

# Welcome to Morningstar<sup>®</sup> Retirement Manager<sup>SM</sup>

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**MORNINGSTAR<sup>®</sup>**

# Who is Morningstar Associates?

## Understanding the Relationship

### Your Retirement Plan

#### USI Consulting Group (USICG)

- ▶ Provides your plan and investment options
- ▶ Administers plan
- ▶ Provides quarterly statements

#### Your Employer

- ▶ Sponsors the plan
- ▶ Determines company match and other plan rules

#### Morningstar Associates

A registered investment advisor that provides advice to individuals for their retirement plan

# Who Is Morningstar Associates?

- ▶ Registered investment advisor
- ▶ Subsidiary of Morningstar, Inc., a company who is:
  - ▶ Based in Chicago with offices in 27 countries
  - ▶ Known for creating the five-star mutual fund rating system
  - ▶ Known for their independent, objective investment expertise
- ▶ Morningstar Associates offers a range of investment advisory services to the retirement plan industry
- ▶ Services offered to more than:
  - ▶ 200,000 plan sponsors
  - ▶ 25 million participants like you

Data as of 12/31/12.

# Morningstar<sup>®</sup> Retirement Manager<sup>SM</sup> Overview

# Morningstar Retirement Manager Can Help Make It Easier to Manage Your Retirement Account

- ▶ You don't have to be an investing expert to make the most of your retirement plan options
- ▶ Range of personalized investment advisory services designed to meet the needs of every employee
  - ▶ All types of investors
  - ▶ All skill levels
- ▶ A wide range of resources, research and educational support to help you make more informed decisions about your retirement account
- ▶ Provides personalized retirement strategies designed to answer the following questions:
  - ▶ What's my target retirement goal?
  - ▶ What's my projected retirement income expected to be?
  - ▶ How much should I save?
  - ▶ What's the right mix of stocks and bonds for me?

# Morningstar Retirement Manager Overview

## What You Get

- ▶ Retirement savings goal and estimated income projections
- ▶ The amount you should be saving through your company plan
- ▶ A recommended retirement age and asset class mix that is appropriate for you
- ▶ Research and reports about your plan investment options
- ▶ Educational articles and interactive tools designed for both novice and sophisticated investors

## Why You Do It

- ▶ Receive a personalized retirement recommendation unique to your situation
- ▶ Help from an investment expert on making decisions about your retirement account
- ▶ Convenience--we can make it easy to answer some of your key questions and can help you take action

## How to Take Advantage of Morningstar Retirement Manager

- ▶ Access your account through [www.usicg.com](http://www.usicg.com)
- ▶ Once you have logged in, click on "Actions & Investments" on the top horizontal menu bar
- ▶ Click on "Advisory Services" and select the Morningstar Retirement Manager link

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# Morningstar Retirement Manager Experience



# A Personalized Retirement Strategy in a Few, Easy Steps

The USI Web Site

Home Page:

Start

Step 1:

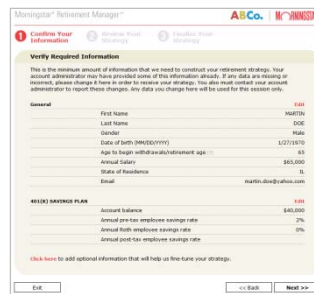
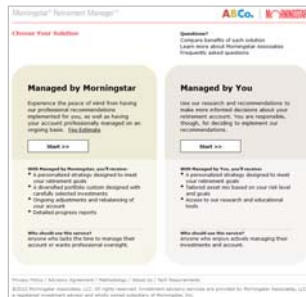
Confirm Your Information

Step 2:

Review Your Strategy

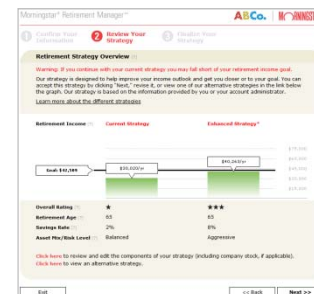
Step 3:

Finalize Your Strategy



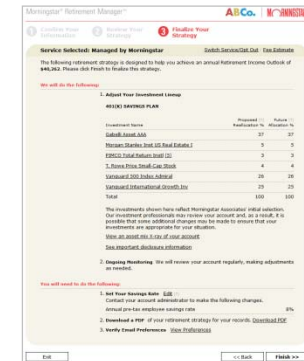
Add/Edit Personal Information:

- ▶ Retirement Account Details
- ▶ Spouse/Partner Information
- ▶ Additional Accounts/Income Sources
- ▶ Add Expenses



