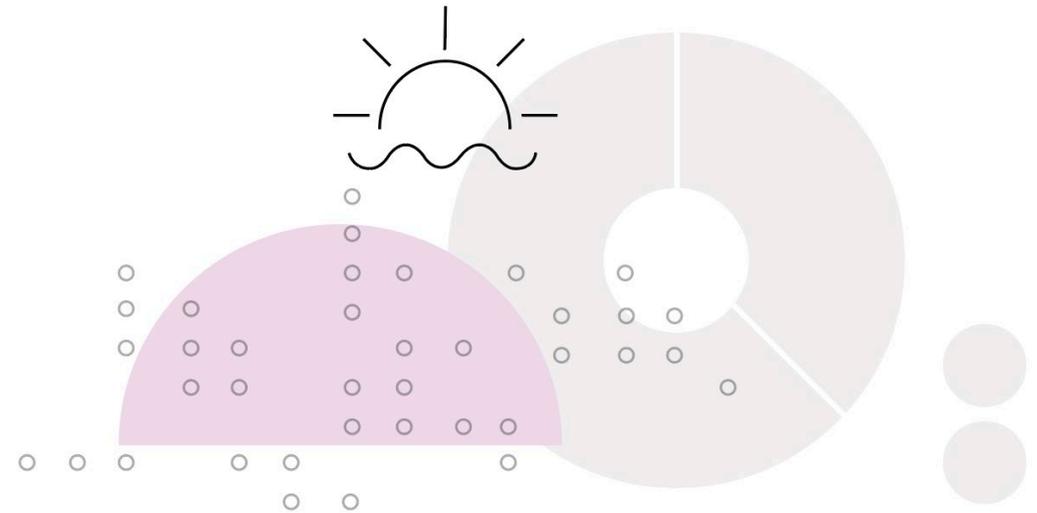




Morningstar[®] Retirement ManagerSM

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Not for public distribution.



Who is Morningstar
Investment Management LLC?

Understanding the Relationship

Your Retirement Plan

USICG

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

Your Employer

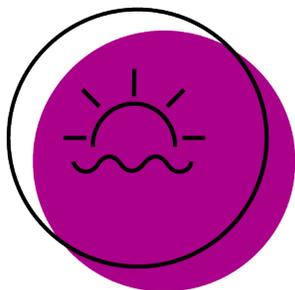
- Sponsors the plan
- Determines employer match and other plan rules

Morningstar Investment Management

A registered investment adviser that provides advice to individuals on their employer-sponsored retirement plan

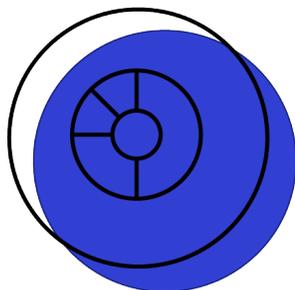
Morningstar Investment Management LLC

Morningstar Investment Management LLC has been providing managed accounts and point-in-time advice for more than 15 years.



107K+

Plan sponsors offer their managed accounts



19M

Participants with access to managed accounts



\$82.5B

Assets under management and advisement in their managed accounts service

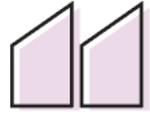


1.6M+

Participants using their managed accounts

Data as of September 30, 2020.

Managed Accounts Overview



The best way to measure your investing success is not by whether you're beating the market but by whether you've put in place a financial plan and a behavioral discipline that are likely to get you where you want to go.

