



MORNINGSTAR® RETIREMENT MANAGERSM

Individual Investment Advice for Participants

Saving for retirement comes with risks and rewards for both participants and plan sponsors. Plan sponsors want solutions that address their fiduciary responsibility and help participants build their retirement savings. Participants want help making investment decisions that are aligned with their retirement goals. Morningstar® Retirement ManagerSM offers a suite of investment advisory services designed to help both participants and plan sponsors achieve their goals.

PARTICIPANT-LEVEL INVESTMENT ADVICE

To save for retirement, participants need the time and expertise to make informed investment decisions. When a nest egg is on the line, these difficult decisions can't be taken lightly. Through Retirement Manager, participants can receive a personalized retirement strategy recommendation through professional investment guidance and managed account services from Morningstar Associates, a registered investment advisor.

TWO INVESTMENT MANAGEMENT APPROACHES

Whether participants are investment novices or veterans, they can benefit from Retirement Manager's two distinct services. These options give participants the freedom to determine how they want to manage their retirement account.

No matter what approach a participant chooses, the underlying methodology is consistent. Participants receive a personalized retirement strategy consisting of recommendations for:

- Retirement goal targets
- Savings rates to help meet retirement goals
- Portfolio asset mix based on achieving targets
- Investment selection (managed accounts only)
- Projected annual income amounts

MANAGED BY MORNINGSTAR

Managed by Morningstar* is a professional investment management service designed to provide a personalized portfolio, investment oversight and ongoing management. Morningstar Associates analyze a participant's age, risk level, goals and other retirement accounts to determine the most appropriate asset allocation and investment selection. Annually, the portfolio is rebalanced and reallocated as the participant moves closer to retirement.

Morningstar Associates uses both quantitative and qualitative methods to provide participants with a retirement strategy that fits their unique situation. The investment process is managed by a team of experienced investment professionals who build customized portfolios, monitor the performance on a quarterly basis and make adjustments when necessary.

**Participant will be charged a fee if electing this service.*

MANAGED BY YOU

Managed by You is intended for participants who prefer to manage their own accounts, but want more research and information about the options available to them. Through this service, participants receive a comprehensive set of resources, recommendations and education to help them make more informed decisions. The participant maintains responsibility for the ongoing management of their account.

SIGN UP FOR MORNINGSTAR RETIREMENT MANAGER TODAY

Learn more about how Retirement Manager can help your participants reach their retirement goals. Contact your Mutual of Omaha representative.

ABOUT MORNINGSTAR ASSOCIATES, LLC

Morningstar Associates, a premier provider of investment advisory services for the retirement plan industry, is a registered investment advisor and wholly owned subsidiary of Morningstar, Inc., a company known for its independence and investor focus.

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Investment options are offered through a group variable annuity contract (Forms 902-GAQC-09 or 902-GAQC-09(OR) or 901-GAQC-07 or 901-GAQC-07(OR)) underwritten by United of Omaha Life Insurance Company for contracts issued in all states except New York. United of Omaha Life Insurance Company is not licensed in New York. In New York, Companion Life Insurance Company, Hauppauge, NY underwrites the group variable annuity (Form 900-GAQC-07(NY)). Each company accepts full responsibility for each of their respective contractual obligations under the contract but does not guarantee any contributions or investment returns except as to the Guaranteed Account and the Lifetime Guaranteed Income Account as provided under the contract. Neither United of Omaha, Companion Life Insurance, nor their representatives or affiliates offers investment advice in connection with the contract.

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