment advice based on their investor profile and their risk tolerance.

Debra Gates:

To navigate these conversations and help participants develop and achieve their financial goals, we use CAPTRUST's proprietary tool, the Retirement Blueprint. This sophisticated planning service gives us the opportunity to offer individual advice as to how much a person needs to save, the appropriateness of their investment strategy, and how to integrate their account information with their spouse's or partner's accounts or outside investments. Over the years, we have found that three out of four participants need to make a change, and 70% of the time, we're able to guide participants to make the necessary changes. We value your employees and want to provide the best possible service. Therefore, after every consultation, participants will receive a survey to let us know how we measured up to their expectations. We also provide feedback to you as it relates to employee actions, their engagement, and a comprehensive view of survey results.

Debra Gates:

CAPTRUST's consistent message is that we're here to help all employees. The ability to speak with someone in a confidential manner as part of an employer's benefit package and to receive a personal Retirement Blueprint is a service that employs at all levels, in all stages of their career, they really value that highly. We will work with you to develop and implement an education plan that is most relevant to your employee population. We can offer as much or as little education as you would like, and always seek to make the experience as seamless as possible for you. If you're looking for a way to help improve your employees' financial health, reach out to CAPTRUST today, we're here to help.

Disclosure:

Under the Investment Advisers Act of 1940, this video is defined as an advertisement and includes an uncompensated testimonial by a CAPTRUST client. However, CAPTRUST pays for travel and accommodations for clients who have traveled to Raleigh, NC in order to participate in

this video. Please be advised that clients' experiences as described in the video do not necessarily represent the experience of other clients.

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