

Welcome to Morningstar[®] Retirement ManagerSM

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MORNINGSTAR[®]

Who is Morningstar Associates?

Understanding the Relationship

Your Retirement Plan

USI

- ▶ 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 19 countries
 - ▶ Known for creating the five star mutual fund rating system
 - ▶ Known for independent, objective investment expertise
- ▶ We offer a range of investment advisory services to the retirement plan industry.
- ▶ Services offered to more than:
 - ▶ 80,000 plan sponsors
 - ▶ 11 million participants like you

Figures as of 9/30/2009

Morningstar[®] Retirement ManagerSM 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 ManagerSM Overview

What You Get

- ▶ Retirement savings goal and estimated income projections
- ▶ The amount you should be saving through your company plan
- ▶ The asset class mix that is most 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

- ▶ Make more informed, insightful decisions--by using our resources to help you evaluate your options
- ▶ Confidence in your approach--by validating the key decisions you are making
- ▶ Convenience--we can make it easy to answer some of your key questions so that you can take action

How to Take Advantage of Morningstar Retirement Manager

- ▶ Access your account through www.usicg.com
- ▶ Once you have logged in, click on "Advisory Services" in the left margin of the screen.
- ▶ Next, click on the Morningstar Retirement Manager link

Participant Experience

Home Page: Get Started

Morningstar® Retirement ManagerSM

ABCo. | **MORNINGSTAR®**

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

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

Questions?
Learn more about Morningstar Associates
Frequently asked questions

SAMPLE

Step 1: Confirm Your Information

Morningstar® Retirement Manager™ ABC Co. | MORNINGSTAR®

1 Confirm Your Information 2 Review Your Strategy 3 Select Your Investments 4 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	JANE	
Last Name	DOE	
Gender	Female	
Date of birth (MM/DD/YYYY)	1/27/1960	
Age to begin withdrawals/retirement age	65	
Annual Salary	\$45,000	
Email	TEST@yahoo.com	

401(K) SAVINGS PLAN		Edit
Account balance	\$30,000	
Annual pre-tax and/or Roth employee savings rate	4%	
Annual post-tax employee savings rate		
Annual '50 years of age' catch up (\$)		
No. of years you will make this catch-up contribution		

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

Exit << Back Next >>

SAMPLE

Step 2: Review Your Strategy

Morningstar® Retirement Manager™ ABC Co. | MORNINGSTAR

1 Confirm Your Information **2 Review Your Strategy** 3 Select Your Investments 4 Finalize Your Strategy

Retirement Strategy Overview (?)

This is a comparison of our proposed strategy with your current strategy (if available). You can adjust our proposed strategy by editing the underlying components.

	Current	Proposed
Overall Rating (?)	★★★	★★★★
Retirement Income Outlook (?)	\$22,950/yr	\$26,323/yr
Retirement Income Goal	\$31,577/yr	\$31,577/yr
Savings Rate (?)	4%	9%
Asset Mix/Risk Level (?)	Conservative	Balanced

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

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SAMPLE

Step 3: Select Investments

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1 Confirm Your Information
2 Review Your Strategy
3 Select Your Investments
4 Finalize Your Strategy

Investment Worksheet (?)

401(K) SAVINGS PLAN

Asset Class	Current (?) Allocation %	Proposed (?) Reallocation %	Future (?) Allocation %
● Large-Cap Stock	9	31	31
● Mid-/Small-Cap Stock	9	13	13
● International Stock	10	21	21
● Bonds	41	35	35
● Cash Equivalents	31	0	0
Total	100	100	100

The chart above shows how we suggest you modify your existing allocations. Use the worksheet below to select the funds you would like to invest in within each asset class. Use the Proposed Reallocation column to specify how you want your current balance reallocated. Use the Future Allocation column to specify how you want your future contributions allocated. The total must add up to 100%. [See important disclosure information](#)

▶ Large-Cap Stock	10	0	0
▶ Mid-/Small-Cap Stock	10	0	0
▶ International Stock	10	0	0
▶ Bonds	40	0	0
▶ Cash Equivalents	30	0	0
▶ Other	0	0	0
Total (Must add up to 100%)	100	0	0

SAMPLE

Step 4: Finalize Your Strategy

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1 Confirm Your Information
2 Review Your Strategy
3 Select Your Investments
4 Finalize Your Strategy

Service Selected: Managed by You

The following retirement strategy is designed to help you achieve an annual Retirement Income Outlook of **\$26,323**. Please click Finish to finalize this strategy.