Edit Assumptions for:

- ▶ Retirement Income Outlook
- ▶ Retirement Age
- ▶ Savings Rate
- ▶ Asset Mix/Risk Level



# Home Page: Get Started

Morningstar® Retirement Manager™

**ABCo.** | **MORNINGSTAR®**

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**Choose Your Solution**

**Managed by Morningstar**

Experience the peace of mind from having our professional recommendations implemented for you, as well as having your account professionally managed on an ongoing basis. [Fee Estimate](#)

**Start >>**

**With Managed by Morningstar, you'll receive:**

- ▶ A personalized strategy designed to meet your retirement goals
- ▶ A diversified portfolio custom designed with carefully selected investments
- ▶ Ongoing adjustments and rebalancing of your account
- ▶ Detailed progress reports

**Who should use this service?**  
Anyone who lacks the time to manage their account or wants professional oversight.

**Managed by You**

Use our research and recommendations to make more informed decisions about your retirement account. You are responsible, though, for deciding to implement our recommendations.

**Start >>**

**With Managed by You, you'll receive:**

- ▶ A personalized strategy designed to meet your retirement goals
- ▶ Tailored asset mix based on your risk level and goals
- ▶ Access to our research and educational tools

**Who should use this service?**  
Anyone who enjoys actively managing their investments and account.

[Privacy Policy](#) / [Advisory Agreement](#) / [Methodology](#) / [About Us](#) / [Tech Requirements](#)

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# Step 1: Confirm Your Information

Morningstar® Retirement Manager™

ABC Co. | MORNINGSTAR®

**1 Confirm Your Information**    2 Review Your Strategy    3 Finalize Your Strategy

### Verify Required Information

This is the minimum amount of information that we need to construct your retirement strategy. Your account administrator may have provided some of this information already. If any data are missing or incorrect, please change it here in order to receive your strategy. You also must contact your account administrator to report these changes. Any data you change here will be used for this session only.

General		Edit
First Name	MARTIN	
Last Name	DOE	
Gender	Male	
Date of birth (MM/DD/YYYY)	1/27/1970	
Age to begin withdrawals/retirement age (?)	65	
Annual Salary	\$65,000	
State of Residence	IL	
Email	martin.doe@yahoo.com	

401(K) SAVINGS PLAN		Edit
Account balance	\$40,000	
Annual pre-tax employee savings rate	2%	
Annual Roth employee savings rate	0%	
Annual post-tax employee savings rate		

[Click here](#) to add optional information that will help us fine-tune your strategy.

Exit    << Back    Next >>

For illustrative purposes only.

# Step 2: Review Your Strategy

Morningstar® Retirement Manager™

1 Confirm Your Information
2 Review Your Strategy
3 Finalize Your Strategy

### Retirement Strategy Overview (?)

Warning: If you continue with your current strategy you may fall short of your retirement income goal.

Our strategy is designed to help improve your income outlook and get you closer or to your goal. You can accept this strategy by clicking "Next," revise it, or view one of our alternative strategies in the link below the graph. Our strategy is based on the information provided by you or your account administrator.

[Learn more about the different strategies](#)

**Retirement Income (?)**     **Current Strategy**     **Enhanced Strategy\***

<b>Overall Rating <small>(?)</small></b>	★	★★★
<b>Retirement Age <small>(?)</small></b>	65	65
<b>Savings Rate <small>(?)</small></b>	2%	8%
<b>Asset Mix/Risk Level <small>(?)</small></b>	Balanced	Aggressive

[Click here](#) to review and edit the components of your strategy (including company stock, if applicable).  
[Click here](#) to view an alternative strategy.

### View an Alternative Strategy

Our Optimized Strategy is designed to help you get to your goal (or even surpass it) by maximizing your savings amount and adjusting your retirement date. Our strategy is based on the information provided by you or your account administrator.

**Retirement Income (?)**     **Optimized Strategy\***

<b>Overall Rating <small>(?)</small></b>	★★★★★
<b>Retirement Age <small>(?)</small></b>	65
<b>Savings Rate <small>(?)</small></b>	12%
<b>Asset Mix/Risk Level <small>(?)</small></b>	Aggressive

Close
Apply Strategy >>

Exit
<< Back

For illustrative purposes only.

# Step 3: Finalize Your Strategy

Morningstar® Retirement Manager™ ABCo. | MORNINGSTAR®

1 Confirm Your Information    2 Review Your Strategy    **3 Finalize Your Strategy**

**Service Selected: Managed by Morningstar**    [Switch Service/Opt Out](#) / [Fee Estimate](#)

The following retirement strategy is designed to help you achieve an annual Retirement Income Outlook of **\$40,262**. Please click Finish to finalize this strategy.

