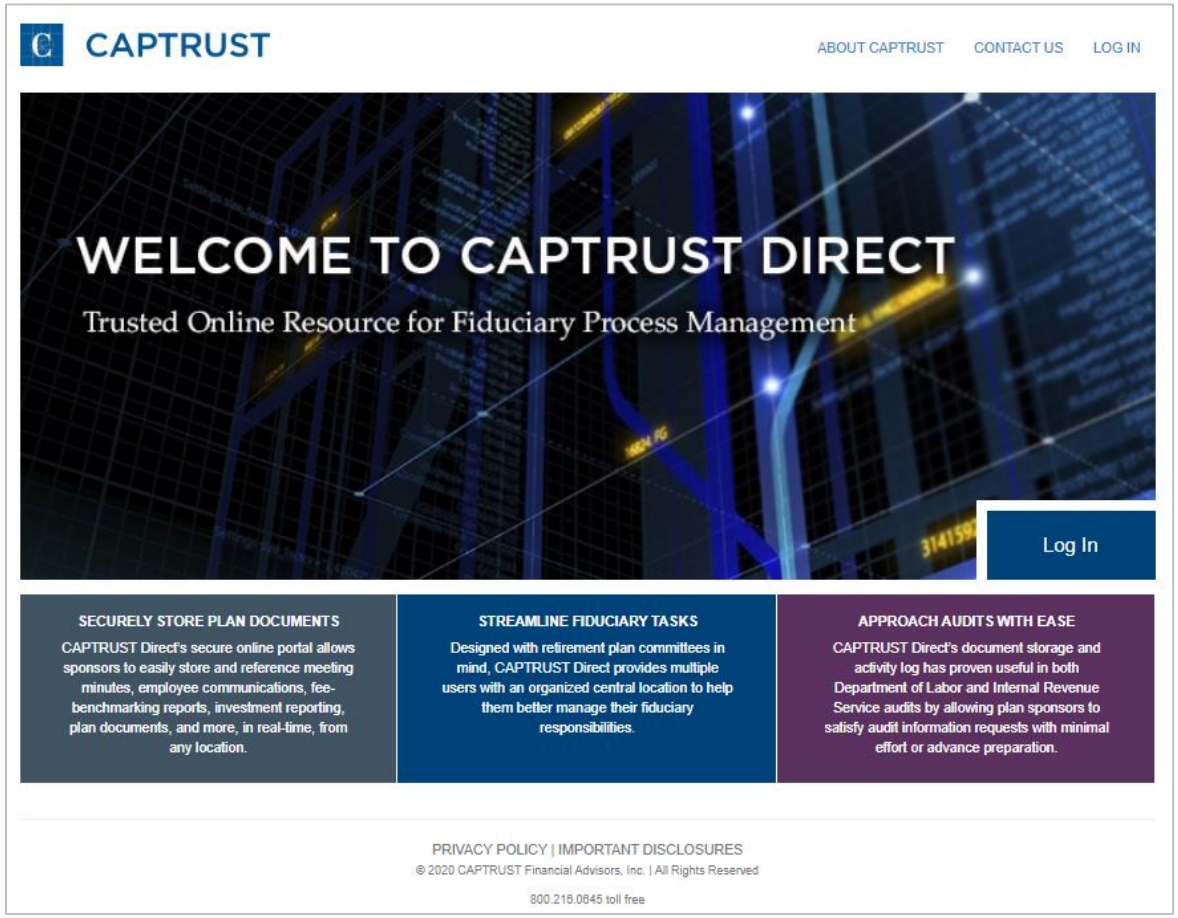
NAVIGATING CAPTRUST DIRECT

Presented by
CAPTRUST Financial Advisors

Introduction

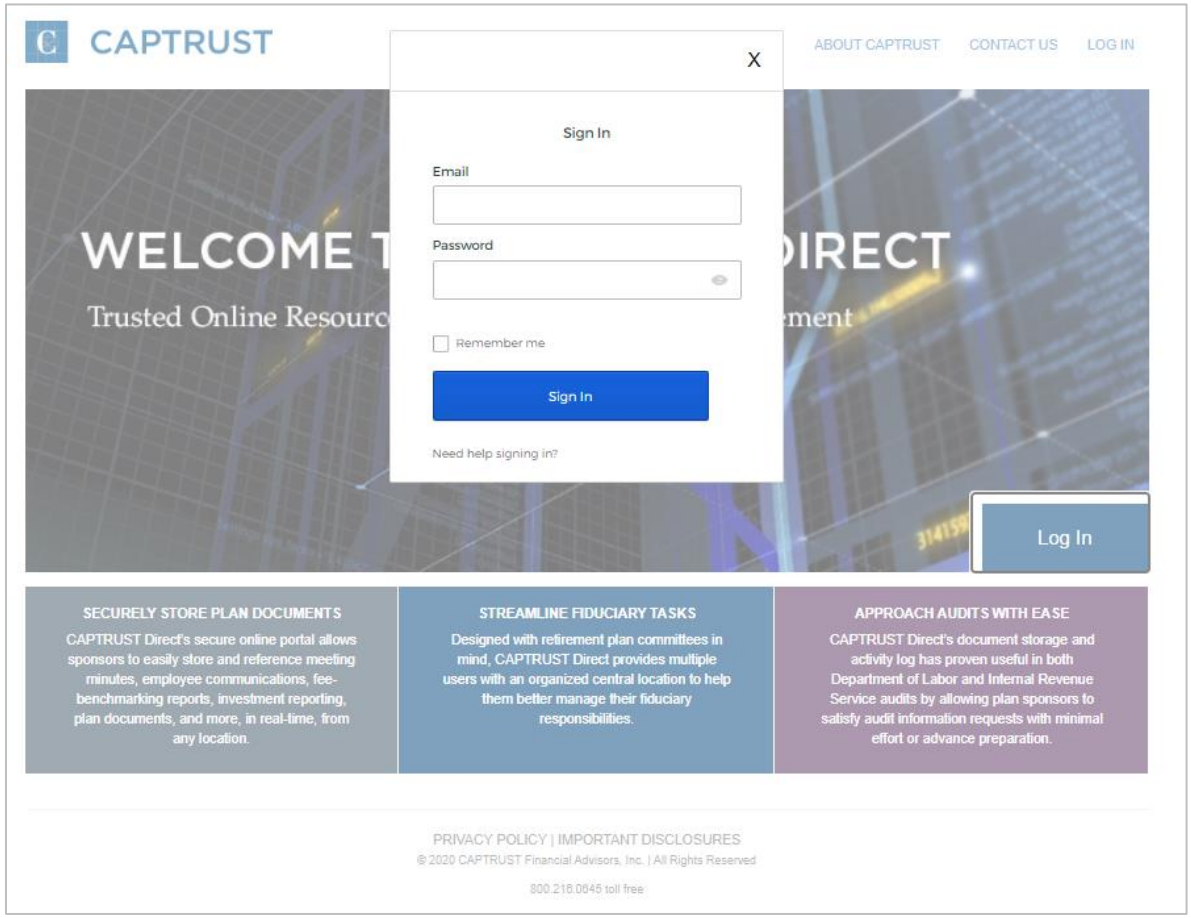
Visit the home page online at www.captrustdirect.com



CAPTRUST Direct is a secure, online fiduciary resource center. It provides retirement plan sponsors with online documentation of the fiduciary management process, real-time access to investment research, updates, and reports. It also contains a repository of key plan documents for easy retrieval on demand.

Logging In

Enter your email and password to access your plan



Powered by CAPTRUST's client relationship management software, CAPTRUST Direct gives plan sponsors instant access to plan-related documentation, regardless of location or number of users.