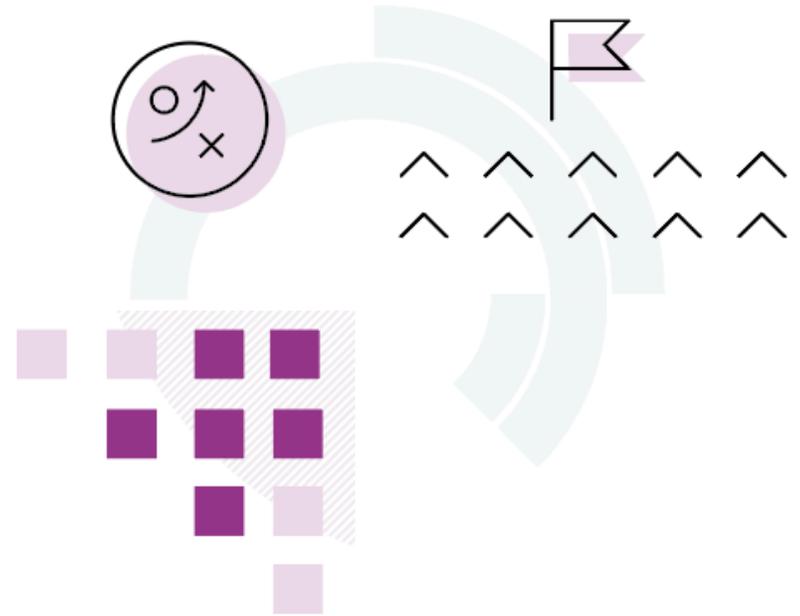


– Benjamin Graham, *The Intelligent Investor*

What Is Managed Accounts?

It's an online retirement planning service that can provide employees with personalized advice on how to reach their retirement goals. This advice can help you answer questions like:

- How much should I save?
- How should I invest my savings?
- When should I retire?



Morningstar[®] Retirement ManagerSM

Overview

Morningstar[®] Retirement ManagerSM 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

Morningstar[®] Retirement ManagerSM Overview

Why You'd Use It

- Receive a personalized retirement recommendation unique to your situation
- Help 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

Morningstar[®] Retirement ManagerSM Overview

How to access Morningstar Retirement Manager

- Log in to your account through www.usicg.com
- Scroll over the HOME tab on the top horizontal menu bar and select “Get Advice from Morningstar”
- Scroll over the Morningstar Retirement Manager logo in the center of the screen and click “Take Me There”
- Acknowledge and accept the disclosure and click “Continue to Morningstar”
- Click “Let’s Get Started” to begin

Morningstar[®] Retirement ManagerSM Experience

A Personalized Retirement Strategy in a Few, Easy Steps

The USICG Website



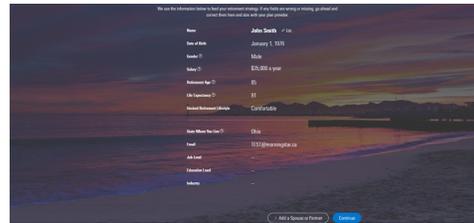
Home Page:

Start



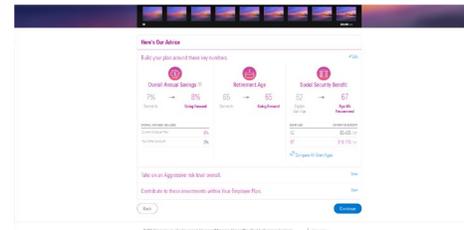
Step 1:

Confirm Your Information



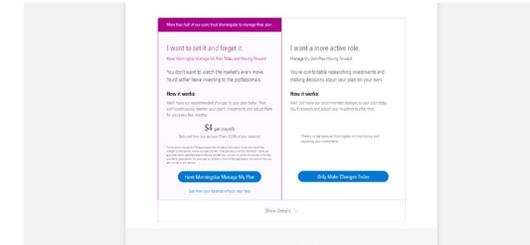
Step 2:

Review Your Strategy



Step 3:

Choose Your Involvement



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

Do you want:

- Morningstar to manage your strategy OR
- To take an active role and manage your own strategy going forward

Home Page: Get Started

MORNINGSTAR Retirement Manager

Profile Sign Out

Need a plan for your plan?
We'll help you focus.