**We will do the following:**

**1. Adjust Your Investment Lineup**

**401(K) SAVINGS PLAN**

Investment Name	Proposed (?) Reallocation %	Future (?) Allocation %
<a href="#">Gabelli Asset AAA</a>	37	37
<a href="#">Morgan Stanley Inst US Real Estate I</a>	5	5
<a href="#">PIMCO Total Return Instl (5)</a>	3	3
<a href="#">T. Rowe Price Small-Cap Stock</a>	4	4
<a href="#">Vanquard 500 Index Admiral</a>	26	26
<a href="#">Vanquard International Growth Inv</a>	25	25
<b>Total</b>	<b>100</b>	<b>100</b>

The investments shown here reflect Morningstar Associates' initial selection. Our investment professionals may review your account and, as a result, it is possible that some additional changes may be made to ensure that your investments are appropriate for your situation.

[View an asset mix X-ray of your account](#)

[See important disclosure information](#)

**2. Ongoing Monitoring** We will review your account regularly, making adjustments as needed.

**You will need to do the following:**

**1. Set Your Savings Rate** [Edit \(?\)](#)  
Contact your account administrator to make the following changes.

Annual pre-tax employee savings rate	8%
--------------------------------------	----

**2. Download a PDF** of your retirement strategy for your records. [Download PDF](#)

**3. Verify Email Preferences** [View Preferences](#)

For illustrative purposes only.

# A Personalized Retirement Strategy in a Few, Easy Steps

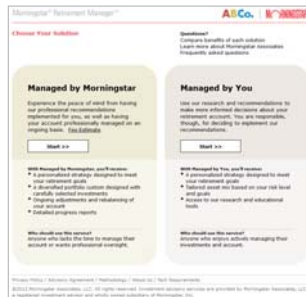
The USI Web Site

Home Page:  
Start

Step 1:  
Confirm Your Information

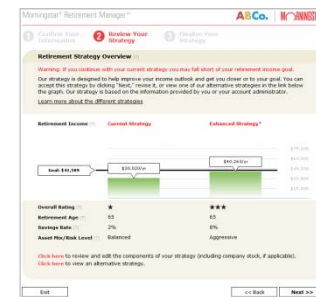
Step 2:  
Review Your Strategy

Step 3:  
Finalize Your Strategy



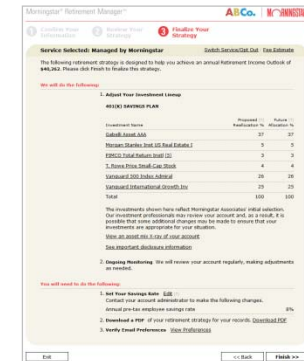
Add/Edit Personal Information:

- ▶ Retirement Account Details
- ▶ Spouse/Partner Information
- ▶ Additional Accounts/Income Sources
- ▶ Add Expenses



Edit Assumptions for:

- ▶ Retirement Income Outlook
- ▶ Retirement Age
- ▶ Savings Rate
- ▶ Asset Mix/Risk Level



For illustrative purposes only.

# Step 1: Confirm Your Information

Morningstar® Retirement Manager™ ABC Co. | MORNINGSTAR

**1 Confirm Your Information**   **2 Review Your Strategy**   **3 Finalize Your Strategy**

**▼ Verify Required Information**

This is the minimum amount of information that we need to construct your retirement strategy. Your account administrator may have provided some of this information already. If any data is missing or incorrect, please change it here in order to receive your strategy. You also must contact your account administrator to report these changes. Any data you change here will be used for this session only.

General		Edit
First Name	MARTIN	
Last Name	DOE	
Gender	Male	
Date of birth (MM/DD/YYYY)	1/27/1970	
Age to begin withdrawals/retirement age (?)	65	
Annual Salary	\$65,000	
State of Residence	IL	
Email	martin.doe@yahoo.com	

401(K) SAVINGS PLAN		Edit
Account balance	\$40,000	
Annual Pre-Tax employee savings rate	2%	
Annual Roth employee savings rate	0%	
Annual Post-Tax employee savings rate	\$4,800	

**▶ Change Retirement Account Details** (?)

**▶ Include Spouse/Partner Information** (?)

**▶ Add Additional Accounts/Income Sources** (?)

**▶ Add Expenses** (?)

Exit   << Back   Next >>

For illustrative purposes only.

# Step 1: Confirm Your Information — Change Retirement Account Details

▼ **Change Retirement Account Details** (?)

