MORNINGSTAR® RETIREMENT MANAGER℠

MUTUAL OF OMAHA RETIREMENT SERVICES

You don't have to be an investing expert in order to do a good job managing your retirement account. Morningstar® Retirement Manager℠ can help by giving you a personalized retirement strategy. This new service is now available to you.

To access the service, login to your retirement account Web site and select "Morningstar® Retirement Manager℠." Then, click "Enter Retirement Manager" from the left navigation bar.

Choose the Retirement Manager solution you would like to implement. Your options are:

SOLUTION 1: Managed by Morningstar

- Receive a personalized retirement strategy that's most appropriate for your situation
- Morningstar Associates, LLC sets up your account with the highest quality funds available to you, reviews your portfolio each quarter, and automatically rebalances it, as needed
- Receive quarterly progress reports that show the progress being made toward meeting your retirement goals
- Access to Morningstar, Inc.'s research tools and educational resources
- Fee: 1.20% annually based on your account balance and deducted automatically each quarter. (.30% for Morningstar and .90% for Mutual of Omaha)

SOLUTION 2: Managed by You

- Receive a recommended asset mix as part of your personalized retirement strategy that best matches your financial situation and you can elect the specific investments
- Access to Morningstar, Inc's research tools and educational resources
- There is no fee for this service.

After you select a solution, Retirement Manager will provide you with your recommendations in a few easy steps.

Step 1 – Confirm Your Basic Data
Review your personal information and make any necessary changes. Then, click "Next."

Step 2 – Review Your Strategy
Morningstar Associates creates a proposed retirement strategy based on the information you provided in Step 1. Review your recommendations for goals, risk tolerance, savings, and investments (if applicable). You can explore other options by clicking on the links in the left hand box and can enter additional financial information about you and/or your spouse. This additional information will assist Morningstar Associates in providing you a more personalized solution. Once you agree with the proposed strategy, simply click "Next." (Please note that Morningstar Associates recommends reviewing and updating your personal information at least twice a year.)

Step 3 & 4– Confirm and Finish
Retirement Manager will present you with proposed changes to your investment allocations and a deferral rate recommendation To enroll in ***Managed by Morningstar*** and have the recommendations put in place automatically, just click "Finish." It's that easy! If you selected ***Managed by You***, you need to complete Step 4 in which you will be asked to select your investments based on the asset class strategy provided by Morningstar Associates.

Whether you want to access resources, research, educational support, or to have your account professionally managed, Retirement Manager helps make it easy for you to manage your retirement account. It's easier than ever to keep your retirement account up-to-date.

Questions? Please contact Mutual of Omaha Retirement Services at 1-888-917-7191.