CAPTRUST Direct also provides plan fiduciaries with a direct link to CAPTRUST's analysts, advisors, and client service personnel.

CAPTRUST Direct First Time User - Introduction Email

- **First Time User – Introduction Sample Email**

CAPTRUST

Welcome.

Please click the link below to access your CAPTRUST portal account.

Once you click the link, you will be prompted to create a password and complete your security profile.

ACCESS HERE

This link expires in 30 days.

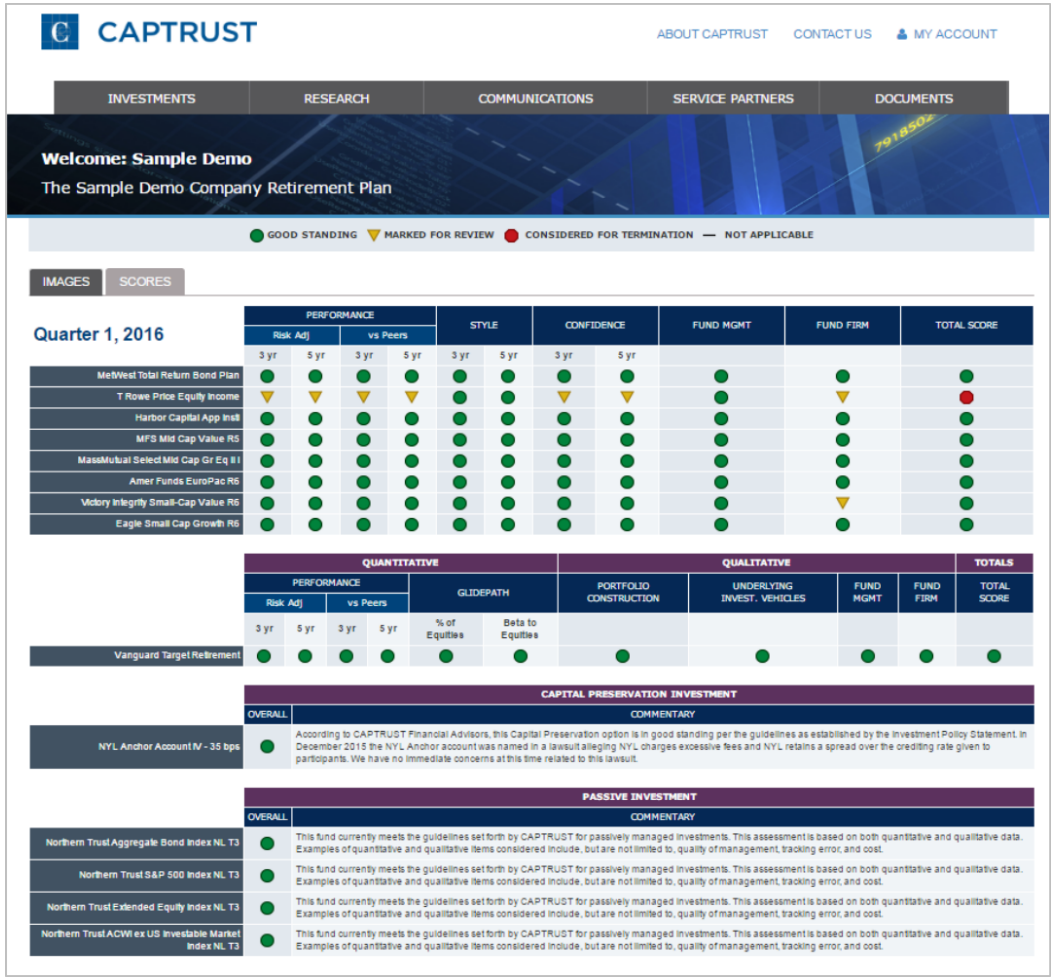
If you feel you have received this email in error, please contact your CAPTRUST financial advisor or call 800-967-9948 for Retirement Blueprint® questions.

