Introducing CAPTRUST Financial Advisors

Expert Advice to Help You Retire with Confidence and Avoid Financial Stress

If you are like most people, you may struggle with feeling confident about making financial decisions. Newport News Public School's believes in helping you make the most of your compensation and benefits package. To help you build a solid financial future, we have hired CAPTRUST as a resource to help you with these important decisions. Improving your financial wellness is one of Newport News Public School's top concerns.

Who are they?

CAPTRUST is an independent investment advisory firm that provides investment advice to Newport News Public School's. NNPS's retirement plan committee and plan participants. Employees who need help navigating their retirement benefits and other financial priorities (e.g. budgeting, debt, credit, college savings) can rely on CAPTRUST's participant advice program. CAPTRUST has been helping individual participants like you for over 25 years, by providing personalized advice. To learn more about the firm, visit www.captrustadvice.com.

Is this advice part of my benefits package?

Yes, CAPTRUST is here to provide you with access to professional, unbiased advice. CAPTRUST will not sell you any products – their services are made available to you as part of NNPS's retirement plan benefits package. When you meet with CAPTRUST, the first step is to work with them to create a Retirement Blueprint™, a comprehensive planning tool tailored to your individual needs. A Retirement Counselor will guide you through the decision-making process and provide you with individual advice such as to how much you need to save, how to invest your retirement assets and how to integrate your information alongside your spouse's accounts and /or other investments.

How do I make an investment advice appointment with CAPTRUST's advice desk?

While you still have access to your local advising team, you now have access to on-demand advice with CAPTRUST's advice desk. The easiest way to make an advice desk phone appointment is to schedule it online at www.captrustadvice.com. You can also call CAPTRUST directly at 800.967.9948.

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What are the appointment times and what should I bring to my appointment?

Appointments can be scheduled on Monday – Thursday from 8:30am to 8pm EST and Friday from 8:30am to 6pm EST. Appointments are scheduled in 30-minute intervals. Please have Fidelity's account login information, a recent copy of your account statement, a current paycheck, and any other financial records you would like us to review available for reference during your appointment.

Is CAPTRUST replacing our retirement plan provider?

No. Empower will remain the plan recordkeeper. CAPTRUST will offer advice and financial planning services.

When should I call CAPTRUST?

- Assistance creating a budget
- Assistance selecting investments
- Assistance with enrolling in the retirement plan
- Creating a financial plan
- Deciding how much you should contribute to your retirement plan
- Determining the difference between Roth and pretax contributions and which one is right for you
- Understanding loans and distributions

When should I call Empower?

- Changing your investment selections or paycheck deferrals either online or over the phone
- Distribution or loan transactions
- Enrolling online or over the phone
- Obtaining plan highlights, personal performance, and statements
- Updating beneficiaries and other personal information