Participant Access and Enrollment Guide

THROUGH VANGUARD

Participant Access through Vanguard offers powerful tools to help you maximize your retirement program.

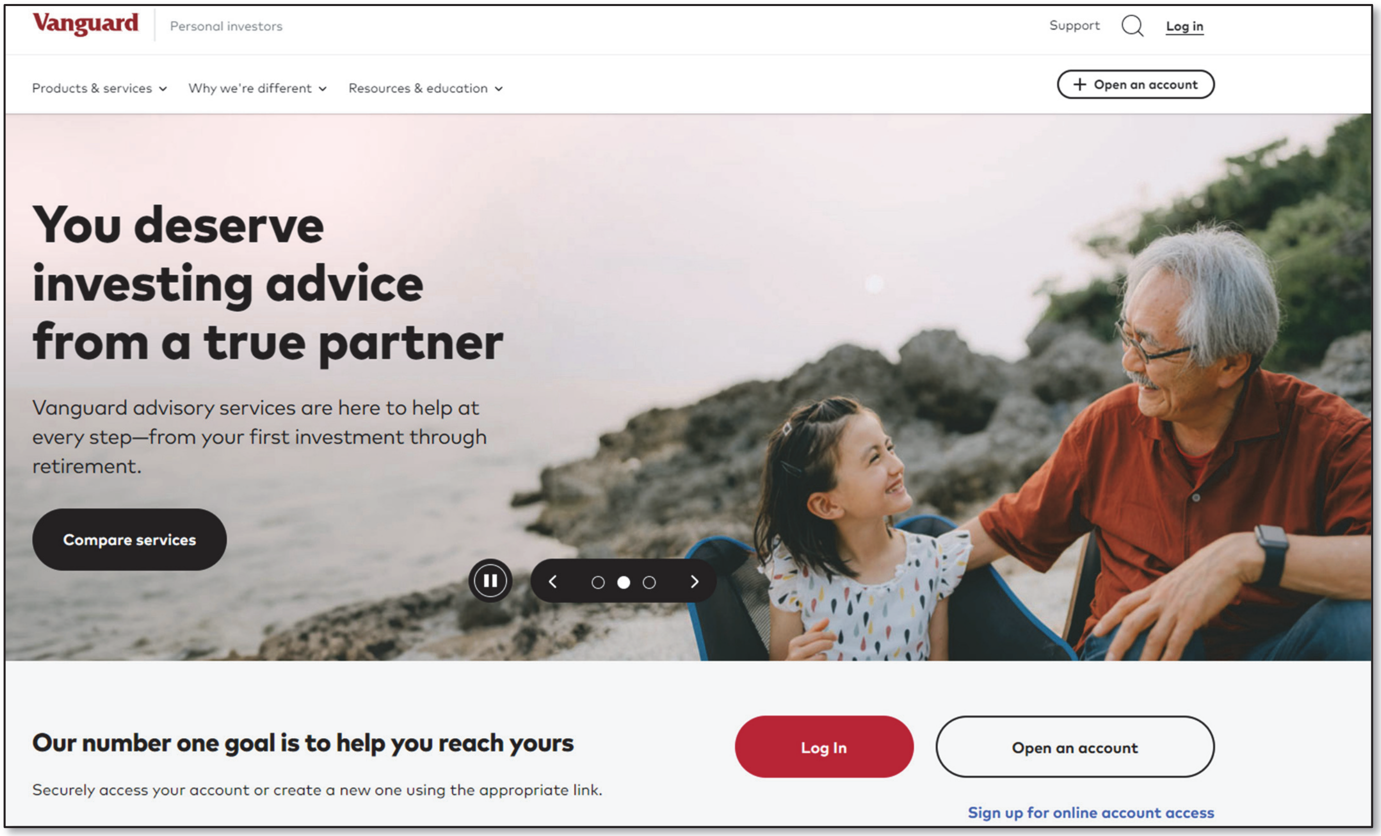
This guide explains the Enrollment options available for your plan.

All or some of the features outlined in this demonstration may not be available under your plan. Please contact your plan administrator for further information.

Participant Access

As a 403(b) Services plan participant, you initially navigate to the Vanguard website at vanguard.com to sign in to your retirement account. Click **Personal Investors**. If you are an existing account holder with Vanguard, click **Log In**. You will be prompted to enter your **Username** and **Password** and click **Log In**.

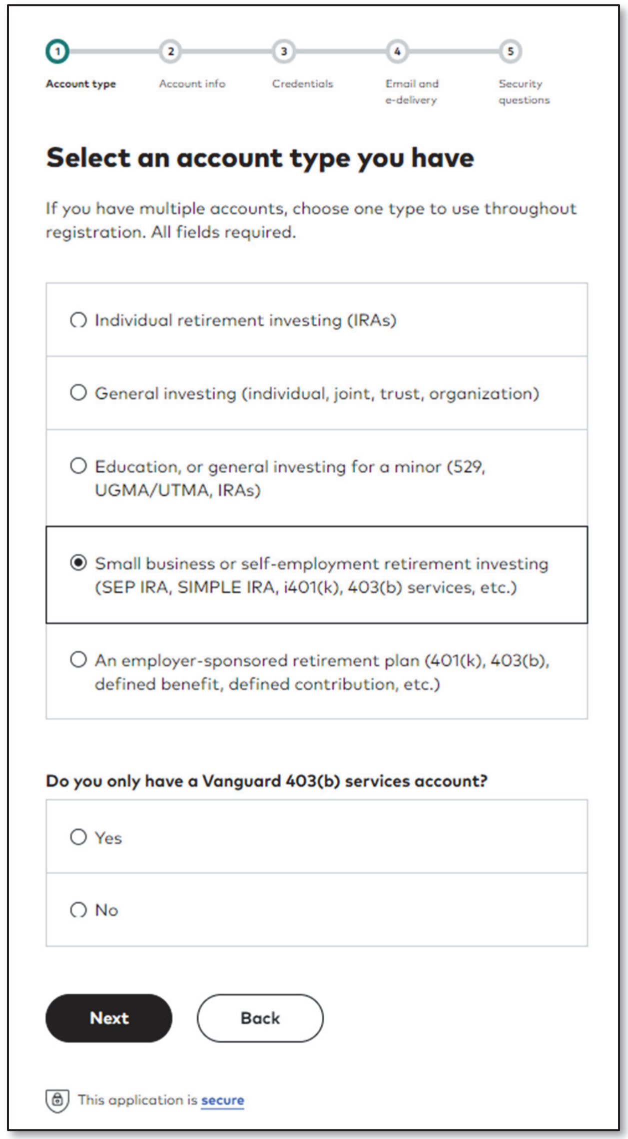
To register for an account with Vanguard, click **Sign up for online account access**.



Set up online account access

You will be presented with the steps to register for online account access. Click **Continue**. On the following screen, you will be asked to **Select an account type you have.** Click the fourth option labeled **Small business or self-employment retirement investing** (SEP IRA, SIMPLE IRA, i401(k), 403(b) services, etc.).

The next question you will be asked is **Do you only have a Vanguard 403(b) services account?** Select **Yes** or **No** and click **Next**. If you have other Vanguard account(s), and selected **No** on this screen, you will be prompted to enter the account number for such account(s) on the following screen.



On the following screen, an introduction to the account setup process appears. Complete the following steps to set up your account access:

- Enter personal information and verify identity.
- Create a **Username**.
- Create a **Password**.
- Add an **Email Address**.
- Select **Security Questions** and provide answers for your selected questions.

Enter Personal Information

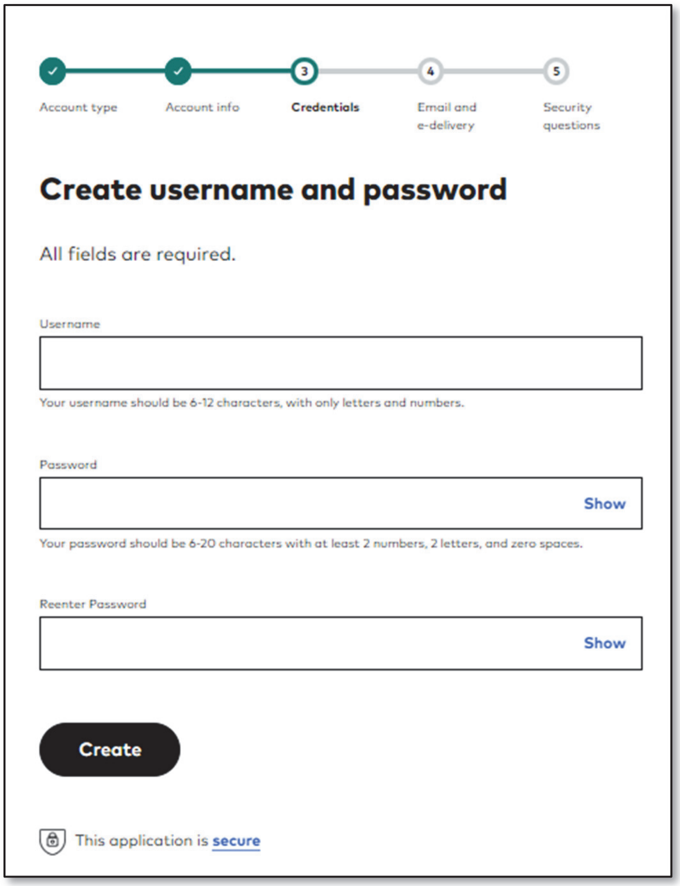
Enter your personal information and verify your identity. When ready, press **Verify** to proceed.

Enter a Username

Once the account setup process is complete, you will use this **Username** when you sign in to vanguard.com in the future.

