## Morningstar<sup>®</sup> Plan Advantage<sup>SM</sup> Terms of Use

Copyright	All information available through this website is the property of Morningstar Investment Management LLC, and is protected by copyright and intellectual property laws. All rights reserved. You may not reproduce, retransmit, disseminate, sell, publish, broadcast, or circulate the information without the express written consent of Morningstar Investment Management, LLC. You are entitled to use the information for your private, non-commercial use only.
Trademarks	The Morningstar name and logo are registered marks of Morningstar. Marks used in conjunction with Morningstar products or services are the property of Morningstar or its subsidiaries. All other marks are the property of their respective owners.
Products and Services	Morningstar Plan Advantage is intended for financial
Offered Through U.S. Subsidiaries	professionals working with, or sponsors of, retirement plans subject to the provisions of the Employee Retirement Income Security Act of 1974, as amended ("ERISA"), unless exempt therefrom, or other state or federal laws governing retirement plans. Other the products and services offered by Morningstar Investment Management are generally intended for citizens or legal residents of the United States or its territories.
Use of Information	We reserve the right, and you authorize us, to the use and assignment of all information regarding website uses by you and all information you provided by you in any manner consistent with our Privacy Policy.
Nature of Service	This website contains pricing and statistics that have been obtained from sources believed to be reliable but are not guaranteed as to accuracy or completeness. References to any specific price quotes, lineup selection, securities, or investment advice of any kind do not constitute an offer to buy or sell securities. The past performance of an investment or investment strategy cannot guarantee its future performance.

ANY OF THEIR INFORMATION PROVIDERS SHALL HAVE ANY LIABILITY, CONTINGENT OR OTHERWISE FOR THE ACCURACY, COMPLETENESS, TIMELINESS, OR CORRECT SEQUENCING OF THE INFORMATION OR FOR ANY DECISION MADE OR ACTION TAKEN BY YOU IN RELIANCE UPON THE INFORMATION ON THIS WEBSITE, OR FOR INTERRUPTION OF ANY DATA, INFORMATION, OR ANY OTHER ASPECT OF THIS WEBSITE. THE PAST PERFORMANCE OF AN INVESTMENT OR INVESTMENT STRATEGY CANNOT GUARANTEE ITS FUTURE PERFORMANCE.

NEITHER ANY OF THE MORNINGSTAR COMPANIES NOR ANY OF THEIR INFORMATION PROVIDERS MAKE ANY REPRESENTATIONS ABOUT THE SUITABILITY OF THE INFORMATION, SOFTWARE, PRODUCTS, OR SERVICES CONTAINED IN THIS WEBSITE. ALL SUCH INFORMATION, SOFTWARE, PRODUCTS, AND SERVICES ARE PROVIDED "AS IS" WITHOUT WARRANTY OF ANY KIND. PRODUCT SPECIFICATIONS AND PRICES ARE SUBJECT TO CHANGE WITHOUT NOTICE.