

CAPTRUST Financial Coaching, Wellness, and Advisory Services Question and Answer

June 28, 2022

HHMI believes in helping you make the most of your compensation and benefits package. To support you in building a solid financial future for retirement, we have added additional financial advisory services through CAPTRUST Financial Coaching, Wellness, and Advisory Services to help you navigate these important decisions.

Q. Who is CAPTRUST?

A. CAPTRUST Financial Advisors have been providing investment advice to HHMI's Retirement Plan Investment Committee for several years. The new offering through CAPTRUST Financial Coaching, Wellness, and Advisory Services provides personalized confidential advice based on your broad financial picture. Please note, CAPTRUST has agreed to provide financial advice on a fiduciary basis, which means CAPTRUST will always act in the best interests of participants.

CAPTRUST is an independent investment advisory firm that has been providing personalized financial advice for over 30 years. As an independent firm, CAPTRUST is not tied to any larger financial institution or its proprietary products. To learn more about the firm, visit www.captrustadvice.com.

Q. Who is eligible to use CAPTRUST's investment or financial advice?

A. Anyone who is eligible to contribute to HHMI's 403(b) Retirement Savings Plan, administered by TIAA, may use CAPTRUST Financial Coaching, Wellness, and Advisory Services. If you have questions about your eligibility for the HHMI Retirement Savings Plan, contact askhr@hhmi.org or leave a message at 800.448.4882, ext. 8920, and a People & Culture team member will contact you.

Q. Why are CAPTRUST's financial coaching, wellness, and advisory services important?

A. CAPTRUST's financial coaching, wellness, and advisory services meet you where you are in your financial journey, with the help you need to answer the most pressing questions about your various financial goals. Their independent advice can help you address difficult financial challenges – from managing student loan debt to securing retirement. More importantly, and distinct from what most retirement plan service providers offer, CAPTRUST provides you with specialized investment advice as a fiduciary.

Q. What does CAPTRUST's financial advisory process look like?

A. When you meet with a CAPTRUST financial advisor, the first step is to work with them to create a Retirement Blueprint™, which is a comprehensive planning tool tailored to your individual needs. Your advisor will guide you through the decision-making process and provide you with individual advice, such as how much you need to save, how to invest your retirement assets and how to integrate financial information regarding your retirement account alongside your other investments. Following the advice session, a Retirement Blueprint is delivered electronically as a PDF. You are encouraged to review your Retirement Blueprint and any actions within 48 hours and revisit with an advisor within one year. You can update your Retirement Blueprint more frequently if you have questions or any major life changes.

Q. How do I schedule an appointment with a CAPTRUST financial advisor?

A. The easiest way to make an appointment with a CAPTRUST financial advisor is to schedule online at www.captrustadvice.com (Company Name: HHMI) or call 1.800.967.9948. Appointments can be scheduled Monday to Thursday from 8:30 a.m.–8:00 p.m. and Friday from 8:30 a.m. to 6:00 p.m. (EST). Appointments are scheduled in 30-minute intervals.

Q. What should I bring to my appointment?

A. Please have your TIAA account login information, a recent copy of your account statement, a current pay slip, and any other financial records you would like the financial advisor to review available for reference during your appointment.

Q. What is CAPTRUST's relationship to HHMI's Retirement Savings Plan provider TIAA?

A. TIAA remains the plan recordkeeper for the HHMI Retirement Savings Plan. CAPTRUST offers financial wellness and advice services that can help you plan for retirement and other financial goals.

Q. May I also use TIAA's financial consulting services and other financial resources?

A. Yes, you may use TIAA's financial consulting service. Review the [Financial Wellness Resources Information Sheet](#) for a summary of financial resources available through CAPTRUST, TIAA, Prudential, and GuidanceResources.

Q. When should I contact CAPTRUST?

A. CAPTRUST can provide advice to help you build a thorough plan to save for retirement and help you consider other financial priorities you may have along the way. Highlighted below are financial topics you may consider contacting CAPTRUST about during your career:

Early Career	Mid Career	Late Career
<ul style="list-style-type: none">• Enrollment Assistance• Investment Recommendations• Determining Saving Amounts• Budgeting Questions• Health Savings Accounts• Emergency Savings• Debt Payoff Strategies	<ul style="list-style-type: none">• Determining Saving Amounts• Investment Advice• Automatic Increase• Life Events – Marriage/Children• Home Ownership• Emergency Savings• College Savings Plans• Protecting Family• Measuring Progress	<ul style="list-style-type: none">• Investment Strategies• Equity Exposure• Savings Rates and Opportunities• Catch Up Options• Extending Career• Social Security Options• Creating Income• Consolidating Accounts• Health Savings Accounts• Retirement Preparation

Q. When should I contact TIAA?

A. Contact [TIAA](#) for assistance with:

- Changing your investment selections or contribution amounts
- Making distribution or loan transactions
- Enrolling online or over the phone
- Obtaining plan highlights, portfolio performance, and statements
- Updating beneficiaries and other personal information

Q. Does CAPTRUST sell any investment products?

A. No, 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 HHMI's benefits package.