**401(K) SAVINGS PLAN**

<b>Total balance</b> (?)	<b>\$40,000</b>
<b>Annual Pre-tax Employee Savings Rate</b> (?) <a href="#">Edit</a>	
Current (% of Salary)	2
Minimum (% of Salary)	0
Maximum (% of Salary)	12
<b>Annual Roth Employee Savings Rate</b> (?)	
Current (% of Salary)	0
Minimum (% of Salary)	0
Maximum (% of Salary)	100
<b>Annual Post-Tax Employee Savings Rate</b> (?) <a href="#">Edit</a>	
<b>Annual Employer Pre-Tax and/or Roth Savings Rate Match</b> (?) <a href="#">Edit</a>	
100% of the first 8% of salary contributed	
<b>Combined Pre-Tax, Roth, and Post-Tax Plan Limits</b> (?)	
Combined plan max limit (% of salary)	100
<b>Combined Pre-Tax and Roth Plan Limits</b> (?)	
Combined plan max limit (% of salary)	100
<b>Brokerage Window Balance</b> (?) <a href="#">Edit</a>	
<b>Loans Taken From Account</b> (?) <a href="#">Edit</a>	
<b>Investments to Exclude From Strategy</b> (?) <a href="#">Edit</a>	

For illustrative purposes only.



# Step 1: Confirm Your Information — Include Spouse/Partner Information

**▼ Include Spouse/Partner Information** (?)

**Your Spouse/Partner**

First Name	<input type="text"/>	*
Last Name	<input type="text"/>	*
Gender (?)	Select Gender ▼	*
Date of birth (MM/DD/YYYY)	<input type="text"/>	*
Age to begin withdrawals/retirement age	<input type="text"/>	
Salary	\$ <input type="text"/> Annual ▼	*
Retirement Income Goal		
<input checked="" type="radio"/> % of post-tax salary at retirement	<input type="text" value="100"/>	
<input type="radio"/> \$/yr in today's dollars	<input type="text"/>	

\*Required

**Save** **Cancel**

For illustrative purposes only.

# Step 1: Confirm Your Information — Add Additional Accounts/Income Sources

▼ **Add Additional Accounts/Income Sources** (?)

**Additional Income Sources**

<b>Social Security</b> (?)	<b>Edit</b>
Social Security start age (?)	67
Social Security estimate/yr	\$25,025

Add Income Sources (?)

**Additional Accounts**

If you are using this service to manage another balance held by the same entity that's administrating your primary account, please do not enter that balance here. Doing so will lead us to consider it twice (both as an additional account and as the primary account) when designing a strategy for that balance. The primary account is the one under which you log into our service.

Add Accounts (?)

For illustrative purposes only.

# Step 1: Confirm Your Information — Add Expenses

**▼ Add Expenses** (?)

**Additional Expenses**

---

Add Expenses (?)    Medical    Add

Expenses are one of the many factors Morningstar Associates considers when determining your income need in retirement. It's important to note, however, that the advice we are providing today is for your retirement account(s) only. It is not designed to help you save toward any other savings or financial goal. You should speak to a financial advisor about how best to save for a future expense such as a vacation, college education, or a wedding.

For illustrative purposes only.

# A Personalized Retirement Strategy in a Few, Easy Steps

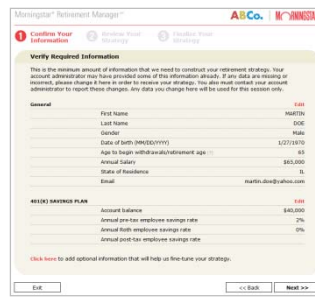
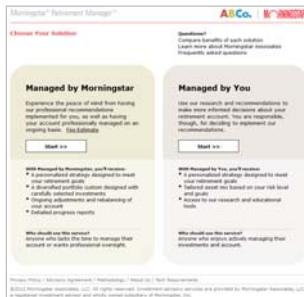
The USI Web Site

Home Page:  
Start

Step 1:  
Confirm Your  
Information

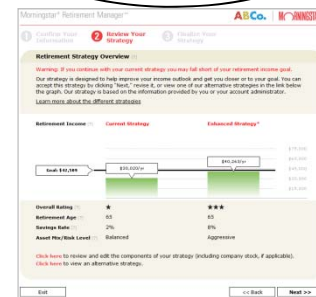
Step 2:  
Review Your Strategy

Step 3:  
Finalize Your Strategy



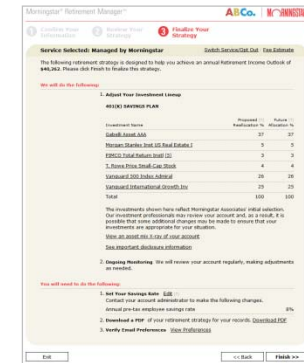
Add/Edit Personal Information:

- ▶ Retirement Account Details
- ▶ Spouse/Partner Information
- ▶ Additional Accounts/Income Sources
- ▶ Add Expenses



Edit Assumptions for:

- ▶ Retirement Income Outlook
- ▶ Retirement Age
- ▶ Savings Rate
- ▶ Asset Mix/Risk Level



For illustrative purposes only.

