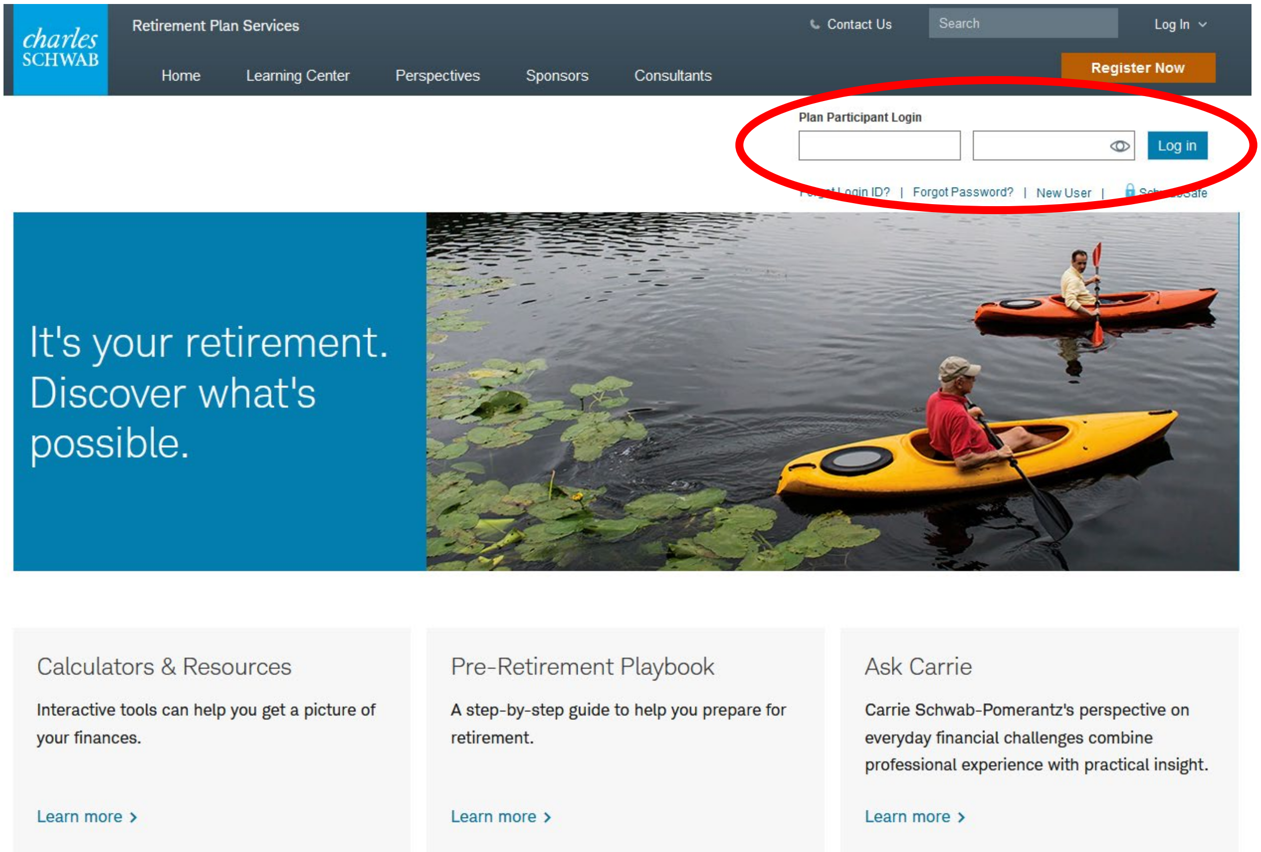
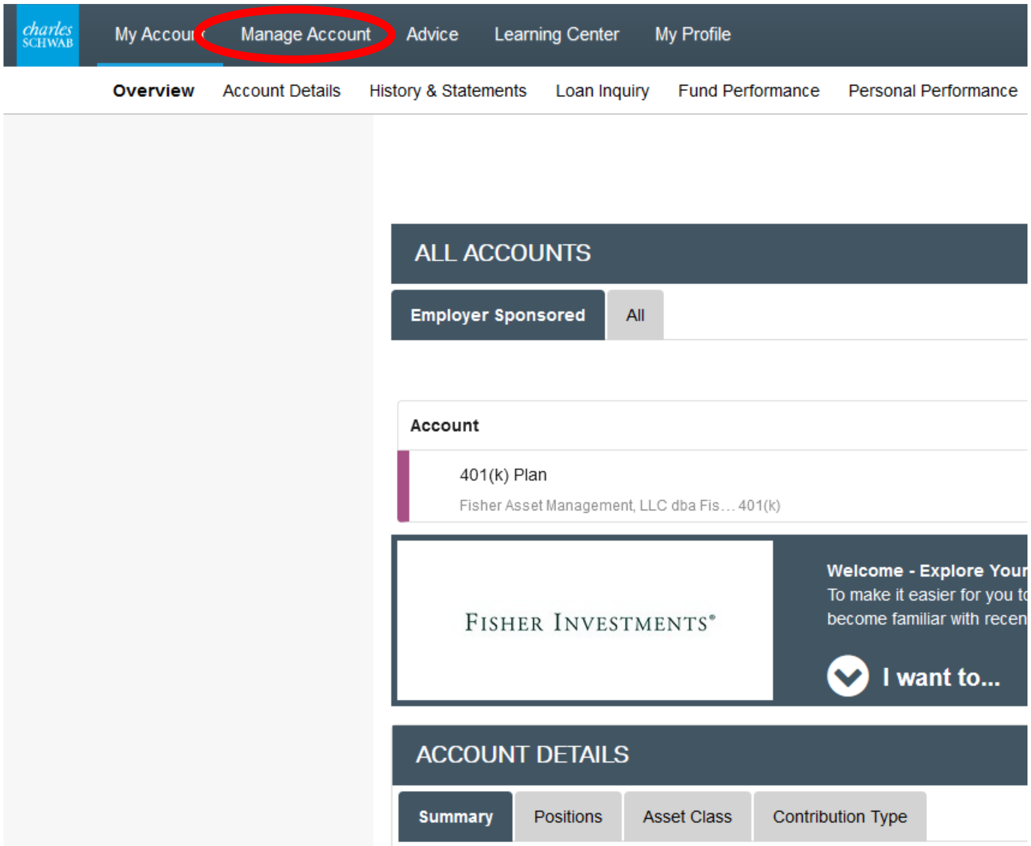
Morningstar Instruction Guide

