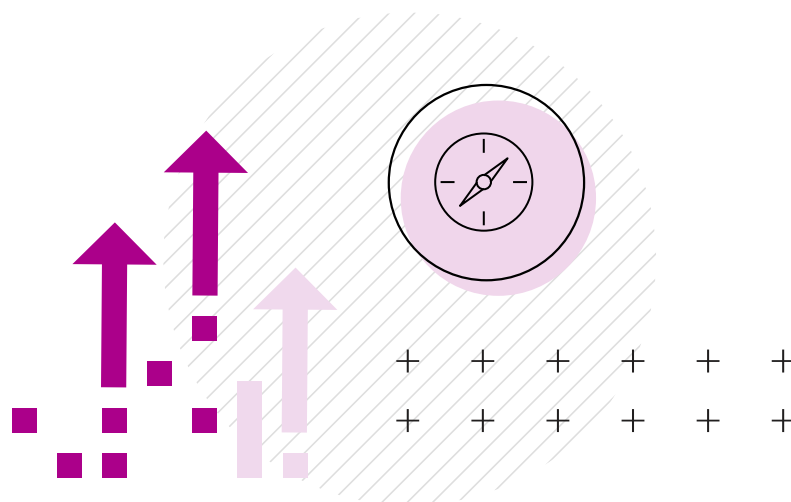


FOR RETIREMENT SAVERS

Morningstar® Retirement ManagerSM Guidance on Outside Accounts



Morningstar® Retirement ManagerSM Guidance on Outside Accounts Frequently Asked Questions

1

What is guidance on outside accounts?

Guidance on outside accounts is a feature within Morningstar Retirement Manager that is designed to help you make investment decisions on retirement accounts that you may hold outside of your employer-sponsored plan. The feature provides advice to help you get closer to your retirement goal.

2

What is considered an outside account?

Eligible retirement accounts include 401(a), 401(b), 457(b), and many flavors of IRAs (Roth, traditional, simple, and rollover). You can even add any retirement accounts held by your spouse or domestic partner.

3

How does the guidance on outside accounts feature work?

While Morningstar Investment Management LLC cannot adjust your outside account(s) or make outside account-specific recommendations, we provide recommendations for the overall risk level and asset-allocation strategy of your outside account(s) you enter to help you reach your retirement goals.

Just like with our recommendations for your employer-sponsored retirement plan, guidance on outside accounts considers your personal retirement goals and unique situation to generate a customized strategy recommendation.

4

How do I enter my outside accounts in Morningstar Retirement Manager?

You can enter any relevant outside accounts on the Accounts page within Morningstar Retirement Manager. To view our recommendations, visit the Our Advice page (the dashboard).

5

What happens after I enter my outside account(s)?

Once entered, Morningstar Investment Management will provide a recommended risk level for your outside accounts as a whole.

If you choose to follow our recommendations, you'll need to make those adjustments on your own or with the help of a financial advisor. Once you've made changes, you can then visit Morningstar Retirement Manager to update your account information and generate a new strategy.

6

How often do I have to update my outside accounts in Morningstar Retirement Manager?

To provide you with a comprehensive savings strategy, we recommend revisiting Morningstar Retirement Manager every quarter or whenever your financial situation, needs, or investment objectives change.

Disclosures

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All investments involve risk, including the loss of principal. There can be no assurance that any financial strategy will be successful. Morningstar Investment Management does not guarantee that the results of their advice, recommendations or objectives of a strategy will be achieved.

Guidance is designed to give general asset class information and includes general and educational information to help a participant manage their accounts. It is provided as general and educational information only and is not intended to provide "investment advice" as defined by the Employee Retirement Income Security Act of 1974, as amended (ERISA). The information contained in guidance recommendations should not be considered as advice to buy or sell a particular security, mutual fund or other investment. Each participant is responsible for determining the suitability of any particular security, mutual fund or other investment for them.

For outside accounts, Morningstar Investment Management cannot monitor, review or update its suggestions or projections on an on-going basis, nor does it have the capability to monitor or review investment decisions the participant makes. Because Morningstar Investment Management depends on the completeness, accuracy and timeliness of the outside account information provided, the participant is solely responsible for reviewing and updating their individual financial information.

There is no fee to receive an outside accounts recommendation, however, participants may incur redemption fees, transaction costs, other security or account level charges and expenses, and/or tax consequences for the securities in their outside accounts. Participants should consult with a professional financial adviser or tax adviser if they have any questions prior to making any investment decisions.