# The Participant Experience

# HOLISTIC FINANCIAL WELLNESS

BUDGETING → DEBT AND CREDIT → SAVINGS → EMPLOYEE BENEFITS → RETIREMENT READINESS

→ INVESTING → INSURANCE & RISK MANAGEMENT → WEALTH MANAGEMENT → EDUCATION FINANCING → CAR OWNERSHIP

→ HOMEOWNERSHIP → ESTATE PLANNING → TAX PLANNING → FAMILY PLANNING → PERSONAL GROWTH

# THE COMPLEXITY OF FINANCIAL DECISIONS

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With 74% of employees feeling overwhelmed by the number of financial decisions they need to make, the resulting stress can negatively impact their overall wellness.[1]

**Understanding Employee Benefits**
60% of employees struggle to fully comprehend their employer's benefit offerings, leading to underutilization and missed opportunities.[1]

**Managing Debt**
Over 50% of employees face the ongoing challenge of managing substantial student loan or credit card debt, which affects their overall financial stability and decision-making.[3]

**Retirement Savings Decisions**
40% of employees are uncertain about whether they are saving enough for retirement, impacting their long-term financial security.[1]

**Investment Choices**
55% of employees struggle to select appropriate investment options within their retirement plans, affecting their investment performance and retirement readiness.[4]

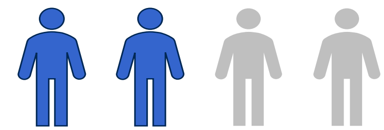
**Emergency Savings Management**
Only 39% of employees have sufficient emergency savings to cover three months of expenses, making them vulnerable to unexpected financial needs.[2]

**Insurance Coverage Decisions**
45% of employees are unsure if their insurance coverage meets their needs, leading to potential gaps in financial protection.[5]

Sources: 1. Employee Benefits Research Institute 2023; 2. Bankrate 2023; 3. Federal Reserve 2023; 4. Empower Retirement Insights Survey, 2023; 5. Life Insurance Market Research Association (LIMRA), 2023.

# HIGH STRESS IMPACTS HOLISTIC HEALTH

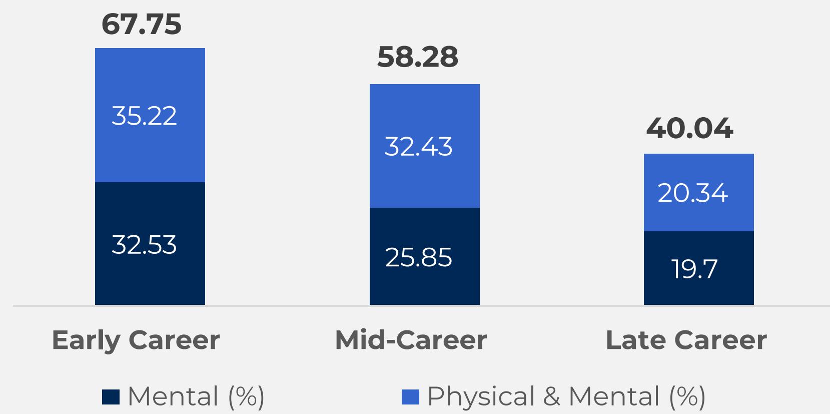
## HALF OF ALL EMPLOYEES SUFFER MENTALLY AND PHYSICALLY FROM FINANCIAL STRESS.



More than fifty percent of employees who reported experiencing some level of financial stress said their stress manifests in multiple ways: **mentally, physically, or both**.

### THE EARLY YEARS ARE HARDER

Late-career employees report significantly fewer health impacts from financial stress, with nearly sixty percent indicating no effect.