Give us 10 minutes, and we'll walk you through how much to save, where to invest it and options for managing your money going forward.
(Seriously, you'll spend more time choosing which movie to rent.)

[Want to see our Privacy Policy?](#)

Let's Get Started

For illustrative purposes only.

Step 1: Confirm Your Information

MORNINGSTAR Retirement Manager

Profile Accounts/Expenses Our Advice Plan Options Finalize

You make \$35,000 a year.
How much are you saving?

Your Employer's Plan

401(k) % \$
DEVF 401(K) FROZEN DATA SAVINGS PLAN

Your Employer limits your contributions by type (see below) and overall (100% of your salary).

Before Taxes	After Taxes
Min: 0% Max: 30%	Min: 0% Max: 100%
6 %	Enter percent %
\$2,100 / year	\$0 / year

Continue

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- Methodology
- Fees
- Advisory Agreement
- Privacy Policy

For illustrative purposes only.

Step 1a and 1b: Adding or Changing Information

We use the information below to feed your retirement strategy. If any fields are wrong or missing, go ahead and correct them here and also with your plan provider.

Name	John Smith Edit
Date of Birth	January 1, 1976
Gender	Male
Salary	\$35,000 a year
Retirement Age	65
Life Expectancy	91
Desired Retirement Lifestyle	Comfortable
State Where You Live	Ohio
Email	TEST@morningstar.ca
Job Level	--
Education Level	--
Industry	--

[+ Add a Spouse or Partner](#) [Continue](#)

For illustrative purposes only.

Step 1c: Include Spouse/Partner Information (Optional)

We use the information below to feed your retirement strategy. If any fields are wrong or missing, go ahead and correct them here and also with your plan provider.

Spouse or Partner

First Name

Last Name

Date of Birth

Gender Female Male

Salary a year

Retirement Age

Desired Retirement Lifestyle
The goal we generate (unless you enter a custom dollar amount) considers salary growth, taxes you'll pay, and other deductions. This may make your goal appear larger or smaller than you'd expect, unless you enter a custom value. Goals are expressed in today's dollars.

He/she'll live off **The Same** amount of money as her take-home pay at retirement.

For illustrative purposes only.

Step 1d: Add Additional Accounts/Income Sources (Optional)

Morningstar Retirement Manager

Profile [Sign Out](#)

