



**SENTRY®**  
INSURANCE

## **Frequently Asked Questions about Morningstar® Retirement Manager<sup>SM</sup>**

### **Once the Morningstar Retirement Manager contract is signed and returned, when will my plan participants receive notification that they have access?**

Approximately two weeks after the contract is returned, you will receive a kit which will include informational packets for your employees and a work-site poster. Once you've received your kit, your participants will have access to Morningstar Retirement Manager.

### **Do my plan participants need Internet access to use *Managed by Morningstar* managed accounts program?**

No. While the Internet can provide real-time access to participants' accounts, participants may also enroll via paper.

### **Do my plan participants need Internet access to use *Managed by You* advice service?**

At this time, the *Managed by You* service is only available online.

### **Can I depend on Sentry to help explain or demonstrate Retirement Manager to my participants?**

Our knowledgeable sales representatives and home office employees are able to provide you with the necessary materials to easily and effectively communicate Retirement Manager to your participants. For more information, contact your Sentry representative or call 1-888-847-2338, option 3.

### **As a registered investment advisor, does Morningstar Associates assume fiduciary responsibility for providing investment advice to my plan participants?**

Yes. Morningstar Associates assumes the fiduciary responsibility for the investment advice provided. However, you, the plan trustee, are responsible for the selection and monitoring of the investments available in your plan and for selecting Morningstar Associates as an investment advice provider/manager.

It is important to note that Morningstar Associates is an independent third-party advisor. They are not compensated by fund companies on their recommendations. Based on the information provided by the plan participant, Morningstar Associates acts in the best interest of the participant in an unbiased manner.

### **Who should my plan participants call if they have questions regarding Retirement Manager?**

Participants may call our Morningstar specialists at 1-888-847-2338, option 4.

The answers above are provided by Sentry, not Morningstar. Investment advisory services are provided by Morningstar Associates.

Morningstar Retirement Manager is offered by Morningstar, LLC, a registered investment advisor and wholly owned subsidiary of Morningstar, Inc., and is intended for citizens or legal residents of the United States or its territories. Morningstar Associates is not affiliated with Sentry Insurance.

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