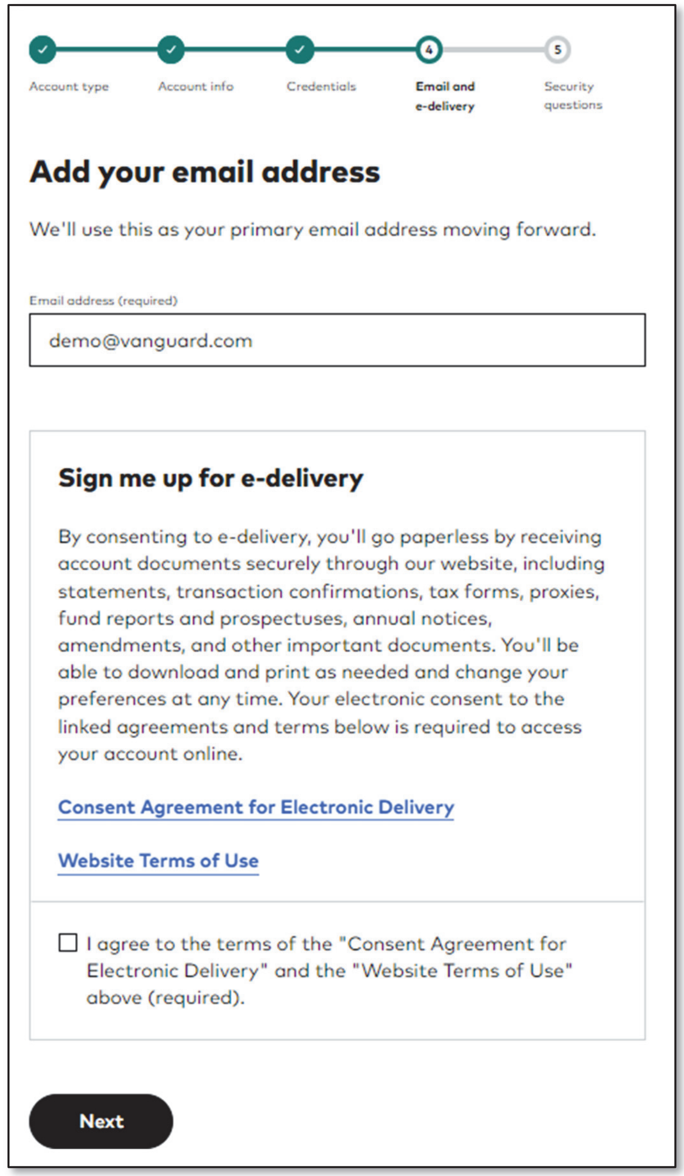
Enter a Password

You must create a password that complies with the minimum password requirements that display on the page. Click **Create.**



Add Email Address and Sign Up for e-Delivery

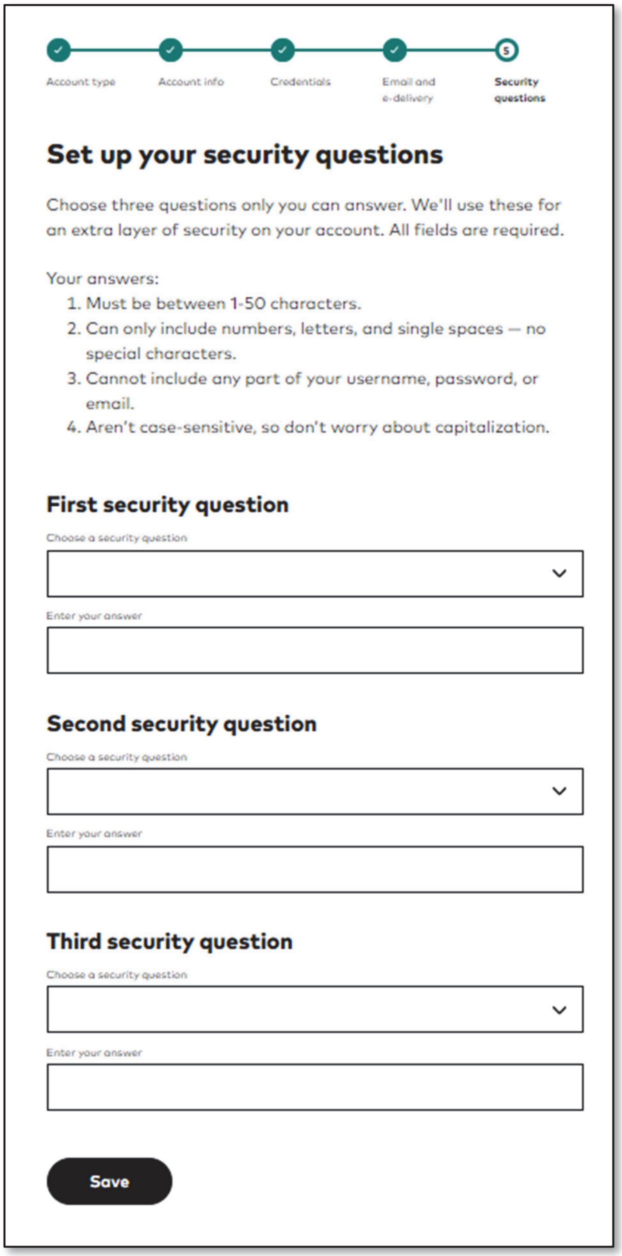
Since your email address is used to send confirmation of various transactions as well as for plan communications, you should enter your email address on this page. You will also be presented with the option to consent to electronic delivery and the website terms of use. Click **Next**.



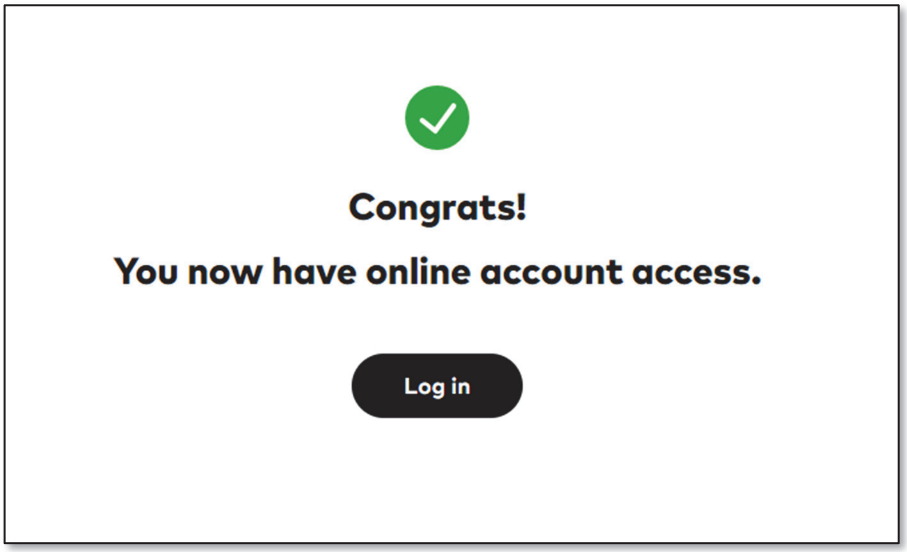
Set Up Your Security Questions

Security questions must be selected from the pre-defined optional questions and must include answers for each question. These security questions are used to verify your identity if you ever forget your password and you initiate the **Forgot Password** process from the login page. You cannot use the same answer for more than one question.

Select an option for each of the questions and enter your answers below each question selection. Click **Save**.

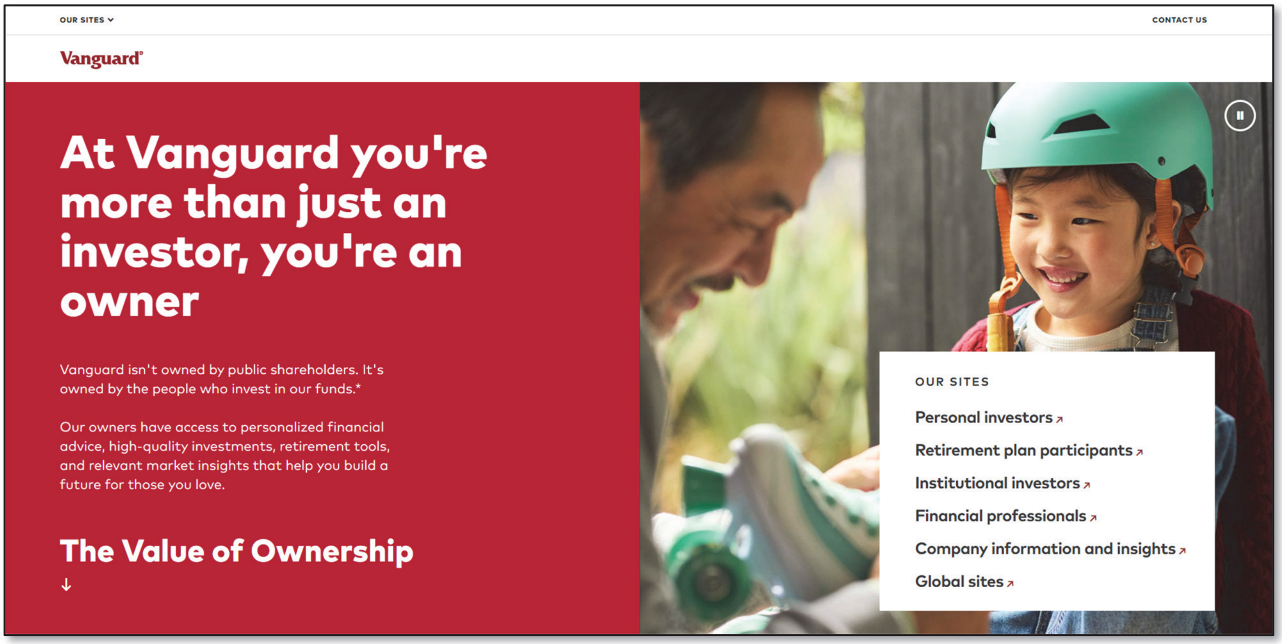


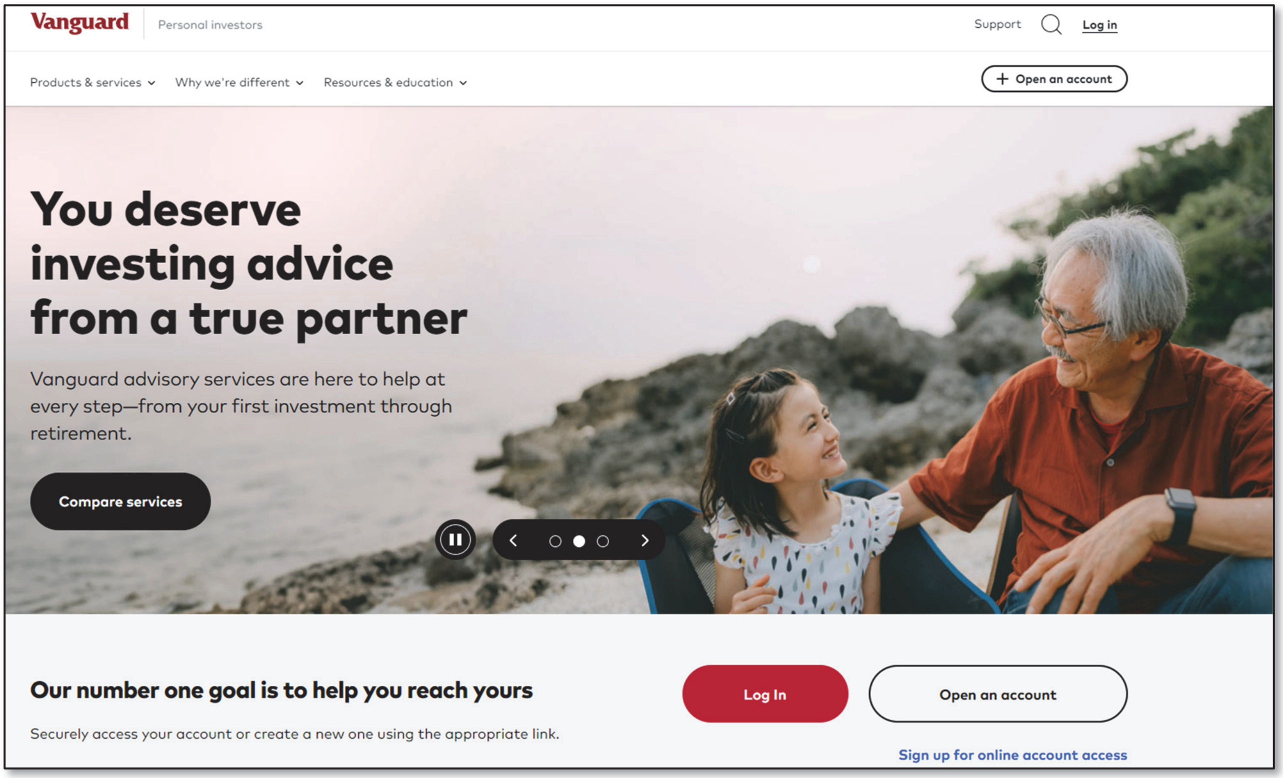
Your registration is now complete.