1. Go to workplace.schwab.com

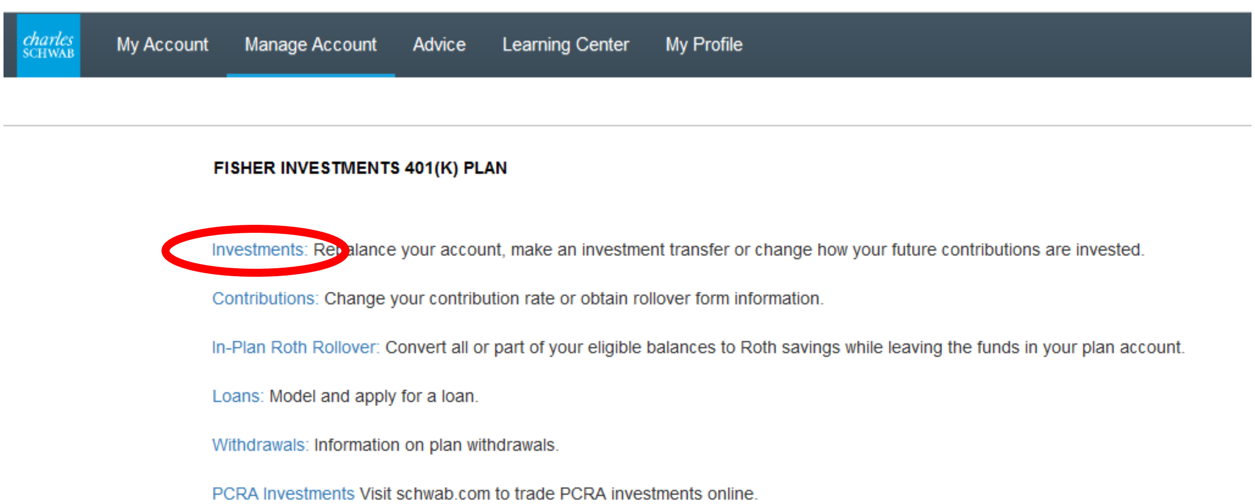
2. Log in to your 401(k) account in the top right-hand side.