Profile Accounts/Expenses Our Advice Plan Options Finalize

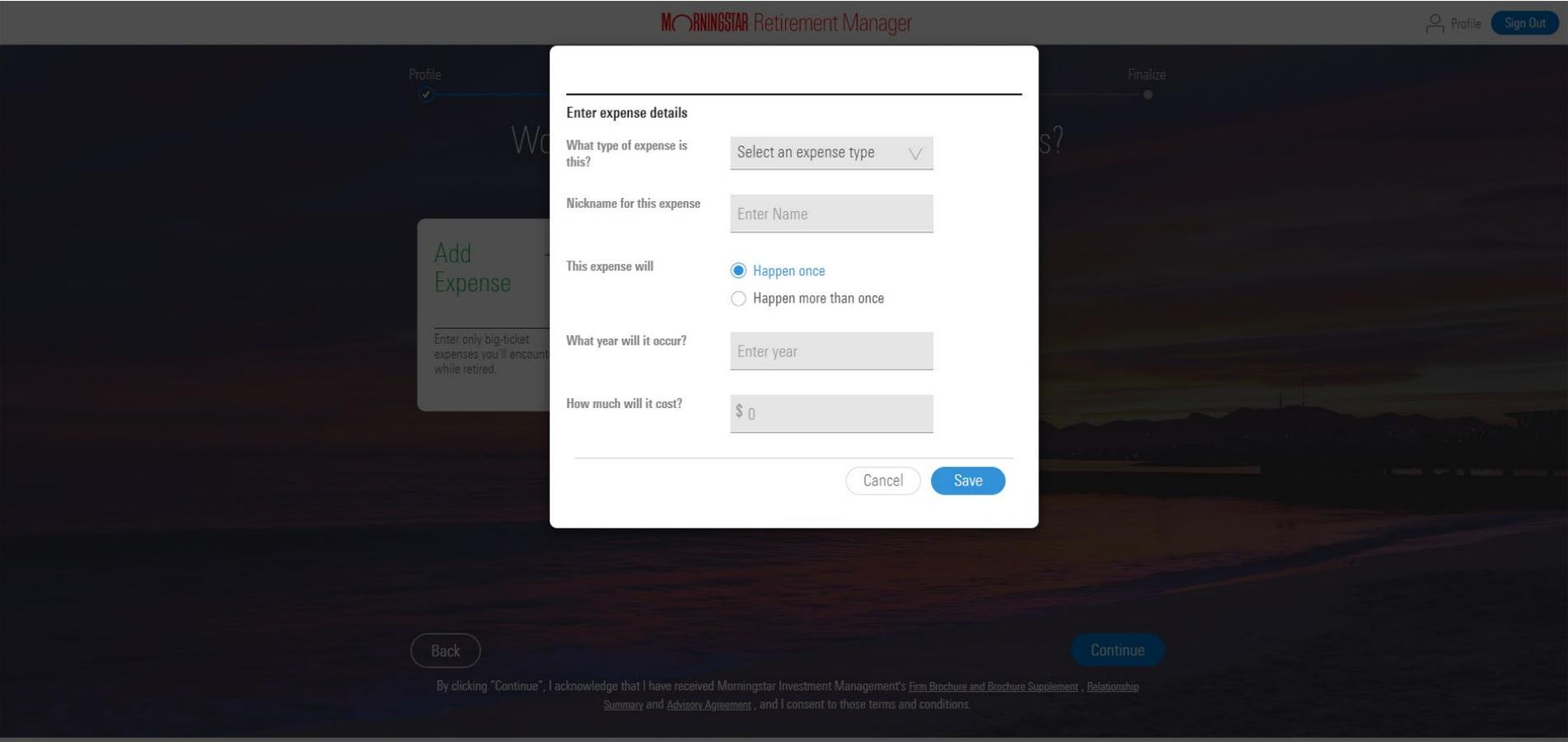
Would you like to add or update accounts?
(Our Advice will be based in part on these details, so take a second to review them.)

- Add Other Retirement Income**
Telling us about other retirement accounts or expected income can help us fine-tune our advice.
- DEVP 401(K) FROZEN DAT... \$15,000**
Account Type: 401(k)
We advise on this money.
- Social Security \$18,173/year**
Projection Based On Our Estimate
We don't advise on this money.

[Back](#) [Continue](#)

For illustrative purposes only.

Step 1e: Add Expenses (Optional)



For illustrative purposes only.

Step 2: Review Your Strategy

Here's Our Advice

Build your plan around these key numbers. [Edit](#)

Overall Annual Savings

7% **Started At** → 8% **Going Forward**

OVERALL SAVINGS INCLUDES	
Current Employer Plan	8%
Your Other Accounts	0%

Retirement Age

65 **Started At** → 65 **Going Forward**

Social Security Benefit

62 **Eligible Start Age** → 67 **Age We Recommend**

START AGE	ESTIMATED BENEFIT
62	\$5,435 / yr
67	\$18,173 / yr

[Compare All Start Ages](#)

Take on an Aggressive risk level overall. [View](#)

Contribute to these investments within Your Employer Plan. [View](#)

[Back](#) [Continue](#)

For illustrative purposes only.

Step 2: Review Your Strategy: View and Edit Components (Optional)

Build your plan around these key numbers. Reset Save

Overall Annual Savings [?]