Thank you.

This is an automatically generated message from CAPTRUST. Replies are not monitored or answered.

Investment Policy Monitor

Easy access to your plan's due diligence scorecard



CAPTRUST

ABOUT CAPTRUST | CONTACT US | MY ACCOUNT

INVESTMENTS | RESEARCH | COMMUNICATIONS | SERVICE PARTNERS | DOCUMENTS

Welcome: Sample Demo

The Sample Demo Company Retirement Plan

GOOD STANDING | MARKED FOR REVIEW | CONSIDERED FOR TERMINATION | — NOT APPLICABLE

IMAGES | SCORES

Quarter 1, 2016

	PERFORMANCE				STYLE		CONFIDENCE		FUND MGMT	FUND FIRM	TOTAL SCORE
	Risk Adj		vs Peers								
	3 yr	5 yr	3 yr	5 yr	3 yr	5 yr	3 yr	5 yr			
MetWest Total Return Bond Plan	●	●	●	●	●	●	●	●	●	●	●
T Rowe Price Equity Income	▼	▼	▼	▼	●	●	▼	▼	●	▼	●
Harbor Capital App Instl	●	●	●	●	●	●	●	●	●	●	●
MFS Mid Cap Value R5	●	●	●	●	●	●	●	●	●	●	●
MassMutual Select Mid Cap Gr Eq II	●	●	●	●	●	●	●	●	●	●	●
Amer Funds EuroPac R5	●	●	●	●	●	●	●	●	●	●	●
Victory Integrity Small-Cap Value R6	●	●	●	●	●	●	●	●	●	▼	●
Eagle Small Cap Growth R5	●	●	●	●	●	●	●	●	●	●	●

	QUANTITATIVE						QUALITATIVE				TOTALS
	PERFORMANCE				GLIDEPATH		PORTFOLIO CONSTRUCTION	UNDERLYING INVEST. VEHICLES	FUND MGMT	FUND FIRM	TOTAL SCORE
	Risk Adj		vs Peers								
	3 yr	5 yr	3 yr	5 yr	% of Equities	Beta to Equities					
Vanguard Target Retirement	●	●	●	●	●	●	●	●	●	●	●

	CAPITAL PRESERVATION INVESTMENT	
	OVERALL	COMMENTARY
NYL Anchor Account IV - 35 bps	●	According to CAPTRUST Financial Advisors, this Capital Preservation option is in good standing per the guidelines as established by the Investment Policy Statement. In December 2015 the NYL Anchor account was named in a lawsuit alleging NYL charges excessive fees and NYL retains a spread over the crediting rate given to participants. We have no immediate concerns at this time related to this lawsuit.

