



You're missing out

**GO** Reward your future self  
by joining your plan today

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# Get in on a good thing

Maybe it wasn't the right time to join your retirement plan before. Now's a great time to give it another look. 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 get moving

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



Possible retirement  
balance if you join now



Possible retirement  
balance if you wait five years

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Figures are stated in today's dollars. Assumes a \$30,000 salary, savings rate of 12%, and 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.

\*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.