INTRODUCTORY PRESENTATIONS

ADVOCATES FOR ADVICE — TARGETED AUDIENCE: ALL CAREER LEVELS

In this train-the-trainer session, learn more about the financial services available to you and your colleagues, including personalized advice and retirement planning. Learn how impactful your role will be in launching this service to your colleagues

ENROLLMENT AND GENERAL EDUCATION — TARGETED AUDIENCE: ALL CAREER LEVELS

This presentation will provide a basic introduction to how retirement plans, and its investments operate. Emphasis will be placed on the importance of saving for retirement. In addition, it will outline the basic plan features, give more detail to the investments and strategies, and finally discuss the tools and resources that are available to help participants in their decision-making process.

THE PARTICIPANT EXPERIENCE — TARGETED AUDIENCE: ALL CAREER LEVELS

This presentation is designed to help participants discover whether they are on track to reach their financial retirement goals. It will give a detailed account of the participant's experience, and what to expect when a participant reaches out the At Work Desk including how schedule an appointment and contract information for calling in directly. It will also include discussion about The CAPTRUST at Work Retirement Blueprint, which is an interactive retirement tool that is used to create a personal retirement analysis for the participant. The presentation will conclude with the contact information for the At Work Desk.

CAREER STAGE SERIES

EARLY CAREER — TARGETED AUDIENCE: EARLY CAREER

This presentation is designed to inform participants of the importance of starting early by saving in their retirement plan as soon as they are eligible to enroll. It will also include a discussion about the basics of investing in their retirement plan. The presentation will conclude with the contact information for the At Work Desk.

MID-CAREER — TARGETED AUDIENCE: MID-CAREER

The objective of this presentation is to educate participants on how to identify and balance competing financial priorities while working toward their long-term financial goals in retirement. The presentation will conclude with the contact information for the At Work Desk.

CAREER STAGE SERIES

LATE CAREER | RETIREMENT READINESS **TARGETED AUDIENCE: LATE CAREER**

This presentation was designed for participants who are within ten years of their retirement. It will highlight the importance of income diversification and how to incorporate them into income strategies. It will also cover the following topics – **SOCIAL SECURITY BENEFITS, HEALTHCARE PLANNING (MEDICARE), INVESTING STRATEGIES AND CREATING INCOME.** This presentation can be used as an all-inclusive or segmented by the topics previously mentioned. The presentation will conclude with the contact information to the At Work Desk.

FINANCIAL WELLNESS

BUDGETING BASICS **TARGETED AUDIENCE: ALL CAREER LEVELS**

The purpose of this presentation is to help participants understand the importance coupled with the simplicity of creating a personal budget, how to use credit wisely, and manage debt. The presentation will end with contact information for the At Work Desk.

NAVIGATING HOUSING OPTIONS **TARGETED AUDIENCE: ALL CAREER LEVELS**

In this presentation we will explore key considerations when purchasing a home. Topics include the choice between buying and renting, financial implications such as credit, selecting the right mortgage, and understanding interest rates. This presentation aims to give you a comprehensive overview of what to expect and the factors to consider before making a purchase.

PERSONAL FINANCE: MANAGING YOUR MONEY **TARGETED AUDIENCE: ALL CAREER LEVELS**

This presentation has been designed to offer holistic support and advice to participants by educating them on how to meet short-term needs while focusing and working toward their long-term financial goals. The following concepts will be addressed in this presentation – budgeting and debt management, using credit wisely, protection for unforeseen events that involve loss of life, emergency savings, retirement planning, and college savings. The presentation will end with the contact information to the At Work Desk.

PROTECTING YOUR FINANCIAL IDENTITY **TARGETED AUDIENCE: ALL CAREER LEVELS**

Join us for an essential webinar designed to empower you with strategies to safeguard your financial identity. In this session, we will explore vital measures to prevent fraud and identity theft, while guiding you through the complexities of credit management. Discover how to access crucial information about your credit profile and understand the significance of regular credit report review. Our experts will share valuable insights to help you protect your identity and take control of your financial future. Secure your spot today and embark on the journey to mastering your financial well-being

Financial wellness

Securing Your Tomorrow — Targeted Audience: All Career Levels

The presentation offers a comprehensive financial planning guide specifically designed for the LGBTQ+ community. In this informative webinar, you will learn how to build long-term financial stability and overcome unique challenges in your journey. We will share tools and strategies to help you enhance your financial health and wellness and provide insights on mitigating the higher risk of workplace discrimination that can impact your earnings and career growth. You will also gain valuable knowledge about specific financial challenges faced by early- career, mid-career, and late-career workers in the LGBTQ+ community.

What's Coming Out Of Your Paycheck — Targeted Audience: All Career Levels

Do you know what is coming out of your paycheck, and why? During this presentation we will discuss the typical pay-check deductions, where your earnings are going, and how much control you have over them.

