

# Today. Tomorrow. Always.

We're with you and your participants on the road to retirement.



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**Vanguard**<sup>®</sup>

The Value of Ownership



# A recordkeeper who will do right by you and your participants.

Better outcomes for participants. More value for plan sponsors. It's the Vanguard way. Because our investors are our owners,\* we're able to focus on what matters most: setting participants up for a successful retirement. And we do so in a way that helps plan sponsors like you ease employees' financial stress and empower them to find better financial balance.

We have integrated the best of Vanguard—including financial wellness experiences, actionable guidance, and enduring investments—together into a single, powerful financial well-being support system. As a result, your employees have everything they need to prepare for life's big moments—and the small ones too.

## Top three participant frustrations:

- 1. Not enough money to save.**
- 2. Inflation impacts ability to save.**
- 3. Too many bills and expenses.**

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Source: Cogent, 2022.

\*Vanguard is investor owned, meaning the fund shareholders own the funds, which in turn own Vanguard.

## Powerful insights and tools = stronger outcomes

Retirement is different for everyone—and the pathways we take to get there are even more diverse. There's no one calculator, tool, or campaign that will motivate every employee to save. Because our investors are our owners, we're dedicated to optimizing participant outcomes with smart plan design, innovative tools for plan sponsors and participants, and actionable guidance and education. As a result, participants are empowered to take consecutive small steps to ultimately help them reach their goals and live financially fulfilling lives.

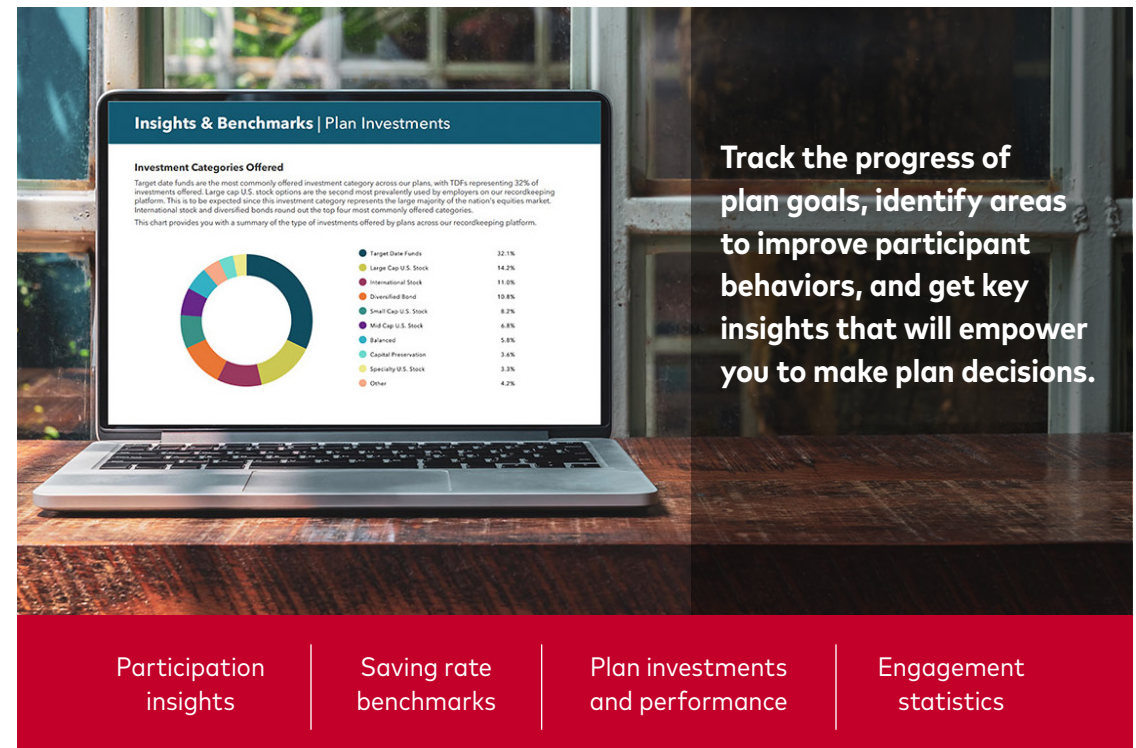
### Smart plan design from even smarter technology

Vanguard makes it simple for plan sponsors to maximize participation and participant savings because we guide you on how to set up your plan for success. Year after year, we do the research and crunch the numbers—and we share it with our clients. We also give you the innovative tools you need to access the right data and information so that you can make informed plan decisions with ease and confidence.

