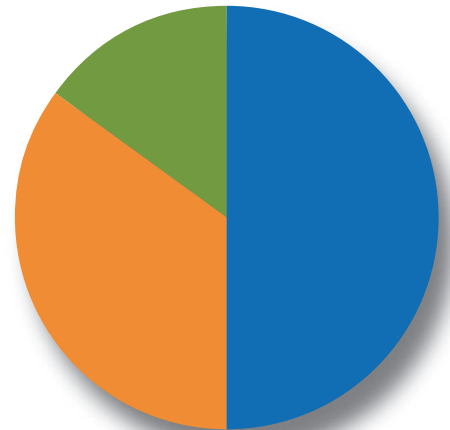


Get Investment Guidance. Retire on Target.



It's never too soon to plan for retirement. Power up your employer's group retirement plan with online investment guidance from **Morningstar® Guidance OnlineSM**, a service selected by your employer to help you get the most out of your plan.

Set a Retirement Goal
We'll help you set a retirement income goal, then show you whether you're on track to reach your goal.

Adjust Your Goal
If you're falling short of your target, we'll give you options to improve your odds.

Receive Investment Guidance
Based on our analysis of your goals and resources, we'll give you suggestions for allocating your plan investment choices among the crucial asset classes.

Diversify Your Portfolio
We ensure diversification across investment styles and industry sectors. That means the potential of holding too much in one area at the wrong time will be minimized.

Retirement Planner ?

Your Suggested Plan	On Target? Yes	Contribution Rate Total	Asset Mix Balanced
Projected Annual Income			
Target Income Goal			
Above Goal			
	\$ 58,000	\$ 55,000	+ \$ 3,000

Asset Mix Overview	Asset Class	Allocation	Suggested Portfolio
	Stock	45%	Investments
	● Large Stock	35%	● Large Stock
	● Mid/Small Stock	5%	<u>ABC Equity Index Fund</u>
	● International Stock	5%	<u>US Tactical Asst Allocation Fund</u>
	● Bond	45%	<input type="text" value="32.50"/> <input type="text" value="40.00"/>
	● Cash	10%	<input type="text" value="18.00"/> <input type="text" value="24.00"/>
			Mid/Small Stock
			<u>ABC S&P Value Index Fund</u>
			<input type="text" value="10.00"/> <input type="text" value="12.00"/>
			<u>US Debt Index Fund E</u>
			<input type="text" value="18.50"/> <input type="text" value="11.00"/>
			<u>Eafe Equity Index Fd E</u>
			<input type="text" value="13.00"/> <input type="text" value="06.00"/>
			Bonds Options
			<u>Int Term Gov Bd Index Fd E</u>
			<input type="text" value="08.00"/> <input type="text" value="07.00"/>
Overall Total			100% 100%

Asset Mix Adjustment

0% stocks

+

Conservative
Balanced
Aggressive

For informational purposes only. Not intended to represent an actual portfolio. Diversification does not assure a profit and does not protect against a loss.

Before Logging On

Be sure you have the following information to log in to your retirement account.

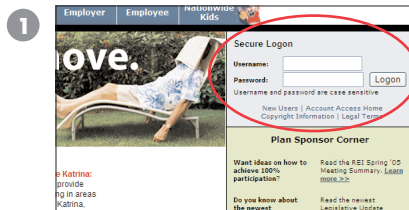
- ▶ Your plan's web address: www.nrsforu.com
- ▶ Your user name _____
- ▶ Your password _____

If you have any questions contact Direct Access at 1-877-677-3678

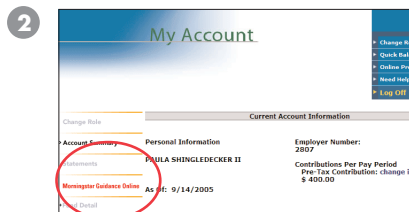
Gather the following documents listed here, including for a spouse or partner if applicable.

- ▶ Your most recent plan statement
- ▶ Statements from any investment accounts outside your company plan
- ▶ Your most recent tax return
- ▶ Your most recent pay stub
- ▶ Your annual statement from Social Security

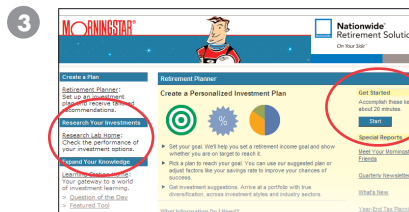
Getting Started



Log on to your plan's website at www.nrsforu.com. Enter your username and password under the Secure Logon section.



Click on Morningstar Guidance Online to access the service.



From the homepage you can click "Start" to enter Guidance Online or explore our Research Lab and Learning Station via the links in the left hand navigation.

Who is Morningstar?

Morningstar is a Chicago-based investment research firm renowned for its objective, fundamental analysis of stocks and mutual funds, its comprehensive, proprietary databases, and its innovative product design and technology applications. Through our subsidiary Morningstar Associates, a registered investment advisor, we provide consulting services to retirement plans and advice to individual plan participants like you.



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