25 Documents — Targeted Audience: All Career Levels

There are essential documents that everyone must have to protect themselves and their families in case of an unforeseen event. This presentation provides an overview of those documents and their importance. The presentation will end with the contact information to the At Work Desk.

Investing

Investing Beyond Your Employer Plan — Targeted Audience: Mid to Late Career

This presentation starts with a quick discussion of non-retirement investments such as emergency savings, brokerage accounts, how to optimize HSA's if offered by the employer and it is followed by a discussion on college education. There is a reminder to optimize the savings in the 401(k) Plan before looking at other outside retirement savings options such as an IRA. The presentation will end with the contact information to the At Work Desk.

Investing Mistakes and How to Avoid Them — Targeted Audience: Mid to Late Career

This presentation discusses some of the more common mistakes and pitfalls that participants make regarding investing and some simple solutions that can be used to get back on track. Some of the topics that will be explained include but will not be limited to determining the appropriate savings rate, setting priorities, counterproductive intuition, understanding investment options and other concepts such as diversification and market timing. The presentation will end with contact information to the At Work Desk.

INVESTING

INVESTING FUNDAMENTALS — TARGETED AUDIENCE: EARLY TO MID-CAREER

This presentation will give a rudimentary education on investment concepts such as asset allocation, diversification, and rebalancing. There will also be a discussion identifying the difference between stocks, bonds, and cash. It will also explain the investment fund options and how they can be interpreted and understood. The presentation will end with contact information to the At Work Desk.

TARGET DATE FUNDS — TARGETED AUDIENCE: ALL CAREER LEVELS

This presentation takes an in-depth look at target date funds illuminating their uniqueness as an investment category and the benefits and drawbacks as it relates to suitability for investors at varying points in their career. There will also be discussion on how to discern the differences between different target date funds including glide path, asset allocation to retirement versus through retirement, and the underlying building blocks. The presentation will end with the contact information to the At Work Desk.

WOMEN IN INVESTING — TARGETED AUDIENCE: ALL CAREER LEVELS

When we review the data, we find that women feel less confident in their investment knowledge. This presentation has been created to help women combat some of the underlying challenges that they face by educating and increasing their knowledge in financial planning and the basics of investment planning. Although the focus is on women in investing the concepts presented are universal and can be applied to a broader audience. The presentation will end with the contact information to the Advice Desk.

RETIREMENT FOCUSED

MAKING THE MOST OF YOUR 457(B) PLAN — TARGETED AUDIENCE: ALL CAREER LEVELS

This presentation will equip participants with essential knowledge to understand and optimize their 457(b) retirement plan benefits. Learn how to maximize savings, access funds without penalties, grow your savings, explore investment options, and receive specific information about your plan. Join us to make the most of your retirement savings.

MEASURING PROGRESS — TARGETED AUDIENCE: MID-CAREER

The objective of this presentation is to help participants determine if they are on the right track to hitting their financial goals of if they should do something on the imminent to get back on track. The presentation will end with the contact information to the At Work Desk.

RETIREMENT FOCUSED

RETIREMENT GPS

TARGETED AUDIENCE: MID-CAREER

This presentation is designed to help those who might be wondering where they are on their journey toward financial independence. In addition, there will be some tips to help participants see if their savings and investments are on track to meet their goals. There will also be discussion about the valuable advice available through CAPTRUST as a part of their benefits.

SHOW YOUR RETIREMENT WHO IS BOSS

TARGETED AUDIENCE: MID-CAREER

The presentation will discuss how to get your retirement plan working for you. Participants will learn critical things that will help set them up to retire with confidence. There will also be discussion about the valuable advice they have available through CAPTRUST as part of their benefits.

ADD ON OR STAND-ALONE

ROTH 401(K) OR 403(B)

TARGETED AUDIENCE: ALL CAREER LEVELS

This presentation can be used as a stand-alone or add-on. The objective of this presentation is to help participants understand the loan feature within their retirement plan and how it differs from taking a traditional loan from a financial institution. It also outlines the pros and cons of taking a loan from the retirement plan.

UNDERSTANDING PLAN LOANS

TARGETED AUDIENCE: ALL CAREER LEVELS

This presentation can be used as a stand-alone or add-on. The objective of this presentation is to help participants understand the loan feature within their retirement plan and how it differs from taking a traditional loan from a financial institution. It also outlines the pros and cons of taking a loan from the retirement plan.

UNDERSTANDING SAVINGS

TARGETED AUDIENCE: ALL CAREER LEVELS

This presentation can be used as a stand-alone or add-on. Although cultural attitudes have changed as it relates to retirement, this presentation was designed to help participants understand the importance of saving toward retirement. It also outlines the ancillary advantages of saving within the employer sponsored retirement plan.