

Vanguard[®]

Be a super saver!

Reach your retirement destination by saving more.



You don't have to budget or do a lot of math to increase the amount you save in your retirement plan. All it takes is a choice. You can start saving more in less time than it takes to brew your morning coffee.

One simple decision

You just need to decide one thing: How much more do you want to save? You can raise your savings by one, two, or three percentage points—or even more. Each percentage point represents 1% of your pay.

How much should you save?

Vanguard estimates that you should try to save at least 12% to 15% of your pay in your retirement plan.*

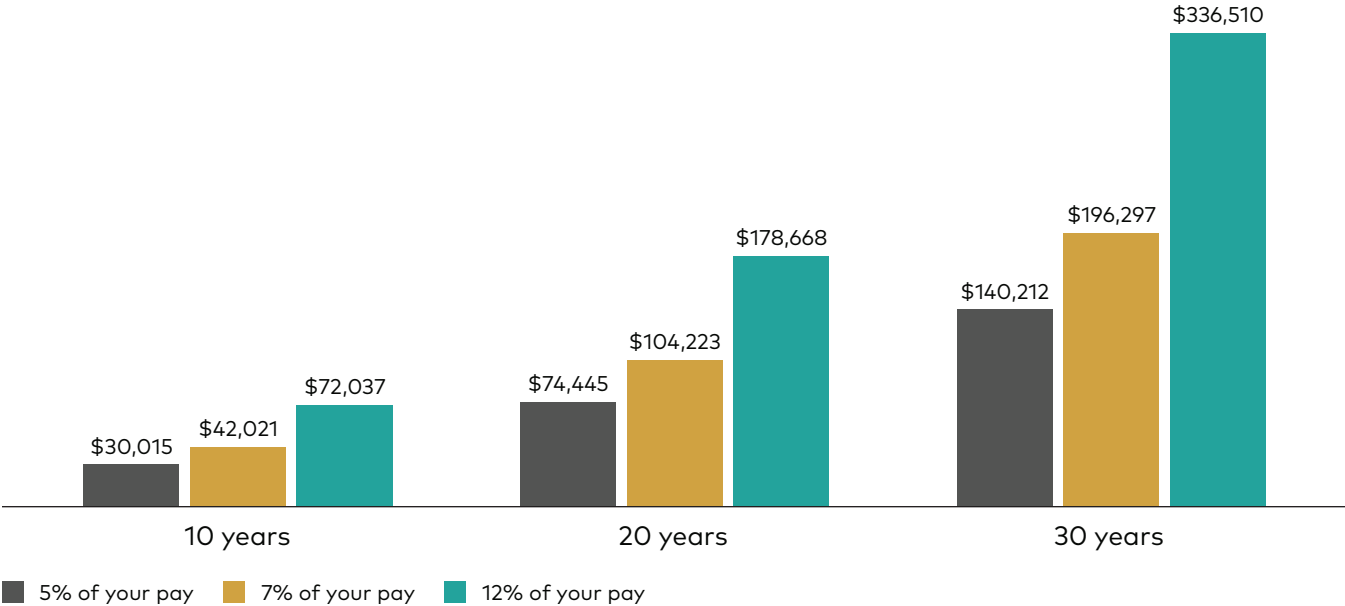
If that's too tall an order, take a step in the right direction today by raising your savings rate by one or two percentage points. Remember, every extra dollar in your account has a change to grow, increasing your potential savings over time. Let's take Andy as an example.



Andy currently saves 5% of his \$50,000 annual salary. He's done the math and decided, for now, he can bump that up to 7%. But Andy is also planning to meet the targeted 12% as soon as possible.

*Source: *How America Saves: 2023*, Vanguard, June 2023.

How your savings can grow 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 most affordable way to save

Most of us want to save more, but some worry that there isn't enough money. Saving in your retirement plan may be more affordable than you think because:

- **It's gradual.** The money you save is spread out over the year, with a few dollars deducted from each paycheck.
- **You save on taxes.** When you make pre-tax contributions, you lower your taxable income. The money isn't taxed when you put it into your account, and you won't owe any taxes until you start taking it out—ideally in retirement.*

***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.

**\$1.50 a day, assuming you earn less than \$50,000 a year.

Raising your savings by one percentage point would cost you less than \$1.50 a day.**

Let's get started!



Log in to your account at my.vanguardplan.com.

For more information on how much you can contribute, visit vanguard.com/contributionlimits.

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Need help?

Call participant services at **866-794-2145**.



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

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BBBRRVFN 112023

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Participant Education

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