Please note: This is an AI generated transcription - there may be slight grammatical errors, spelling errors and/or misinterpretation of words.

What is CAPTRUST at Work?

Through CAPTRUST at Work, we facilitate financial wellness on behalf of our clients. We do not offer a product off the shelf. CAPTRUST is one of the industry's pioneers in providing objective, fiduciary advice. It's also one of the largest registered investment advisors in the country, offering financial services to individuals, families, and businesses, nonprofit organizations and large and small companies.

Through CAPTRUST at work, we provide tailored advice to our institutional clients, employees, and to retirement plan participants. We craft a financial wellness program that is designed to help your unique employee population. And there are three key elements we need to understand to do that well. The first thing is who you are as a firm.

In your initial conversations, one of our financial wellness consultants will ask questions to get to know you as a company. What are your goals? What's your motivation for wanting to add this benefit? What is your workplace culture like? What does financial wellness mean to you? And why do you think saving and financial planning are important to your employees?

The second aspect is that we work to understand who your employees are. For us to facilitate financial wellness, we need to understand where the pockets of challenges are within your organization and the things that are of concern to your people. Because I can't really tell you what you need until I know what your people are experiencing.

The third area we need to understand is the benefits infrastructure you've created for your workers. What financial benefits are you already offering your employees and why? This shows us what tools are available to your employees to create wealth, and it shows us how they are getting to retirement by leveraging your benefit package.

Once we get to know you and we understand these three elements, we can craft a financial wellness program specifically tailored for your business and your employees. CAPTRUST infrastructure means you're getting the industry's very best offering. Specifically, we leverage our 38 years of experience, our nationwide team, our technology, our data, and our partnerships with other firms.

When I say partnerships, I mean your record keeper and your other financial benefits vendors. The things you've already put in place to create your benefits infrastructure. We leverage all these things to facilitate your version of financial wellness. Then we can tailor the content, strategy, and deployment, whether that's courses, webinars, or virtual or on-site days, precisely to your needs.

You'll work directly with our dedicated financial wellness consultants. These are the people assigned to you for financial wellness services throughout the year. They create accountability for our team and make sure you have everything you need for your employees to be successful participants in the program.

We hope you'll think of them and us as an extension of your human resources department. CAPTRUST's onboarding process takes about six weeks. After discussing your needs and goals internally, we'll have a series of calls with you to introduce the stakeholders, develop and finalize a strategic plan, and roll out the service.

A big part of that service is our content library, which contains articles, videos, workshops, webinars, and digital tools such as our retirement readiness calculator. Our content covers a range of topics from basic financial skills like budgeting and managing debt to more advanced topics like executive benefits and retirement income withdrawal strategy.

Our content is designed for people in all different career stages, early, middle or late, in all different levels of financial knowledge. We meet people where they are, but we don't leave them there. We work hard to elevate them to a place where their confidence exceeds their financial uncertainty. But our goal is never driven by vanity metrics.

We aren't trying to get as many people as we can to open our app or to read our emails. Our goal is to send the right message at the right time so that the financial guidance the person needs is delivered at the precise moment when they're ready to learn it and when they need it most. We strive to create valuable, and trusted relationships with your employees so that they can see positive financial changes and feel empowered to make better informed choices in the future.

At CAPTRUST, our mission is to enrich the lives of our clients, colleagues, and communities through sound financial advice, integrity, and a commitment to service beyond expectation. Through CAPTRUST at Work, we offer a program that enriches the lives of your employees by supporting your values, your benefits, and your people.