

Vanguard®



Your future is  
your present



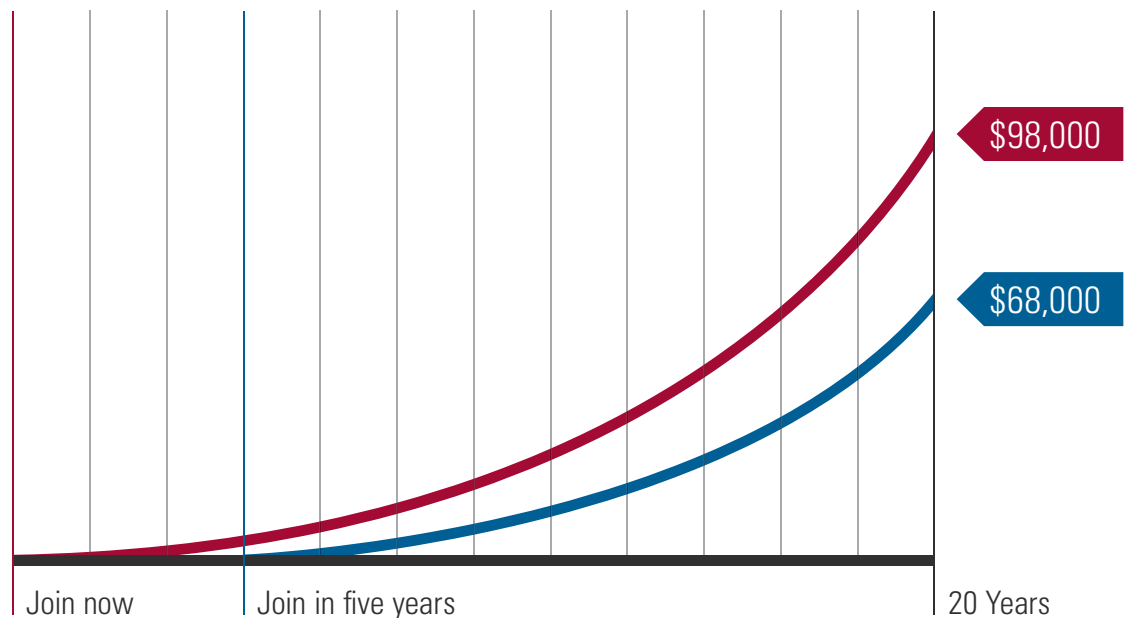
# Join your retirement plan today to give your future self an awesome gift

You'll owe yourself a nice thank-you note for taking advantage of your plan's great benefits. When you sign up:

- \* **You pay yourself first.** Your savings come out of your pay automatically.
- \* **You get a tax break.\*** The money you save doesn't count toward your earned income.
- \* **You'll have a trusted partner.** Vanguard will always be there to help.

## 30,000 reasons to join today

By joining your retirement plan today, you could retire with \$30,000 more than if you wait just five years.



Figures are stated in today's dollars. Assumes a \$30,000 salary, a savings rate of 12%, and an average annual return of 6%. The \$98,000 figure represents the final balance after 20 years of investing. The \$68,000 figure represents the final balance after 15 years of investing. This example is hypothetical, does not represent the return of a particular investment, and does not reflect any taxes or penalties that may be due upon distribution. The rate is not guaranteed.

## Get started now

1

### Register and enroll

You can register and enroll today at [my.vanguardplan.com](https://my.vanguardplan.com). Follow the onscreen steps to register and begin your enrollment process.

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2

### Decide how much to save

As a general rule, Vanguard recommends saving 12% to 15% of your pay for retirement, including employer contributions. But even if you can only afford to save the minimum, go ahead and do it. Once you're on your way, you can build up over time.

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### Choose investments

Use the Vanguard Investor Questionnaire at [vanguard.com/assetmix](https://vanguard.com/assetmix) to review an investment mix based on information you enter about your investment objectives, time horizon, risk tolerance, and financial situation. Consider a balanced fund, such as a target-date fund, as a sensible starting point at any time, including on or after the target date.



Join your retirement plan today  
at [my.vanguardplan.com](https://my.vanguardplan.com)



## Participant Education

P.O. Box 2900  
Valley Forge, PA 19482-2900

### Connect with Vanguard®

[my.vanguardplan.com](http://my.vanguardplan.com) > 866-794-2145

### About Vanguard

Vanguard has been a trusted provider of employer-sponsored retirement plans for more than three decades. Our mission is to take a stand for all investors, to treat them fairly, and to give them the best chance for investment success. Today we're helping millions of participants just like you save for a comfortable retirement.

*Whenever you invest, there's a chance you could lose the money.*

*For more information about any fund, including investment objectives, risks, charges, and expenses, call Vanguard at 866-794-2145 to obtain a prospectus or, if available, a summary prospectus. The prospectus contains this and other information about the fund. Read and consider the prospectus information carefully before you invest. You can also download Vanguard fund prospectuses at [vanguard.com](http://vanguard.com).*

\*When taking withdrawals from a tax-deferred plan before age 59½, you may have to pay ordinary income tax plus a 10% federal penalty tax.

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