### TOP IMPACT AREAS

Impact Score (0–10)

| Score | Impact Area |
|---|---|
| 5.1 | Anxiety/Depression |
| 4.2 | Sleep Loss |
| 3.4 | Decreased Motivation |
| 2.8 | Relationship Issues |
| 2.8 | Health Issues |
| 2.2 | Decreased Performance |

# Different People = Different Discussions

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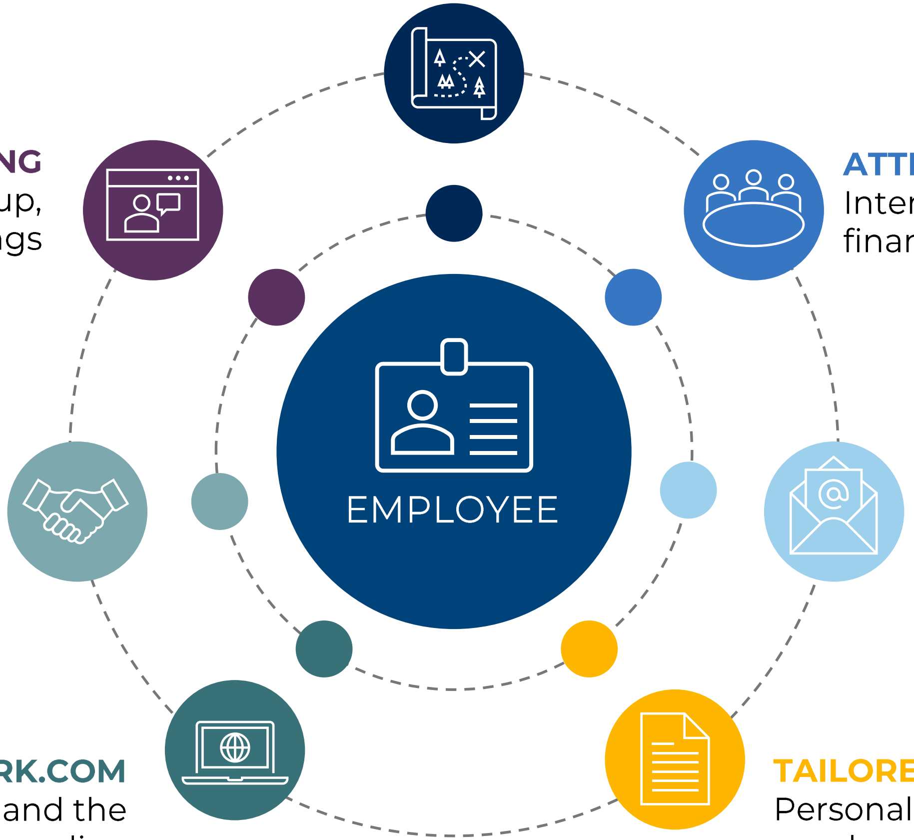
| Early Career | Mid Career | Late Career |
| --- | --- | --- |
|  |  |  |
| **Examples:**<br>• Enrollment Assistance<br>• Utilize the Match<br>• Budgeting Questions<br>• Debt Payoff Strategies | **Examples:**<br>• Automatic Increase<br>• Life Events – Marriage/Children<br>• Home Ownership<br>• College Savings Plans<br>• Protecting Family | **Examples:**<br>• Catch-Up Options<br>• Extending Career<br>• Social Security Options<br>• Consolidating Accounts<br>• Retirement Preparation |