# Step 2: Review Your Strategy

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1 Confirm Your Information    **2 Review Your Strategy**    3 Finalize Your Strategy

### Retirement Strategy Overview (?)

**Warning:** If you continue with your current strategy you may fall short of your retirement income goal.

Our strategy is designed to help improve your income outlook and get you closer or to your goal. You can accept this strategy by clicking "Next," revise it, or view one of our alternative strategies in the link below the graph. Our strategy is based on the information provided by you or your account administrator.

[Learn more about the different strategies](#)

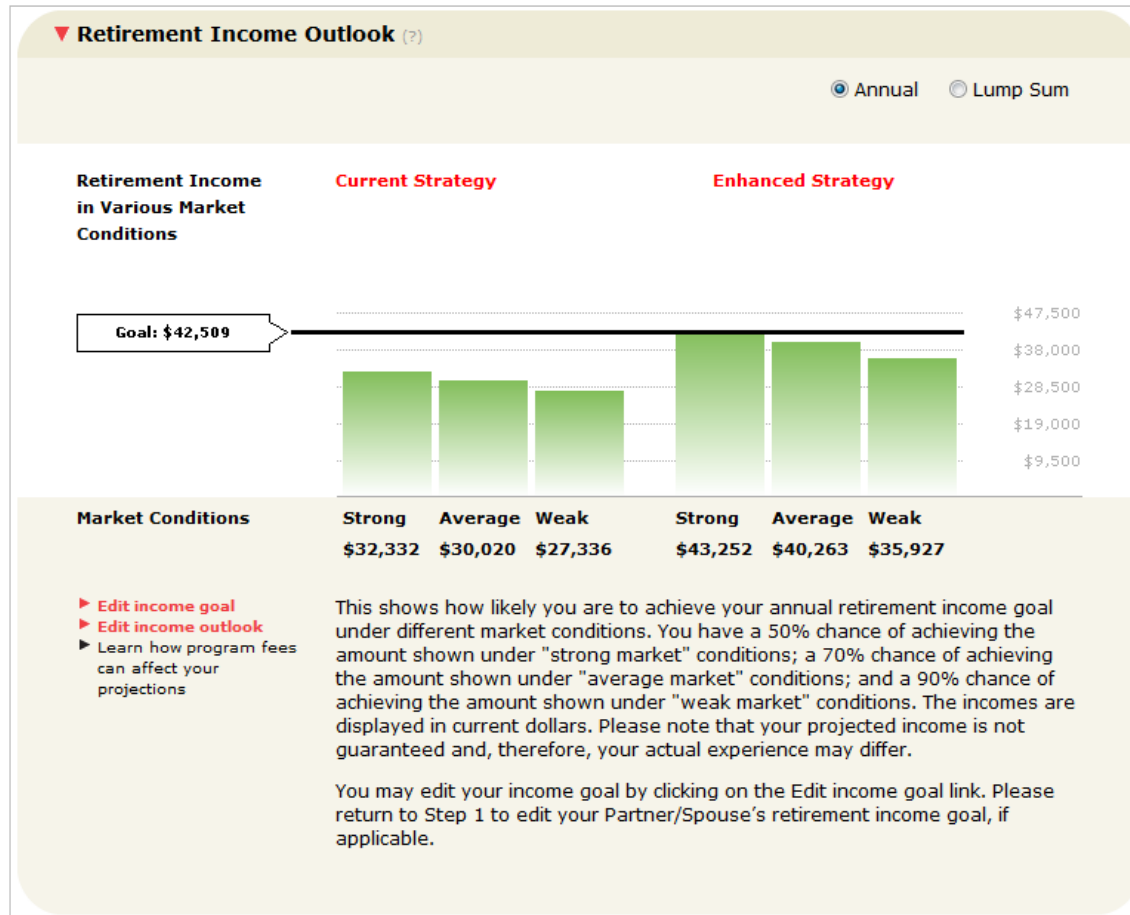
Retirement Income (?)	Current Strategy	Enhanced Strategy*
Goal: \$42,509	\$30,020/yr	\$40,263/yr
Overall Rating (?)	★	★★★
Retirement Age (?)	65	65
Savings Rate (?)	2%	8%
Asset Mix/Risk Level (?)	Balanced	Aggressive

[Click here](#) to review and edit the components of your strategy (including company stock, if applicable).  
[Click here](#) to view an alternative strategy.

