



A great plan
for your future

Travel

Volunteer

Other interests

Start saving now



Hi, I'm Gary Gamma from Vanguard, and if you're like me, you dream of retiring one day.

Most of us do. We look forward to a time when we can say goodbye to the daily grind and enjoy a more relaxed schedule, travel, volunteer, or pursue other interests. But in order to be able to afford retirement, it's important to start saving for it now.



Easy
Effective
More comfortable
retirement



Luckily, you have access to an easy and effective way to save for your future. It's your employer's retirement savings plan and joining the plan is a great way to start saving for a more comfortable retirement.

This presentation will explain some of the benefits of saving in the plan and how to enroll.

Why join?

- Convenience
- Control
- Tax benefits

When taking withdrawals from a tax-deferred account before age 59½, you may have to pay ordinary income tax plus a 10% federal penalty tax.

Join

Your retirement plan offers several great benefits. For starters, it's a convenient way to save because contributions are automatically deducted from your pay.

The plan also gives you a lot of control. You decide how much you want to save and how your money gets invested. Plus, you can make changes to your account at any time.

Last, but not least, the plan offers you valuable tax benefits. For example, you can make contributions before taxes are deducted from your pay. This means you lower your taxable income today. And the money you put in, along with any earnings, will not get taxed until you withdraw the money.

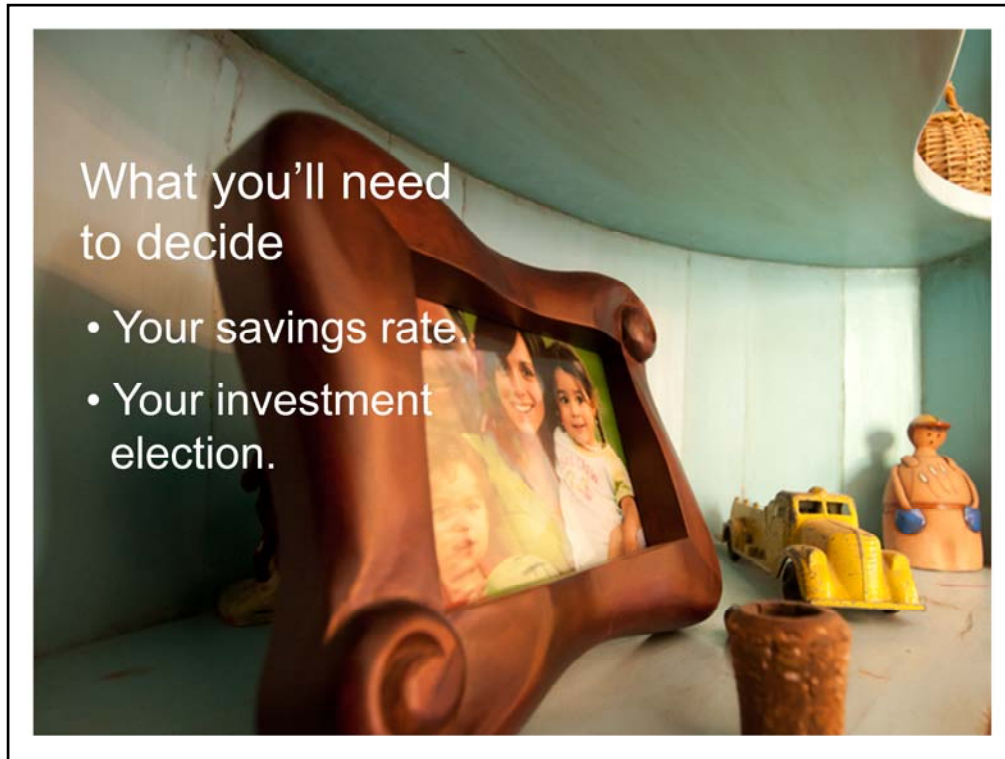
What's stopping you?

- “I can't afford it.”
- “I'm not sure where to begin.”
- “I'm afraid of making a mistake.”

If you've been meaning to join your employer's plan, but haven't, what's stopping you?

