

Morningstar Instruction Guide

1. Go to workplace.schwab.com
2. Log in to your 401(k) account in the top right-hand side.



Calculators & Resources

Interactive tools can help you get a picture of your finances.

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Pre-Retirement Playbook

A step-by-step guide to help you prepare for retirement.

[Learn more >](#)

Ask Carrie

Carrie Schwab-Pomerantz's perspective on everyday financial challenges combine professional experience with practical insight.

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

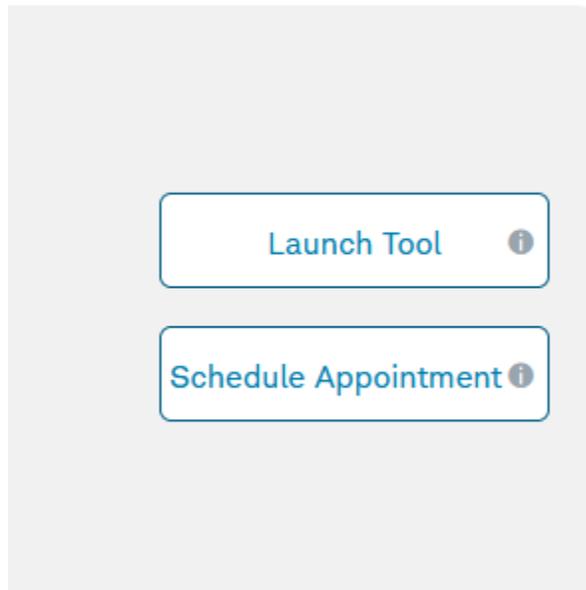
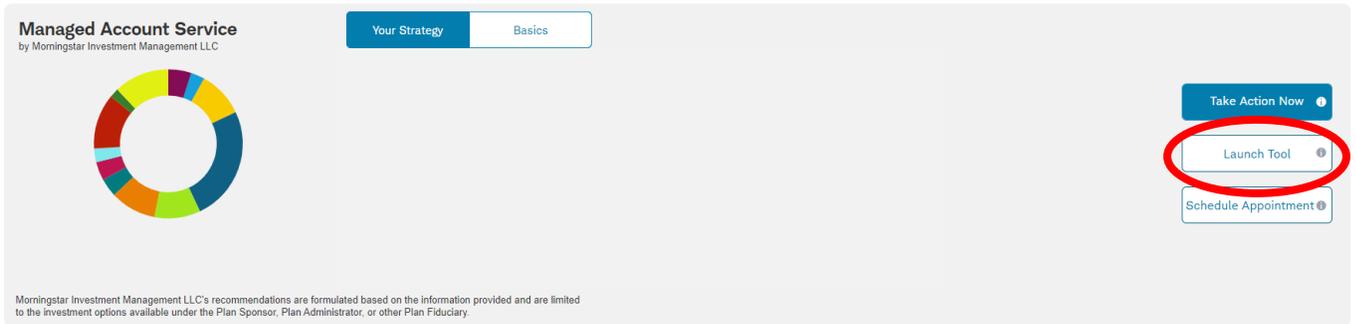
The screenshot shows the Charles Schwab 'Manage Account' interface. At the top, the navigation bar includes 'My Account', 'Manage Account' (circled in red), 'Advice', 'Learning Center', and 'My Profile'. Below this, a secondary navigation bar lists 'Overview', 'Account Details', 'History & Statements', 'Loan Inquiry', 'Fund Performance', and 'Personal Performance'. The main content area is titled 'ALL ACCOUNTS' and features a filter for 'Employer Sponsored' (selected) and 'All'. An 'Account' section displays '401(k) Plan' and 'Fisher Asset Management, LLC dba Fis... 401(k)'. A 'FISHER INVESTMENTS®' banner includes a 'Welcome - Explore Your' message and a 'I want to...' dropdown menu. Below the banner, the 'ACCOUNT DETAILS' section has tabs for 'Summary', 'Positions', 'Asset Class', and 'Contribution Type'.