You should do the following:

- Adjust Investment Lineup**

Investment Name	Proposed (?) Relocation %	Future (?) Allocation %
American Funds New World A	1	1
Harbor Capital Appreciation Instl	31	31
PIMCO Total Return Instl	35	35
T. Rowe Price Small-Cap Stock	3	3
Turner Midcap Growth Investor	10	10
Tweedy, Browne Global Value	10	10
Vanguard International Growth Inv	10	10
Total	100	100

[View an asset mix X-ray of your account](#)
[See important disclosure information](#)
- Set Your Savings Rate**
 Contact your account administrator to make the following changes.

Annual pre-tax and/or roth employee savings rate	9%
Annual post-tax employee savings rate	0%
- Verify Email Preferences** [View Preferences](#)

Exit
<< Back
Finish >>

SAMPLE

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:
Select Investments

Step 4:
Finalize Your Strategy



- Add/Edit Personal Information:
- ▶ Retirement Account Details
 - ▶ Spouse/Partner Information
 - ▶ Additional Accounts/Income Sources
 - ▶ Risk Level



- Edit Assumptions for:
- ▶ Retirement Income Outlook
 - ▶ Savings Rate
 - ▶ Asset Mix/Risk Level



Step 1: Confirm Your Information

Morningstar® Retirement Manager™ ABC Co. | MORNINGSTAR®

1 Confirm Your Information 2 Review Your Strategy 3 Select Your Investments 4 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	JANE	
Last Name	DOE	
Gender	Female	
Date of birth (MM/DD/YYYY)	1/27/1960	
Age to begin withdrawals/retirement age	65	
Annual Salary	\$45,000	
Email	TEST@yahoo.com	

401(K) SAVINGS PLAN		Edit
Account balance	\$30,000	
Annual pre-tax and/or Roth employee savings rate	4%	
Annual post-tax employee savings rate		
Annual '50 years of age' catch up (\$)		
No. of years you will make this catch-up contribution		

▶ Change Retirement Account Details (?)

▶ Include Spouse/Partner Information (?)

▶ Add Additional Accounts/Income Sources (?)

▶ Adjust Risk Level (?)

Exit << Back Next >>

SAMPLE

Step 1: Confirm Your Information — Change Retirement Account Details

▼ Change Retirement Account Details (?)	
401(K) SAVINGS PLAN	
Total balance (?)	\$30,000
Annual Pre-Tax and/or Roth Employee Savings Rate (?) Edit	
Current (% of Salary)	4
Maximum (% of Salary)	12
Annual Post-Tax Employee Savings Rate (?) Edit	
Annual Employer Pre-Tax and/or Roth Savings Rate Match (?) Edit	
100% of the first 5% of salary contributed	
50% of the next 2% of salary contributed	
25% of the next 2% of salary contributed	
Match limit (\$/yr)	10,000,000
Annual Employer Post-Tax Savings Rate Match (?) Edit	
100% of the first 1% of salary contributed	
50% of the next 1% of salary contributed	
25% of the next 1% of salary contributed	
Match limit (\$/yr)	10,000,000
Combined Pre-Tax, Roth, and Post-Tax Plan Limits (?)	
Combined plan max limit (% of salary)	50
Annual '50 Years of Age' Catch Up Contribution (?) Edit	
Brokerage Window Balance (?) Edit	
Loans Taken From Account (?) Edit	

SAMPLE

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 <input type="button" value="v"/>	*
Date of birth (MM/DD/YYYY)	<input type="text"/>	*
Age to begin withdrawals/retirement age	<input type="text"/>	
Salary	\$ <input type="text"/> <input type="button" value="Annual"/> <input type="button" value="v"/>	*

*Required

SAMPLE

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

▼ Add Additional Accounts/Income Sources (?)

Additional Income Sources

Social Security (?)	Edit
Social Security start age (?)	67
Social Security estimate/yr	\$19,956

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 (?)

SAMPLE

Step 1: Confirm Your Information — Adjust Risk Level

▼ Adjust Risk Level (?)

Answer the questions below to help refine the risk level assigned to your strategy. Please note that your answers will be considered as one among many factors that determine your final risk level.

What level of performance would you expect from your investments over time?

- To at least keep pace with the stock market.
- To potentially trail the stock market but with less overall risk.
- To provide stable returns that are likely to lag the stock market.

Suppose the stock market has negative returns over the next decade. Then what would you expect from your investments?

