



We aim to help retirement plan sponsors reduce the complexity, distraction, and day-to-day resource of managing a retirement plan.

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By hiring CAPTRUST to act as your plan's investment manager, transferring investment liability to CAPTRUST, and managing fiduciary tasks via CAPTRUST Direct, you save time and energy. By spending less time on plan investments, you can focus on other aspects of plan management, like providing participants with the resources they need to help them in your plan and saving more.

- **Investment selection and monitoring**
- **The highest level of investment liability transfer under ERISA 3(38)**
- **CAPTRUST Direct a secure online portal to help you manage fiduciary tasks**

# IT'S ALL IN THE DETAILS

## Investment Selection and Monitoring Process

For over 36 years, we have been helping retirement plan sponsors like you manage their retirement plans and improve retirement outcomes for their plan participants. You can take comfort in the fact that each investment option is evaluated using quantitative and qualitative methods, including measures such as;

- Risk-adjusted performance for actively managed strategies,
- Excess return for both actively and passively managed strategies,
- Peer analysis for both actively and passively managed strategies, and
- Qualitative assessments focused on aspects like management tenure, resources, organizational ownership structure, and process consistency.

We leverage this research to develop an investment menu that we will monitor on an ongoing basis. To keep you informed, we provide monthly market updates, quarterly reviews, and an annual disclosure document. By hiring CAPTRUST, you transfer investment liability at the highest level possible under ERISA Section 3(38), allowing you to spend less time and energy on plan investments—and focus on helping participants get in your plan and saving more.

## CAPTRUST Direct

CAPTRUST Direct is a secure online plan sponsor portal that gives you real-time access to CAPTRUST research and investment reviews. You can also store documents—like your investment policy statement, meeting notes, and employee communication. This helps with plan governance and to satisfy DOL and IRS audit requests with minimal effort or advance preparation. You can also access your:

- Quarterly review
- Monthly flash reports
- Position papers
- Market updates

The screenshot displays the CAPTRUST Direct website. At the top left is the CAPTRUST logo, and at the top right are links for 'HOME' and 'CONTACT US'. The main header area features a dark background with the text 'WELCOME TO CAPTRUST DIRECT' and 'Trusted Online Resource for Fiduciary Process Management'. To the right of this header is a 'Login to Your Account' section with fields for 'Username' and 'Password', a 'Login' button, and a link for 'Forgot your password? Click here to reset.' Below the header are three columns of benefits: 'SECURELY STORE PLAN DOCUMENTS', 'STREAMLINE FIDUCIARY TASKS', and 'APPROACH AUDITS WITH EASE'. At the bottom, there is a 'Powered By CAPTRUST' section with a brief description of the firm's services and a 'Learn More' button. The footer contains a 'PRIVACY POLICY | IMPORTANT DISCLOSURES' link and copyright information for CAPTRUST Financial Advisors.

# IT'S ALL IN THE DETAILS

## Hiring an Investment Manager

In a 3(38) arrangement the plan sponsor transfers liability for investment decisions to the investment manager. The investment manager accepts discretionary authority to manage, acquire, and dispose of investment options over time. The investment manager also acknowledges in writing that it is acting as a fiduciary with responsibility and accountability for the selection of the investment menu, and this arrangement represents the highest level of investment liability transfer possible under ERISA.

Our first 3(38) discretionary contract was signed in 2008. As of September 2023, CAPTRUST managed over \$90 billion in institutional discretionary assets, for over 1,200 plans. By hiring CAPTRUST, you transfer investment liability at the highest level possible under ERISA Section 3(38), allowing you to spend less time and energy on plan investments and focus on helping participants get in your pan and saving more.

### CAPTRUST

- Educate the plan committee on issues concerning the selection and performance of investment options for the plan
- Conduct analysis and the initial selection of investment options made available for participant investment
- Conduct the ongoing review of the investments made available within the plan
- Review the performance of the selected investment options, on a quarterly basis, related to the slated objectives, relative performance as a compared to peers and designated benchmarks
- Select and monitor the plan's investments
- Develop an Investment Policy Statement (IPS) and execute on your behalf

### Plan Sponsor

- Monitor investment manager to ensure fiduciary responsibilities are being met

# ABOUT CAPTRUST

CAPTRUST Financial Advisors is a Raleigh-based investment firm with more than 80 office locations across the U.S. Since its founding, the company has grown to include more than 1,400 employees with a deep culture of employee ownership, which means that it is free of conflicts of interest and is in a position to deliver truly objective financial advice to the individuals, families, and institutions who are its clients.

CAPTRUST was built on the premise that investors are best served by advisors who are motivated to focus exclusively on the best interests of their clients. This commitment to independence and transparency has enabled CAPTRUST to grow from the vision of its entrepreneurial founders to become one of the largest independent advisory firms in the country.

*Our comprehensive retirement plan and investment advisory services are designed to help your employees successfully retire when the time comes.*



For more information about CAPTRUST  
call **800.216.0645** or visit **captrust.com**

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**CAPTRUST**