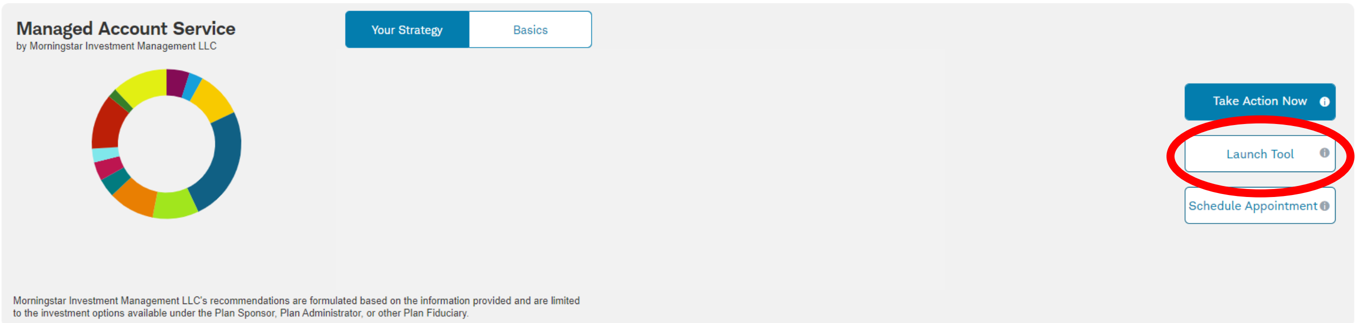
3. Once logged in, click “Manage Account” in the top left.