- I would expect to lose money.
- I expect I could lose money, but hopefully not as much as the stock market.
- I expect that my performance would be relatively unaffected by what happens in the stock market.

Which of these statements would best describe your attitude about the next three years' performance of your investments?

- I'm comfortable with short-term losses because I expect to keep my money invested for the longer term.
- I am somewhat uncomfortable with short-term losses, but expect to recover any losses through long-term investing.
- I am very uncomfortable with any losses, short-term or long-term.

SAMPLE

Step 2: Review Your Strategy

Morningstar® Retirement Manager™ ABC Co. | MORNINGSTAR®

1 Confirm Your Information **2 Review Your Strategy** 3 Select Your Investments 4 Finalize Your Strategy

▼ Retirement Strategy Overview (?)

This is a comparison of our proposed strategy with your current strategy (if available). You can adjust our proposed strategy by editing the underlying components.

	Current	Proposed
Overall Rating (?)	★★★	★★★★
Retirement Income Outlook (?)	\$22,950/yr	\$26,323/yr
Retirement Income Goal	\$31,577/yr	\$31,577/yr
Savings Rate (?)	4%	9%
Asset Mix/Risk Level (?)	Conservative	Balanced

▶ Retirement Income Outlook

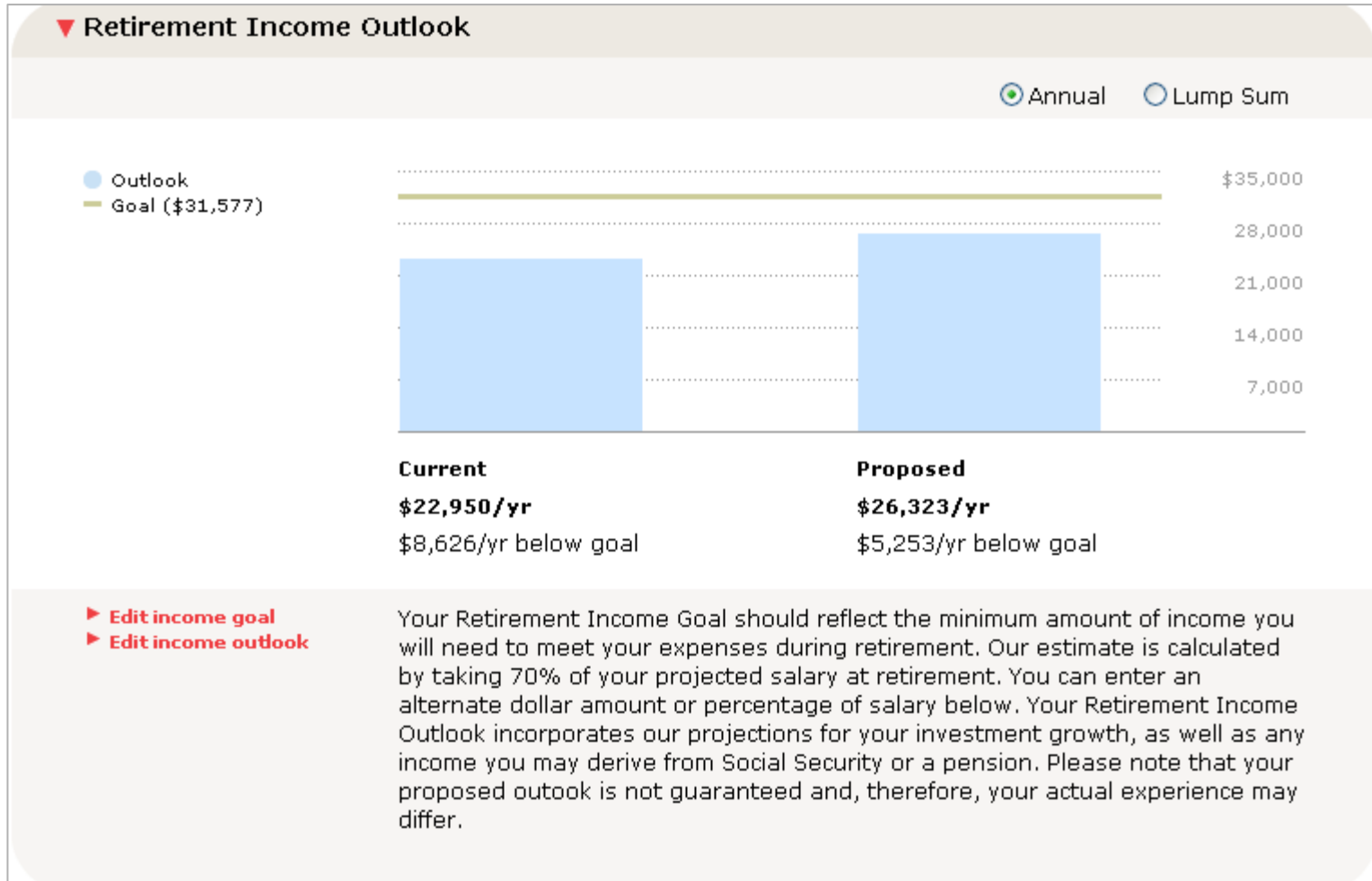
▶ Savings Rate (?)