# EMPLOYEE EXPERIENCE

**CREATE YOUR FINANCIAL PLAN**
Holistic financial wellness and retirement readiness road map

**ATTEND A MEETING**
Individual and group, virtual and on-site meetings

**ATTEND LIVE WEBINARS**
Interactive discussions with experts on the financial topics that matter to employees




**CONSULT WITH A FINANCIAL COUNSELOR**
Via direct phone call or virtual appointment

**AUTOMATED ENGAGEMENTS**
Learning opportunities like webinars, articles, videos, and other targeted messages

**VISIT CAPTRUSTATWORK.COM**
Recorded presentations, calculators, and the ability to set appointments for advice online

**TAILORED ENGAGEMENTS**
Personalized education, driven by the employee's career stage and financial priorities

# WEBSITE

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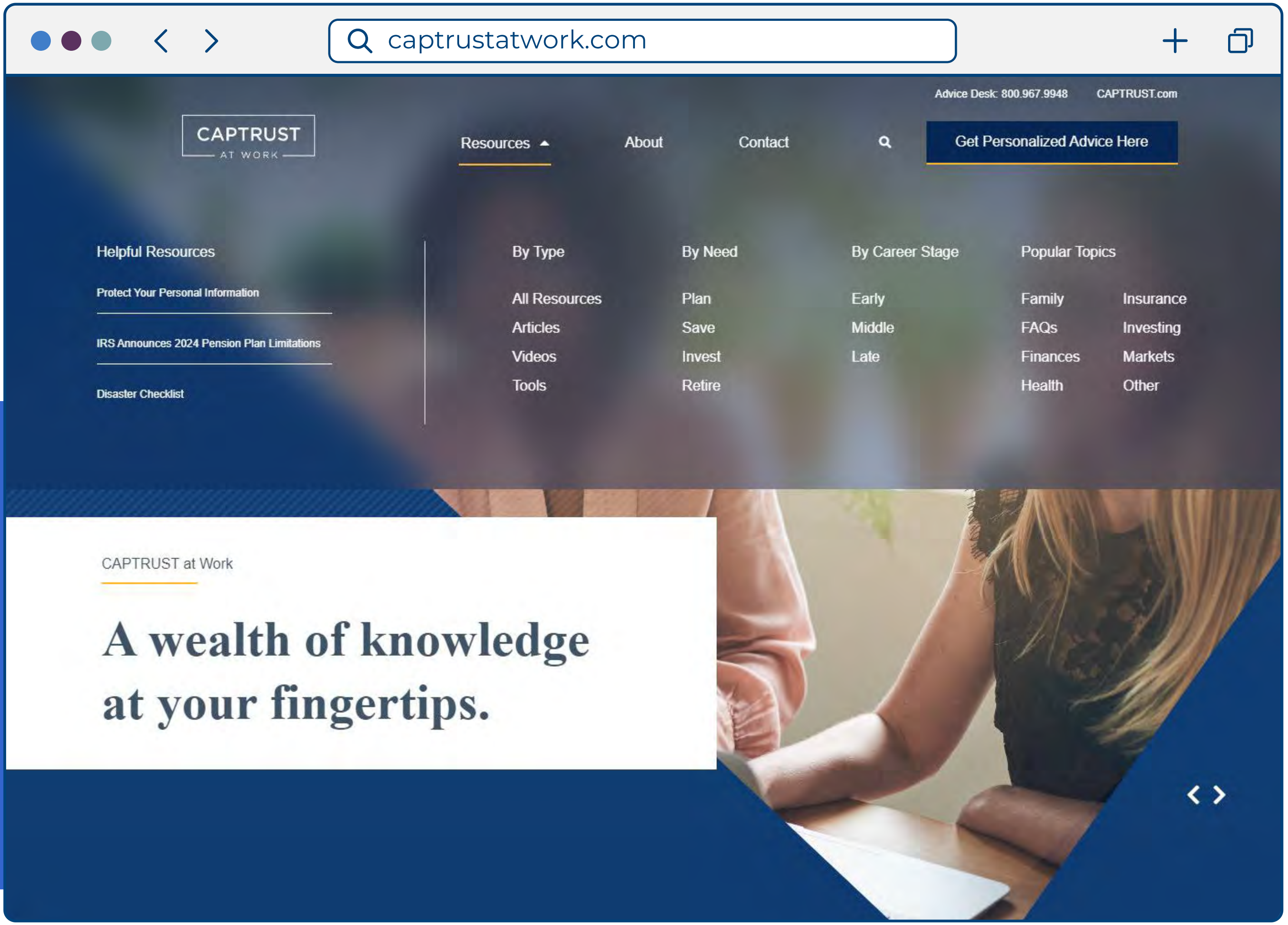
Employees can access a range of resources at **captrustatwork.com:**

- 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
- Schedule an appointment with a retirement counselor
- View recordings of past webinars



# INDIVIDUAL ADVICE

# FINANCIAL COUNSELOR EXPERIENCE

Our financial professionals provide invaluable guidance and support to participants in navigating the complexities of retirement and financial planning.