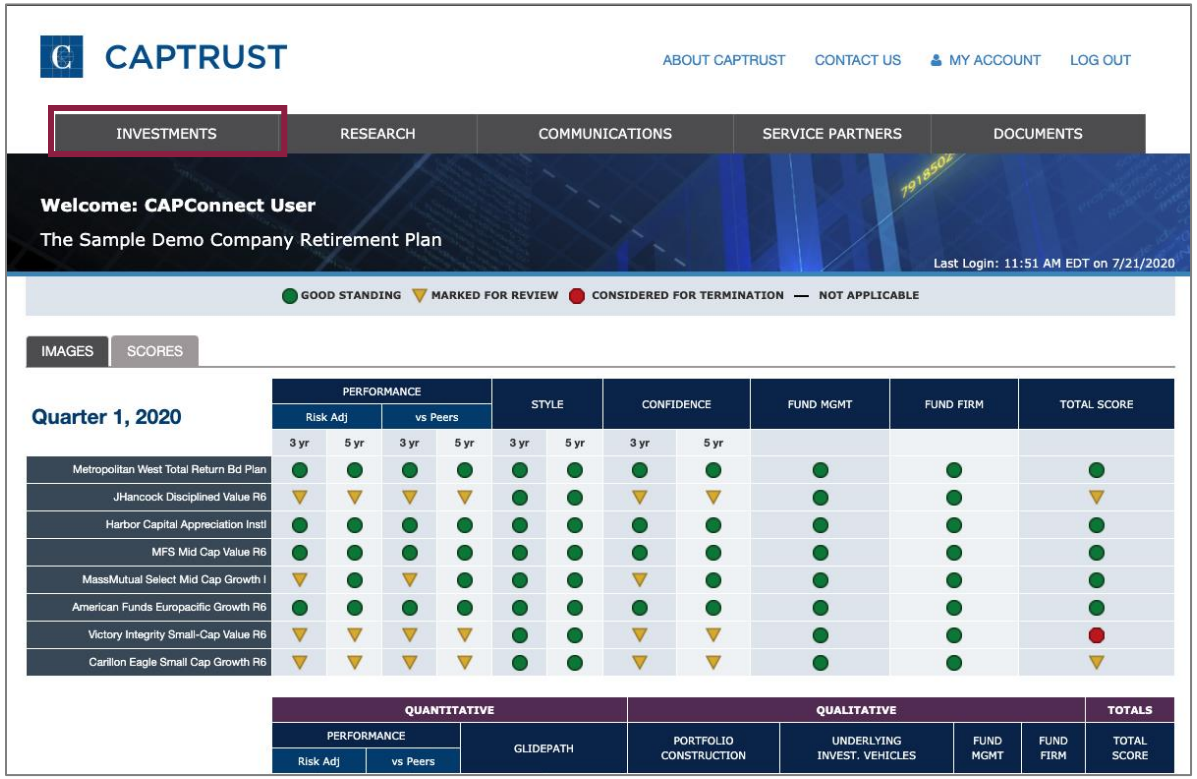
	PASSIVE INVESTMENT	
	OVERALL	COMMENTARY
Northern Trust Aggregate Bond Index NL T3	●	This fund currently meets the guidelines set forth by CAPTRUST for passively managed investments. This assessment is based on both quantitative and qualitative data. Examples of quantitative and qualitative items considered include, but are not limited to, quality of management, tracking error, and cost.
Northern Trust S&P 500 Index NL T3	●	This fund currently meets the guidelines set forth by CAPTRUST for passively managed investments. This assessment is based on both quantitative and qualitative data. Examples of quantitative and qualitative items considered include, but are not limited to, quality of management, tracking error, and cost.
Northern Trust Extended Equity Index NL T3	●	This fund currently meets the guidelines set forth by CAPTRUST for passively managed investments. This assessment is based on both quantitative and qualitative data. Examples of quantitative and qualitative items considered include, but are not limited to, quality of management, tracking error, and cost.
Northern Trust ACWI ex US Investable Market Index NL T3	●	This fund currently meets the guidelines set forth by CAPTRUST for passively managed investments. This assessment is based on both quantitative and qualitative data. Examples of quantitative and qualitative items considered include, but are not limited to, quality of management, tracking error, and cost.

This internal landing page shows the most recent quarter's due diligence report from CAPTRUST's Consulting Research Group: Investment Group

This information is displayed in our proprietary fund scoring system, also known as the Investment Policy Monitor.

Navigating CAPTRUST Direct | Investments

Plan investment values and quarterly reviews

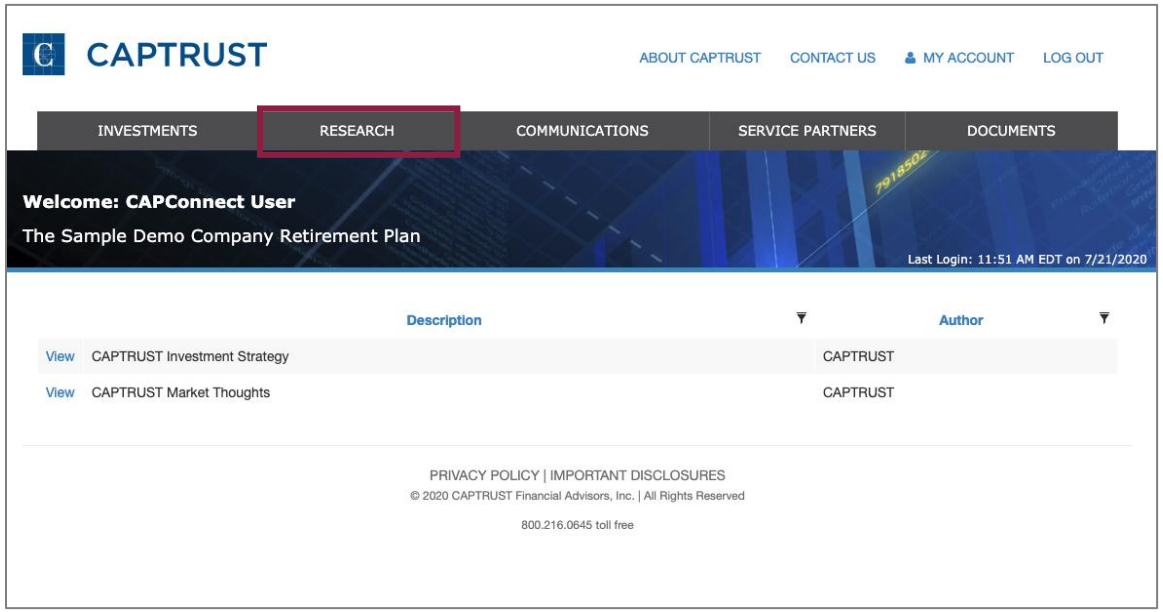


The INVESTMENTS tab provides access to plan Investment Values and your plan's Quarterly Review as of the most recent quarter end.

If you are responsible for multiple plans, you can toggle between them by clicking on Plan Selection.

