Get a ★★★★★ Retirement Strategy from Morningstar Associates.

Your employer has teamed up with Morningstar Associates to offer Morningstar® Retirement Manager℠—a new range of investment advisory solutions designed to help make it easier for you to manage your retirement account. Whether you prefer to put your retirement account in the hands of our investment professionals or use our resources to make more informed decisions, Morningstar Associates can help you manage your retirement account.

Morningstar Associates LLC is a leading provider of investment advisory services for the retirement plan industry. We are 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.

Choose the personalized retirement solution that works for you.

	Solution 1: Managed by Morningstar	Solution 2: Managed by You
What It Is	▸ Professional investment management and ongoing oversight for your retirement account.	▸ A wide range of resources, research, and educational support to help you make more informed decisions about your retirement account.
Who Uses It	Anyone who: ▸ Wants professional expertise ▸ Lacks time to manage their retirement account ▸ Believes saving for retirement is important but would prefer to pursue other interests or activities	Anyone who: ▸ Wants a second opinion about their investments ▸ Takes an active role in managing their retirement account ▸ Enjoys reading about or learning about investments
What You Get	▸ Target retirement income goal ▸ Projected retirement income amount ▸ Savings rate recommendation ▸ A personalized asset allocation strategy ▸ Professional investment selection ▸ Ongoing account monitoring ▸ Automatic account rebalancing ▸ Changes implemented automatically ▸ Quarterly progress reports available online ▸ Annual progress reports mailed	▸ Target retirement income goal ▸ Projected retirement income amount ▸ Savings rate recommendation ▸ A personalized asset allocation strategy ▸ Professional investment selection
Why You Do It	▸ Gain peace of mind from having investment professionals manage your account for you.	▸ Gain confidence in your decisions by using Morningstar Associates' resources to help you evaluate your options.
What It Costs	▸ Your account will be charged an annual fee based on a nominal percentage of your account balance (less than 1%).	▸ This service is available to you free of charge.

MORNINGSTAR®

Three easy steps to get your personalized retirement strategy.

After you choose your solution, follow our quick and easy three-step process to get your personalized recommendations or enroll in the Managed by Morningstar service.

Step 1: Confirm Your Information
Morningstar Retirement Manager receives selected data that allows us to construct your strategy. You can confirm whether the information is correct or make any necessary changes. You can also include outside or spousal accounts, take an optional risk questionnaire, or change the assumptions to further personalize your strategy.

Step 2: Review Your Strategy
Retirement Manager assesses your overall strategy and presents you with recommendations on how you can improve. If you want to explore different scenarios for your retirement strategy, you can edit the details of each component (risk, savings, goals, and investments).

Step 3: Finalize Your Strategy
Click Finish to accept the recommendations and have your account set up.

Congratulations! It's that easy to get a personalized retirement strategy. And it's even easier to keep your account up-to-date with our Managed by Morningstar solution. Morningstar Retirement Manager will review your account quarterly and make adjustments as necessary. A quarterly progress report will be available to you that outlines your progress toward your goals. You can also sign up for e-mail alerts that will notify you about changes made to your account or to update your personal information.

Gain the peace of mind that comes from having investment professionals manage your account for you.

Take action today–it's easy!

HTTPS://WWW.PLANSERVICES.COM/BBT
Log onto www.planservices.com/bbt and click on Learning Center and then on Retirement Manager.

1 (866) 547 - 8809
Call between 8:00 a.m. and 8:00 p.m. Eastern time to speak with a Participant Service representative who can help you with the Advice service or enroll you in the Managed Accounts Service.

Morningstar® Retirement Manager℠ Your Strategy. Our Experts.

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