4. Click “Investments”

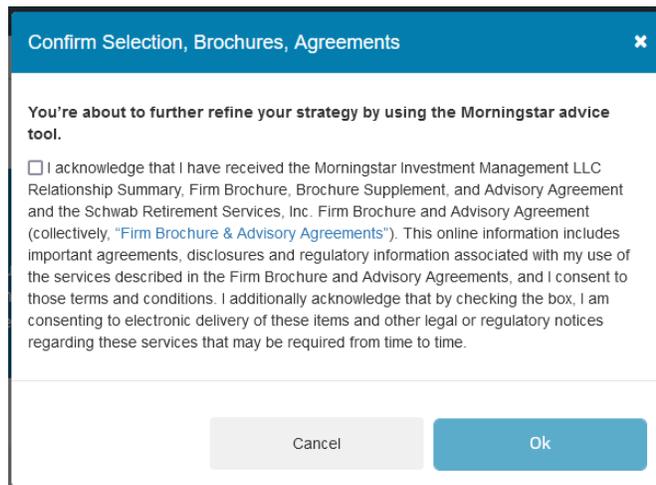
The screenshot shows the Charles Schwab 'Investments' page for a 'FISHER INVESTMENTS 401(K) PLAN'. The navigation bar at the top includes 'My Account', 'Manage Account' (underlined), 'Advice', 'Learning Center', and 'My Profile'. The main content area lists several investment options:

- Investments:** Rebalance your account, make an investment transfer or change how your future contributions are invested.
- Contributions:** Change your contribution rate or obtain rollover form information.
- In-Plan Roth Rollover:** Convert all or part of your eligible balances to Roth savings while leaving the funds in your plan account.
- Loans:** Model and apply for a loan.
- Withdrawals:** Information on plan withdrawals.
- PCRA Investments:** Visit schwab.com to trade PCRA investments online.

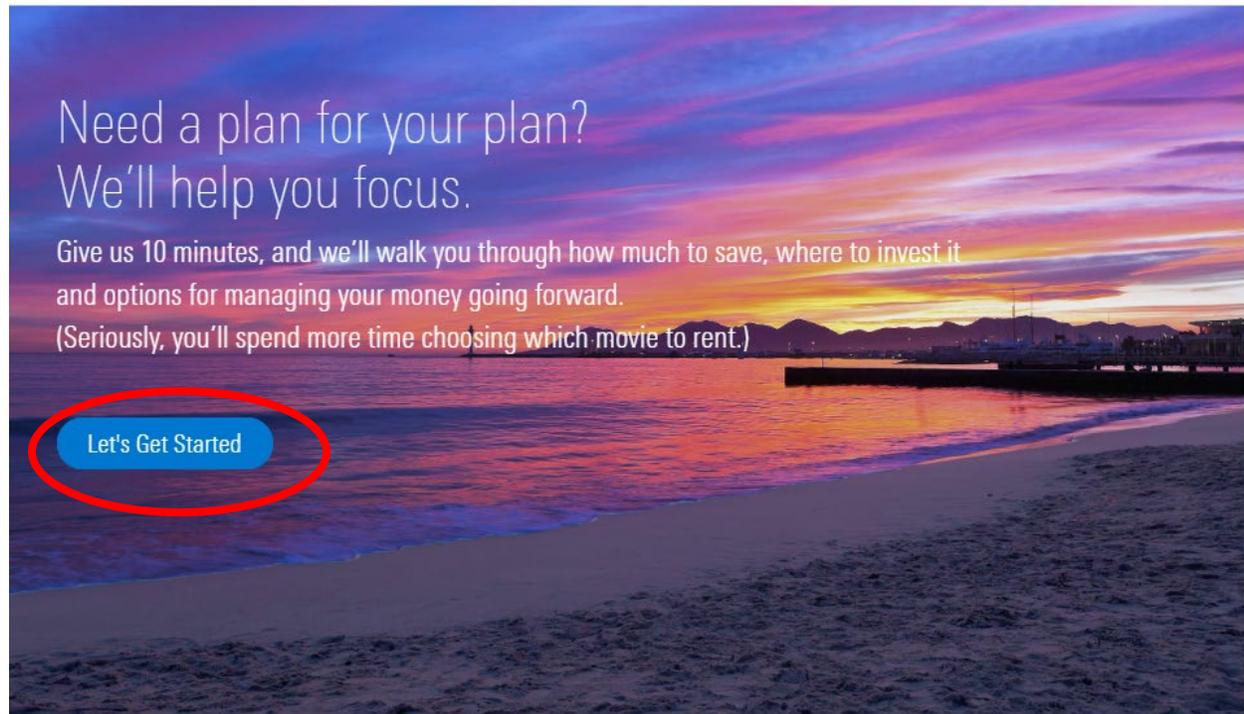
5. Under the “Managed Account Service” click “launch tool” on the right-hand side.



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).

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.