Navigating CAPTRUST Direct | Research

Thought leadership from CAPTRUST and select outside sources

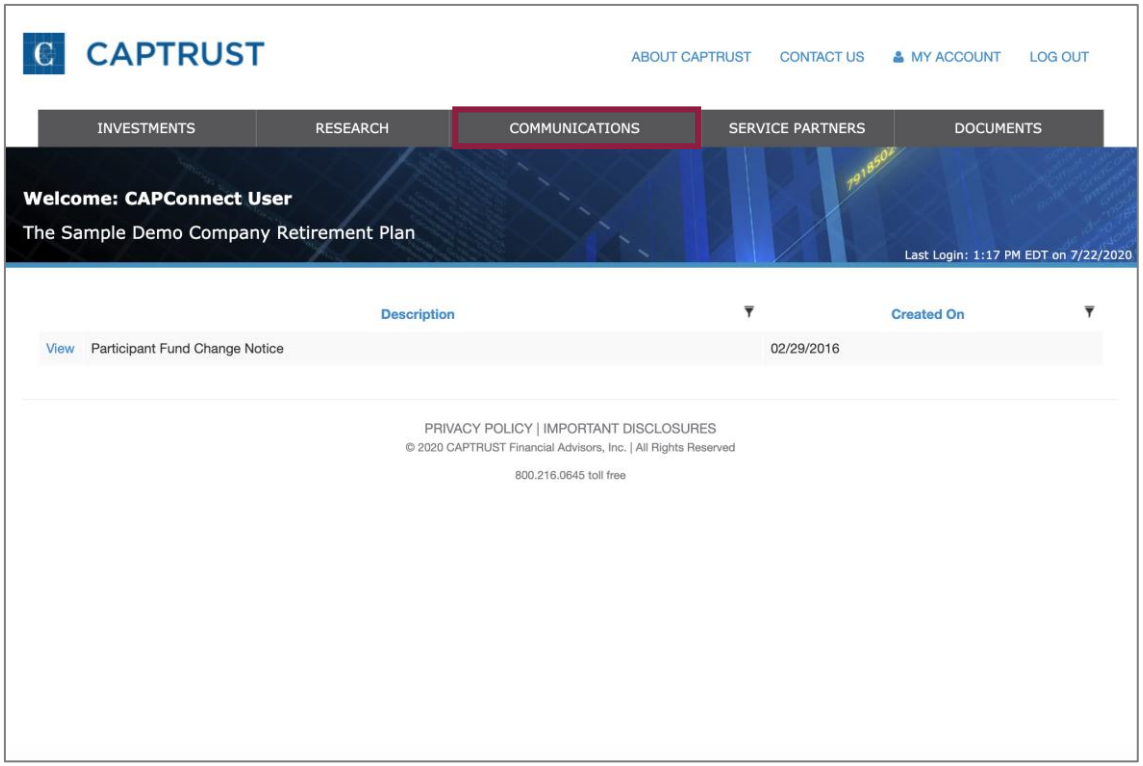


The RESEARCH tab provides access to articles and updates written by CAPTRUST, including Plan Sponsor e.Briefs, Market Thoughts, Fiduciary Updates, and Investment Strategy updates.

In addition, you will find articles from select outside sources we think you will find helpful and informative.

Navigating CAPTRUST Direct | Communications

Storage for notices *(if applicable)*

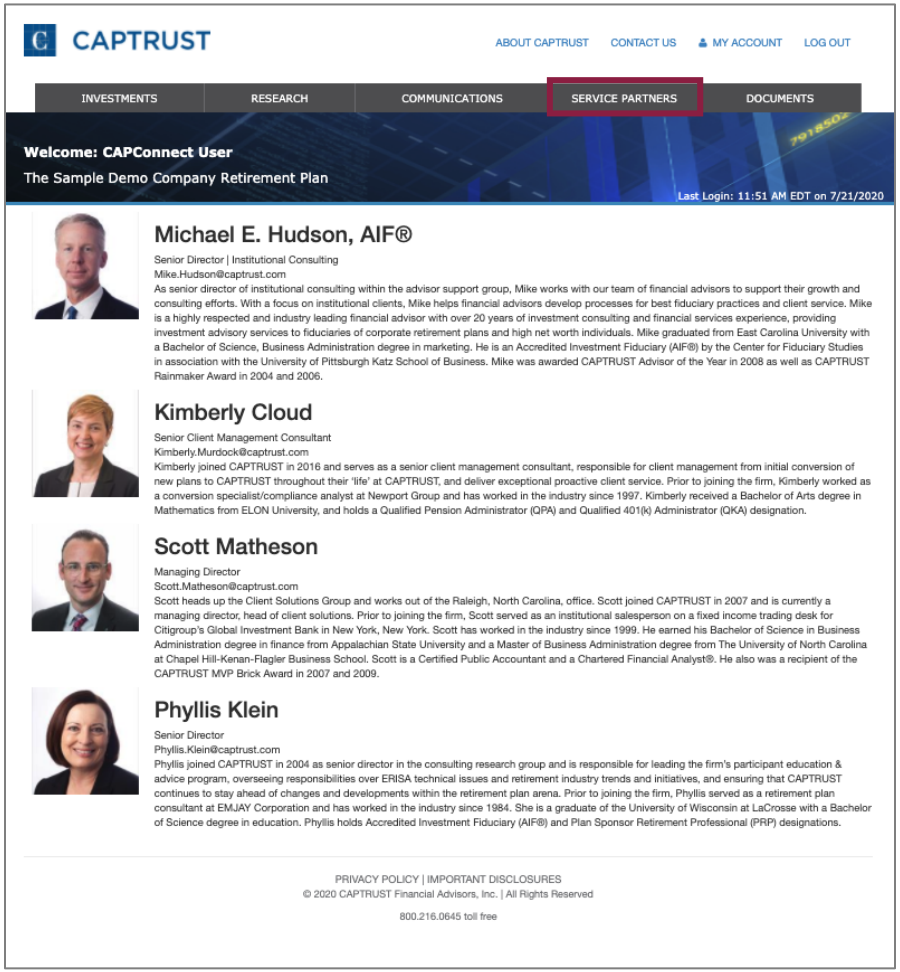


The COMMUNICATIONS tab provides access to notices, if applicable.

