

Morningstar Associates, a leading provider of investment advisory services for the retirement plan industry, offers Morningstar® Retirement ManagerSM—a solution designed to help you make more informed decisions using Morningstar Associates’ expertise.

An easy way to manage your retirement account

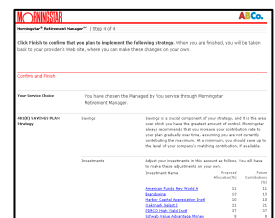
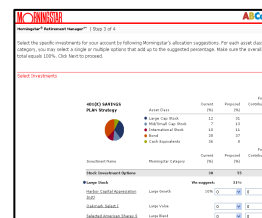
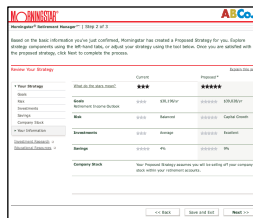
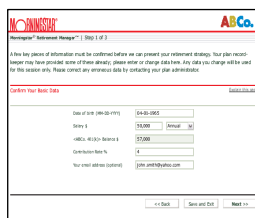
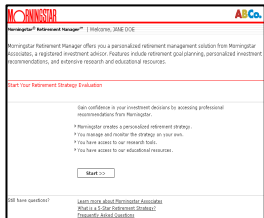
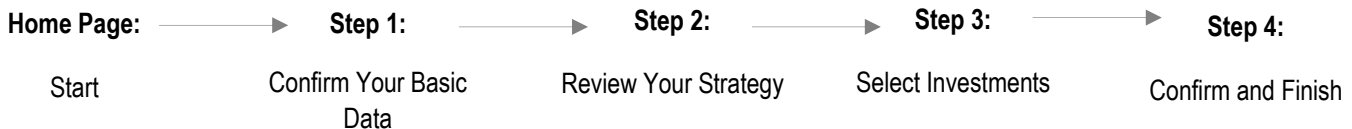
Morningstar Retirement Manager can help make it easier for you to manage your account by giving you a personalized retirement strategy that includes answers to common questions, such as:

- What’s my target retirement income goal?
- What’s my projected retirement income expected to be?
- How much should I save?
- What’s the right mix of stocks, bonds, and cash for me?

Personalized to Each Participant

Morningstar Associates considers all relevant plan rules and adjusts its recommendations if the participant provides additional information about assets held outside the retirement plan, includes preferences to exclude particular funds, answers the optional risk questionnaire, includes spouse/partner information, modifies retirement/withdrawal age or modifies the retirement income goal.

A Personalized Retirement Strategy in a Few, Easy Steps



Visit www.jpmorgan.viewmyretirement.com or call toll free 800-854-0647 to find out more.

You don’t have to be an investment expert to make the most of your retirement plan options. Morningstar Retirement Manager can help make it easier for you to manage your account.

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