7% **Started At** → 8% **Going Forward**

OVERALL SAVINGS INCLUDES

Current Employer Plan	8%
Your Other Account	0%

[Edit](#)

Retirement Age

65 **Started At** → 65 **Going Forward**

Social Security Benefit

62 **Eligible Start Age** → 67 **Age We Recommend**

START AGE	ESTIMATED BENEFIT
62	\$5,435 / yr
67	\$18,173 / yr

[Edit Start Age or Benefit](#)

Advice Scenario: Make Small Changes Make Big Changes

You have the option to review and edit components of your strategy or to view an alternate strategy here.

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[Methodology](#)

[Fees](#)

[Advisory Agreement](#)

[Privacy Policy](#)

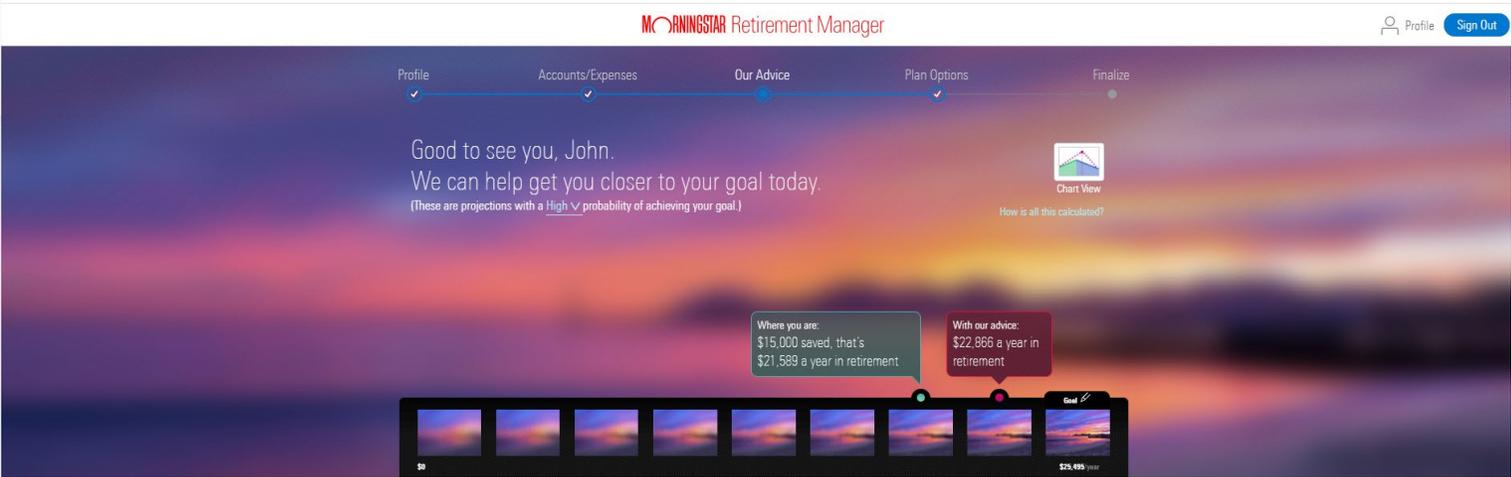
[Firm Brochure and Brochure Supplement](#)

[Relationship Summary](#)

[Conversation Starters](#)

[Contact Us](#)

Step 2a: Review Your Strategy – Retirement Income Outlook (Optional)



For illustrative purposes only.

Step 2b: Review Your Strategy – Savings Rate (Optional)

The screenshot shows a web application interface with a modal window titled "What's Included in the Overall Annual Savings". The modal has "Cancel" and "OK" buttons at the top. The content is as follows:

What's Included in the Overall Annual Savings

Current Employer Plan
This is your 401(k) account with Your Current Employer.
Below are types of contributions it allows.
Your Employer limits your contributions by type (see below) and overall (100% of your salary).

Before Taxes		After Taxes		
Min: 0% Max: 30%		Min: 0% Max: 100%		
7 %	+	1 %	=	8%
Started At: 6%		Started At: 1%		

Your Other Retirement Accounts
To change these values or add other accounts, visit Accounts.