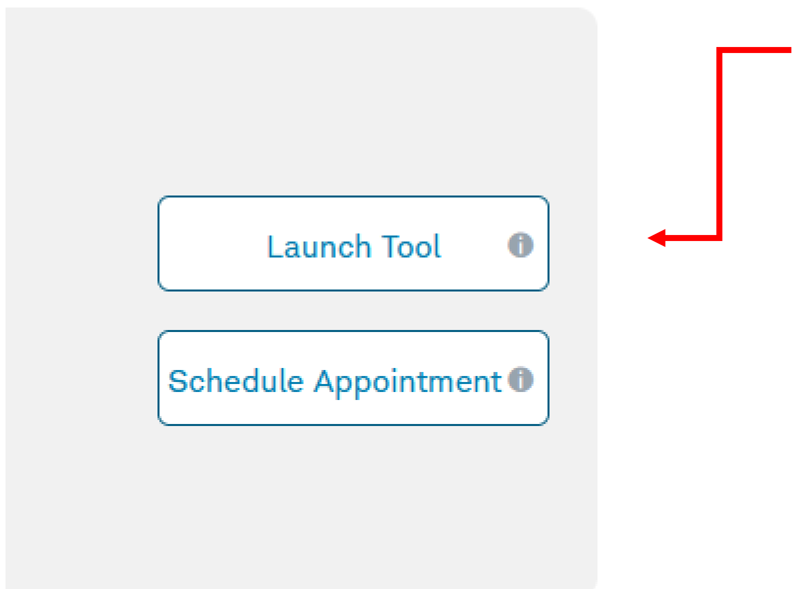


4. Click “Investments”

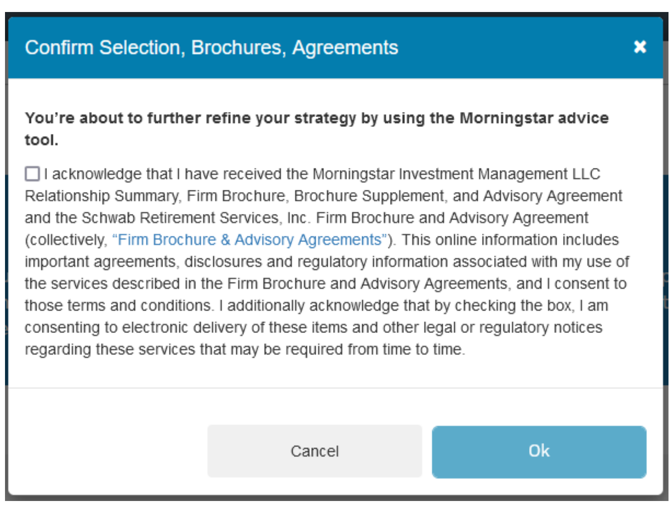


5. Under the “Managed Account Service” click “launch tool” on the right-hand side.

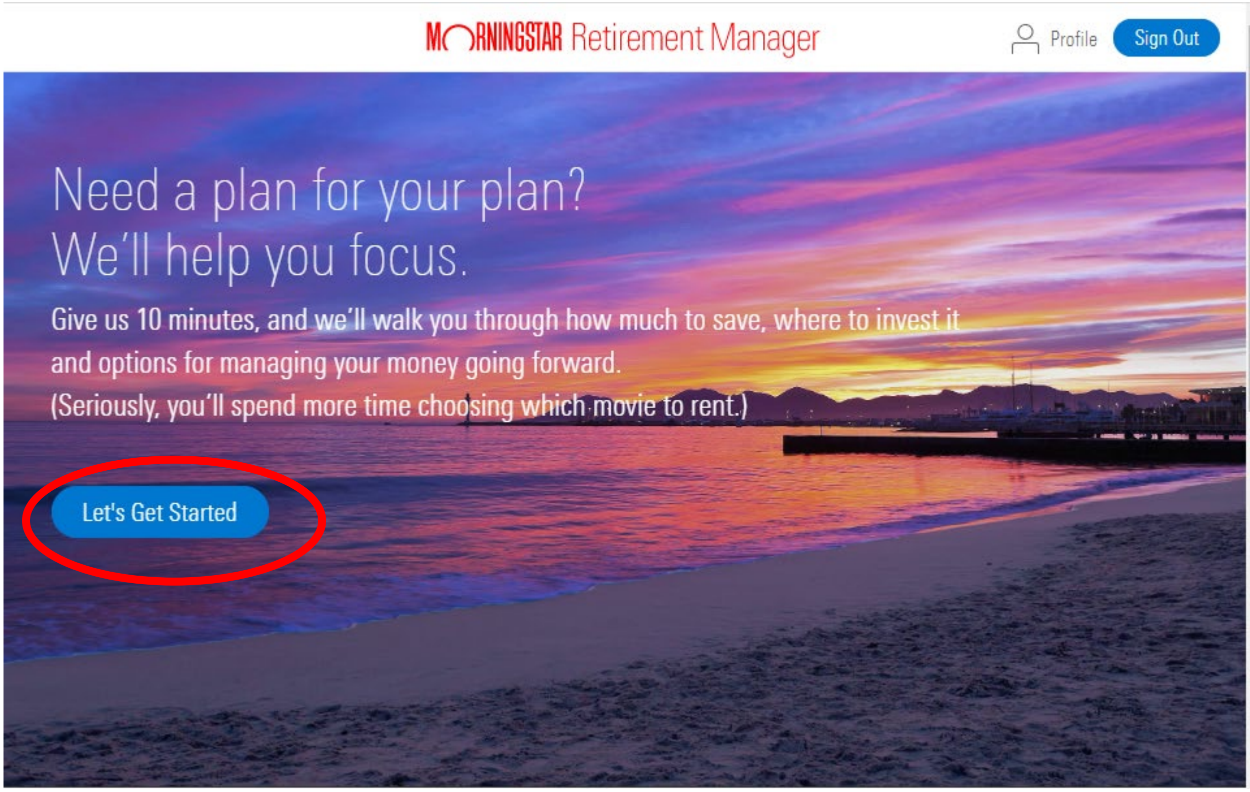




6. A window will pop-up. If you’d like to proceed, click that you acknowledge and then press “Ok.”



7. A new window will open up with Morningstar.



8. Click, "let's get started" and follow their prompts.
9. Answer their questions and enter your information as you wish.
10. Hit "continue" as you work your way through their sections.
11. Once you get to "Plan Options" select whether or not you want to pay for their management. They will provide the cost per month to have them manage your account (make sure to read the terms and conditions).

MORNINGSTAR Retirement Manager

Profile | Accounts/Expenses | Our Advice | Plan Options | Finalize

You've seen your strategy.
