

Morningstar® Advisor WorkstationSM for Osaic, Inc.

Individual Membership Plan Comparison

| | Assess | Plan | Engage |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------|------|--------|
| Investment Data | | | |
| US Standard: Mutual Funds, ETFs, CE, (Preferred) Stock, Bonds | ✓ | ✗ | ✓ |
| US Advanced: CIT, UIT, 529 Plan/Portfolio, Index, Offshore Fund, Hedge Funds, Separate Accounts | ✓ | ✗ | ✓ |
| Income Solutions: Fixed Annuity Contract, Fixed Annuity Rates, Variable Life Subaccounts, Fixed Indexed Annuity Crediting Strategies, Fixed Indexed Annuity Contract, Structured Products | ✓ | ✗ | ✓ |
| Research & Due Diligence | | | |
| Morningstar Analyst Research | ✓ | ✗ | ✓ |
| Client Engagement & Prospect Engagement | | | |
| FINRA-compliant client-facing reports including: Portfolio X-Ray, Portfolio Comparison, Investment Detail Report, Stock Intersection, Snapshot Report | ✓ | ✗ | ✓ |
| Morningstar Portfolio Risk Score | ✓ | ✗ | ✓ |
| Scenario Builder | ✓ | ✗ | ✓ |
| Portfolio Analysis Management & Monitoring | | | |
| Clients & Portfolios | ✓ | ✗ | ✓ |
| Investment Planning | | | |
| Goal-Based Investment Planning | | ✗ | ✓ |
| Investment Proposal Tool | | ✗ | ✓ |
| Best Interest Investment Recommendation | | | ✓ |
| Morningstar Risk Tolerance Questionnaire | | ✗ | ✓ |
| Morningstar Risk Ecosystem | | ✗ | ✓ |
| Sustainability Preferences & Portfolio Optimization Tool | | ✗ | ✓ |
| Companions | | | |
| Morningstar for Advisors Mobile App | ✓ | ✗ | ✓ |
| IDA (Your Intelligent Digital Assistant) | ✓ | ✗ | ✓ |
| App Hub | ✓ | ✗ | ✓ |
| Direct Compass | ✓ | ✗ | ✓ |
| Integrations available: Albridge On-Demand, eMoney, Redtail, RightCapital, MoneyGuidePro, National Financial, Pershing, Morningstar Management Portfolios | ✓ | ✗ | ✓ |

Subscription Term:

Annual

Learn More:

<https://www.morningstar.com/try/osaic>