Exit    << Back    Next >>

For illustrative purposes only.

## Step 2: Review Your Strategy — Retirement Income Outlook



For illustrative purposes only.

## Step 2: Review Your Strategy — Retirement Age

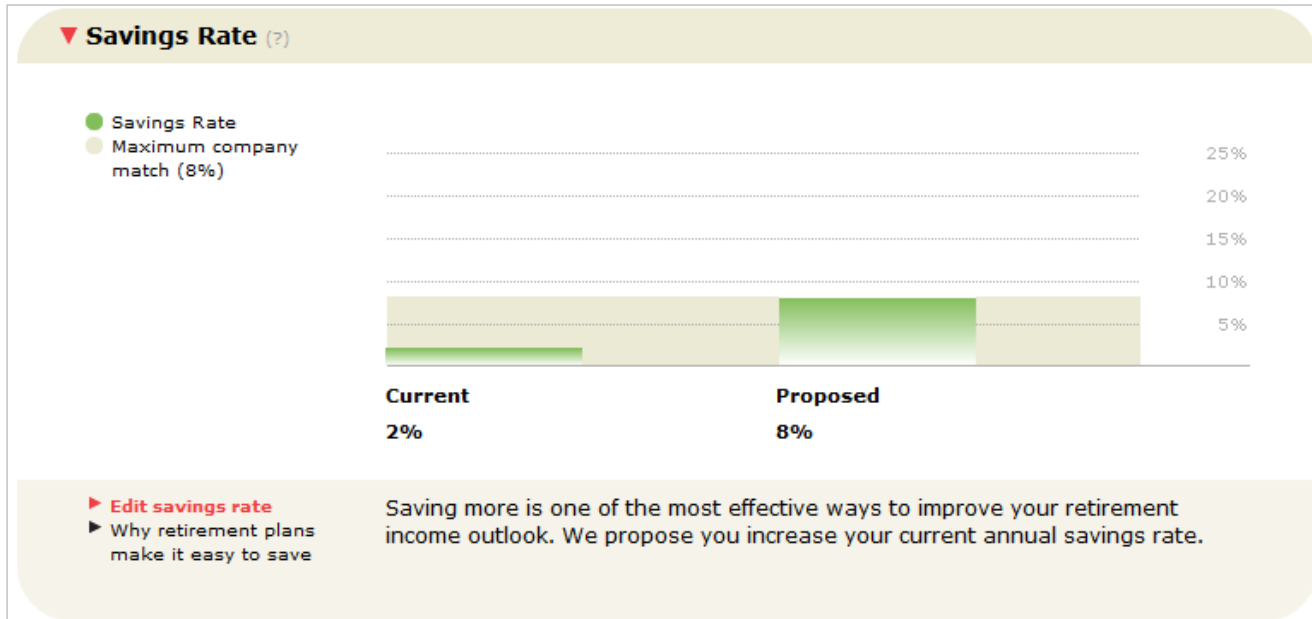
### ▼ Retirement Age (?)

#### ▶ Edit retirement age (?)

Many people are delaying retirement by a few years so they will have more income in retirement. You may be able to gain more income this way because your assets are invested longer and you are still contributing to your account. Return to Step 1 to edit current retirement age.

For illustrative purposes only.