Now choose how to act on it.

< Back

We'll get you started today.

We'll make our recommended changes to Your Employer Plan. (You can review them on the next page.)

Now think about tomorrow.

How involved do you want to be in managing Your Employer Plan moving forward?

More than half of our users trust Morningstar to manage their plan.

I want to set it and forget it.

Have Morningstar Manage My Plan Today and Moving Forward

You don't want to watch the market's every move. You'd rather leave investing to the professionals.

How it works:

We'll make our recommended changes to your plan today. Then we'll continuously monitor your plan's investments and adjust them for you every few months.

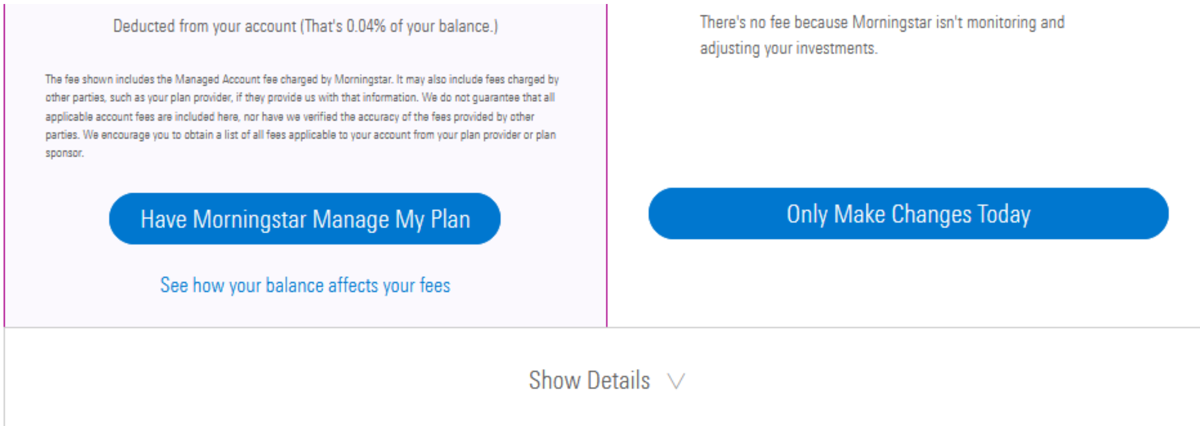
I want a more active role.

Manage My Own Plan Moving Forward

You're comfortable researching investments and making decisions about your plan on your own.