Just a few of the possible document types stored under Communications are fund change notice(s) and annual QDIA notices.

Navigating CAPTRUST Direct | Service Partners

Contact information for your client service team



CAPTRUST

ABOUT CAPTRUST | CONTACT US | MY ACCOUNT | LOG OUT

INVESTMENTS | RESEARCH | COMMUNICATIONS | SERVICE PARTNERS | DOCUMENTS

Welcome: CAPConnect User

The Sample Demo Company Retirement Plan

Last Login: 11:51 AM EDT on 7/21/2020

Michael E. Hudson, AIF®

Senior Director | Institutional Consulting
Mike.Hudson@captrust.com
As senior director of institutional consulting within the advisor support group, Mike works with our team of financial advisors to support their growth and consulting efforts. With a focus on institutional clients, Mike helps financial advisors develop processes for best fiduciary practices and client service. Mike is a highly respected and industry leading financial advisor with over 20 years of investment consulting and financial services experience, providing investment advisory services to fiduciaries of corporate retirement plans and high net worth individuals. Mike graduated from East Carolina University with a Bachelor of Science, Business Administration degree in marketing. He is an Accredited Investment Fiduciary (AIF®) by the Center for Fiduciary Studies in association with the University of Pittsburgh Katz School of Business. Mike was awarded CAPTRUST Advisor of the Year in 2008 as well as CAPTRUST Rainmaker Award in 2004 and 2006.

Kimberly Cloud

Senior Client Management Consultant
Kimberly.Murdock@captrust.com
Kimberly joined CAPTRUST in 2016 and serves as a senior client management consultant, responsible for client management from initial conversion of new plans to CAPTRUST throughout their 'life' at CAPTRUST, and deliver exceptional proactive client service. Prior to joining the firm, Kimberly worked as a conversion specialist/compliance analyst at Newport Group and has worked in the industry since 1997. Kimberly received a Bachelor of Arts degree in Mathematics from ELON University, and holds a Qualified Pension Administrator (QPA) and Qualified 401(k) Administrator (QKA) designation.

Scott Matheson

Managing Director
Scott.Matheson@captrust.com
Scott heads up the Client Solutions Group and works out of the Raleigh, North Carolina, office. Scott joined CAPTRUST in 2007 and is currently a managing director, head of client solutions. Prior to joining the firm, Scott served as an institutional salesperson on a fixed income trading desk for Citigroup's Global Investment Bank in New York, New York. Scott has worked in the industry since 1999. He earned his Bachelor of Science in Business Administration degree in finance from Appalachian State University and a Master of Business Administration degree from The University of North Carolina at Chapel Hill-Kenan-Flagler Business School. Scott is a Certified Public Accountant and a Chartered Financial Analyst®. He also was a recipient of the CAPTRUST MVP Brick Award in 2007 and 2009.

Phyllis Klein

Senior Director
Phyllis.Klein@captrust.com
Phyllis joined CAPTRUST in 2004 as senior director in the consulting research group and is responsible for leading the firm's participant education & advice program, overseeing responsibilities over ERISA technical issues and retirement industry trends and initiatives, and ensuring that CAPTRUST continues to stay ahead of changes and developments within the retirement plan arena. Prior to joining the firm, Phyllis served as a retirement plan consultant at EMJAY Corporation and has worked in the industry since 1984. She is a graduate of the University of Wisconsin at LaCrosse with a Bachelor of Science degree in education. Phyllis holds Accredited Investment Fiduciary (AIF®) and Plan Sponsor Retirement Professional (PRP) designations.