*Their expertise is essential in several key areas:*

- Personalized Financial Planning
- Education and Awareness
- Risk Management
- Support and Guidance
- Holistic Approach
- Ongoing Assistance and Adjustments

# CAPTRUST Financial Advisors

CAPTRUST is your fiduciary partner – meaning we put your best interest first, always.

- CAPTRUST has been providing personalized financial guidance to people in retirement plans for more than 30 years.
- Provides personalized investment guidance for your retirement savings and advises on your company's retirement plan fund menu.
- These resources are available to you at your convenience. You have access to Financial Advisors, webinars, educational tools and more.

The advice you receive from CAPTRUST is objective and independent, with no products to sell.

**Our only goal is to help you make prudent decisions about your financial future.**

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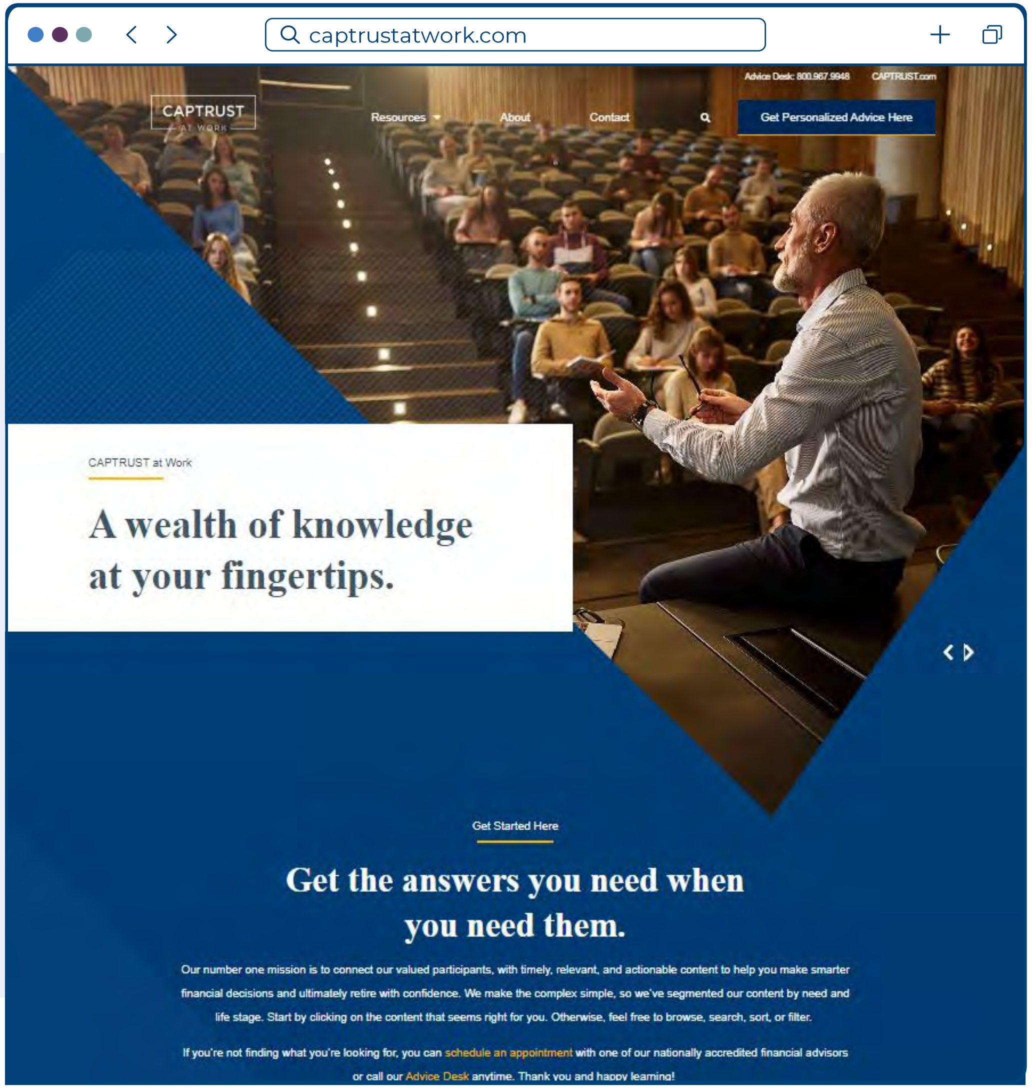
# The Participant Experience

