

Using Morningstar's Portfolio Planner, Portfolio Analysis and Investing Classroom Tools

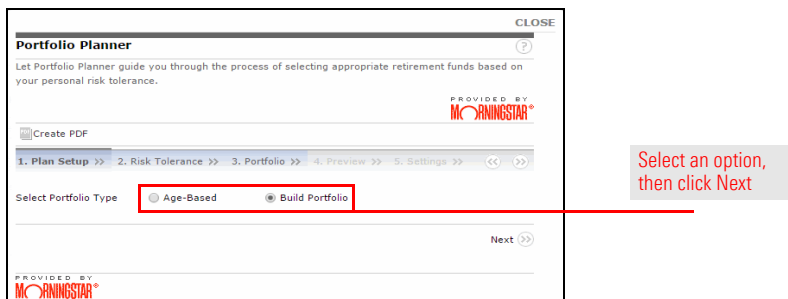
This how-to guide introduces you to the Morningstar® Portfolio Planner, Portfolio Analysis, and Investing Classroom tools.

Overview

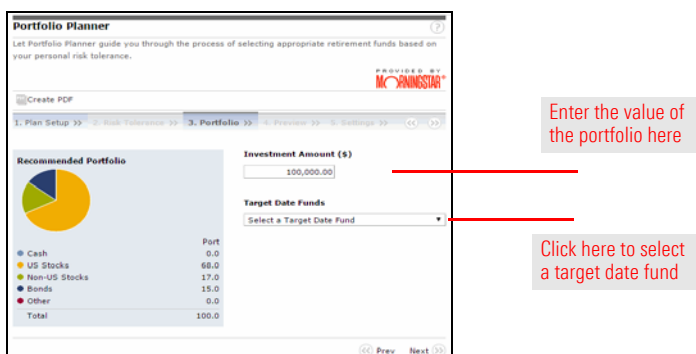
The Portfolio Planner tool guides you through the process of creating a portfolio appropriate for your risk tolerance. This tool allows you to quickly allocate a portfolio by either target date fund or asset allocation model, making it easy to construct sound portfolios. To create a portfolio, do the following:

Portfolio Planner Tool How-to Guide

1. Create a mock portfolio by selecting **Age-Based** or **Build Portfolio**.



2. Click **Next** to proceed. (You can select **Prev** at any time to return to the previous screen.)
3. On the Portfolio step, click in the **Investment Amount (\$)** field and enter an overall **dollar amount** for your portfolio.



- Click the **Target Date Funds** drop-down field and select a **target date fund**.

Note: The target date fund you select should correspond to the year you expect to retire.

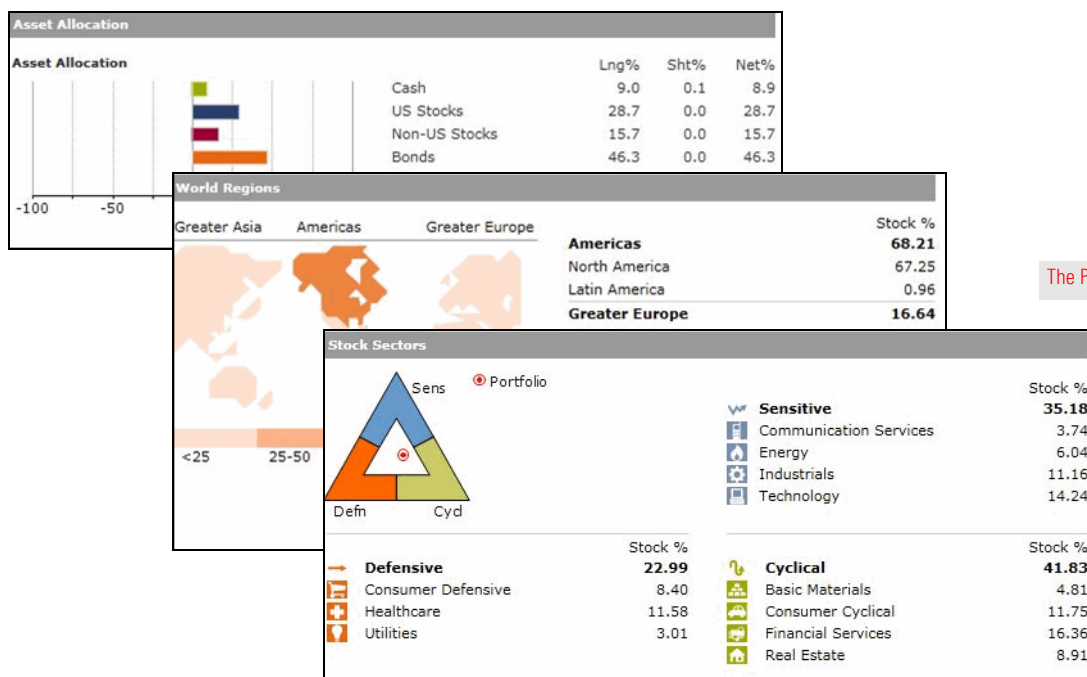
- Click **Next** to proceed to the Preview step.

The Preview step shows you the aggregate characteristics of the proposed portfolio you've created. It accounts for the portfolio's following components:

- ▶ broad asset allocation
- ▶ regional exposure
- ▶ sector exposure
- ▶ investment style, and
- ▶ top underlying holdings.

This information provides a variety of ways to consider the level of diversification within each portfolio, its potential riskiness, and its possible behavior in the future.

What does the Preview step show me?



Click **Next** to proceed to the Settings step and generate reports for your portfolio.

To generate a PDF report, fill out the following fields:

- ▶ Report Title
- ▶ Client Name
- ▶ Prepared By

How do I generate a PDF report?

Select the reports you want to include, then click **Next** to generate a PDF.

