

# PARTICIPANT ADVISORY SERVICES

Peace of mind for you and your employees.

Our advice team provides professional, unbiased investment advice to your employees and answers questions about how much to save for retirement and how to invest retirement savings. Advisors will work with your employees to create a Retirement Blueprint®, a comprehensive plan tailored to their individual needs. These services are made available as an enhancement to your retirement plan benefits package.

How can a professional advisor help? When a professional advisor consults with an employee about his or her retirement goals, deferral amounts increase by an average of \$1,150 per year.

Financial stress leads to decreased employee productivity, increased absenteeism, and higher employer healthcare costs. Our financial wellness programs address top financial concerns, including budgeting, building emergency savings, managing debt, and retirement issues.

Employers with financial wellness programs see healthcare costs decrease by as much as 4.5%. Our comprehensive financial wellness programs address the needs of all employees, from millennials to retirees.

Employees get access to education on a variety of financial topics.



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## FINANCIAL WELLNESS AND ADVICE

CAPTRUST advice team members are available one on one in person, on the phone, and via the web. On-site group meetings and live web events are also available. Our goal is to help make sure your employees feel confident about their paths to retirement.



### MANY WAYS TO ENGAGE

- On-site group and individual meetings
- Consultations with an advisor by phone
- Live webinars
- Monthly e-newsletters
- Our advice website, [captrustadvice.com](https://captrustadvice.com)



### CAPTRUSTADVICE.COM

Employees can access a range of resources at our advice website:

- Schedule an appointment with a retirement counselor
- Access helpful articles on a range of topics
- Check progress with nine financial calculators
- Watch short videos from CAPTRUST subject matter experts
- Register for topical financial webinars
- View recordings of past webinars

**Help your employees plan, save, invest, and retire successfully.**

Sources: PwC, "Employee Financial Wellness Survey: 2017 Results," 2017; Financial Engines and Aon Hewitt Study, "Help in Defined Contribution Plans: 2006 through 2010," 2011; *Corporate Wellness Magazine*, "Beyond the Paycheck: When Does a Financial Wellness Program Make Sense?"



### RETIREMENT BLUEPRINT

- CAPTRUST's Retirement Blueprint® technology allows our retirement counselors to deliver personalized retirement planning advice over the phone, on-site, or in a group setting
- Retirement counselors guide employees in identifying their goals and risk tolerance
- What-if scenario planning allows retirement strategies to be optimized for the individual
- Employees can implement advice on the spot with assistance from the retirement counselor
- Each Blueprint is delivered directly to the employee
- Annual reminders are sent to employees to encourage continuous engagement and to remind them to update their information



### FINANCIAL WELLNESS

- America's diverse workforce is increasingly looking to employers for help in addressing difficult financial challenges—from managing student loan debt to securing retirement
- CAPTRUST's financial wellness and advice services meet employees where they are, with the help they need to answer their most pressing questions. Help is available in person, over the phone, or online.

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**CAPTRUST**

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