

Teamster-UPS
National 401(k) Tax
 Deferred Savings Plan

Helping to Deliver a Secure Future



Look for the Right Path Toward Your Retirement Goals

The Teamster-UPS National 401(k) Tax Deferred Savings Plan (the “Plan”) has teamed up with Morningstar Investment Management, LLC. to offer Morningstar® Retirement ManagerSM—a new range of optional investment advisory solutions designed to help make it easier for you to manage your Plan account. Whether you prefer to put your 401(k) account in the hands of investment professionals or use the available resources to make more informed decisions, Morningstar Investment Management can help you manage your Plan account.

Morningstar Investment Management, LLC is a leading provider of investment advisory services for the retirement plan industry and is 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.

Consider the personalized retirement solution that works for you.

| Solution 1: Managed by Morningstar | Solution 2: Managed by You |
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| <p>What It Is Professional investment management and ongoing oversight for your Plan account.</p> | <p>What It Is A wide range of resources, research, and educational support to help you make more informed decisions about your Plan account.</p> |
| <p>Who Uses It Anyone who:</p> <ul style="list-style-type: none"> • Wants professional expertise • Lacks time to manage their Plan account • Believes saving for retirement is important but would prefer to pursue other interests or activities | <p>Who Uses It Anyone who:</p> <ul style="list-style-type: none"> • Wants a second opinion about their investments • Takes an active role in managing their Plan account • Enjoys reading about or learning about investments |
| <p>What You Get</p> <ul style="list-style-type: none"> • Target retirement income goal • Projected retirement income amount • Savings rate recommendation • Retirement age 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 | <p>What You Get</p> <ul style="list-style-type: none"> • Target retirement income goal • Projected retirement income amount • Savings rate recommendation • Retirement age recommendation • A personalized asset allocation strategy • Professional investment selection |
| <p>Why You Do It Gain the comprehensive benefits from having investment professionals manage your account for you.</p> | <p>Why You Do It Gain important understanding that comes from getting a second opinion from an investment professional.</p> |
| <p>What It Costs 0.20% of assets annually</p> <p>For example, an annual fee of \$200 (\$50 deducted quarterly) would be assessed for a balance of \$100,000 (\$100,000 X 0.002).</p> | <p>What It Costs This service is available to you free of charge.</p> |

Three easy steps to get your personalized retirement strategy.

Log in to your account at **teamsterups401kplan.com** and click the link on the left-hand side called “Retirement Manager” to get your personalized recommendations or enroll in the Managed by Morningstar service.

- **Step 1: Confirm Your Information**

The Plan will send Morningstar Retirement Manager 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, or change the assumptions to further personalize your strategy.

- **Step 2: Review Your Strategy**

Morningstar 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 (income, retirement age, savings, and investments).

- **Step 3: Finalize Your Strategy**

Click Finish to accept the recommendations and have your account set up. It's that easy to get a personalized retirement strategy. And it's even easier to keep your account up to date with the 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.

To sign up for Morningstar Retirement Manager, log in to your account using the “My Account” link at **teamsterups401kplan.com** or call **800-537-0189**.



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