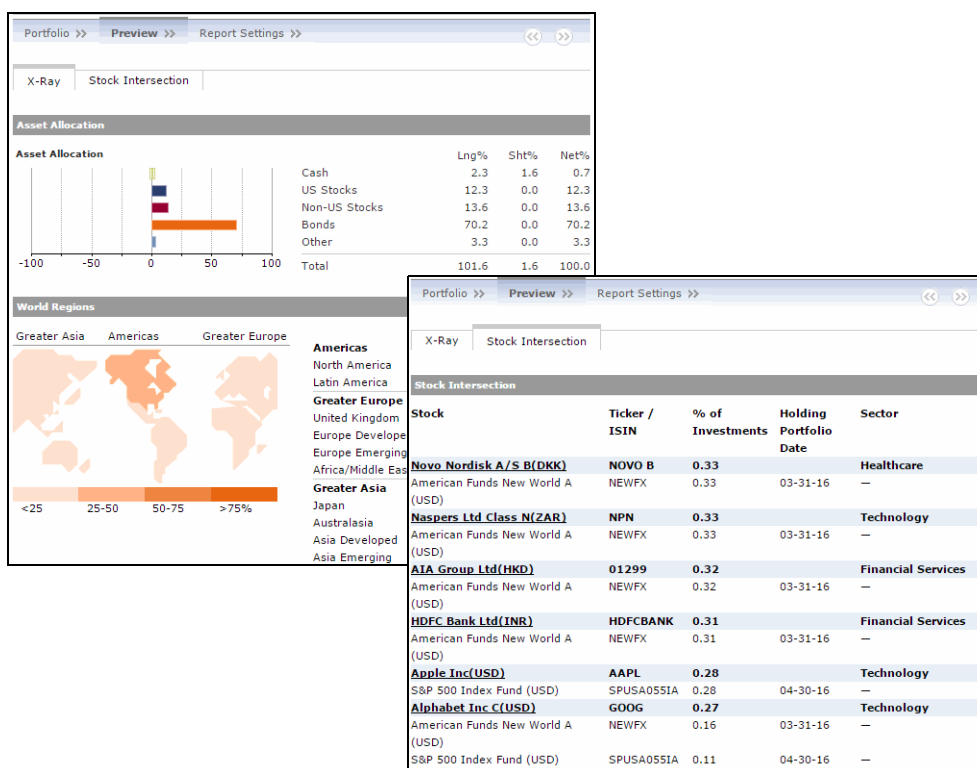
The X-Ray tab of the Preview step lets you view the aggregate characteristics of the portfolio. It summarizes the following characteristics of the portfolio:

- ▶ broad asset allocation
- ▶ regional exposure
- ▶ sector exposure, and
- ▶ security style.

This information provides a variety of ways to consider the level of diversification within the portfolio, its potential riskiness, and its possible behavior in the future.

The Stock Intersection tab shows you the representation of the top 50 net stock holdings across the portfolio, ranked by the percentage of portfolio net assets each holding accounts for. You can also see the holding date by which the information was reported, and the stock sector to which each holding belongs.

What do the X-Ray and Stock Intersection tabs show me?



The Preview step

At the bottom of the screen, click **Next** to proceed to the Report Settings step and generate reports for your portfolio.

To generate a PDF report, fill out the following fields:

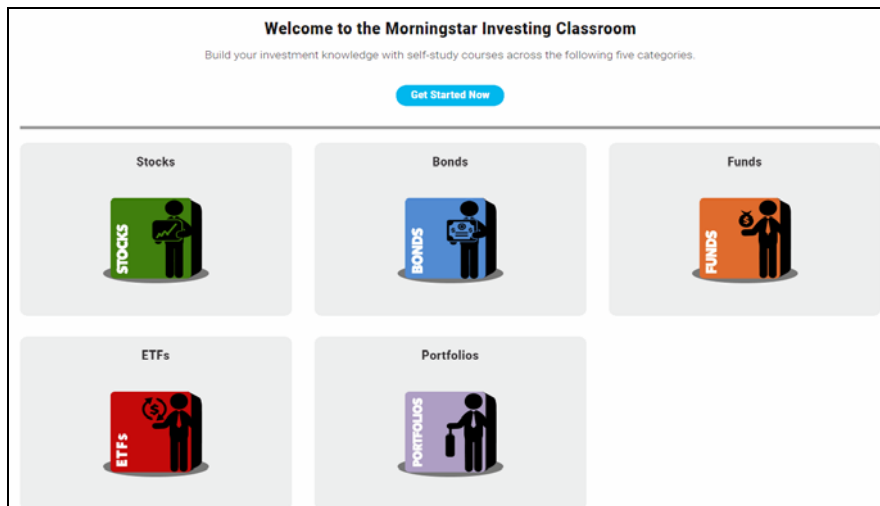
- ▶ Report Title
- ▶ Client Name
- ▶ Prepared By

How do I generate a PDF report?

Select the reports you want to include, then click **Next** to generate a PDF.

The Morningstar Investing Classroom offers a series of self-study classes to help you build your knowledge of the financial industry and the different types of investments available to you.

Morningstar Investing Classroom How-to Guide



Note: Each section contains multiple course levels.

The following courses are offered:

Stocks - Learn how stocks work and what it means to be a shareholder.

Bonds - Learn the basics of bonds, from coupons to collateral.

Funds - Build a solid foundation to start your mutual-fund investing off right.

ETFs - Learn the fundamentals of exchange-traded funds (ETFs) and how to use them in your portfolio.

Portfolios - Learn the essentials of building an investment portfolio: how to set goals, gauge your risk, set your asset allocation, and choose investments.

For questions regarding these tools, please contact the Morningstar Support Team at 312-424-4288.

Who do I call for help?