One-on-One Appointments

## Assisting Participants to Achieve Goals

- CAPTRUST will discuss your individual situation and goals
- Gather pertinent data from you about your plan and investments
- Use technology to help you make good decisions and carry them out
- Assist in conference calls with your recordkeeper to execute on advice, to be sure that a participants needs are met

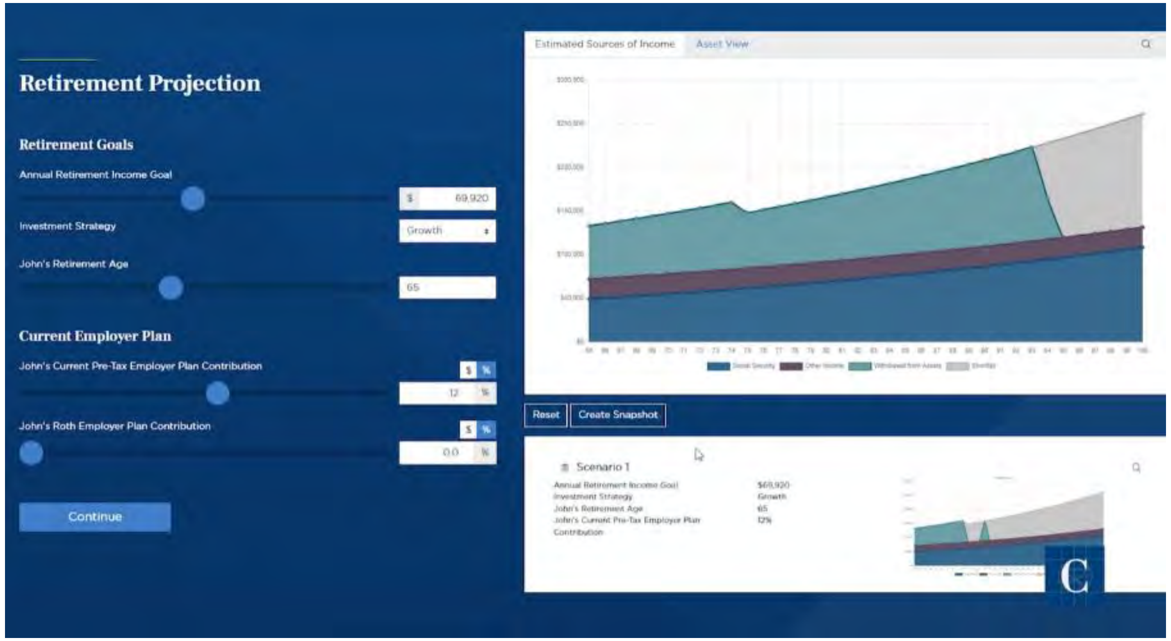


# Building Your Financial Plan

Create Your Retirement Blueprint®

Think of a blueprint like a map for building your future. It shows:

1. **Where you are now** – your current savings and progress.
2. **Where you want to go** – your retirement goals.
3. **How to get there** – clear steps to keep you on track.


