

## Free up your time while making your retirement account work harder for you

Most of us were never taught how to save and invest for retirement, or never have enough time to devote to it.

Fortunately through your Copart, Inc. 401(k) Retirement Savings Plan and Voya Financial you have access to **Morningstar® Retirement Manager™**: a retirement planning service built on Morningstar Investment Management LLC's extensive research to create a **personalized<sup>1</sup> investment strategy** tailored to your unique situation and goals.

Provide a few details about yourself, and **Morningstar Retirement Manager** will build a retirement plan with quality investments, adjusted to your ideal risk level. Best of all, **Morningstar Investment Management professionals** will manage your retirement account for you on an ongoing basis, so you can get back to the things you enjoy.

For a limited time, we're waiving our fee! If you sign up for **Morningstar Retirement Manager** your account will be managed for you for 90 days at no additional cost.

Use the following Entry Code to get a sneak peek of your advice before enrolling.

Entry Code: 2m0639xujanwtc6

[See My Retirement Strategy](#)

Morningstar Retirement Manager provides:



**Clear advice** on how much to invest each month to reach your retirement goals



A professionally designed **investment strategy** personalized to you



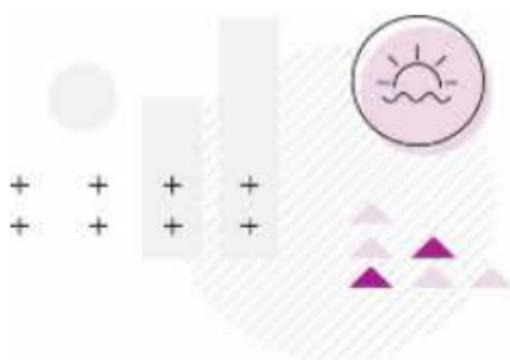
**Ongoing management and monitoring** to help you stay on track to achieve your retirement goals

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### About Morningstar Investment Management

Our team at Morningstar Investment Management LLC, a registered investment adviser, specializes in supporting workplace retirement plans. We team up with employers and retirement plan providers to help people like you invest for the retirement they want.



## Don't forget to register for today's workshop

Whether it's two years or twenty years away, it can be hard to know if you're on track for the retirement you want.

Fortunately, through your Copart, Inc. 401(k) Retirement Savings Plan and Voya Financial you have access to Morningstar® Retirement Manager<sup>SM</sup>: a retirement planning service that can show you what you're on track to have saved for retirement and what you can do to get closer to your goals.



### Save your spot

Join today's workshop to see how Morningstar Retirement Manager can help you get and stay on track for the retirement you want.

[Register for Today's Workshop](#)



### Ready to see your personalized<sup>1</sup> advice?

Use the Entry Code below to get a peak of the advice that can help you get on track for your goals.

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And, for a limited time, we're waiving our fee! If you sign up for Morningstar Retirement Manager your account will be managed for you for 90 days at no additional cost.

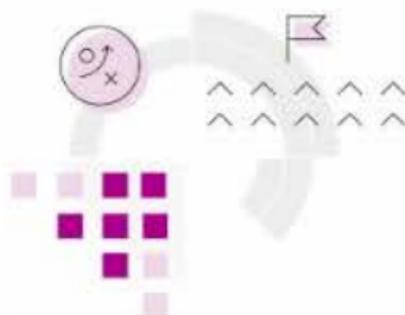


### Have questions about enrolling in Morningstar Retirement Manager?

[Contact Morningstar Investment Management](#)

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## Your retirement account health report is just a few clicks away

Curious if your current retirement account health is where it should be? Luckily through your Copart, Inc. 401(k) Retirement Savings Plan and Voya Financial you have access to Morningstar® Retirement Manager™. They can generate a report to help you figure out:

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

Use the Entry Code below to get a sneak peek at your retirement account health before fully enrolling in the service. As a bonus, when you are ready to commit, you can try out Morningstar Retirement Manager for 90 days at no additional cost. Don't miss out! your 90-day offer expires at the end of the month.

**Entry Code: 2m0639xujanwtc6**

[See my retirement account diagnosis](#)



### Have questions? Get answers.

Still have questions about how Morningstar Retirement Manager works or what it can do for you? Schedule a quick chat with our Retirement Education Specialist to get your questions answered.

[Chat with a specialist](#)

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<sup>†</sup>The Easy Enroll process uses a limited amount of participant information including age, retirement plan type, and the balance, fund allocation, and contributions as provided by the retirement plan provider, which may not consider all information relevant to a participant's financial situation. The level of strategy personalization you receive depends on the amount of information you share with Morningstar® Retirement Manager™. See the full disclosure for more information.

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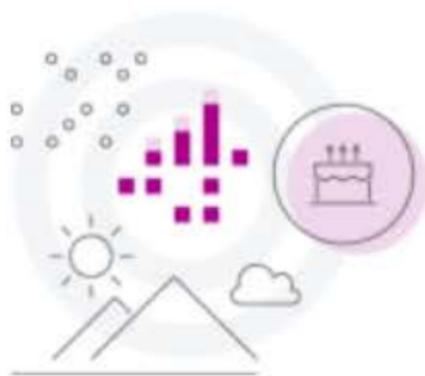
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This commentary contains certain forward-looking statements. We use words such as "expects", "anticipates", "believes", "estimates", "forecasts", and similar expressions to identify forward-looking statements. Such forward-looking statements involve 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.

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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.



## Try it out. No fee for 90 days.

This is your **LAST** reminder to take advantage of our 90-day special offer and try the Morningstar Retirement Manager managed accounts service for **90 days with no obligation and no additional cost.**

Fortunately, through your Copart, Inc. 401(k) Retirement Savings Plan and Voya Financial you have access to Morningstar Retirement Manager. See what professional saving and investing advice can do for your retirement account.

If you decide it's not for you, no sweat. Cancel anytime at no additional cost.

**Entry Code: 2m0639xujanwtc6**

[Check it out today](#)

## Do you know?

As of September 30, 2021, Morningstar Investment Management LLC helps more than 1.7 million employees reach their retirement goals.



### Higher-quality funds

Managed Accounts resulted in portfolios with higher quality funds, especially among those who previously managed their own investments<sup>1</sup>



### More appropriate portfolios

Managed Accounts resulted in portfolio risk levels that were more appropriate for users of the service<sup>2</sup>

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[Check it out](#)

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# Scan To See Your Strategy

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Scan the QR code and use the Entry Code **1234567890** to check out your personalized savings and investment strategy. It's that simple!

Or visit **[retire.morningstar.com](https://retire.morningstar.com)** to enroll.

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MORNINGSTAR

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# Alexandria,

Voya Financial and your employer have given you access to **Morningstar® Retirement Manager<sup>SM</sup>**, a retirement planning service that makes it easy to save and invest your retirement account with a strategy designed just for you.



Entry Code

**1234567890**

Try it out for 90 days at  
no additional cost!