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When you join:

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- **You get a tax break.** You don't owe income tax on any money you save.*
- **You'll have a trusted partner.** We'll always be here to help. Our new **My Financial Wellness** tool can even help you reduce debt and build savings.

Let's get started!

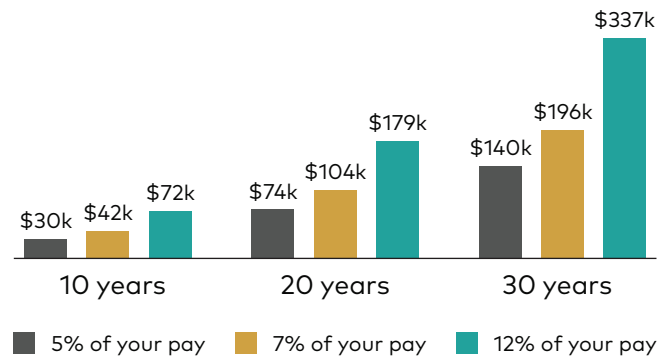


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Need help?

Call Participant Services at 866-794-2145.

When you join, you're not just saving money—you're investing it. And that means every dollar in your account has the chance to grow, increasing your potential savings over time.



Assumes a \$50,000 annual salary, savings rates of 5%, 7%, and 12%, and an average annual return of 4%. This is an example only. It doesn't represent a real investment, and the rate of return is not guaranteed. The account balance is before any taxes. It does not reflect the 10% federal penalty tax you may have to pay if you take money out before age 59½.

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

***Taxes:** The money you take from your retirement account will be taxed as income. You may also need to pay a 10% federal penalty tax if you're under age 59½. If required by law, Vanguard will withhold some taxes for you.

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Participant Education

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