This chart is provided for illustrative purposes only and does not reflect actual client data or investment results.

## Why use the Retirement Blueprint?

- **Clarity**: See if you're on track for retirement.
- **Confidence**: Know what actions to take next.
- **Control**: Make smart choices with easy-to-follow guidance.

# Easy Appointment Scheduling

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## Schedule an Appointment At:

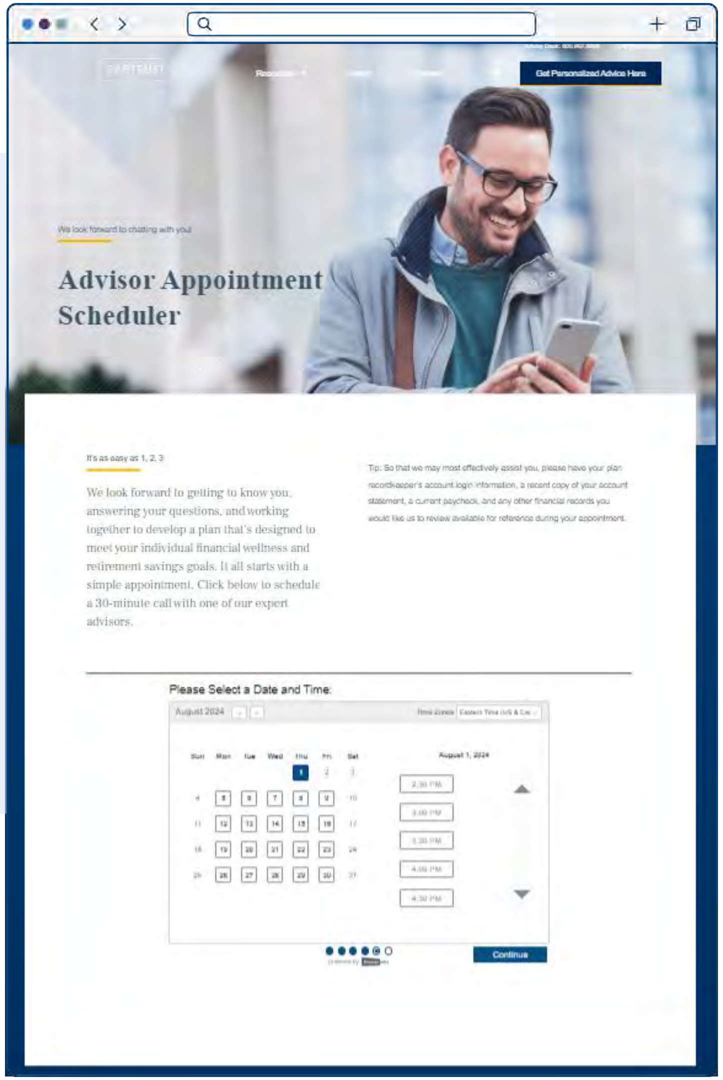
[www.captrustatwork.com](http://www.captrustatwork.com)

- Monday-Thursday 8:30 am – 8:00 pm ET
- Friday 8:30 am – 6:00 pm ET

Choose the time and day that works for you.