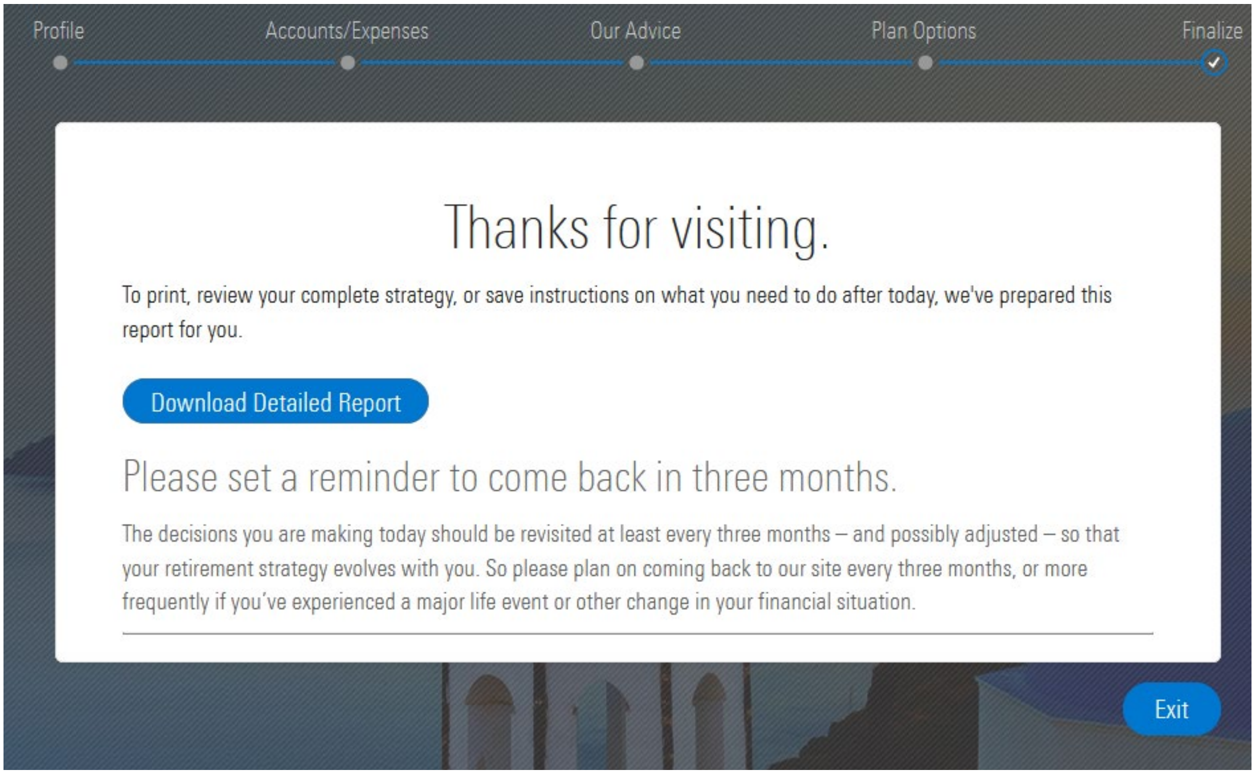
How it works:

We'll still make our recommended changes to your plan today. You'll research and adjust your investments after that.

