



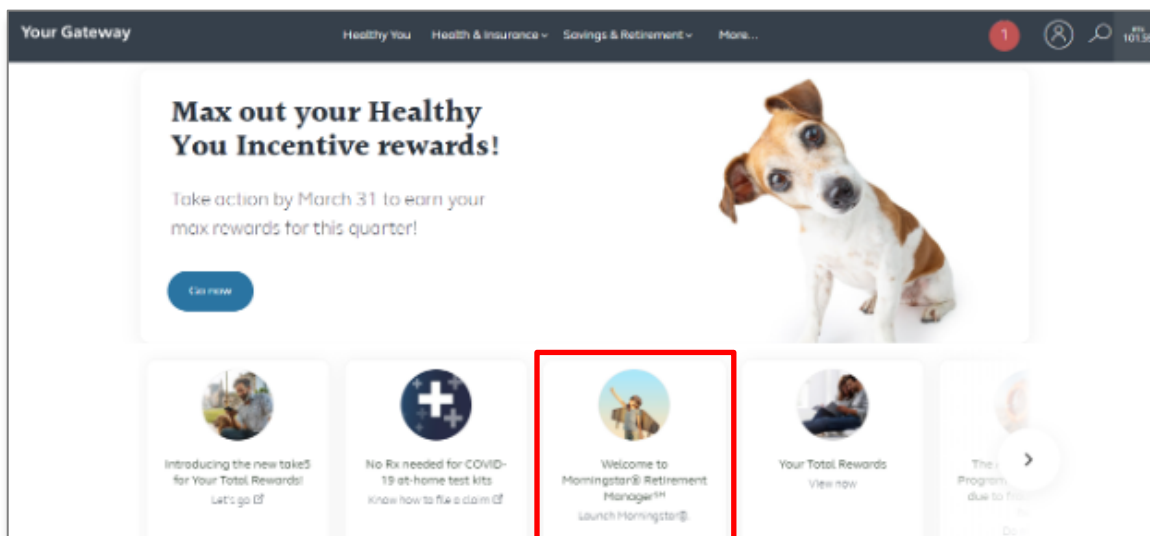
Out-out Instructions for Raytheon Participants

Participants at Raytheon can opt out of Morningstar® Retirement ManagerSM, at any time directly on Your Gateway, Raytheon's retirement website. Here are the steps:

1. Log into Your Gateway (<http://www.yourtotalrewards.com/rtx>).

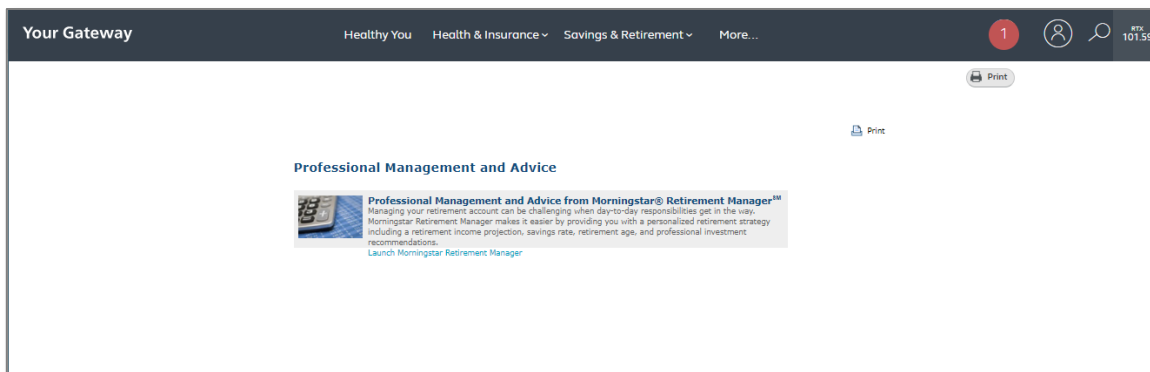


2. On the homepage, click on the tile that reads, "Launch Morningstar®"

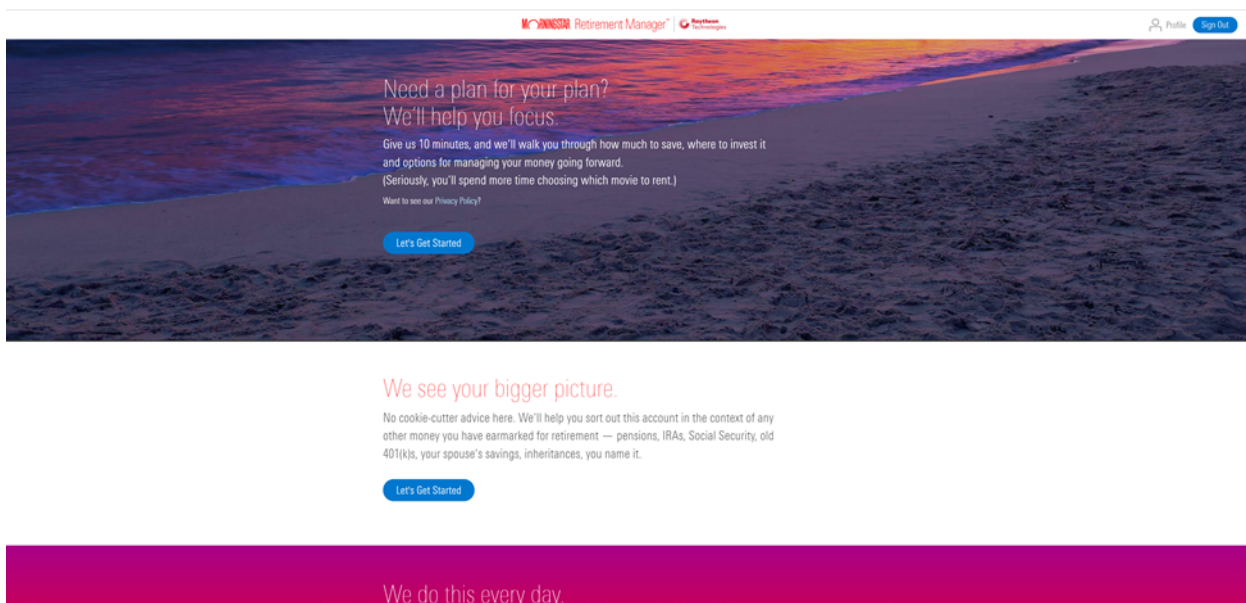


*You can also find a link to Morningstar Retirement Manager under the Investments section, or by clicking on "Savings & Retirement" at the top of the screen, followed by the "Launch Morningstar" link that appears.

3. These links will take you to the “Professional Management and Advice” page, where you can successfully launch the service and proceed to opt out.



4. Once Morningstar Retirement Manager loads, scroll down to the bottom of any page and click “Cancel Service.”



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5. A pop-up will appear. Select “Cancel my service” and then click “Next.”

The screenshot shows a 'Cancel Service' dialog box. At the top, it says 'Cancel Service'. Below that, a paragraph explains that the user is currently signed up for professional monitoring and adjustment of investments through Morningstar's Managed Accounts, and canceling means they will take on those responsibilities. A section titled 'How would you like to proceed?' has two options: 'Continue to have Morningstar manage my plan' (selected with a blue radio button) and 'Cancel my service' (unselected with a white radio button). Below this, a section titled 'What's going to be included?' with a red checkmark icon lists three items: 'Convenience' (keeping tabs on everything), 'Ongoing adjustments' (correcting imbalances and changing investments), and 'Budgeting in retirement' (managing retirement plans). At the bottom right are 'Close' and 'Next' buttons.

Cancel Service

You're currently signed up for ongoing professional monitoring and adjustment of your investments through Morningstar's Managed Accounts. Canceling this service means that you will take on those responsibilities.

How would you like to proceed?

☒ Continue to have Morningstar manage my plan

☐ Cancel my service

What's going to be included?

Convenience: We know you've got a lot going on, so we'll keep tabs on everything. You'll hear about changes and progress, but we won't bury you in emails. Promise.

Ongoing adjustments: We'll routinely correct imbalances the market may introduce to your portfolio. We'll also change up your investments as you age or if they fall out of line with your needs.

Budgeting in retirement: Almost a million people trust us to manage their retirement plans. Our advice is fueled by Morningstar's independent research and analysis.

Close Next

6. Confirm you want to opt out and click “Next.” You have now successfully opted out of Morningstar Retirement Manager.

The screenshot shows an 'Are You Sure?' dialog box. It starts with the title 'Are You Sure?'. Below that, a section titled 'Canceling your service today means you'll be giving up:' lists three items with checkmarks: 'The convenience of having someone else keep track of your retirement plan(s)', 'Routine account monitoring and rebalancing to offset changes in the market', and 'Updates on your progress from Morningstar'. A note follows: 'Note: Canceling this service means that all of your future contributions will be invested as they are today unless you make changes through your plan provider.' Below this is a pink box with the heading 'Have questions? We're here to help' and contact information: 'Connect with a Morningstar representative today.', '+1 (866) 608-9569 (available Monday through Friday 9AM-5PM CST)', 'Schedule time to speak with a Morningstar representative.', and 'morningstarretirement@morningstar.com'. At the bottom, there are two radio buttons: 'Continue to have Morningstar manage my plan' (unselected) and 'Cancel my service' (selected). At the bottom right are 'Close' and 'Next' buttons.

Are You Sure?

Canceling your service today means you'll be giving up:

- ✓ The convenience of having someone else keep track of your retirement plan(s)
- ✓ Routine account monitoring and rebalancing to offset changes in the market
- ✓ Updates on your progress from Morningstar

Note: Canceling this service means that all of your future contributions will be invested as they are today unless you make changes through your plan provider.

Have questions? We're here to help

Connect with a Morningstar representative today.

+1 (866) 608-9569 (available Monday through Friday 9AM-5PM CST)

Schedule time to speak with a Morningstar representative.

morningstarretirement@morningstar.com

☐ Continue to have Morningstar manage my plan

☒ Cancel my service

Close Next

7. It takes 24-48 hours to process the opt-out request. If you have any questions about when you can make new investment elections, call AccessDirect at 800-243-8135. Select the prompt for “Savings & Retirement”.



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