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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

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.