PRIVACY POLICY | IMPORTANT DISCLOSURES
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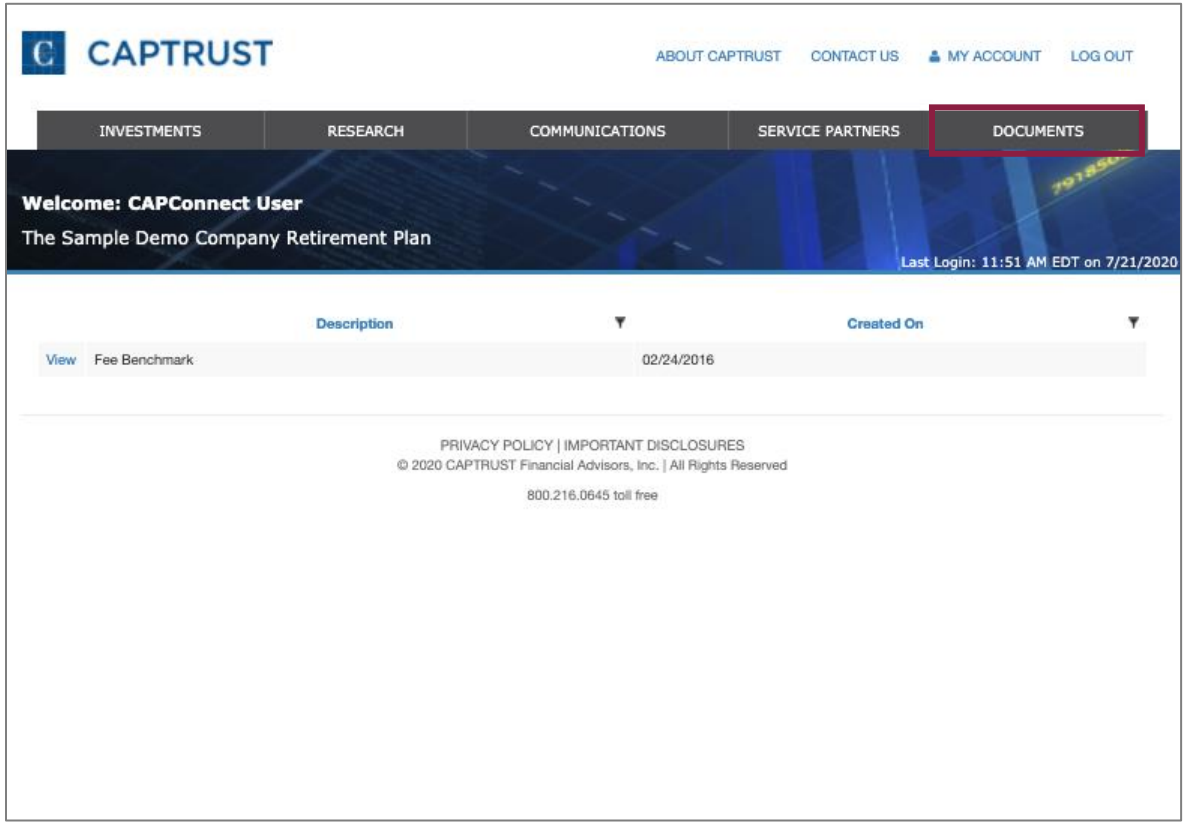
800.216.0645 toll free

The SERVICE PARTNERS tab provides biographies and contact information for your retirement plan's client service team, including your financial advisor, client management consultant, investment analysts, and provider relationship managers.

Navigating CAPTRUST Direct | Documents

Storage for important plan documents

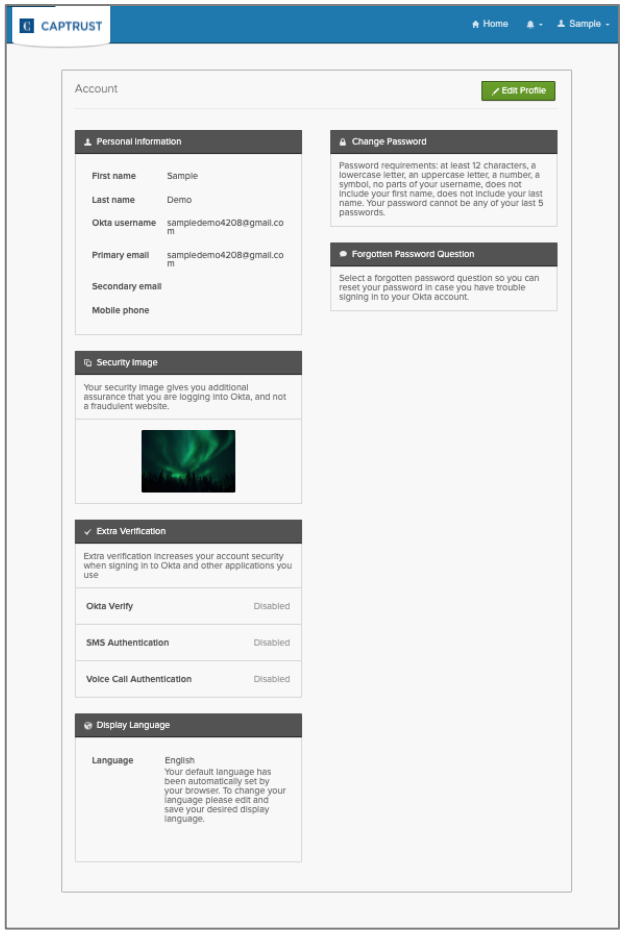


The DOCUMENTS tab provides access to important documents such as your plan's contract service agreement, investment policy statement, and summary plan description.

Documents you want to securely store and have quick access to can be uploaded for your convenience.

Navigating CAPTRUST Direct | My Account

Click on my account in CAPTRUST Direct to be redirected to OKTA to update your security settings