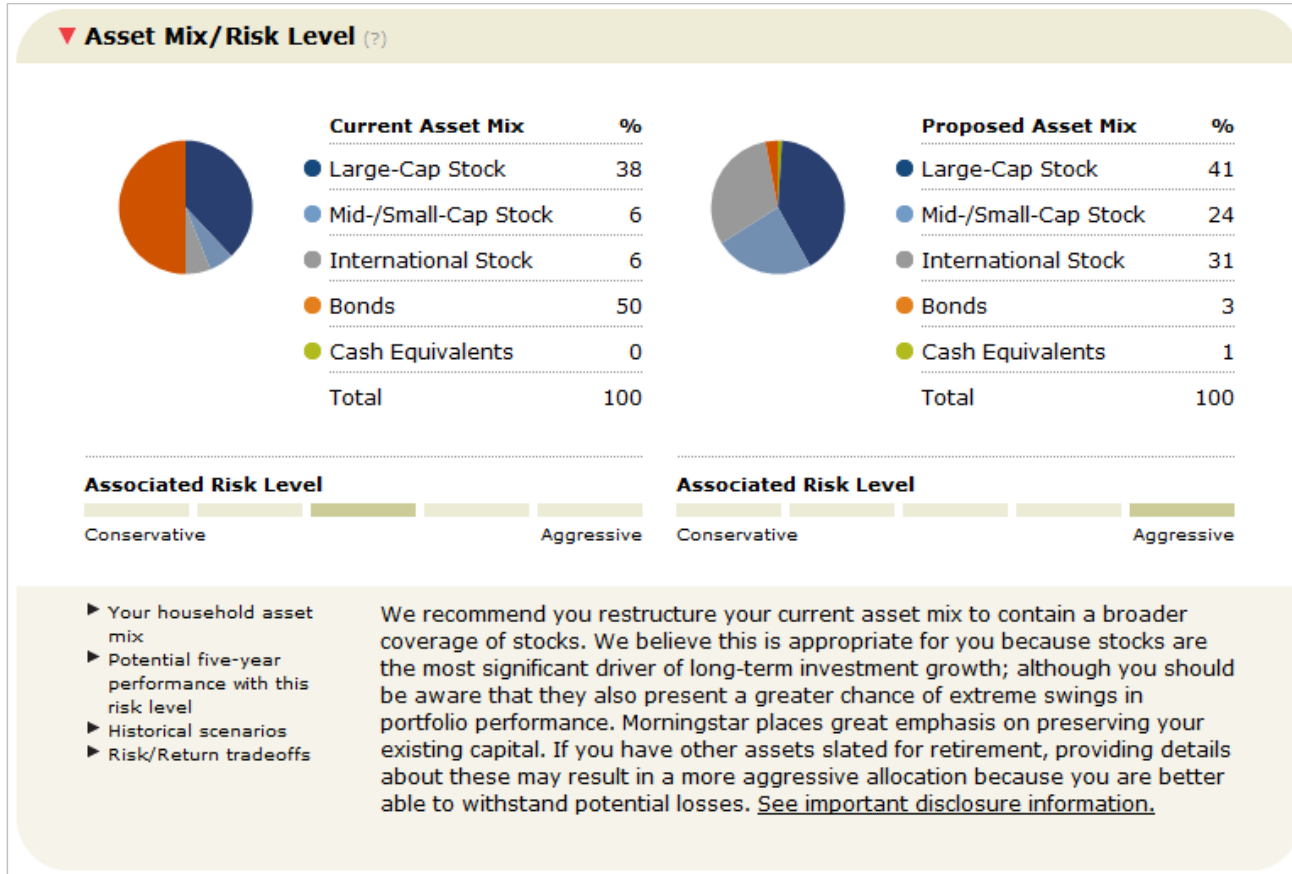
## Step 2: Review Your Strategy — Savings Rate



For illustrative purposes only.



## Step 2: Review Your Strategy — Asset Mix/Risk Level



For illustrative purposes only.

# Create a Session Summary Report of Your Recommendations

Page 1 of 6

DEMO10 CLIENT TEST COMPANY  
DEMO10 Rd Suite 1000  
Chicago, IL 60606

MARTIN DOE  
3561 Finch Avenue East  
Apt. 206  
Station B  
Scarborough, IL 12345

**Morningstar® Retirement Manager<sup>SM</sup> Session Summary (as of 6/13/2013)**


The following is an overview of your Retirement Strategy based on the information you provided during today's session.

**Account(s):**  
401(K) SAVINGS PLAN

Retirement Strategy Overview	Current	Enhanced
Overall Rating	★	★★★
Retirement Income Outlook	\$38,383/yr	\$42,370/yr
Retirement Age	65	65
Savings Rate	4%	5%
Asset Mix/Risk Level	Balanced	Aggressive

\*This retirement star rating is completely distinct from Morningstar, Inc.'s well-known star rating for mutual funds.

**How to Access Retirement Manager**  
Log on to <http://DEMO10.morningstar.com>  
Call 1-888-575-401K

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Page 2 of 6

### Retirement Strategy Details

Retirement Income	Current	Enhanced
Retirement Income Outlook	\$38,383/yr	\$42,370/yr
Retirement Income Goal	\$45,931/yr	\$45,931/yr
	\$7,548/yr below goal	\$3,561/yr below goal

Your Retirement Income Goal should reflect the minimum amount of income you will need to meet your expenses during retirement. Your Retirement Income Outlook incorporates our projections for your investment growth, as well as any income you may derive from Social Security or a pension.