A lot of people put off joining because they feel they can't afford to save for retirement. And it's true that putting money aside for retirement can be challenging when you have bills to pay or other goals to save for. But the reality for most of us is that we simply can't afford not to save for retirement.

If you're unsure where to begin or afraid of making a mistake, don't worry. A lot of people feel this way. But as you become more familiar with the plan, you may find that saving and investing aren't as hard as you think. And most importantly, if you have questions, you can always count on Vanguard for help.



What you'll need
to decide

- Your savings rate
- Your investment
election.

To sign up for the plan, you'll just need to decide how much to save and how you want your contributions to be invested.

How much should you save?

Consider saving **12% to 15%** of your pay for retirement, including any contributions your employer might make.

12%-15%

How much should you save?

Consider saving 12% to 15% of your pay each year for retirement, including any contributions your employer might make.

Many people fail to save enough for retirement and wind up working longer, relying on family for support, or having a lower standard of living.

Maybe you can't save 12% to 15% right now. That's okay. The most important thing is to join the plan and begin saving something. You can always increase your savings rate later.

Which funds should you choose?

- Consider an all-in-one investment option, if your plan offers this.
- Invest in your own mix of funds.
- Get a personalized retirement strategy using Morningstar's Retirement Manager at **my.vanguardplan.com**.

All investing is subject to risk, including the possible loss of the money you invest.

Once you've decided how much you'll contribute, you'll need to pick a fund, or funds, to invest in.

If your plan offers all-in-one investment options, you may want to consider investing in one of them.

Or, if you'd rather invest in your own mix of funds, you can do that too. Just keep in mind that your choices should be based on your investment objective, how long you have to invest, and your tolerance for risk. All investing is subject to risk, including the possible loss of the money you invest.

If you'd like to receive a personalized retirement strategy, log on to **my.vanguardplan.com**, go to the Learning Center, and click the link for Morningstar Retirement Manager.



Designate
a beneficiary

Although it's not required when you enroll, you should designate a beneficiary for your account now. To do so, complete and submit the beneficiary form or designate a beneficiary online as available for your plan. It's important not to overlook this step. If you don't name beneficiaries for your plan assets, your intended heirs may have difficulty claiming assets to which they are entitled.

Join the plan today!

Visit my.vanguardplan.com

or

Call **866-794-2145**



Whether you're 25 years old or 50, the best time to join the plan is today. That's because the sooner you begin saving, the longer that money will have to grow.

So don't put it off. Contact Vanguard and join the plan today.

For more information, visit my.vanguardplan.com or call **866-794-2145**.

Our associates are available Monday through Friday from 8:30 a.m. to 8 p.m., Eastern time, and will be happy to answer any questions you may have.

For more information about any fund, including investment objectives, risks, charges, and expenses, call Vanguard at 800-523-1188 to obtain a prospectus. The prospectus contains this and other important information about the fund. Read and consider the prospectus information carefully before you invest. You can also download Vanguard fund prospectuses at vanguard.com.

Retirement plan recordkeeping and administrative services are provided by The Vanguard Group, Inc. (VGI). VGI has entered into an agreement with Ascensus, Inc., to provide certain plan recordkeeping and administrative services on its behalf. Ascensus is not affiliated with Vanguard Marketing Corporation, The Vanguard Group, Inc., or any of its affiliates.

©2013 The Vanguard Group, Inc. All rights reserved. Vanguard Marketing Corporation, Distributor of the Vanguard Funds.

For more information about any fund, including investment objectives, risks, charges, and expenses, call Vanguard at 800-523-1188 to obtain a prospectus. The prospectus contains this and other important information about the fund. Read and consider the prospectus information carefully before you invest. You can also download Vanguard fund prospectuses at vanguard.com.

Retirement plan recordkeeping and administrative services are provided by The Vanguard Group, Inc. (VGI). VGI has entered into an agreement with Ascensus, Inc., to provide certain plan recordkeeping and administrative services on its behalf. Ascensus is not affiliated with Vanguard Marketing Corporation, The Vanguard Group, Inc., or any of its affiliates.