Account Name	Yearly Contribution
(Example: My 401(k) from previous employer)	0%

Explore Additional Savings
You would have to put savings in this category into a new account after we finish up here today. We will advise you on how to invest it.

[Add](#) = 0%

Overall Savings Rate
This is what you're saving each year for retirement across all of your accounts.
It doesn't include any Employer contributions.

8%
Started At: 7%

For illustrative purposes only.

Step 2c: Review Your Strategy – Social Security Benefit (Optional)

Compare and Edit Your Social Security Projection

We recommend you wait to start collecting retirement benefits until you stop working and reach Full Retirement Age, which will maximize your benefit amount. The longer you wait to collect (up to age 70), the larger your annual benefit will be.

If you decide to start collecting while you're still working, the Social Security Administration (SSA) may withhold some of your benefit. Then once you reach Full Retirement Age, your benefit will increase to pay back the withholdings.

Start Age	Annual Benefit Reduction ⓘ	Estimated Benefit
<input type="radio"/> 62	\$7,285	\$5,435 / yr
<input type="radio"/> 63	\$7,097	\$6,533 / yr
<input type="radio"/> 64	\$6,891	\$7,647 / yr
<input type="radio"/> 65 Age You'll Retire	\$0	\$15,750 / yr
<input type="radio"/> 66		\$16,961 / yr
<input type="radio"/> 67 Full Retirement Age ⓘ		\$18,173 / yr
<input type="radio"/> 68		\$19,626 / yr
<input type="radio"/> 69		\$21,080 / yr
<input type="radio"/> 70		\$22,534 / yr

We've used the Social Security Administration's calculation, which is based on your earnings over the course of your working lifetime, to estimate your benefit. [Learn how the SSA estimates your benefit.](#)

Use my own estimates

For illustrative purposes only.

Step 2d: Review Your Strategy – Asset Mix/Risk Level (Optional)

Take on an Aggressive risk level overall.
Close

Your risk level influences the likelihood that your portfolio could experience larger gains or losses over time. As you hold more stocks, your risk level generally increases.

To help determine your recommended risk level, we considered:

- Your demographic information (age, income, savings rate, etc.)
- Your current financial situation and retirement goals
- Any additional retirement accounts you've told us about (your Other Accounts)
- How those Other Accounts are currently invested

Your risk level could also change in the future, as it usually makes sense to reduce your risk as you age. To learn more about how we determine your risk level, see [our Methodology](#).

Money you've set aside for retirement

DEVP 401(K) FROZE... \$15,000
(We choose these investments)

Your Other Accounts \$0

Total \$15,000

The money you have saved is at an **Aggressive** risk level overall. We think this makes sense for you at this point in time.

Conservative	Moderately Conservative	Balanced	Moderately Aggressive	Aggressive
0-19% in stocks	20-39% in stocks	40-59% in stocks	60-79% in stocks	80-100% in stocks
				You're at the risk level we recommend

► [See our recommendations for your overall asset mix](#)

Your Employer Plan

DEVP 401(K) FROZE... \$15,000
(We choose these investments)

Since you've achieved the risk level we recommend, we'll focus on building you a more appropriate portfolio. Once you submit your strategy, we'll adjust your investments for you. ⓘ

Based on the factors we use to determine your risk level, there may be instances where we recommend a more conservative or aggressive risk level for Your Employer Plan. This can help balance out how much risk you can take across all your retirement accounts.

For illustrative purposes only.

Step 2e: Review Your Strategy – Investment Selections (Optional)

Contribute to these investments within Your Employer Plan. Close

Given your age and your goals, we've determined the appropriate risk level for your plan is aggressive.

How much of this account is in stocks?
This assumes the rest is in bonds and/or cash equivalents.

To learn more about how we determine your risk level, visit our [Methodology](#).

