

Find the Right Path Towards Your Retirement Goals



Introduction

Whether it's two years or 20 years away, it can be hard to know if you're on track for the retirement you want. Your employer has teamed up with Morningstar Investment Management LLC to offer you access to Morningstar® Retirement ManagerSM: a retirement planning service designed to create a personalized savings and investment strategy just for you, with your unique situation and goals in mind.

Morningstar Investment Management is a provider of investment advisory services for the retirement plan industry. We are a registered investment adviser and subsidiary of Morningstar, Inc., a company known for being a trusted source for insightful information on stocks, mutual funds, and other investment products.

Third-party materials are provided by Sentry Life Insurance Company and Sentry Life Insurance Company of New York (hereinafter "Sentry") for educational purposes only. Content may or may not pertain to the Sentry portfolio of products. Please refer to [Sentry.com](https://www.sentry.com) for information regarding Sentry products and services.

Morningstar Investment Management LLC, is not affiliated with Sentry Life Insurance Company or Sentry Life Insurance Company of New York.

Choose the personalized service that works for you

Option 1: Have Morningstar Investment Management Manage My Plan

What is it?

Professional investment management and ongoing oversight of your retirement account. This option takes some of the work off of your plate, such as having to regularly review and manage your retirement account.

Who uses it?

Anyone who:

- Wants professional oversight of their retirement plan
- Lacks the time and expertise to manage their retirement account
- Believes saving for retirement is important but would prefer to pursue other interests or activities

What you get

- Target retirement income goal
- Projected retirement income amount
- Savings rate recommendation
- Retirement age recommendation
- A personalized asset allocation strategy
- Professional investment selection
- Ongoing account monitoring
- Automatic account rebalancing
- Changes implemented automatically
- Quarterly progress reports available online
- Annual progress reports mailed

Why you should consider it

We'll automatically make our recommended changes to your account and continuously monitor your investments, adjusting them for you every few months.

What it costs

A fee is withdrawn from your account every quarter. Remember, you may opt out of the service at any time without a penalty.

Option 2: Manage My Plan Manually

A wide range of resources, research, and educational support to help you make more informed decisions about your retirement account.

Anyone who:

- Feels confident in their ability to select and manage investments
- Wants to take an active role in managing their retirement account
- Enjoys reading about or learning about investments

- Target retirement income goal
- Projected retirement income amount
- Savings rate recommendation
- Retirement age recommendation
- A personalized asset allocation strategy
- Professional investment selection

We'll make a one-time recommended change to your plan. After you enroll, you are responsible for researching and adjusting your investments.

This service is available to you free of charge.

Three easy steps to get your personalized retirement strategy

After you choose your service, follow our quick and easy three-step process to get your personalized recommendations or enroll in the service managed by Morningstar Investment Management.

Step 1: Confirm Your Information

Your employer will send Morningstar® Retirement ManagerSM selected data that allows us to construct your strategy. Before your strategy is finalized, you can confirm that the information is correct and make any necessary changes. You can also include outside or spousal accounts, or change the assumptions to further personalize your strategy.

Step 2: Review Your Strategy

Morningstar Retirement Manager assesses your overall strategy and presents you with recommendations on how you can potentially improve that strategy. If you want to explore different scenarios for your retirement strategy, you can edit the details of each component (income, retirement age, savings, and investments).

Step 3: Finalize Your Strategy

Click Finish to accept the recommendations and set up your Morningstar Retirement Manager account.

It's that easy to get a personalized retirement strategy. And it's even easier to keep your account up-to-date with the service managed by Morningstar Investment Management. Morningstar Retirement Manager will review your account quarterly and make adjustments as necessary. A quarterly progress report will be available to you that outlines your progress toward your goals. You can also sign up for e-mail alerts that will notify you about changes made to your account or to update your personal information.

Gain access to the features that can come from having investment professionals manage your account for you.