Access Your Account

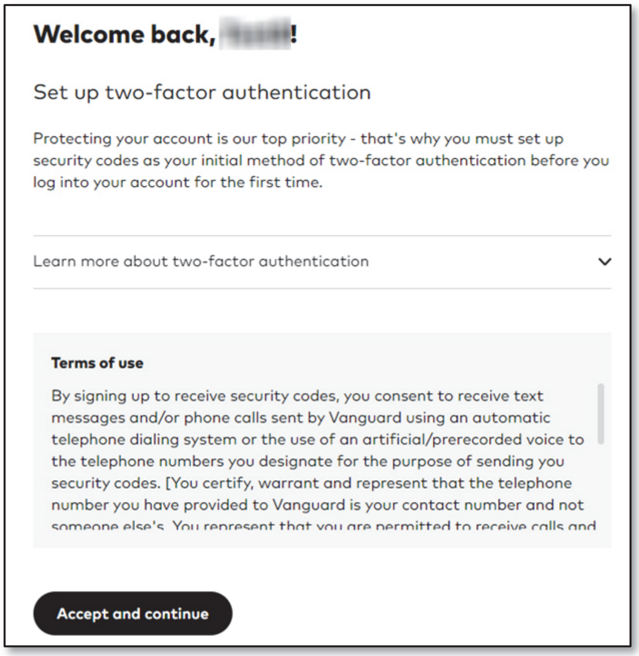
Navigate to the Vanguard corporate website at vanguard.com to sign in to your retirement account. Click **Personal Investors,** select **Log In**, and enter your **Username** and **Password** on the following screen.



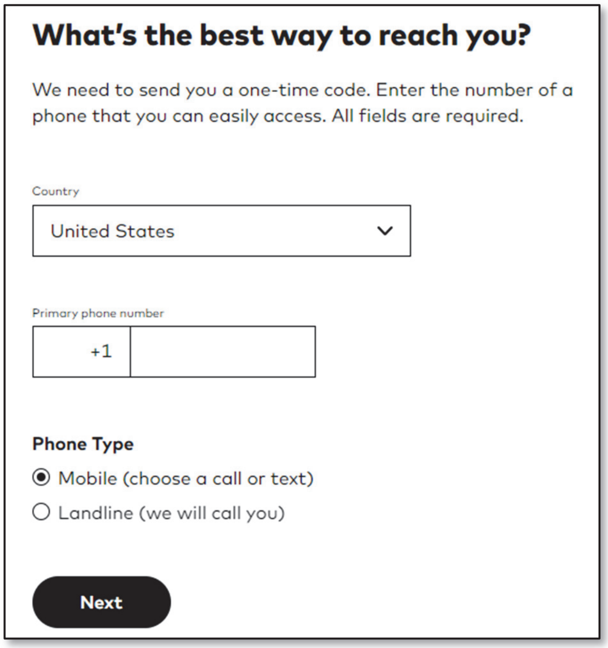


Set Up Two-Factor Authentication

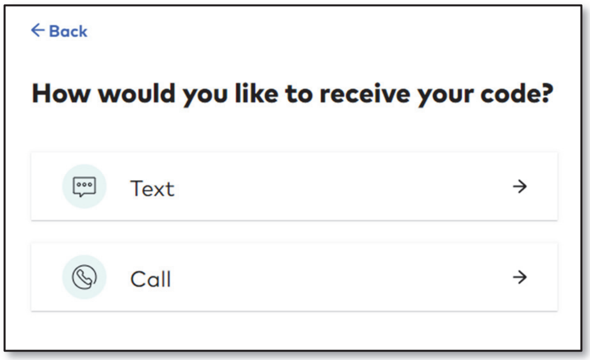
The first time you login to your account, you will be prompted to set up two factor authentication. Click **Accept and continue** to enable receiving security codes and proceed to the next screen after reviewing the **Terms of use.**



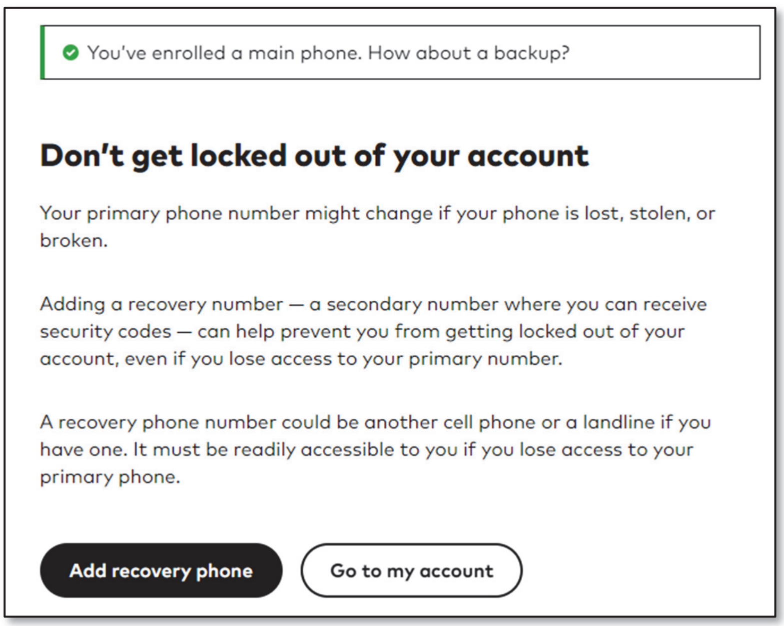
Enter the primary phone number and phone type. Then select **Next**.



Choose whether you would like to receive the verification code via text message or phone call.

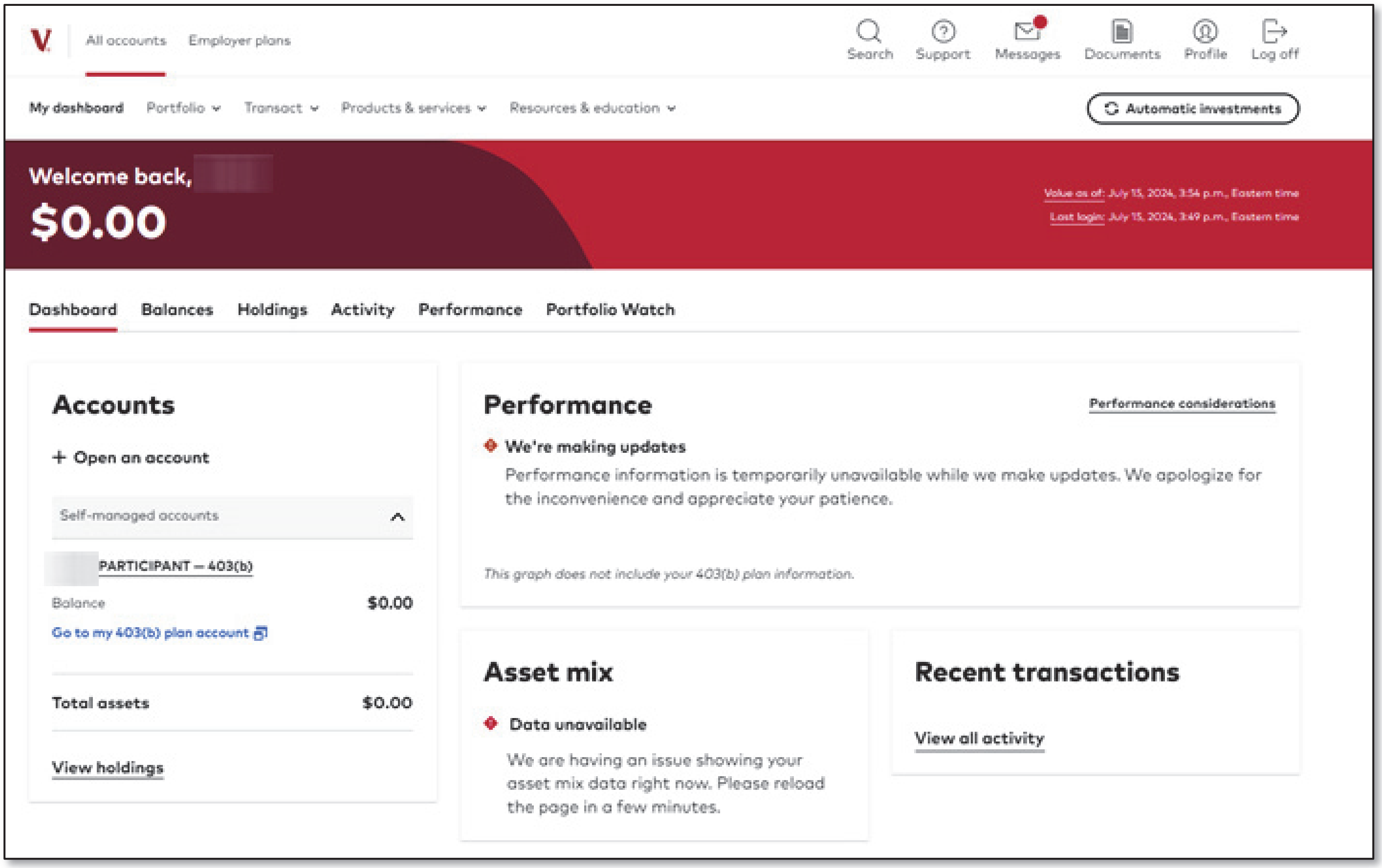


Enter the verification code that is sent to you on the next screen and click **Verify.** From the following screen, you have the option to **Add recovery phone** so there is an additional phone number associated with the account if you ever lose access to the primary phone number. You can bypass this step by selecting **Go to my account.**



Access Your 403(b) Account

From the **Dashboard**, select the **Go to my 403(b) plan account** link below your 403(b) account to launch the enrollment process.

