let's create a plan!

PERSONALIZED INVESTMENT ADVICE AT YOUR FINGERTIPS

Your retirement savings plan offers you optional free, personalized investment advice through Morningstar® Retirement Manager℠. With Morningstar Retirement Manager, you can feel confident that you are receiving recommendations in your best interest from an independent, objective, registered investment advisor, Morningstar Associates.

try it today!

ONLINE
mylife.jhrps.com Click the "Menu" button at the top of the screen then select "Investment Strategies" from the list. On the Investment Strategies page, choose "Have professionals select my funds for me" then click the "Try the Morningstar Retirement Manager now" link to use the Morningstar Retirement Manager tool.

ONE-ON-ONE SUPPORT
855.969.5737
Representatives are available between 8 a.m. and 10 p.m. Eastern time on New York Stock Exchange business days. For your protection, all calls to a representative are recorded.

Using Morningstar Retirement Manager.

It's easy to use the Morningstar Retirement Manager service. Simply follow these steps:

1. Confirm your information
Make sure that the information about you is accurate. To make changes or add more information, select the "Click here to add optional information" prompt.

2. Review your strategy
Based on your information, Morningstar Retirement Manager will provide a retirement income goal, outlook for retirement income, a recommended savings rate, a general asset mix and fund specific recommendations.

3. Finalize your strategy
You can choose to implement Morningstar Associates' recommendations by clicking the "Finish" button. Or, you can consider the information and come back later to make changes.

With just these three clicks, you'll receive answers to questions like:

- Am I on track to reach my retirement goals?
- Will my account generate the income I need in retirement?
- How much should I be contributing?
- Which of my plan's investment options should I choose?
- How should I allocate my savings across these funds?

Helpful hints:

- As you use the tool, there are several small question marks next to the key terms on each page. For more detailed information on a particular element, click on its question mark
- Revisit Morningstar Retirement Manager once a year to check your progress and strategy!

Investment advisory services for Morningstar Retirement Manager are provided by Morningstar Associates, LLC.

Participation in the Morningstar Retirement Manager program does not ensure a profit or protect against a loss.

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PLAN SERVICES

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