



# CAPTRUST



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

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 get 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 25 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 communications. 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

**CAPTRUST** HOME CONTACT US

### WELCOME TO CAPTRUST DIRECT

Trusted Online Resource for Fiduciary Process Management

**Login to Your Account**

Username

Password

Login

[Forgot your password? Click here to reset.](#)

**SECURELY STORE PLAN DOCUMENTS**

CAPTRUST Direct's secure online portal allows sponsors to easily store and reference meeting minutes, employee communications, fee-benchmarking reports, investment reporting, plan documents, and more, in real-time, from any location.

**STREAMLINE FIDUCIARY TASKS**

Designed with retirement plan committees in mind, CAPTRUST Direct provides multiple users with an organized central location to help them better manage their fiduciary responsibilities.

**APPROACH AUDITS WITH EASE**

CAPTRUST Direct's document storage and activity log has proven useful in both Department of Labor and Internal Revenue Service audits by allowing plan sponsors to satisfy audit information requests with minimal effort or advance preparation.

Powered By **CAPTRUST**

CAPTRUST Financial Advisors is an independent investment research and fee-based advisory firm specializing in providing retirement plan and investment advisory services to plan fiduciaries, executives, and high net-worth individuals. For over 25 years, helping retirement plan sponsors better manage their retirement plans, while improving retirement outcomes for their plans' participants, has been a primary focus of ours.

CAPTRUST Direct was developed in 2004 as a resource to assist sponsors with the management of their increasingly complex fiduciary responsibilities. If you would like to learn more about CAPTRUST Direct or our firm, please [contact us](#) or click the link below to visit our corporate website. We would love to hear from you.

[Learn More](#)

[PRIVACY POLICY](#) | [IMPORTANT DISCLOSURES](#)

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800.216.0645 toll free

## 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 December, 2018, CAPTRUST managed over \$23 billion in institutional discretionary assets, for over 1,600 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 plan 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 stated objectives, relative performance as 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

# A FIRM YOU CAN TRUST

CAPTRUST Financial Advisors is an independent investment research and fee-based advisory firm specializing in providing retirement plan and investment advisory services to plan fiduciaries, executives, and high-net-worth individuals. For over 25 years, helping retirement plan sponsors better manage their retirement plans, while improving retirement outcomes for their plans' participants, has been a primary focus of ours. Headquartered in Raleigh, NC, the firm represents \$300 billion of assets under advisement (as of December 31, 2018) with offices nationwide.

For more information about CAPTRUST  
call **800.216.0645** or visit [www.captrustadvisors.com](http://www.captrustadvisors.com).

This material was prepared by CAPTRUST and is being provided to you at the request of your Plan Sponsor. For additional information concerning this material, please contact CAPTRUST at 800.216.0645 or [NADARetirement@captrust.com](mailto:NADARetirement@captrust.com). CAPTRUST is not affiliated with Great-West Life & Annuity Insurance Company nor any of its subsidiaries have reviewed or approved these materials or are responsible for the materials or for providing updated information with respect to the materials.



4208 Six Forks Road, Suite 1700  
Raleigh, NC 27609