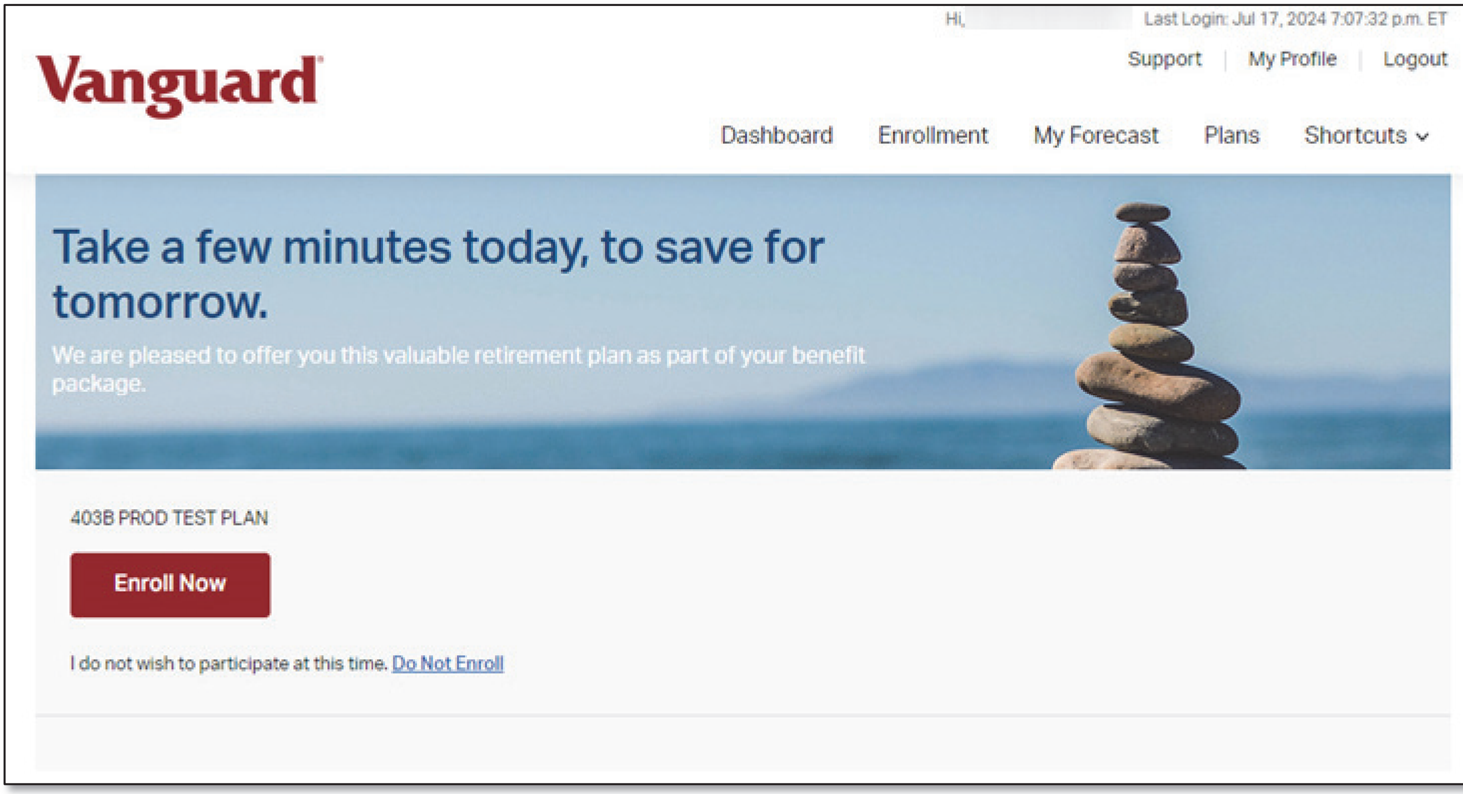


Terms and Conditions Acknowledgment

Once you sign in to **Participant Access**, the **Terms and Conditions Acknowledgment** page appears. You must **ACCEPT** the contents of the document before proceeding to the website. If you **Decline** the document contents, the **Participant Login** page reopens. This page typically displays the first time you sign in, if your plan's **Terms and Conditions** change, or if your plan elects to require periodic re-acknowledgment of its terms.

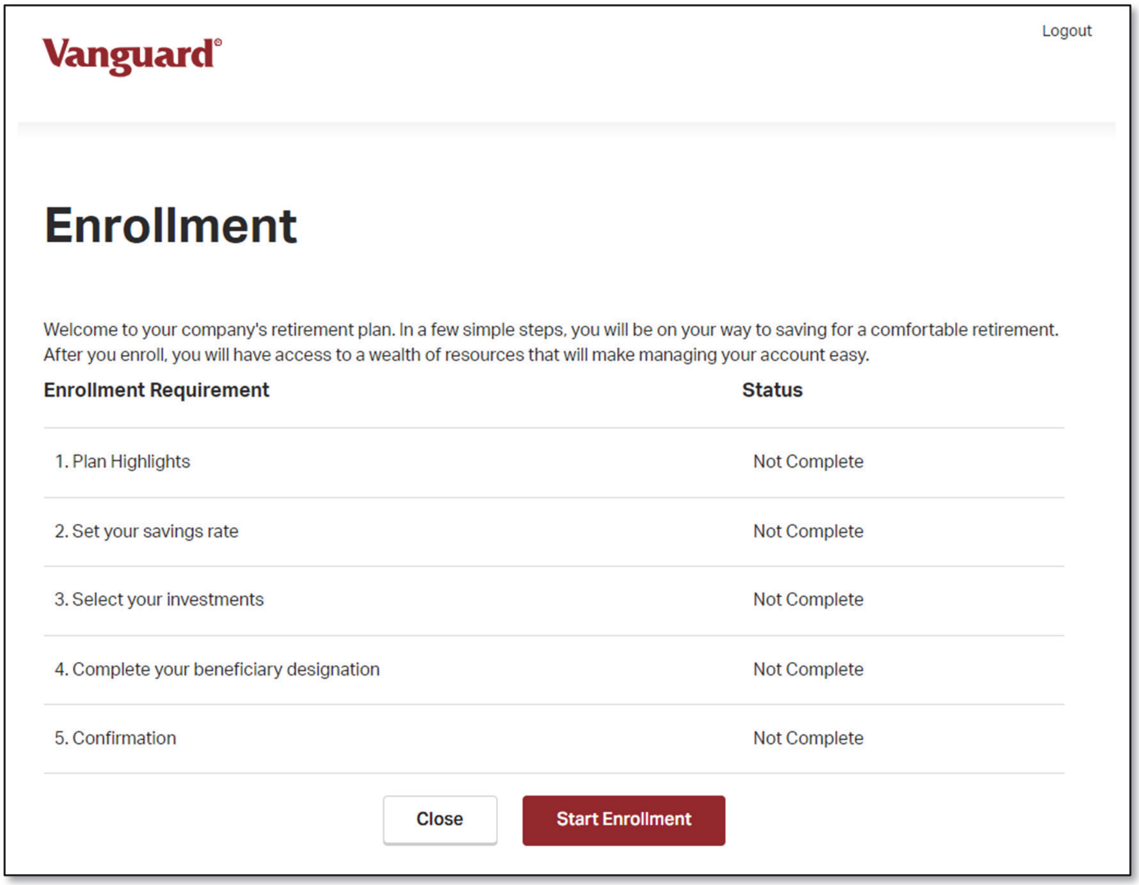
Getting Started

After accepting **Terms and Conditions**, you may be prompted to add a personal email address to your profile. Once completed, **Participant Access** launches and displays the paperless statement options available. Once you save your paperless elections, you will be presented with the **Enrollment** landing page, which is the first of the step-by-step instructions that guide you through the entire enrollment process. Click **Enroll Now** to begin the enrollment process.



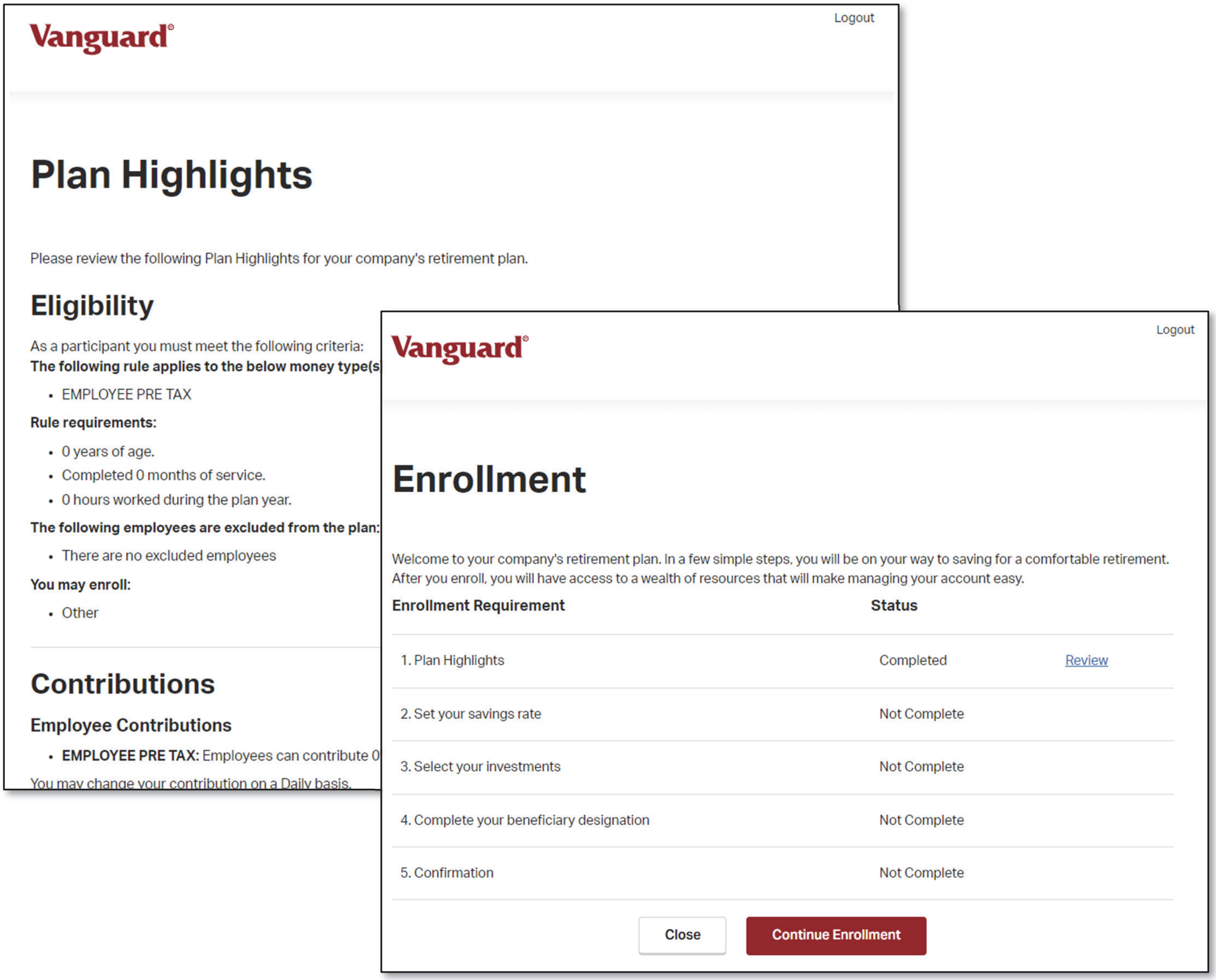
Enrollment

A list of all steps will display on the **Enrollment** web page. Click **Start Enrollment** to proceed. At any step during the enrollment process, click **Cancel** to return to the Enrollment checklist or click **Review** for any of the completed steps to return to that step.