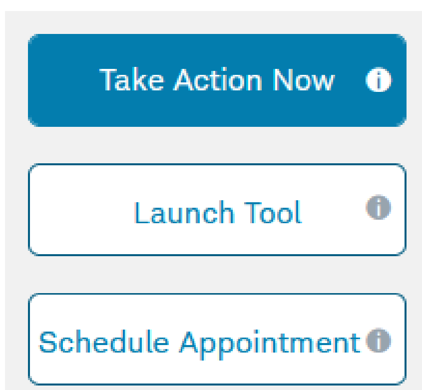


12. Review your strategy and hit submit in the bottom right-hand corner.

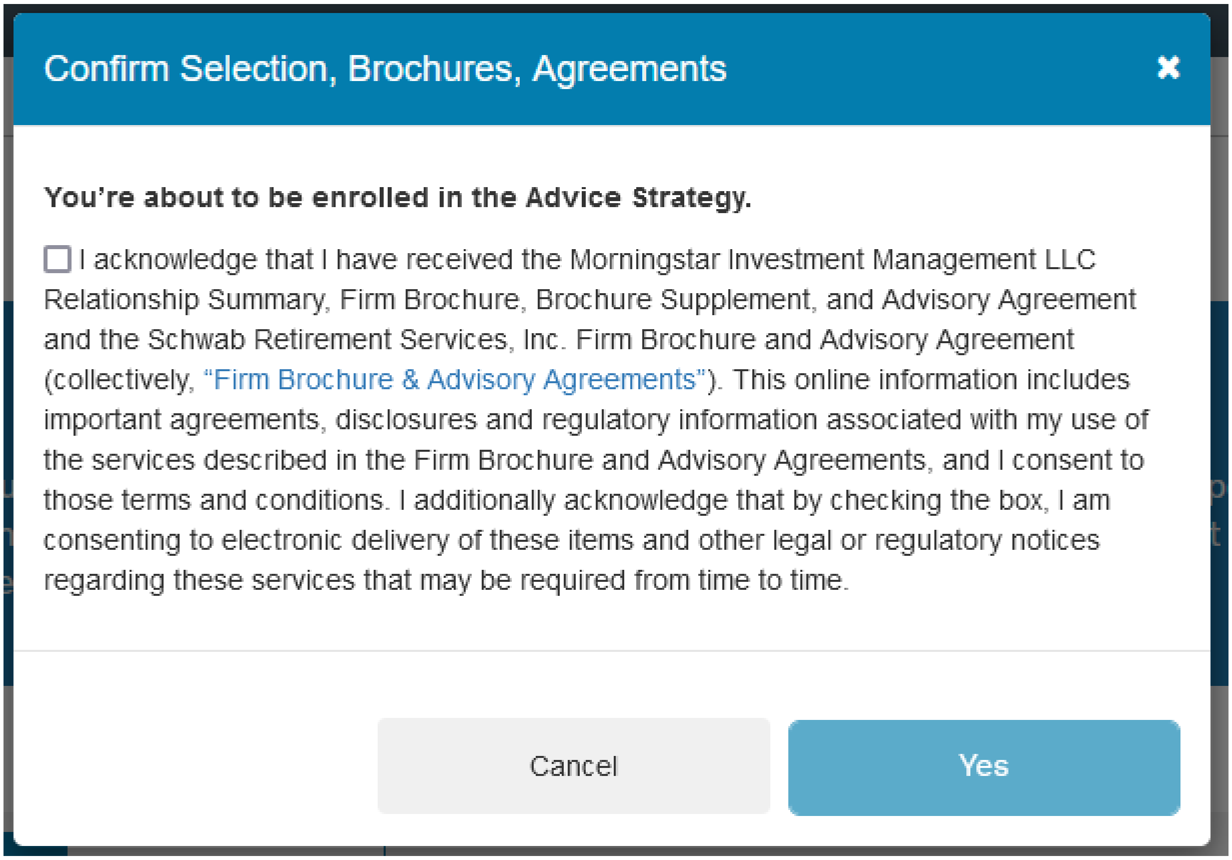
13. Once it's finalized, hit "Exit" in the bottom right-hand corner.



14. You'll automatically be logged out of your 401(k) account.
15. Log back into your account
16. Once logged in, click "Manage Account" in the top left.
17. Click "Investments"
18. On the right-hand side under "Managed Account Service" select "take action now."



19. Agree to the terms



20. You're done! Now wait 2-3 business days for the rebalancing to take effect.