

SERVICES BEYOND YOUR EXPECTATION



What a CAPTRUST Financial Advisor Does for You?

Financial Planning and Retirement Services

Defining Your Vision and Filling the Gap

- Cares more about you and your money than anyone who doesn't share your last name.
- Guides you to think about areas of your financial life you may not have considered.
- Formulates your goals and puts them in writing.
- Helps you prioritize your financial opportunities.
- Takes inventory of the current situation: Reviews and analyzes all assets, income, expenses, and goals on an ongoing basis to ensure a positive trendline.
- Prepares a financial plan and investment policy statement for you.
- Reviews all retirement benefits, including Social Security
 - ◆ Assess when to begin collecting Social Security
 - ◆ Evaluate Social Security benefit strategies as appropriate
 - ◆ Review Social Security statements for accuracy
- Analyzes bear market scenarios to ensure market corrections do not alter your strategic plan
- Reviews your children's custodial accounts and 529 plans.
- Assists you in setting up a company retirement plan.
- Develops a retirement income and budget plan that is continually monitored as life evolves.
- Helps you determine your IRA Required Minimum Distribution.
- Assists with Medicare planning
 - ◆ Ensures timely enrollment and works together through the application process
 - ◆ Evaluates Medicare Parts B & D and Medicare Advantage plans
 - ◆ Reviews plans to ensure appropriate Medicare plan is selected
 - ◆ Works with Medicare plan experts to assess Medicare supplement plans to meet client needs
 - ◆ Reviews Medicare income-related monthly adjustment amount and help find ways to avoid surcharges
- Provides reminders about key financial planning data.
- Checks with you before the end of the year to identify any last-minute financial planning opportunities or needs.
- Guides you on ways to fund health care in retirement.

Wealth Management and Preservation Services

Family Legacy and Estate Planning Review

- Reviews existing estate planning documents, including last will and testament, power of attorney, healthcare proxy, living will, revocable trust(s), and irrevocable trust(s).
- Analyzes existing estate planning documents to coordinate with accounts and property ownership.
- Reviews and analyzes taxable estate and makes recommendations to minimize estate transfer taxes.
- Recommends changes and works closely with trust and estate attorneys to implement recommendations.
- Periodically reviews estate plan to ensure no changes need to be made and coordinates any necessary changes with trust and estate attorney.
- Coordinates beneficiary designation changes and updates as appropriate.
- Coordinates Medicaid and asset protected trust planning as needed.
- Facilitates settling an estate and works with family members to complete all necessary estate closing responsibilities.

Charitable Planning and Gifting

- Evaluates most efficient ways to give.
- Establishes a foundation, donor-advised fund, or qualified charitable distributions as appropriate.
- Provides ongoing management and oversight of charitable giving programs.

Tax Planning

- Suggests alternatives to lower your taxes during retirement.
- Conducts strategic review of your tax situation.
- Coordinates year-end tax planning review (done in conjunction with client's certified public accountant and estate attorney).
 - ◆ Works closely with accountant to review if any tax savings strategies might be applicable.
 - ◆ Reviews year-to-date earnings to assess any potential additional tax liability.
- Evaluates feasibility of Roth conversions to minimize income taxes in the future.

Legacy Planning

- Strategizes and coordinates conversations beyond the will with necessary parties.
- Evaluates and recommends inheritance strategies for heirs and beneficiaries.
- Educate beneficiaries and heirs on appropriate financial management strategies.
- Coordinates and conducts family meetings if desired.
- Works alongside trust and estate attorneys and other trusted professionals to execute plans.

Investment Management

Portfolios Are Built Based on Needs, Financial Priorities, and Risk Tolerance

- Analyzes and reviews current investments.
- Understands your investment preferences.
- Determines your ideal asset mix and liquidity needs.

Construct a Recommended Portfolio

- Prepares an asset allocation for you so you can achieve the best rate of return for a given level of risk tolerance.
- Prepares and executes an investment goals and objectives statement for each portfolio.
- Processes all account establishments and transfers in an opportunistic and tax-efficient manner.

Strategic Portfolio Management

- Continually reviews the return, risk, and suitability of your investments.
- Provides manager due diligence on all actively managed funds.
- Assesses and reviews asset allocation quarterly to ensure alignment with investment goals and objectives and risk tolerance.
- Reviews and makes allocation recommendations for all outside accounts (i.e., 401(k), pension plan, etc.).
- Records and researches your cost basis on securities.
- Evaluates and strategizes incentive stock options, nonqualified stock options, and restricted stock units or other stock plans for tax efficiency and overall investment planning.
- Provides regular and ongoing rebalancing, tax-loss harvesting, side-stepping capital gain distributions, and investment reviews.
- Provides Black Diamond portal for client access to performance.
- Aggregates non-managed CAPTRUST accounts in *WealthView* to create one login for all investment accounts.
- Assists you in how to access your statements and other information on-line.