Plan Highlights

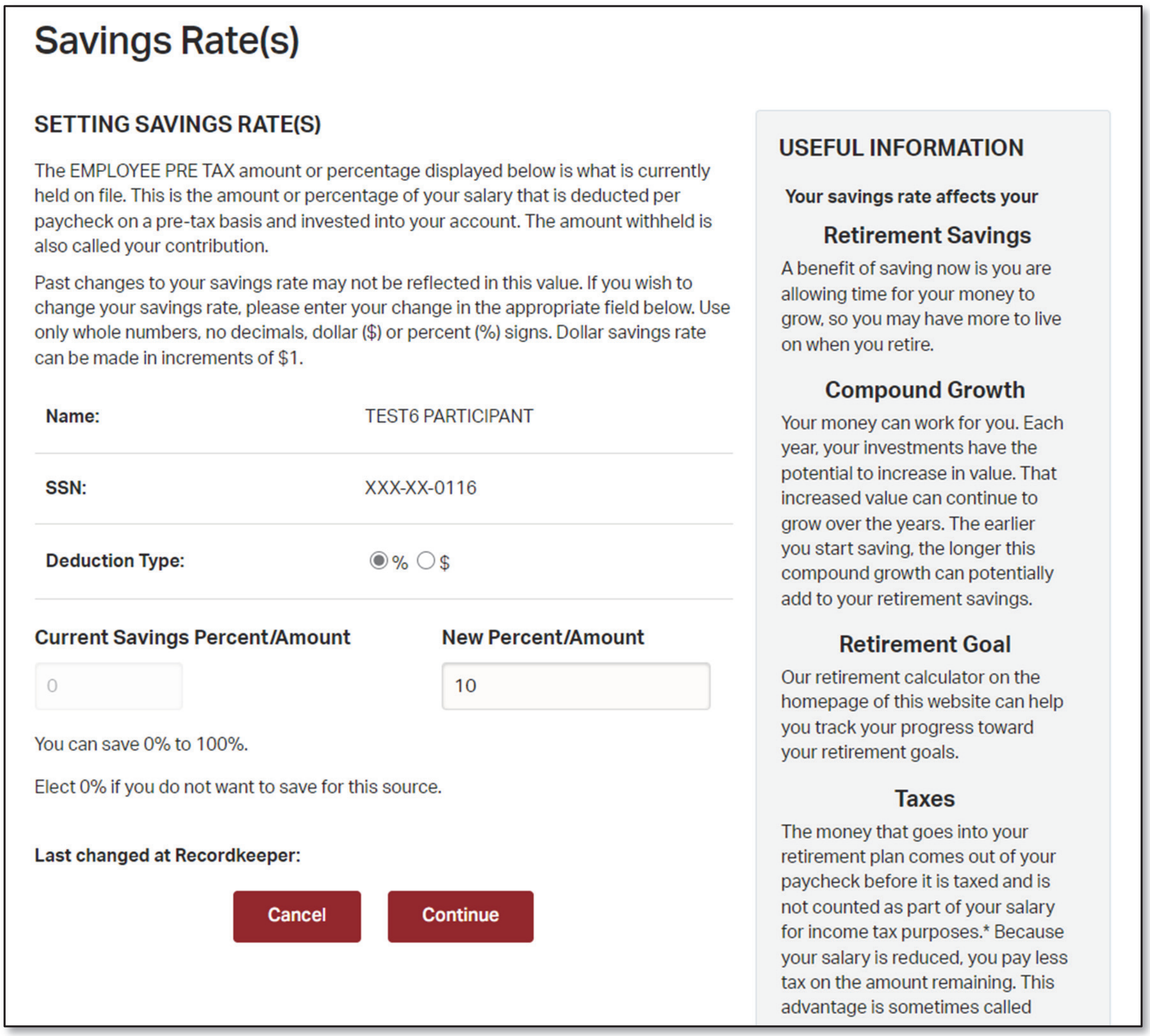
The **Plan Highlights** page is the first step of the enrollment process. This step includes a snapshot of your 403(b) plan provisions. Please contact your plan administrator if you have any questions about your plan document specifications. Once you have completed your review of these highlights, click **Continue** at the bottom of the screen. As you complete each step in the enrollment process, the status will update to reflect **Completed**. Click **Continue Enrollment** to proceed to the next step.



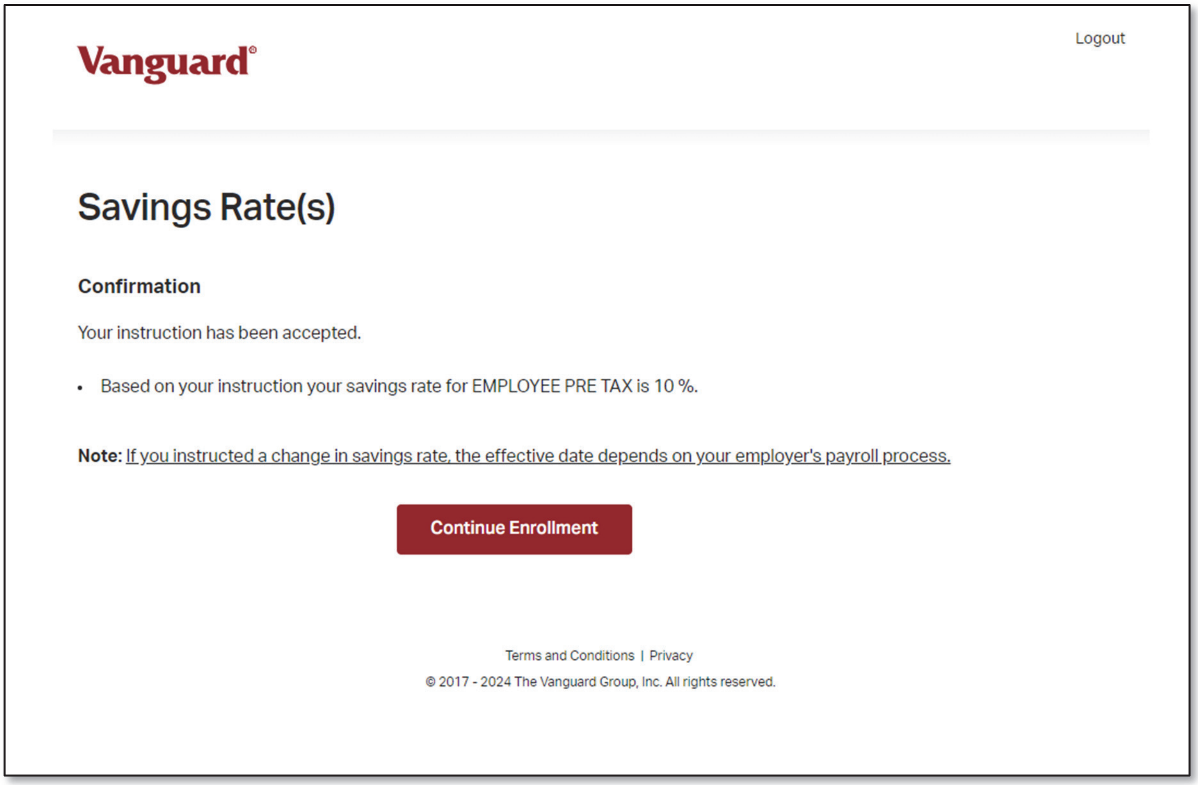
Set Your Savings Rate

The **Set Your Savings Rate** page is the second step of the enrollment process. If you do not see this **Set Your Savings Rate** page as an option, you will need to coordinate with your Plan Administrator or TPA to set up a Salary Reduction Agreement.

You can elect to contribute a percentage of each paycheck or a specific dollar amount on a PRE-TAX basis by clicking the applicable **Deduction Type**. Click **Continue** to proceed to the confirmation page. A similar election can be made on a ROTH basis if your plan allows.



Click **Continue Enrollment** to proceed to the next step.



DEFERRAL LIMITS

Your Plan Document may require a minimum or maximum salary deferral amount or percent. If established for your plan, your contributions must remain within these limits. Please refer to the Plan Document for details or discuss with your Plan Administrator.

The Internal Revenue Service (IRS) imposes a maximum dollar amount on deferrals each year. The maximum amount you can defer is based on a calendar year period per individual. Any employee who has deferred into another employer's 401(k)/403(b) plan must adjust the amount contributed into the plan by the amount already contributed during the current calendar year so that the aggregate amount does not exceed the maximum dollar amount established by the IRS.

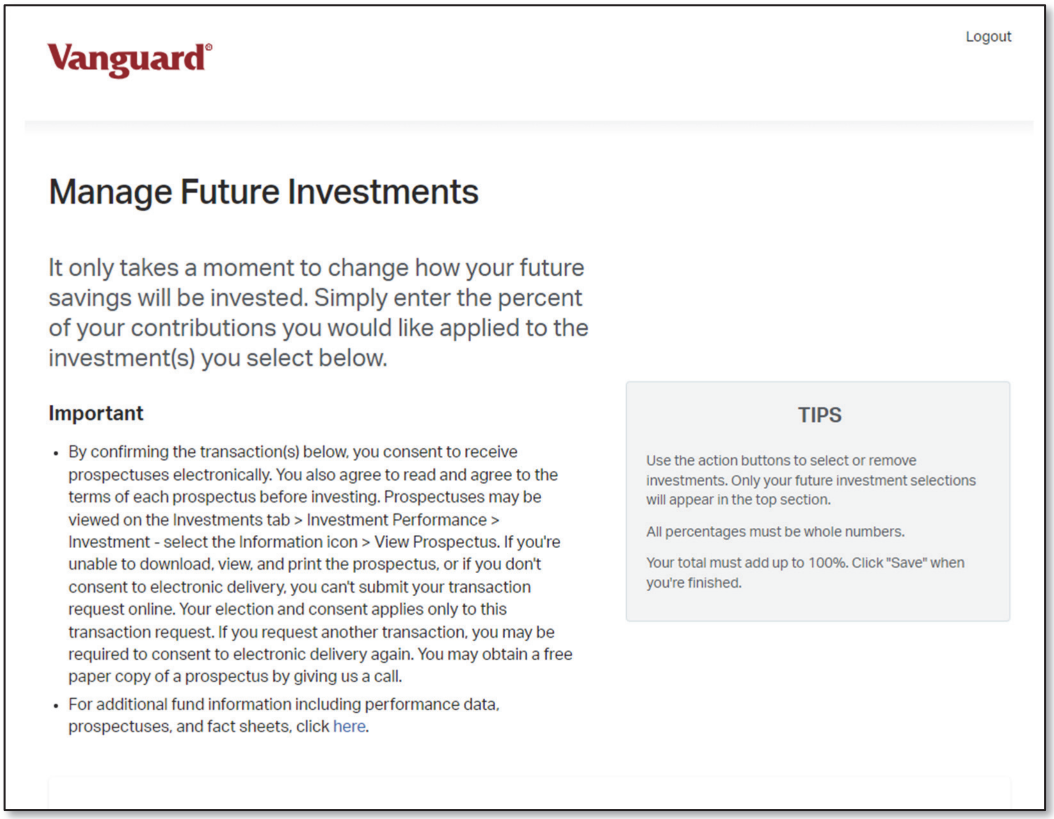
CATCH-UP CONTRIBUTIONS

In plans that allow for catch-up contributions, participants who are age 50 or older can choose to make contributions in excess of the annual dollar limit on elective deferrals. The extra salary deferral contributions are not considered to be catch-up contributions until after the annual limit or a plan-imposed limit has been reached. When enrolling online, catch-up eligible participants should indicate the total amount of salary deferral contributions, including catch-up contributions, to be deducted from each paycheck. Amounts qualifying as catch-up are automatically determined.