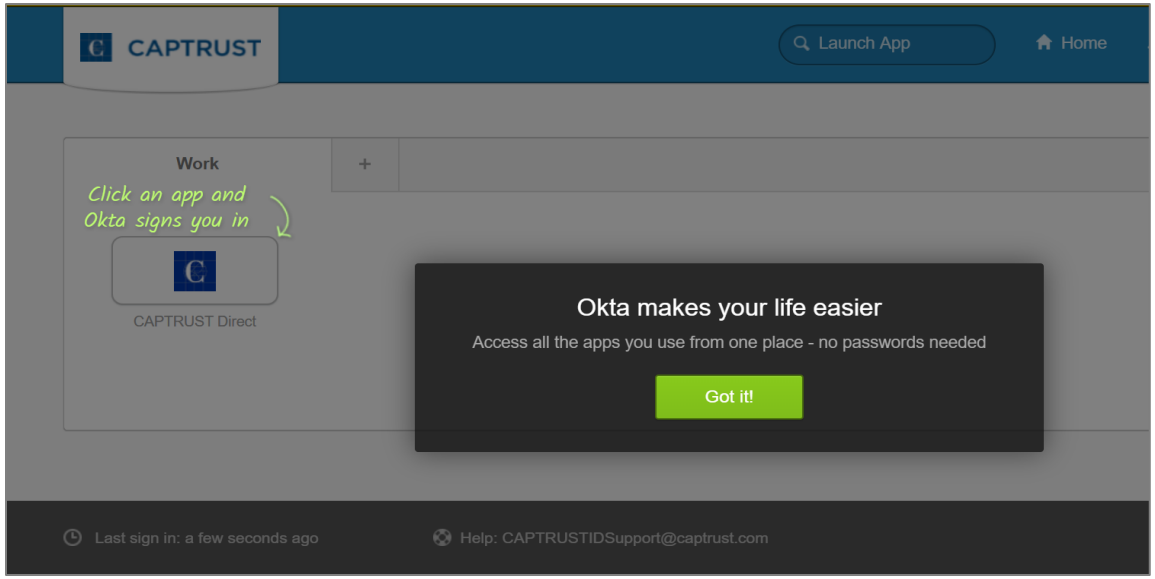
To change your password, you will be prompted to enter your old password, then your new password.

Basic security passwords must be a minimum of 12 characters and include at least one number, capitalized letter, lower-case letter and special character

Multi-Factor Authentication can be added choosing an option in the Extra Verification section.

Navigating CAPTRUST Direct | OKTA Overview

OKTA is a cloud based, multi-factor authentication application to provide an additional layer of secure identity management



Once the User is set up with access, you can log into Okta directly at captrustid.okta.com where you will have access to the CAPTRUST Direct tile, which will launch the site when clicked.

In the future, if user has access to any other CAPTRUST apps that use Okta for security, additional tiles may appear.

Navigating CAPTRUST Direct | OKTA Overview

- **At any time, you can update your profile by clicking on your name in the header bar and choosing settings, then click Edit Profile button.**
  - You will be prompted to enter password again for an extra security check

- **The following information can be edited on the profile page:**
  - Personal Information: First name, Last name, primary & secondary emails and mobile phone
  - Change Password
  - Security Image
  - Forgotten Password Question
  - Extra Verification (Multi-Factor Authentication)
  - Forgot Password Text Message
  - Display Language

Navigating CAPTRUST Direct | OKTA Overview

- **The Multi-Factor Authentication can be set up for an additional security level**
  - If set up, the user will be required to enter an additional code (after email & password are authenticated) in order to access CAPTRUST Direct
  - The user will also need to enter a code when trying to change profile settings within Okta

- **Types of Multi-Factor Authentication**
  - Okta Verify: the Okta Verify app will need to be installed on the User's smartphone, when prompted, the User will be required to retrieve a code from the app and enter it before getting access to CAPTRUST Direct
  - SMS Authentication: the User will receive a code via text message, which must be entered before getting access to CAPTRUST Direct
  - Voice Call Authentication: the User will receive a phone call with a code, which must be entered before getting access to CAPTRUST Direct
  - NOTE: the User can select more than one Multi-Factor Authentication setting. If multiple types of authentication are assigned to a profile, each code must be entered before the user can get into CAPTRUST Direct

Navigating CAPTRUST Direct | OKTA Overview

- **The Multi-Factor Authentication Sample Email**

CAPTRUST

Welcome Brett,

A multi-factor authenticator has been enrolled for your account Brett.Burmeister@captrustadvisors.com.

Details:

(factor Placeholder)

Tuesday, July 12, 2022

(location Placeholder)

Performed by: (performedBySubject Placeholder)

Don't recognize this activity? Your account may have been compromised. We recommend reporting the suspicious activity to CAPTRUST using the button below. The security of your account is very important to us and we want to ensure that you are updated when important actions are taken.

Report Suspicious Activity Here

For further assistance, please contact CAPTRUST Information Security Team at captrustidsupport@captrust.com.

This link expires in 30 days.

Navigating CAPTRUST Direct | FAQ

How long does my password need to be?

Basic security passwords must be a minimum of 12 characters and include at least one number, one capitalized letter, one lower-case letter and a special character.

How often will I have to update my password?

You can keep your password the same for as long as you would like to have it. The only time your password will change is if you forget and reset or decide to update on your own.

Is there a way for me to have an additional layer of security?

Yes, click on "My Account" which is location in the upper-right side of the screen. This section allows you to add extra multi-factor authentication to your user access.

What browsers work best with CAPTRUST Direct?

Google Chrome and Microsoft Edge provide optimal use.

What is my Username?

Your username is your company email address.

What if I do not remember my password?

Click "Need help signing in?" which can be found underneath the blue "Sign In" button.
Click "Forgot password?" and enter your email address, click the blue "Reset via Email" button.

How long does it take to receive the "Forgot password" reset email?

You should receive the email within a few minutes of requesting.

What if I do not receive my "Forgot password" reset email?

Please check your Spam folder and if possible, add CAPTRUST to your company's email White List.