**The average participant in a Vanguard retirement plan is on track to replace 70% of their income in retirement.<sup>1</sup>**

<sup>1</sup>Source: Vanguard, *How America Saves 2022*.

## Plan Health report: Go from data to decision.



## A participant experience based in science, designed to drive financial wellness

No matter where participants are in their financial wellness journeys, and no matter what their dreams looks like for retirement, Vanguard offers resources to meet and guide them. Our participant financial support system is based in research in adult learning theory and human behavior. The direction is clear. The education is relevant. And the steps are actionable. Consequently, participants receive the right message at the right time to inspire them to take positive actions to reach their financial goals.

## Professional guidance and account management

For participants who want to lean on experts for asset allocation or investment selection in their retirement portfolio, integrated advice and guidance is available through Morningstar.

## Financial wellness

Vanguard has teamed up with Ascensus to make workplace financial wellness benefits available from Financial Finesse. This feature can help participants maximize their compensation and make the most out of their benefits. The result is a holistic approach to financial well-being.

## Online and mobile planning tools

Everything employees need to take steps toward improved financial well-being is right at their fingertips—from custom projections and forecast resources to calculators and more. For example, [My Retirement Guide](#) is a completely free tool that helps participants find the right investment mix, tracks savings progress, and suggests steps to help participants reach their goals.

## Online education tracks

Available in both Spanish and English, our engaging [online learning center](#) gives simple answers to life's most complex financial questions. Vanguard even offers free live and on-demand webinars, featuring our experts, that arm employees with the knowledge they need to improve their financial game.

## Timely touchpoints

Finances are deeply personal—and so are our targeted communications. Participants receive customized, relevant, and regular communications to remind them about the best next financial steps to take.

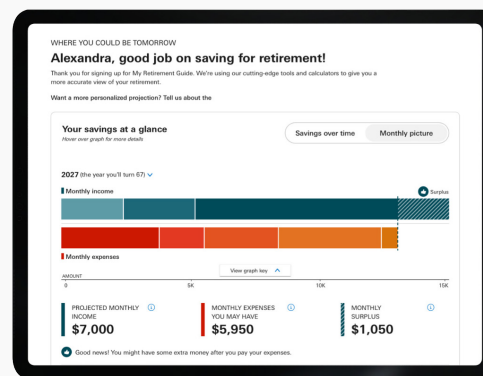
## Support when and where they need it

No matter how participants want to connect with us, we're just a call, or click, away.

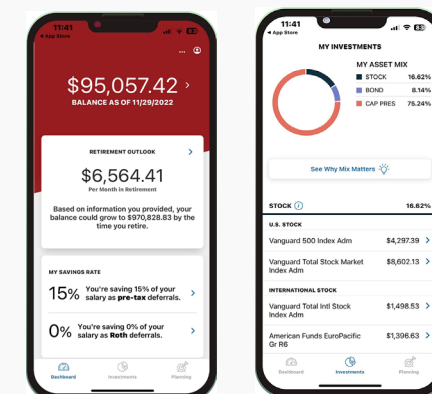
# 60%

of participants took at least one positive action to improve their retirement readiness.<sup>2</sup>

### My Retirement Guide: A free tool to help participants stay on track



### READYSave: A financial picture snapshot



## Your people are our people

Giving your employees the best chance for financial success is our core purpose. It's who we are. We stand for all investors—and that means taking the complexity out of achieving improved financial well-being and providing them with the support they need up to and through retirement.

<sup>2</sup> Source: Vanguard, December 31, 2021.

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