This is how we're going to modify your investments:

Investments	Current % of your account	Change your balance and future savings to this
Test Fidelity Low-Priced Stock	0%	26%
Test Hancock Horizon Strategic Inc Bd Tr	0%	4%
Test Harbor Capital Appreciation Instl	100%	0%
Test Morgan Stanley Inst International EqA	0%	19%
Test Templeton Developing Markets A	0%	5%
Test Vanguard 500 Index	0%	28%
Test Vanguard Wellesley Income	0%	18%
Total	100%	100%

[Learn more about potential short-term trading fees](#) ⓘ

For illustrative purposes only.

Step 3: Finalize Your Strategy

MORNINGSTAR Retirement Manager

Profile Accounts/Expenses Our Advice Plan Options Finalize

You've seen your strategy.
Now choose how to act on it.

< Back

 **We'll get you started today.**
We'll make our recommended changes to Your Employer Plan.
(You can review them on the next page.)

 **Now think about tomorrow.**
How involved do you want to be in managing Your Employer Plan moving forward?

More than half of our users trust Morningstar to manage their plan.

I want to set it and forget it.
Have Morningstar Manage My Plan Today and Moving Forward

You don't want to watch the market's every move.
You'd rather leave investing to the professionals.

How it works:
We'll make our recommended changes to your plan today. Then we'll continuously monitor your plan's investments and adjust them for you every few months.

\$4 per month
Deducted from your account (That's 0.03% of your balance.)

The fee shown includes the Managed Account fee charged by Morningstar. It may also include fees charged by other parties, such as your plan provider. If they provide us with that information, we do not guarantee that all applicable account fees are included here, nor have we verified the accuracy of the fees provided by other parties. We encourage you to obtain a list of all fees applicable to your account from your plan provider or plan sponsor.

Have Morningstar Manage My Plan

[See how your balance affects your fees](#)

I want a more active role.
Manage My Own Plan Moving Forward

You're comfortable researching investments and making decisions about your plan on your own.

How it works:
We'll still make our recommended changes to your plan today. You'll research and adjust your investments after that.

There's no fee because Morningstar isn't monitoring and adjusting your investments.

Only Make Changes Today

Show Details ▾

You'll always get a retirement strategy that's created just for you.

For illustrative purposes only.

Submit Your Strategy

MORNINGSTAR Retirement Manager Profile Sign Out

Profile Accounts/Expenses Our Advice Plan Options Finalize

Review and submit your strategy.

Here's what will happen to your strategy based on any changes made today.

Your Key Values	Started At	Going Forward
Overall Annual Savings	7% (\$2,450)	8% (\$2,800)
Current Employer Plan	7% (\$2,450)	8% (\$2,800)
Retire at	Age 65	Age 65
Social Security Start Age	Age 62	Age 67
In retirement, live off an estimated	\$21,589/year	\$22,866/year
Overall Risk level of investments	Aggressive	Aggressive
Risk level of DEVP 401(K) FROZEN DATA SAVINGS PLAN i...	Aggressive	Aggressive
Your DEVP 401(K) FROZEN DATA SAVINGS PLAN investments		Will Change

