

**Services from Morningstar Retirement (“Morningstar”) included in the WSGR 401(k) and Profit Sharing Plan (the “Plan”)**

**It’s time to make your retirement account work harder for you.**

Most people were never taught how to save or invest for retirement—and, if you were, you may not have the time or interest in doing it yourself.

You’ve likely heard of T. Rowe Price, but you should know that the Plan also provides services through Morningstar to help you plan for retirement.

Morningstar offers retirement planning services designed to create a savings and investment strategy just for you, with your unique situation and goals in mind. With Morningstar you have access to two service options: Retirement Plan Advice (Point in Time Advice) and Morningstar® Retirement Manager<sup>SM</sup> (Manage Account Service). Both Morningstar options can help you figure out:

- Whether your portfolio is appropriately diversified
- If you’re taking on enough risk to help you reach your retirement goals
- If you’ll be able to meet your projected retirement age

**Some important differences about these options:**

	<b>Retirement Plan Advice</b>	<b>Morningstar® Retirement Manager<sup>SM</sup></b>
Discretion	<b><i>This is a non-discretionary service.</i></b> Morningstar provides a recommendation but does not implement the changes on your behalf – that’s up to you.	<b><i>This is a discretionary service.</i></b> This means that Morningstar provides recommendations and has the discretionary authority to make the changes to your account for you.
Monitoring	Morningstar does not monitor the investments in your Plan account. You’ll need to check in on a regular basis to get updated advice and make sure your strategy stays on track.	Morningstar monitors your account on an ongoing basis and makes adjustments to your investments as your needs change and you get closer to retirement.
Control	You can call your own shots while still getting point-in-time personalized advice recommendations to help you make informed decisions.	If you don't have time to keep up with financial planning or would feel more comfortable with ongoing professional investment management, the Managed Account Service may be right for you.
Fees	Retirement Plan Advice is available to you at no additional cost.	An asset-based fee will be charged to your account.

## [See my retirement advice](#) located under Plan & Learn – Advice from Morningstar

Remember, the Retirement Plan Advice is a free online nondiscretionary investment advice tool that provides you with a point in time advice. This service does not update your investment elections, that is up to you. You should continue to actively monitor your investments and use this tool if and when you wish to re-evaluate your investments and make any changes.

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This commentary contains certain forward-looking statements. We use words such as “expects”, “anticipates”, “believes”, “estimates”, “forecasts”, and similar expressions to identify forward-looking statements. Such forward-looking statements involve known and unknown risks, uncertainties and other factors which may cause the actual results to differ materially and/or substantially from any future results, performance or achievements expressed or implied by those projected in the forward-looking statements for any reason.

Morningstar<sup>®</sup> Retirement Manager<sup>SM</sup> is offered by Morningstar Retirement, a registered investment adviser and subsidiary of Morningstar, Inc., and is intended for citizens or legal residents of the United States or its territories. Investment advice generated by Morningstar Retirement Manager is based on information provided and limited to the investment options available in your employer’s retirement plan. Projections and other information regarding the likelihood of various retirement income and/or investment outcomes are hypothetical in nature, do not reflect actual results, and are not guarantees of future results. Results may vary with each use and over time. Morningstar Retirement is not affiliated with T. Rowe Price. The Morningstar name and logo are registered marks of Morningstar, Inc.

All investments involve risk, including the loss of principal. There can be no assurance that any financial strategy will be successful. Morningstar Investment Management does not guarantee that the results of their advice, recommendations or objectives of a strategy will be achieved.

**\*Morningstar Retirement’s fee of 0.28%, as negotiated by your plan sponsor, for the services provided through the Managed Account service (the “Managed Account Fee”), will be charged to your account.**

The Managed Account Fee is deducted from your account on a calendar monthly basis and is prorated based on the number of days you are enrolled in the service for that period. The Managed Account Fee is deducted from your account at the end of each calendar month in arrears by applying the basis point rate to the month end assets in your retirement plan account. You can terminate the Managed Account service without penalty at any time as outlined in the contractual agreement between you and Morningstar Retirement.

The Managed Account service fee is separate from fees and expenses charged by the investment options in your retirement plan account or fees that may be charged by a third party, such as your plan provider or recordkeeper. The investment options’ fees and expenses are described in the prospectus or equivalent and generally include a management fee, other investment expenses, and possibly distribution fees (e.g. 12b-1 fees). In some cases, an investment option may also charge an initial or deferred sales charge. You may incur custodian, brokerage, and other transaction costs from third parties. Your plan provider or recordkeeper can provide you with specific fee information for your plan. Your account will incur these fees and expenses even if you take advantage of Morningstar Retirement’s offer to waive the Managed Account service fee for 90 days. Please see the Investment Advisory Agreement for the Managed Account service for additional details.