Risk Management

Insurance Review for the Unexpected

Life Insurance

- Assesses and reviews insurable needs annually or during any substantial life changes (marriage, birth of a child, death of a spouse, etc.).
- Reviews in-force illustrations on any permanent life policies (whole life insurance, indexed universal life, variable universal life, universal life, short-term disability).
 - ◆ Assesses long-term viability and generate an internal rate of return analysis.
 - ◆ If policy is not on track, assesses other options as needed.

- Evaluates term coverage to ensure the length of the term properly protects you and your family.

Disability Insurance

- Assesses and reviews disability policies and needs.
- Assesses employer-provided benefits to ensure you are appropriately protected.
- If necessary, obtains individual disability quotes through third-party broker to meet your needs.
- Monitors disability needs during any substantial life change.

Long-Term Care Planning

- Evaluates any existing long-term care policies.
- Obtains quotes for new long-term care policies, if necessary.
- Assesses government eligibility for long-term care, if needed.
- Works with elder care specialists to facilitate home care or nursing home care.

Longevity Planning

Empowering Clients to Make the Most of Life's Second Act

Develops an Aging Plan by providing:

- ◆ Aging in place resources
- ◆ Introduction to geriatric care
- ◆ Downsizing strategies
- ◆ Family governance planning
- ◆ Ways to deal with a terminal illness
- ◆ Support for the caregiver

Specialized Financial Services

Driving Financial Success by Cultivating Excellent Financial Habits

Assists with Executive Benefit Planning:

- Oversees and coordinates stock option plans, restricted stock awards, and restricted stock units.
- Oversees and reviews:
 - ◆ Deferred compensation arrangements
 - ◆ Benefit equalization plans
 - ◆ Supplemental executive retirement plans
 - Split-dollar life insurance
 - Rabbi trusts
 - Bank-owned life insurance
- Assists with designing an executive benefit or director plan.



Conducts an Employee Benefit Review

- Reviews and assists in selecting employer-provided medical, dental, life, disability, accidental death, and other insurance plan options.
- Assists with setup and investment options in health savings accounts.
- Evaluates wellness options, as applicable.
- Coordinates employee benefits for two-income families.

Assists with College Planning

- Creates projections and analysis related to optimal funding necessary to cover projected college costs.
- Periodically reviews college projections to ensure funding is in line.
- Sets up 529 plans as appropriate, makes investment recommendations, and monitors and reviews regularly.
- Facilitates payments and distributions from 529 plans as appropriate.

Aids in New Matrimony

- Reviews all accounts and property ownerships and titling.
- Acts as neutral third party to discuss combining or not combining finances with new spouse.
- Coordinates any new accounts that need to be opened.
- Coordinates beneficiary designation changes as appropriate.

Assists with Divorce Planning

- Works closely with your divorce specialist.
- Reviews and analyzes all accounts, assets, and titling.
- Runs scenario analysis based on settlement proposals.
- Prepares and coordinates cash flow throughout divorce process.
- Facilitates the distribution of assets, including compliance with any qualified domestic relation orders and divorce judgments.
- Guides you through a post-divorce checklist.

Supports You in Your Decision when Buying or Selling a Home

- Obtains competitive mortgage quotes from a variety of lenders.
- Provides lenders with any information that is requested (as directed by the client).
- Ensures proper transfer of funds to attorneys or escrow agents as requested.
- Reviews potential gain exposure and ways to avoid excess taxation.

Helps You with New Car Decisions

- Evaluates buying vs. leasing.
- Evaluates new vs. used car purchase.
- Evaluates methods of financing.

Assists in the Process of Buying, Selling, or Starting a New Business

- Facilitates creation of operating agreements and buy-sell agreements.



- Facilitates business structure discussions (Sole proprietor vs. LLC, S-Corp, and other entities).
- Discusses succession plans.
- Helps establish, reviews, actively manages, and oversees appropriate retirement plans:
 - ◆ Self-directed 401(k)
 - ◆ Company 401(k)
 - ◆ Defined benefit plans
 - ◆ SIMPLE IRAs
 - ◆ SEP IRAs
- Provides employee education on all retirement plans.

Actively Monitors Liability Concerns

- Reviews margin and lending options.
- Reviews student loans, personal loans, and credit card debt for optimal payment options.
- Reviews and coordinates borrowing options for college planning.
- Creates debt pay-down cash flow plans to minimize interest paid over time.

Educates you in Document Retention

- Retains copies of tax returns, estate plans, portfolio reviews, insurance policies, and other relevant documents securely in the *WealthView Vault*.

CAPTRUST Services Beyond Expectation

Our Personal Relationship

- Monitors changes in your life and family situation.
- Proactively keeps in touch with you.
- Serves as a human glossary of financial terms such as price to earnings, underlying manager costs, and Sharpe ratio.
- Provides referrals to other professionals, such as accountants and attorneys.
- Shares the experience of dozens of our clients who have faced similar circumstances to yours.
- Helps with the continuity of your family's financial plan through generations.
- Keeps you on track.
- Identifies any deviation from your overall objectives.
- Serve as a wise sounding board for ideas you are considering.
- Is honest with you.
- Always serve in the capacity of a Fiduciary, putting your needs above ours.

Disclaimer

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