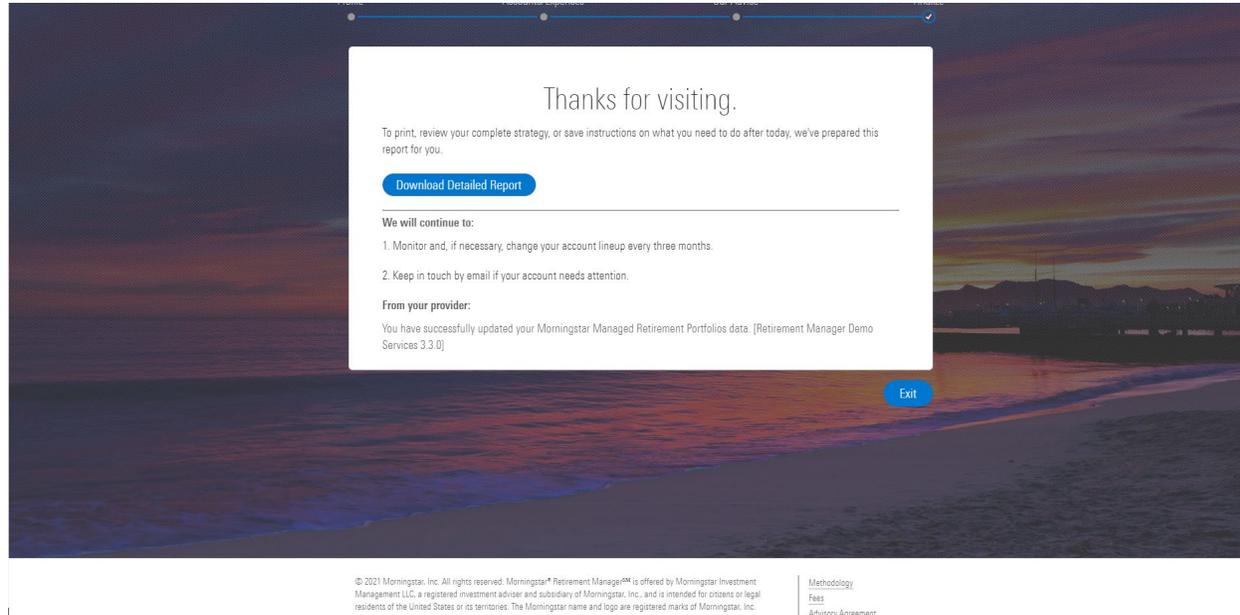
[Show DEVP 401\(K\) FROZEN DATA SAVINGS PLAN investments](#)

Back Submit Your Strategy

By clicking "Submit Your Strategy", we will instruct your provider, if needed, to make changes to your savings rate or your investments. If there are any changes you need to make, they are called out at the top of this page.

For illustrative purposes only.

Create a Session Summary Report of Your Recommendations



MORNINGSTAR February 17, 2021 Session Report | Page 1 of 6

Thanks for checking in, Alex.
Here's a detailed look at your retirement plan.

This report concerns your Morningstar® Retirement Manager™ session on February 17, 2021. Please be sure to read through the disclosures at the end of this report.

Your Retirement Strategy: Overview

Your current strategy puts you on track to receive an estimated \$37,895 per year in retirement. If you'd like to get closer to your goal of \$45,658 per year, revisit Morningstar Retirement Manager and consider changing your savings rate or retirement age to improve your outlook.

You currently have	In retirement, that will equal	Your retirement goal is:
\$50,000	\$37,895/year	\$45,658/year

Key Components Of Your Current Strategy:

	Started At	Going Forward
Overall Annual Savings	7% (\$4,900)	9% (\$6,300)
Current Employer Plan	7% (\$4,900)	9% (\$6,300)
Retire at	Age 65	Age 65
Social Security Start Age	Age 62	Age 67
In retirement, live off an estimated	\$37,895/year	\$38,305/year
Overall Risk level of investments	Balanced	Aggressive
Risk level of ABC Company 401(k) investments	Balanced	Aggressive
Your ABC Company 401(k) investments		Will Change

For illustrative purposes only.

Summary

- Morningstar Retirement Manager is designed to make 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 Morningstar Investment Management

How to access Morningstar Retirement Manager

- Log in to your account through www.usicg.com
- Scroll over the HOME tab on the top horizontal menu bar and select “Get Advice from Morningstar”
- Scroll over the Morningstar Retirement Manager logo in the center of the screen and click “Take Me There”
- Acknowledge and accept the disclosure and click “Continue to Morningstar”
- Click “Let’s Get Started” to begin

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