Important: Morningstar Retirement Manager's projections and other information, including the Retirement Income Outlook, are hypothetical in nature, do not reflect actual results (including investment results), and are not guarantees of future results. Results may vary with each use and over time.


Retirement Age	Current	Enhanced
	65	65

Savings Rate	Current	Enhanced
<b>401 (K) SAVINGS PLAN</b>		
Annual pre-tax savings rate	3%	4%
Annual Roth savings rate	1%	1%

Saving more is one of the most effective ways to improve your retirement income outlook. We propose you increase your current annual savings rate.

Asset Mix/Risk Level	Current %	Enhanced %
<b>Proposed Asset Mix</b>		
Large-Cap Stock	39	32
Mid-/Small-Cap Stock	5	29
International Stock	6	34
Bonds	50	5
Cash Equivalents	0	0
Total	100	100

We recommend you restructure your current asset mix to contain a broader coverage of stocks. We believe this is appropriate for you because stocks are the most significant driver of long-term investment growth; although you should be aware that they also present a greater chance of extreme swings in portfolio performance. Morningstar Associates places great emphasis on preserving your existing capital. If you have other assets slated for retirement, providing details about these may result in a more aggressive allocation because you are better able to withstand

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# Research and Education

Morningstar Retirement Manager™

ABC | MORNINGSTAR

1 Confirm Your Information   2 Review Your Strategy   3 Finalize Your Strategy

### Verify Required Information

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**General**

First Name \_\_\_\_\_  
 Last Name \_\_\_\_\_  
 Gender \_\_\_\_\_  
 Date of birth (MM/DD/YYYY) \_\_\_\_\_  
 Age to begin withdrawing \_\_\_\_\_  
 Annual Salary \_\_\_\_\_  
 State of Residence \_\_\_\_\_  
 Email \_\_\_\_\_

**401(K) SAVINGS PLAN**

Account balance \_\_\_\_\_  
 Annual Pre-Tax employee contribution \_\_\_\_\_  
 Annual Roth employee contribution \_\_\_\_\_  
 Annual Post-Tax employee contribution \_\_\_\_\_

[Click here](#) to add optional information that will help us better understand your investment goals.

Exit

Messages & Reports / Investment Research / Learning Station

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**MORNINGSTAR**

**Education**

**Welcome to the Learning Station.** [Complete Contents:](#) See everything in the Learning Station.

The Learning Station is filled with information that will help you make smart investment choice and get started.

**Quick Answers**

Select a retirement plan question...

What should I do if...

Toolbox: Choose an interactive calculator

**Learning Guides**

**Retirement Plan FAQs:** Find answers about 401(k)s, 403(b)s, 457s and IRAs.

**5-Minute Guides:** Get the inside scoop on investing in just five minutes!

**Browsing Room:** Explore more than 1,000 investment fundamentals of investing.

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Research Your Investments

Select Account: 401(K) SAVINGS PLAN   Page 1

Investment Name	Morningstar Category
Amer Funds New World A(3)	Diversified Emerging Mkts
Brandywine	Mid-Cap Growth
Fidelity Low-Priced Stk	Mid-Cap Blend
Gabelli Asset AAA	Mid-Cap Blend
Harbor Capital App Instl	Large Growth
Morgan Stan Ins US R/E I	Specialty-Real Estate
Oakmark Select I	Large Blend
PIMCO High-Yield Instl	High Yield Bond
PIMCO Total Ret Instl	Intermediate-Term Bond
Schwab Val Advant Money(1)	Money Market-Taxable
Selected American S	Large Blend
T. Rowe Price Sm Stk	Small Blend
Turner Midcap Growth	Mid-Cap Growth
Tweedy, Browne Glob Val	Foreign Small/Mid Value
Vanguard 500 Idx Adm	Large Blend

For illustrative purposes only.

## Summary

- ▶ Morningstar Retirement Manager makes it easier for you to manage your retirement account
- ▶ You can add or update your information in Steps 1 and 2 to get a more personalized strategy
- ▶ You can download a session summary report to have a copy of your recommendations
- ▶ You can choose to have your account managed ongoing by the investment professionals at Morningstar Associates

### How to Take Advantage of Morningstar Retirement Manager:

- ▶ Access your account through [www.usicg.com](http://www.usicg.com)
- ▶ Once you have logged in, click on “Actions & Investments” on the top horizontal menu bar
- ▶ Click on “Advisory Services” and select the Morningstar Retirement Manager link