Toll Free: 800.967.9948

- Monday-Thursday 8:30 am – 5:30 pm ET
- Friday 8:30 am – 4:00 pm ET



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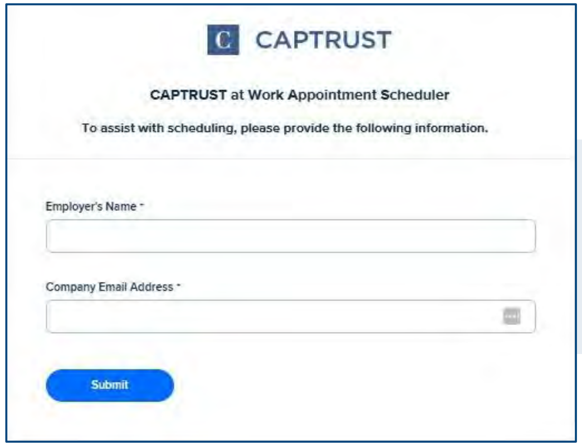
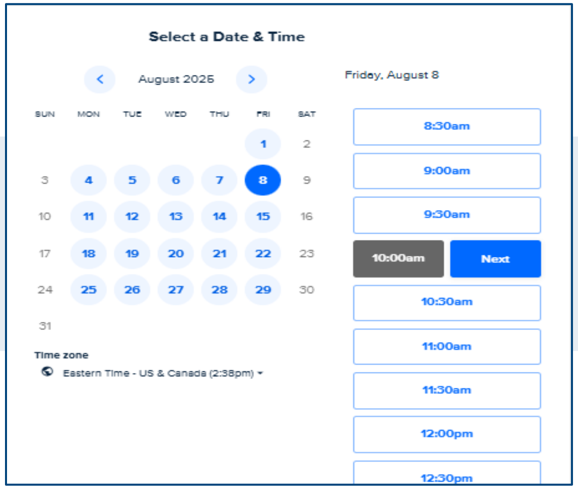
# Meet With An Advisor

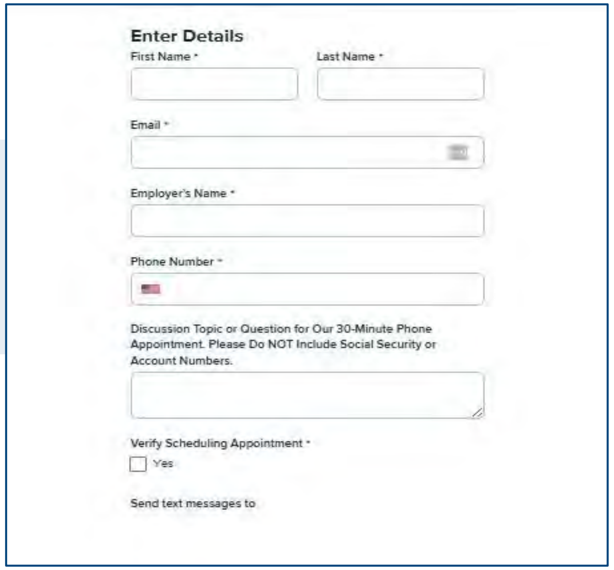
## It's as easy as 1, 2, 3




1 A meeting with a CAPTRUST advisor is easy to schedule with minimal information required.

2 Select a time that works with your schedule.




3 Receive Email or Text appointment reminders

**Tip:** When you come to your meeting, bring your questions or goals, basic info about yourself and your family, a general idea of your money and retirement savings, any accounts or screens you want help looking at, and be ready to talk about upcoming life changes and how comfortable you are with investing.

# Next Steps

What Should My Next Steps Be?

1. Join your plan and start saving today.
2. Calculate what you might need.
3. Select your investments.
4. Contact CAPTRUST for help.

# Key Contacts For Your Plan

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## Newport News Public Schools 403(b) and 457(b) Plans

### NEWPORT NEWS PUBLIC SCHOOLS

Role: PLAN SPONSOR

For: plan questions

HR Benefits
Phone: 757.881.5061
Email: ask.benefits@nn.k12.va.us

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### EMPOWER

Role: RECORDKEEPER

For: enrollment, contribution changes, check balances, change investments, rollovers, and beneficiary designations

Toll Free: 800.701.8255
www.empowermyretirement.com

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### CAPTRUST FINANCIAL ADVISORS

Role: INVESTMENT ADVISOR

For: investment questions & independent advice

Toll Free: 800.967.9948

Monday – Thursday 8:30 AM – 5:30 PM ET

Friday 8:30 AM – 4:00 PM ET

Schedule an appointment at

www.captrustatwork.com

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# THANK YOU FOR ATTENDING!