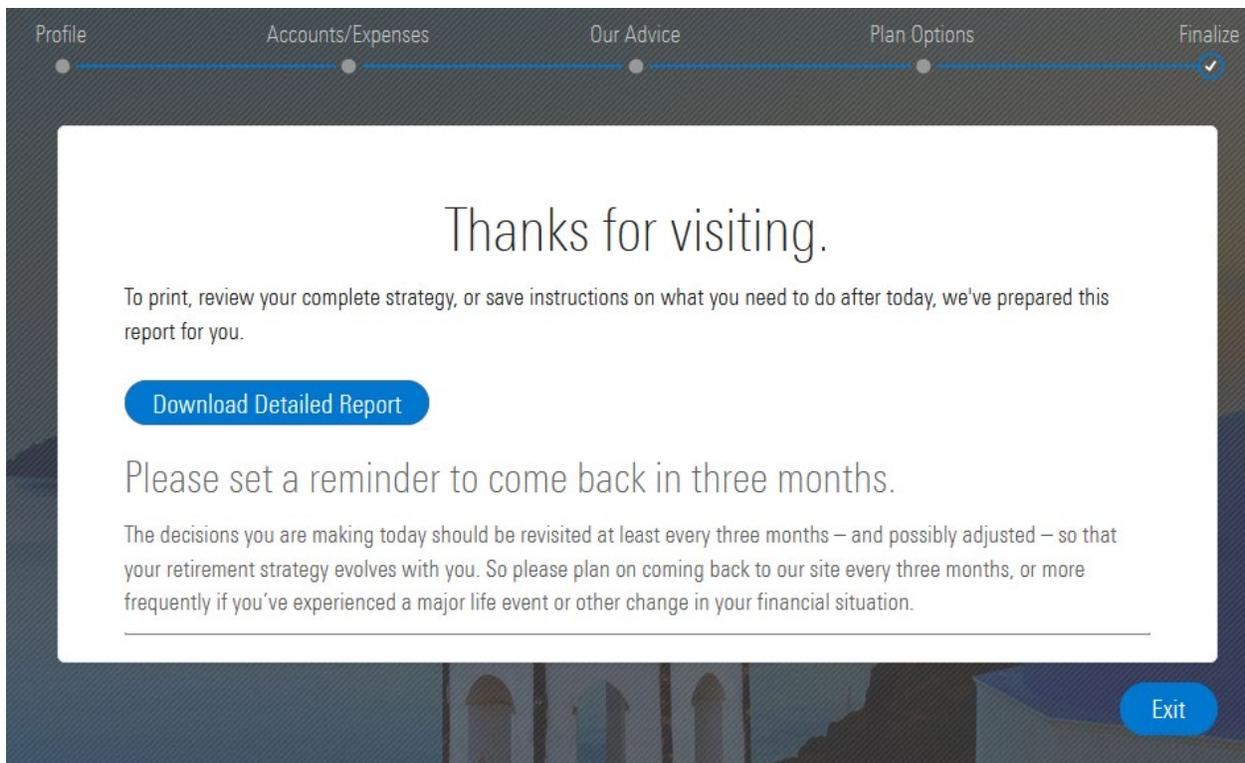
How it works:

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

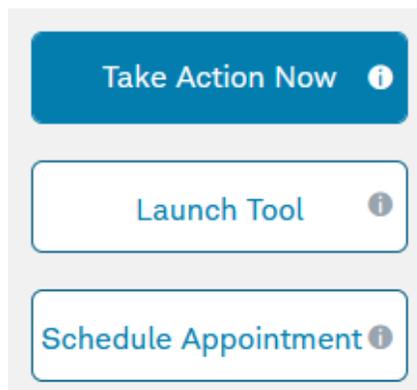
<p>Deducted from your account (That's 0.04% of your balance.)</p> <p>The fee shown includes the Managed Account fee charged by Morningstar. It may also include fees charged by other parties, such as your plan provider, if they provide us with that information. We do not guarantee that all applicable account fees are included here, nor have we verified the accuracy of the fees provided by other parties. We encourage you to obtain a list of all fees applicable to your account from your plan provider or plan sponsor.</p> <p>Have Morningstar Manage My Plan</p> <p>See how your balance affects your fees</p>	<p>There's no fee because Morningstar isn't monitoring and adjusting your investments.</p> <p>Only Make Changes Today</p>
<p>Show Details ▾</p>	

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

Confirm Selection, Brochures, Agreements ✕

You're about to be enrolled in the Advice Strategy.

I acknowledge that I have received the Morningstar Investment Management LLC Relationship Summary, Firm Brochure, Brochure Supplement, and Advisory Agreement and the Schwab Retirement Services, Inc. Firm Brochure and Advisory Agreement (collectively, "[Firm Brochure & Advisory Agreements](#)"). This online information includes important agreements, disclosures and regulatory information associated with my use of the services described in the Firm Brochure and Advisory Agreements, and I consent to those terms and conditions. I additionally acknowledge that by checking the box, I am consenting to electronic delivery of these items and other legal or regulatory notices regarding these services that may be required from time to time.

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