Select Your Investments

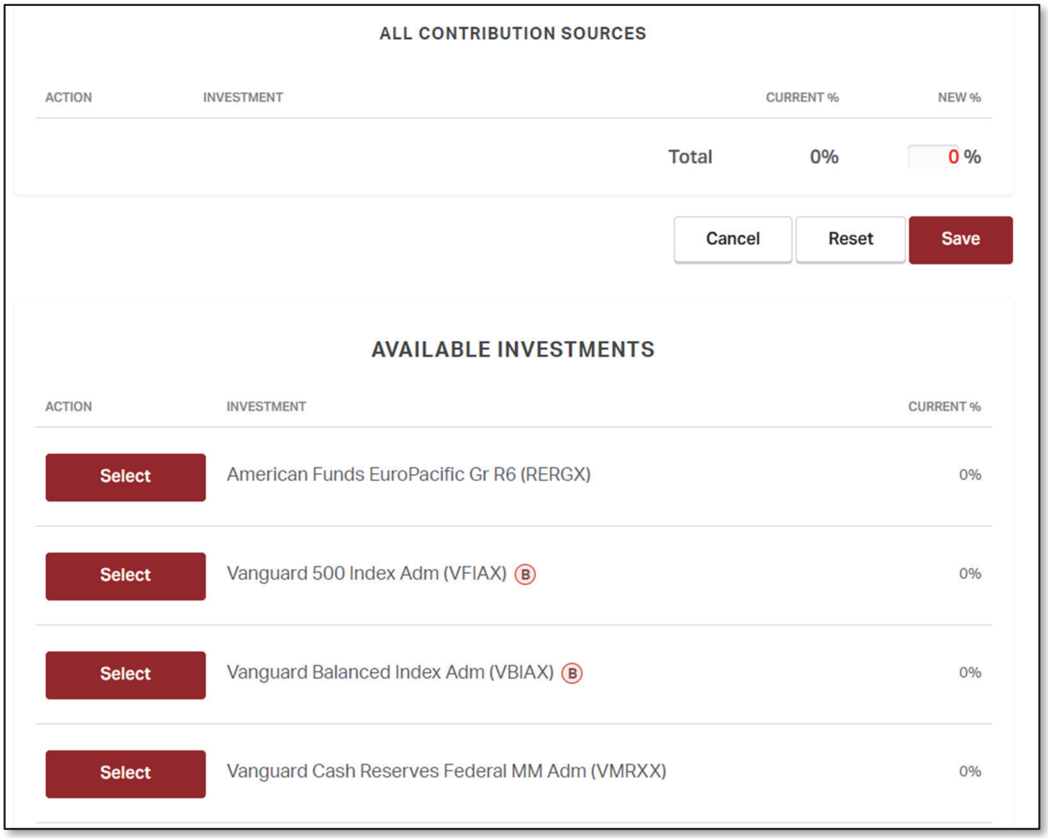
Tell us how you would like to invest

The **Manage Future Investments** page is next in the enrollment process. The first step is to input your % allocation for all contribution sources based on the available investments listed for your plan.



You can locate detailed cost and performance information for each of the investments available for selection in your plan if you close the enrollment process and then select **Plans** > **Investments** > **Investment Performance** from the top of your **Dashboard**. By selecting the information icon next to each investment, you can view Morningstar fund fact sheets and prospectus information for the mutual funds offered in your plan. You can also view fund fact sheets for all investments available in your plan by scrolling to the bottom of this page and selecting **View All Fund Fact Sheets**. You can then complete the enrollment process by returning to your **Dashboard**, selecting **Enroll Now,** and resuming the **Select your investments** step.

Click **Select** and input the % for each investment election. Your total must equal 100%. Click **Save** when finished. A **Confirmation of Investment Selections** will be viewable. Please print this confirmation for your personal records. Click **Continue Enrollment** to proceed to the next step.



Logout

Confirmation of Investment Selections

The investment changes you requested have been made.

CONFIRMATION #	DATE OF CHANGE
201805082	07/19/2024

ALL CONTRIBUTION SOURCES

INVESTMENT	NEW CONTRIBUTION %	PRIOR CONTRIBUTION %	DATE OF CHANGE

Logout

Enrollment

Welcome to your company's retirement plan. In a few simple steps, you will be on your way to saving for a comfortable retirement. After you enroll, you will have access to a wealth of resources that will make managing your account easy.

Enrollment Requirement	Status	
1. Plan Highlights	Completed	Review
2. Set your savings rate	Completed	Review
3. Select your investments	Completed	Review
4. Complete your beneficiary designation	Not Complete	
5. Confirmation	Not Complete	

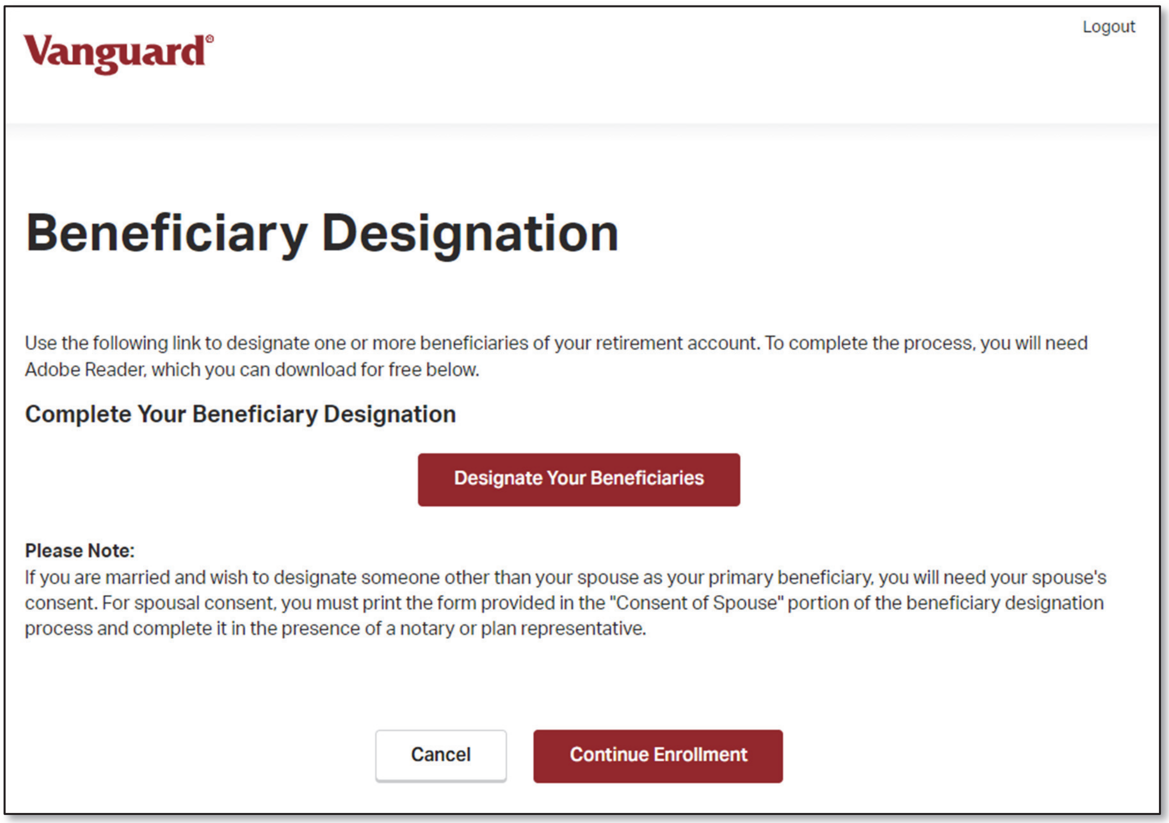
Close | Continue Enrollment

Who would you like to name as your beneficiary?

The next step of the enrollment process is to add beneficiary information. You can designate a single or multiple (up to 20) online beneficiaries.

You can also elect to add them later by clicking **Continue Enrollment**. You can still complete the rest of the enrollment process, but we strongly encourage you to complete this step so that the death benefit is paid to the appropriate person, or persons as selected by you. If no beneficiary election is provided, the death benefit will generally be paid in the following order: surviving spouse or your estate (additional legal documentation may be required).

Click **Designate Your Beneficiaries** to get started.



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Beneficiary Designation

Designation | What do I need? | Learn More

You do not have an online beneficiary designation at this time.

If you have already designated a beneficiary using an alternative method and provided this to your employer, that designation is still current. We encourage you to redesignate your beneficiary online by clicking "Designate Your Beneficiaries". The information you enter online will override any previous designation you have made.

Guidelines:

– You must enter the required information in one session. See the "What do I need" tab above for details.

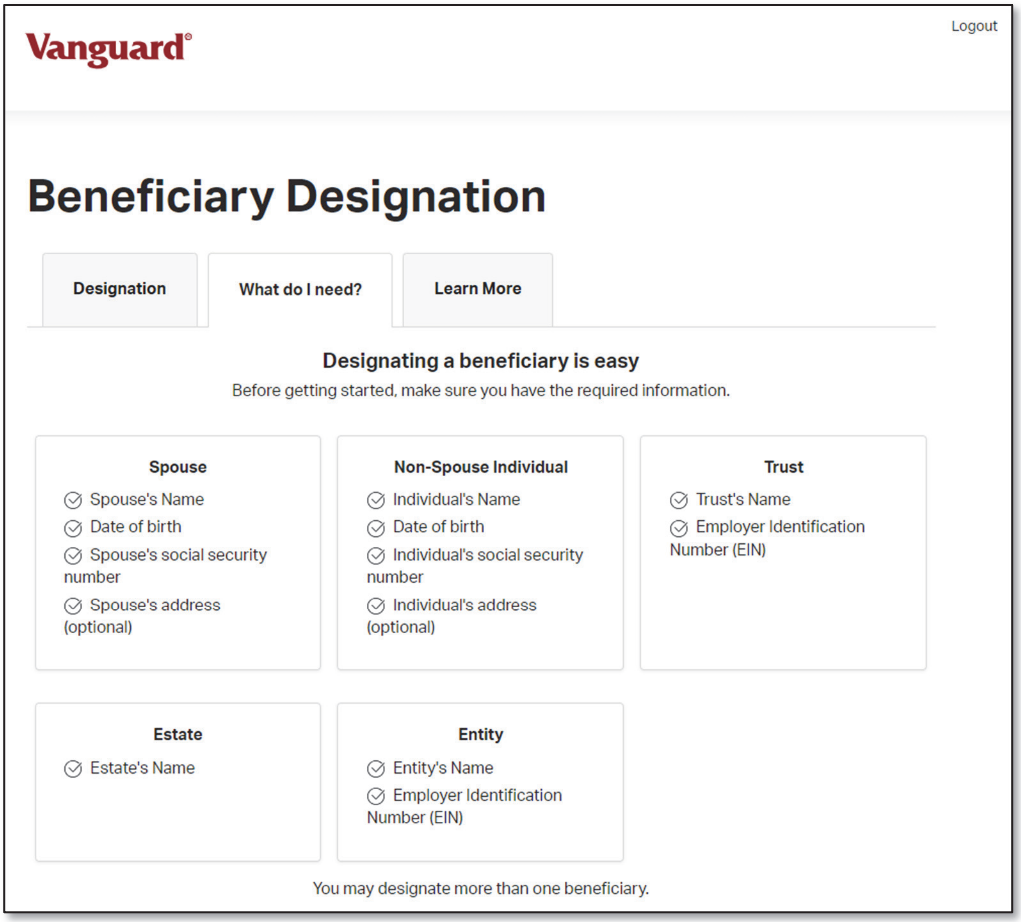
– You can designate up to 20 beneficiaries online. If you want to designate more than 20 beneficiaries, please contact Participant Services for special instructions before moving forward.