▶ Asset Mix/Risk Level (?)

Exit << Back Next >>

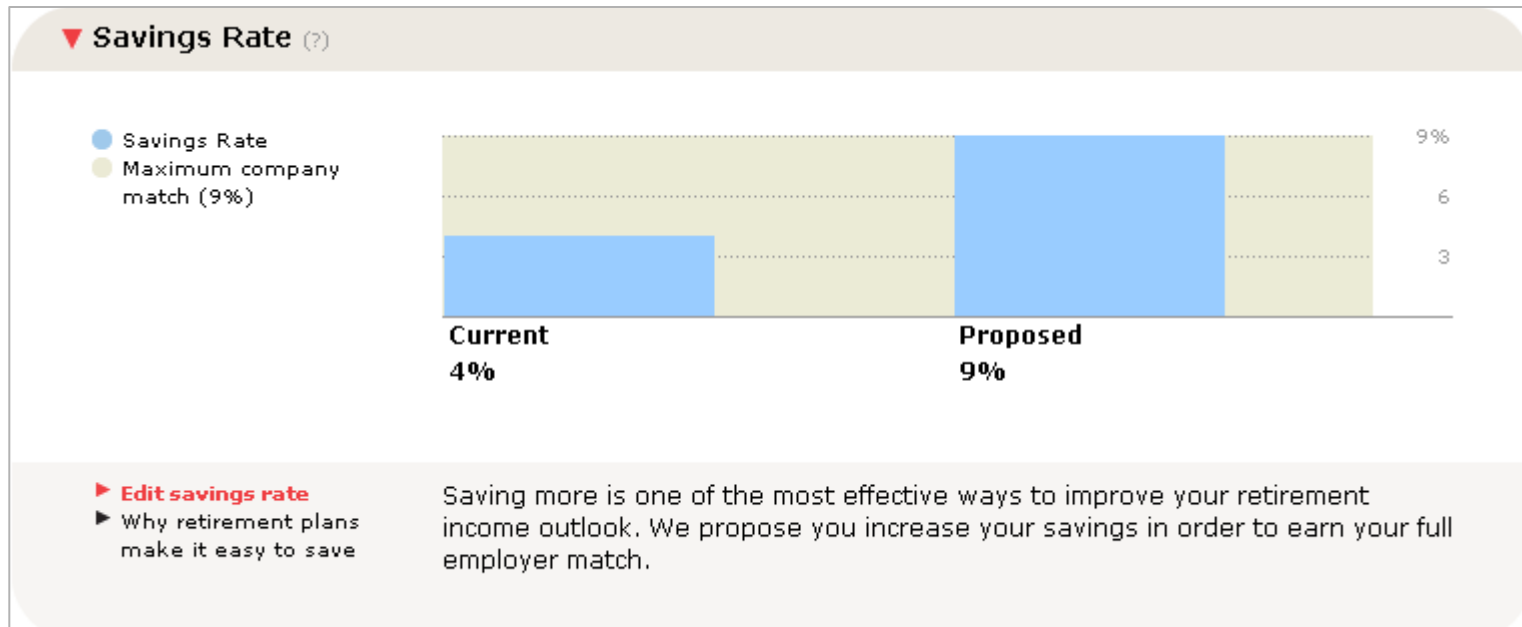
SAMPLE

Step 2: Review Your Strategy — Retirement Income Outlook



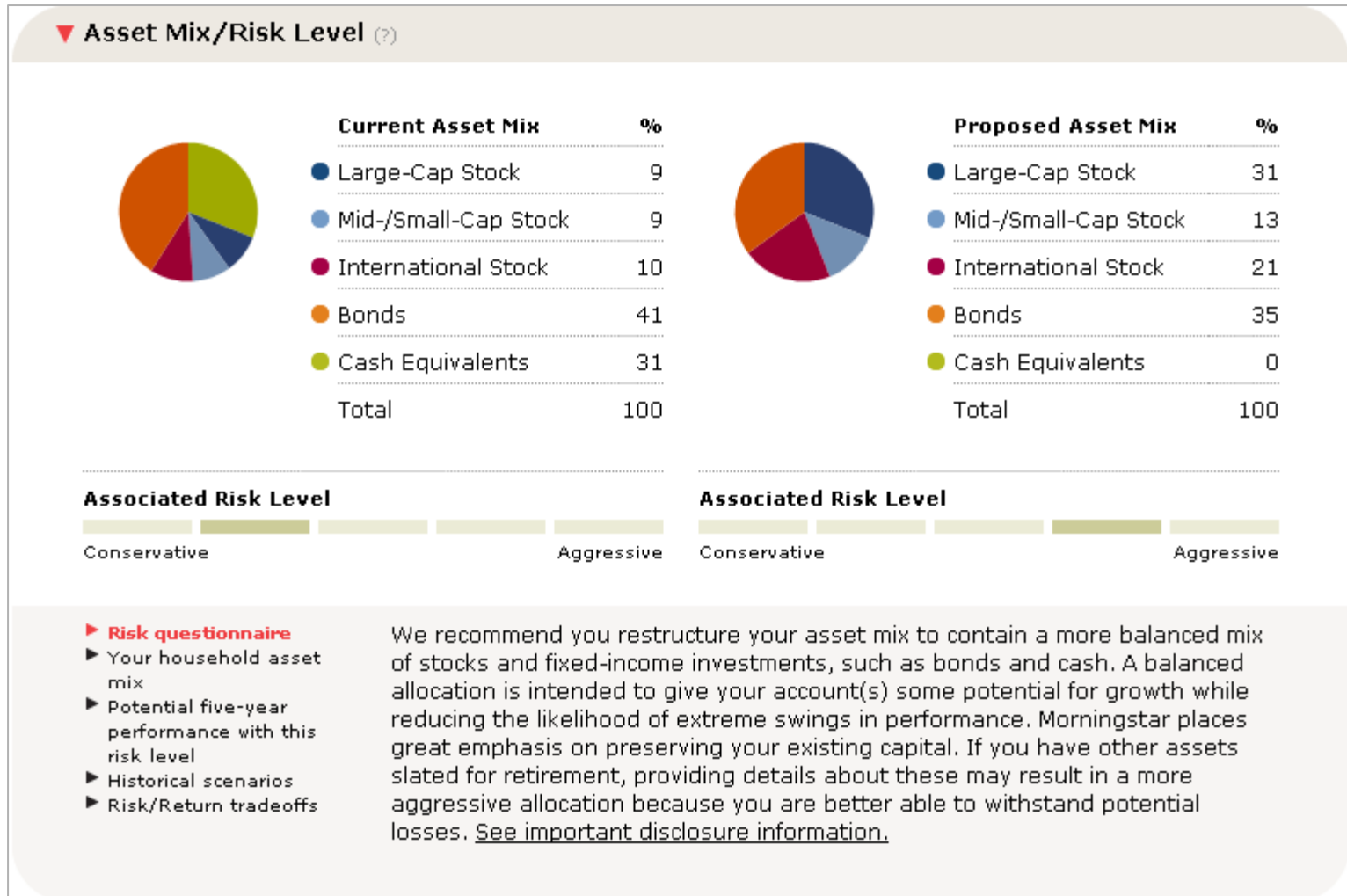
SAMPLE

Step 2: Review Your Strategy — Savings Rate



SAMPLE

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



SAMPLE

Create a Session Summary to Print a Copy of the Recommendations

Name	Accounts	Created On	Page
JANE DOE	401(K) SAVINGS PLAN	7/16/2008	1 of 9

Demo4 Test Plan Corp
Demo4 Rd Suite 1000
Chicago, IL 60606

JANE DOE
3561 Finch Avenue East
Apt. 206 Station B
Scarborough, Ontario 12345

Morningstar Retirement Manager Proposal For JANE DOE

Your Proposed Retirement Strategy is explained in detail in the pages that follow. Please be sure that all of the information used to create your strategy is correct, and that you are comfortable with the proposed strategy.

