



FOR PARTICIPANTS



Enhancing Retirement Benefits For Your Future

Morningstar Investment Management LLC provides individuals with a powerful retirement service. With Morningstar® Retirement ManagerSM, you have access to a personalized strategy tool designed to help you reach your goals.

Why Morningstar

Morningstar, Inc. is known for being a trusted source for insightful information on stocks, mutual funds and other investment products. Its wholly owned subsidiary is Morningstar Investment Management LLC, a leading provider of investment advisor services for the retirement plan industry. Morningstar offers a powerful combination of information and expertise to help you meet your retirement needs.

How It Works

1 Comprehensive Plan for Retirement

Better retirement planning means more confidence for your future. With Morningstar Retirement Manager, you get a comprehensive service designed to help you and your financial professional make decisions together. These include:

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| <ul style="list-style-type: none">• Personalized investment selections and asset allocation strategies• Estimated retirement income amounts• Estimated savings rates to reach projected goals | <ul style="list-style-type: none">• Estimated federal and state tax considerations• Proprietary methodologies to help maximize retirement income |
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2 Easy to set up, easy to use

Log on to SecurityRetirement.com for quick and easy access to Morningstar Retirement Manager.

- 1 Complete the Enrollment Form and Client Data Sheet provided in the Morningstar kit. You or your financial professional will input this information into the Morningstar Retirement Manager service.
- 2 Once you've enrolled, you will see your personalized recommendations including projected retirement outcomes, suggested allocations and contributions, professional investment selections and a personalized retirement progress report.
- 3 Morningstar Retirement Manager will build an appropriate portfolio based on its recommendations.

It's as easy as that! Morningstar Retirement Manager allows you to more precisely customize your retirement account based on your personal situation, goals and limitations.

In today's data-centric world, having the most powerful services at your fingertips may make all the difference between struggling and success. Get the tools that can help you work toward a more secure future.

Solutions With Morningstar Retirement Manager

Morningstar Retirement Manager offers two primary services: Managed by You and Managed by Morningstar.

Managed by You

A wide range of resources, research and educational support helps you and your financial professional make informed decisions to retain constant control of your retirement and receive:

- Target and projected retirement income amounts
- Savings rate recommendations
- A personalized asset allocation strategy
- Recommended investment selections
- Access to a broad library of educational resources and online tools

Cost: Free of charge if the Morningstar Retirement Manager service is offered within your retirement plan.

Managed by Morningstar

Morningstar Investment Managements' investment professionals provide the investment management and ongoing oversight for your retirement account. You and your financial professional direct your actions based on your retirement goals, needs and objectives.

All features of Managed by You, plus

- Ongoing account monitoring
- Quarterly reviews
- Automatic account rebalancing and reallocating
- Automatic implementation of changes
- Quarterly progress reports (online)
- Annual progress report (mailed)

Cost: Annual fee, based on a nominal percentage of your account balance.* No fee is charged during the first 90 days of the program.

Get Started Checklist

- ☐ Discuss obtaining Morningstar Retirement Manager with your financial professional.
- ☐ Carefully review the provided Disclosure Document.
- ☐ Complete the Enrollment Form and Client Data Form included in the participant kit, available from your financial professional or Security Benefit.
- ☐ After you complete the form, you or your financial professional will input your information into Morningstar Retirement Manager via the [SecurityRetirement.com](https://www.SecurityRetirement.com) website and customize as necessary.
- ☐ On an annual basis, your financial professional will review your retirement progress and make changes as necessary.

Who We Are

Founded in 1892, Security Benefit is a leader in the U.S. retirement market. Through a combination of innovative products, exceptional investment management and a unique distribution strategy, Security Benefit offers the broadest suite of retirement solutions in the industry to clients within multiple wealth segments.

Morningstar Investment Management, a leading 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 being a trusted source for insightful information on stocks, mutual funds and other investment products. Morningstar Investment Management serves institutions and individuals at all stages of retirement plan development – including plan lineup development, investment monitoring, and participant recommendations.

Your path *To and Through Retirement*[®] begins here.

Talk to your financial professional to learn more
or contact us at 800.888.2461.

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