– If you don't designate a beneficiary, distributions will be made according to the plan's terms at the time of your death.

Designate Your Beneficiaries

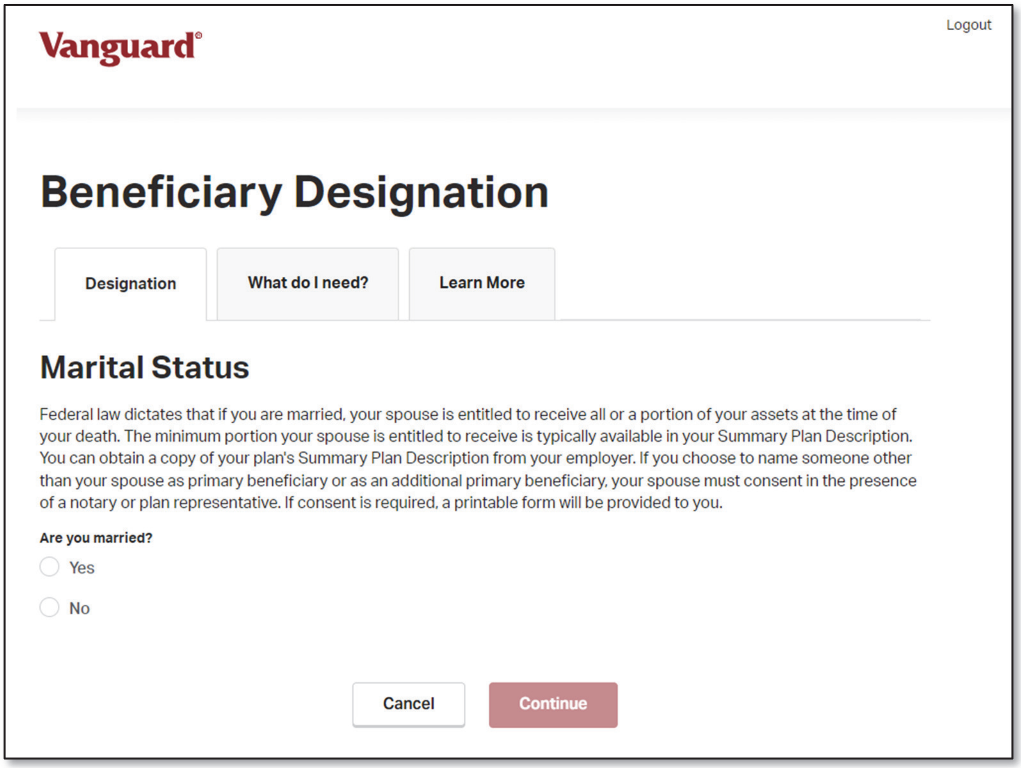
What is needed to add a beneficiary?

The **What Do I Need** tab provides guidelines for the information you will need for each of your beneficiaries in order to successfully add them.

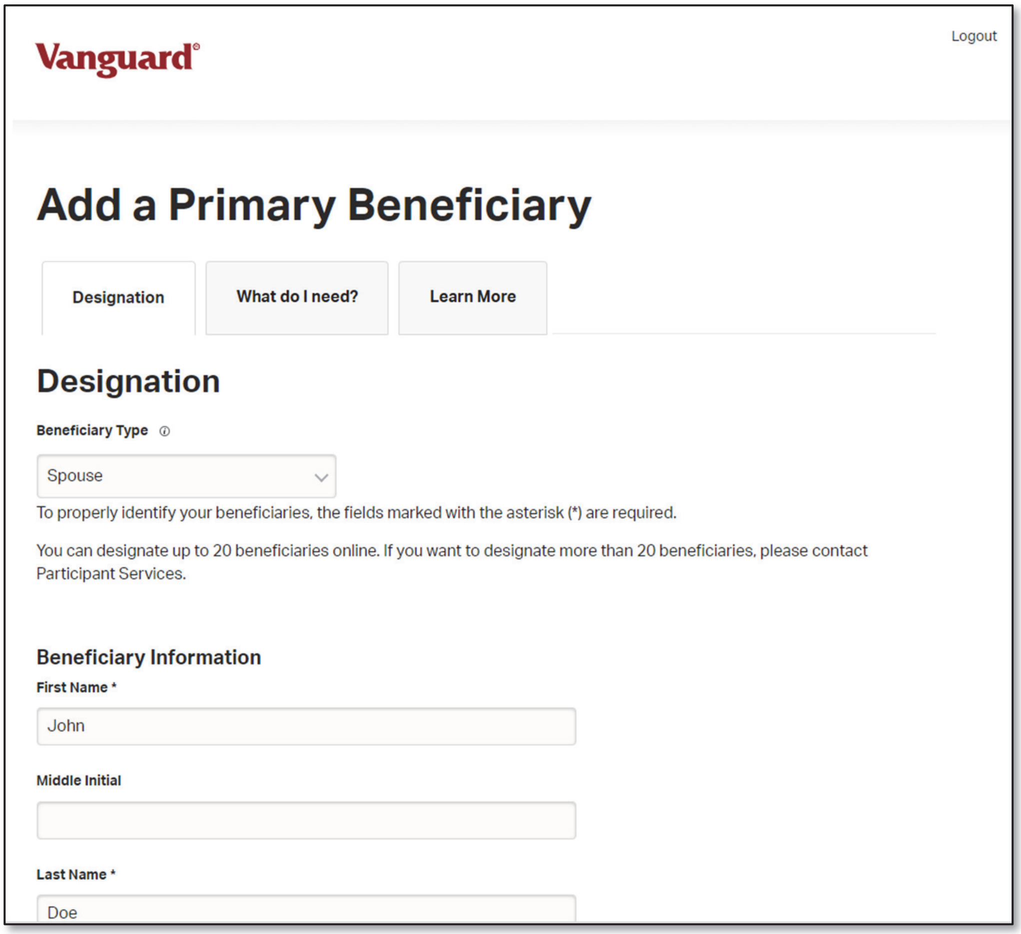


Designating beneficiaries

When you are ready to proceed with adding your beneficiaries, click **Designate Your Beneficiaries**. You will then be prompted to confirm your marital status. If you select **Yes** when asked **Are You Married?**, you will be required to obtain written spousal consent and submit your beneficiary designation form by fax or mail to designate someone other than your spouse as your 100% Primary Beneficiary. Otherwise, you can complete your beneficiary designation online.



Add your primary beneficiary information and click **Continue**.



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Logout

Add a Primary Beneficiary

Designation | What do I need? | Learn More

Designation

Beneficiary Type

Spouse

To properly identify your beneficiaries, the fields marked with the asterisk (*) are required.

You can designate up to 20 beneficiaries online. If you want to designate more than 20 beneficiaries, please contact Participant Services.

