

CONVERSATION STARTERS: BLUEPRINT MANAGED ADVICE

- a) **Given my financial situation, should I choose an investment advisory service? Why or why not? With CAPTRUST** Blueprint Managed Advice (a managed account solution), participants can benefit from having access to active, discretionary, and holistic portfolio management. The goal is to help you achieve a better retirement savings outcome than if you choose your investments yourself. However, you must weigh your decision against the higher cost involved. Fees vary depending on how your plan sponsor has contracted with CAPTRUST, so participants should *carefully review* the terms of service and/or the Blueprint Managed Advice website to evaluate the fees in connection with this service.
- b) **How will you choose investments to recommend to me?** CAPTRUST takes all the information about you (gathered from you, your plan sponsor and your recordkeeper) and uses the third-party software and technology solution available to your plan to design and implement a custom asset allocated investment portfolio for you. That same software technology solution allows CAPTRUST to rebalance/reallocate your investments automatically and/or periodically.
- c) **What is your relevant experience, including your licenses, education and other qualifications?** CAPTRUST's institutional research team focuses entirely on advising qualified plans and their participants. Folks in the institutional research team have various [credentials](#). CAPTRUST's wealth research team includes the investment committee (please review [ADV Part 2B](#) for details on the investment committee's qualifications).