Retirement Strategy Overview

	Current	Proposed
Overall Rating	★★	★★★★
Goals (Annual Retirement Income)	★★ \$22,838.00/yr	★★★★ \$26,306.00/yr
Risk	★★★ Conservative	★★★★★ Capital Growth
Savings	★ 4%	★★ 9%

This retirement star rating is completely distinct from the well-known star rating for mutual funds issued by Morningstar, Inc.

Visit Retirement Manager Online or Call Today

<http://demo4.morningstar.com>


- Make any necessary updates to your Retirement Strategy or explore Retirement Manager's education and research resources.

1-888-575-401K

- Let us know if you have any questions about your Retirement Strategy.

Visit <http://demo4.morningstar.com> Call 1-888-575-401K

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Name	Accounts	Created On	Page
JANE DOE	401(K) SAVINGS PLAN	7/16/2008	3 of 9

Your Retirement Strategy

Based on your information, we have created a proposed strategy for you. Compare your Current Strategy to our Proposed Strategy to understand the changes we propose. You can implement the proposed strategy directly through your plan provider by calling 1-888-575-401K, or your plan or account administrator's web site <http://demo4.morningstar.com>. Also, please review the Disclaimer for more information.

Goals

Current	Proposed
★★	★★★★
\$22,838.00/yr	\$26,306.00/yr

Your Annual Retirement Income Goal is the minimum income level Morningstar projects you will need to sustain a comfortable standard of living in your retirement. Your Annual Retirement Income Outlook incorporates our projections for your investment growth, as well as any income you may derive from Social Security or other pension benefits.

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.

	Current	Proposed
Annual Retirement Income Outlook	\$22,838.00/yr	\$26,306.00/yr
Annual Retirement Income Goal	\$31,576.57/yr	\$31,576.57/yr
Amount Above or (Below) Goal	(\$8,738.57)/yr	(\$5,270.57)/yr

Risk

Current	Proposed
★★★	★★★★★
Conservative	Capital Growth


Your proposed strategy aims for a Capital Growth risk level, which is generally appropriate for those who can tolerate significant losses in hopes of benefiting from the growth potential of a substantial investment in stocks. Your proposed strategy also seeks to properly diversify your account(s) across investment sectors and styles. Morningstar 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 potential losses.

Investments

NOTE: No rating is available for your Investments, because you are required to select investments on your own. Consult the worksheet on the next page to review Morningstar's suggested allocations for each asset class subcategory, as well as your available investment options. Also, please note that if your selected investments cause your asset mix to depart significantly from Morningstar's proposed asset mix, your Retirement Income Outlook and Risk may differ substantially from those presented as part of your Proposed Strategy.

Visit <http://demo4.morningstar.com> Call 1-888-575-401K

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Research and Education

Morningstar® Retirement Manager™

A&Co. MORNINGSTAR

- 1 Confirm Your Information
- 2 Review Your Strategy
- 3 Select Your Investments
- 4 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

First Name _____
 Last Name _____
 Gender _____
 Date of birth (MM/DD/YYYY) _____
 Age to begin withdrawals/retirement _____
 Annual Salary _____
 Email _____

401(K) SAVINGS PLAN

Account balance _____
 Annual pre-tax and/or Roth employee _____
 Annual post-tax employee savings rate _____
 Annual '50 years of age' catch up (\$) _____
 No. of years you will make this catch-up _____

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

EXIT

Messages & Reports / Investment Research / Learning Station / Glossary
 Privacy Policy / Advisory Agreement / Methodology / About Us / Tech Requirements

MORNINGSTAR

Education

Welcome to the Learning Station. The Learning Station is filled with information that will help you make smart investment decisions and get started.

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

Education Home

Question of the Day
 Featured Tool
 FAQ

Quick Answers

Select a retirement plan question...

What should I do if...

Toolbox: Choose an interactive calculator

Learning Guides

Retirement Plan FAQs: Find answers to questions 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 100 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

Summary

- ▶ Morningstar makes it easy for you to manage your retirement account
- ▶ It's an easy 4 step process to receive your recommendations
- ▶ You can add or update your information in Step 2 to get a more personalized strategy
- ▶ You can create a Session Summary report to print a copy of your recommendations

How to Take Advantage of Morningstar Retirement Manager:

- ▶ Access your account through www.usicg.com
- ▶ Once you have logged in, click on "Advisory Services" in the left margin of the screen
- ▶ Next, click on the Morningstar Retirement Manager link