Beneficiary Information

First Name *

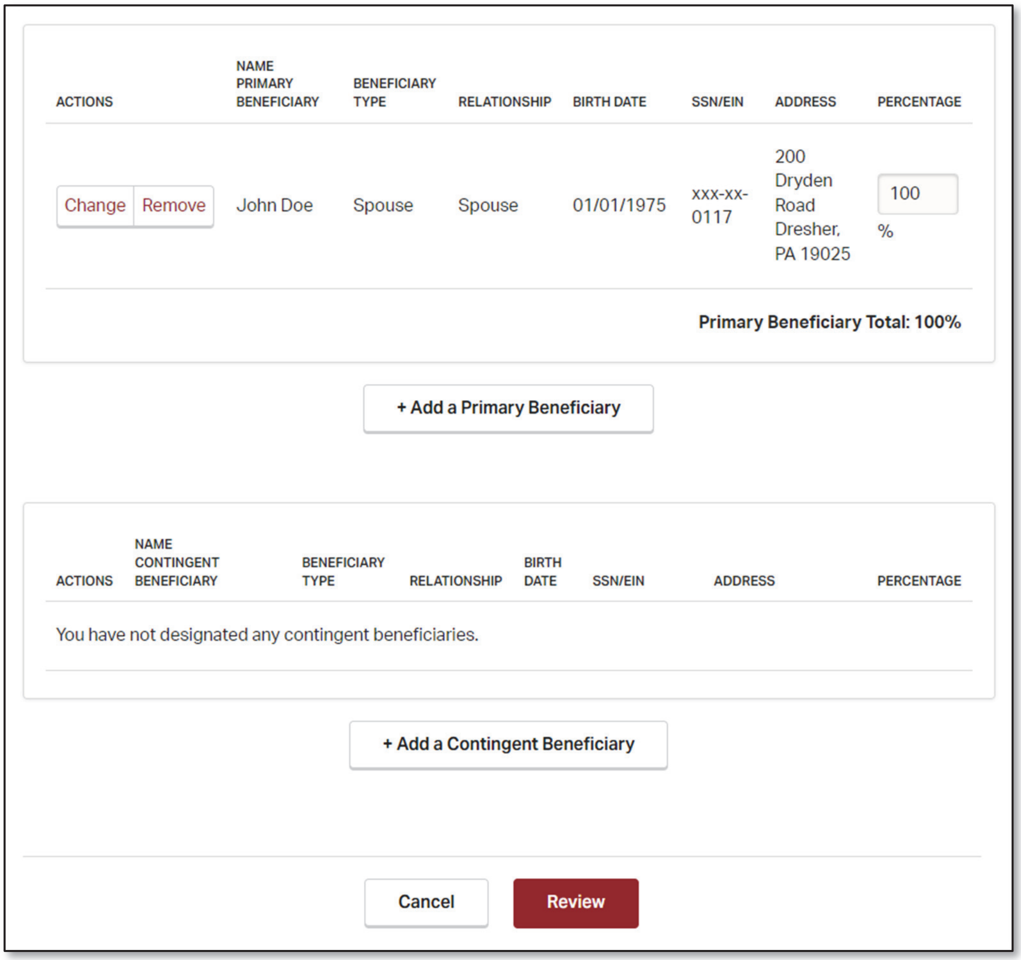
John

Middle Initial

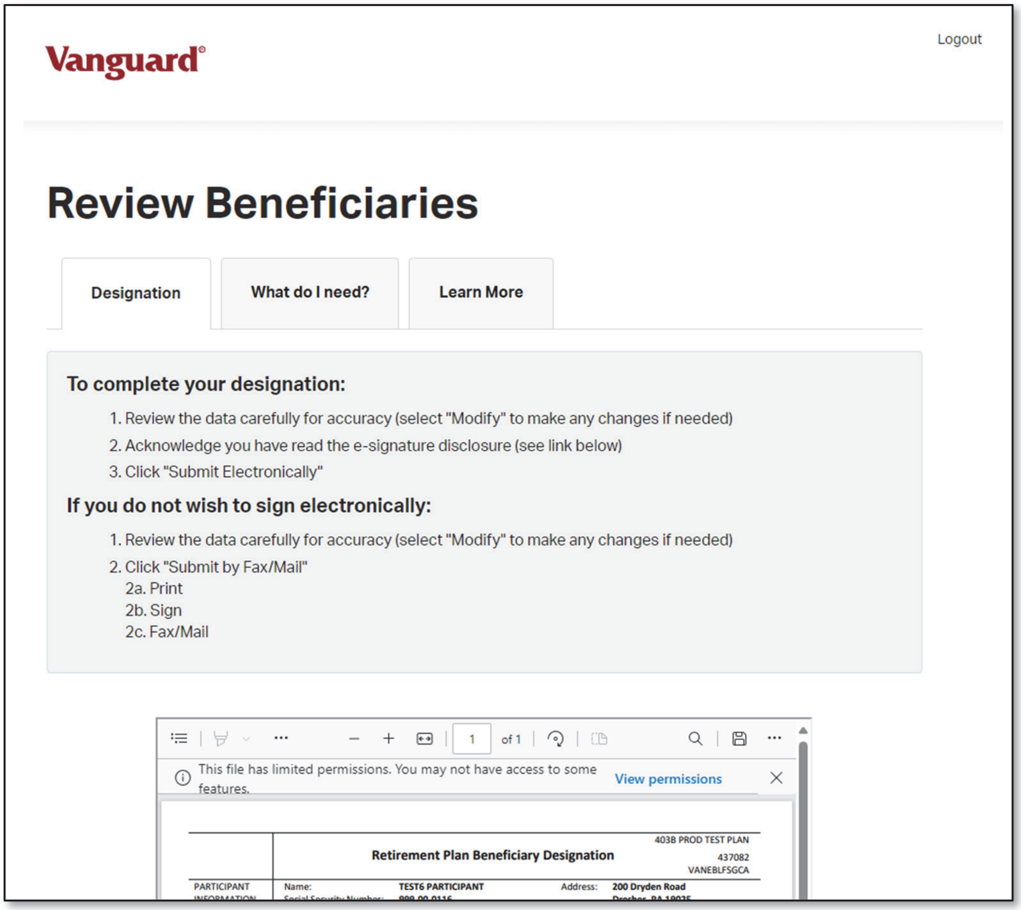
Last Name *

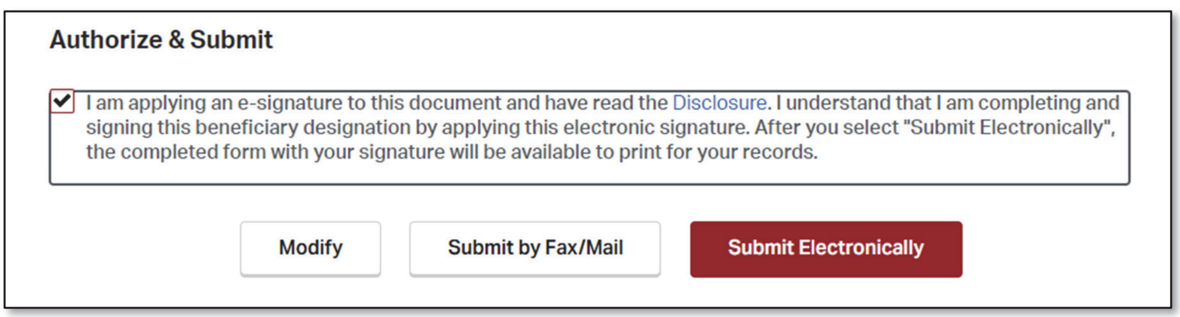
Doe

You can now add contingent beneficiaries from the next screen.

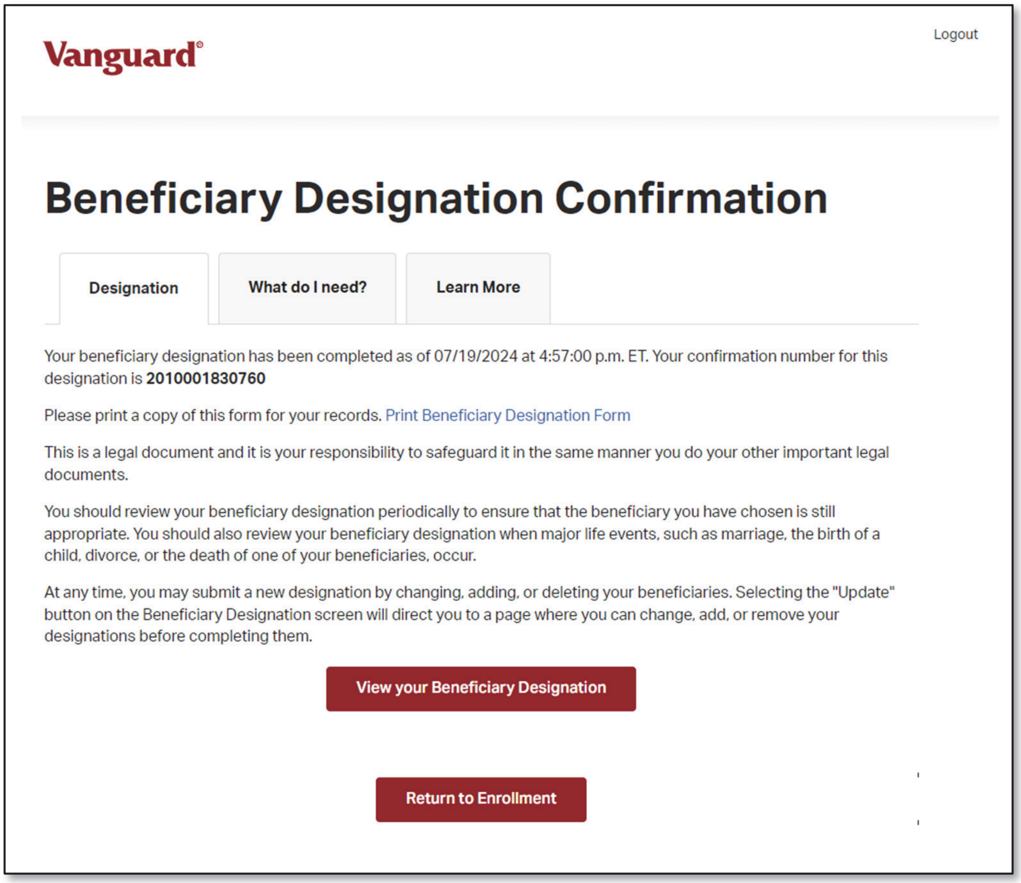


Once you have added all necessary beneficiaries, select **Review**. Note that both primary and contingent beneficiaries must equal 100% in total. You will be prompted to apply your e-signature to your beneficiary designation and then you may submit the designation by selecting **Submit Electronically**. You have the option to print the Beneficiary Designation Form and submit via paper by selecting **Submit by Fax/Mail** instead. You can also select **Modify** if you need to update the information which was previously entered.


Vanguard
Logout
Review Beneficiaries
Designation
What do I need?
Learn More
To complete your designation:
1. Review the data carefully for accuracy (select "Modify" to make any changes if needed)
2. Acknowledge you have read the e-signature disclosure (see link below)
3. Click "Submit Electronically"
If you do not wish to sign electronically:
1. Review the data carefully for accuracy (select "Modify" to make any changes if needed)
2. Click "Submit by Fax/Mail"
2a. Print
2b. Sign
2c. Fax/Mail
1
of 1
This file has limited permissions. You may not have access to some features.
View permissions
Retirement Plan Beneficiary Designation
403B PROD TEST PLAN
437082
VANEBLFSGCA
PARTICIPANT
Name:
TEST6 PARTICIPANT
Address:
200 Dryden Road

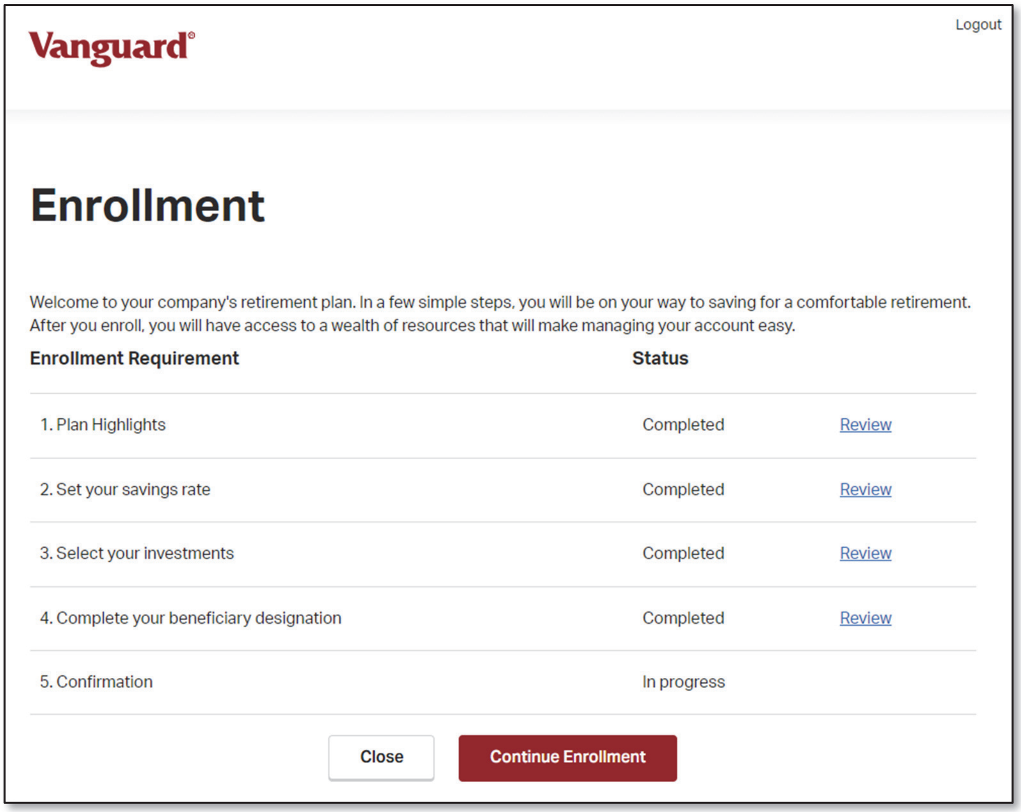

Authorize & Submit
I am applying an e-signature to this document and have read the Disclosure. I understand that I am completing and signing this beneficiary designation by applying this electronic signature. After you select "Submit Electronically", the completed form with your signature will be available to print for your records.
Modify
Submit by Fax/Mail
Submit Electronically

Once you have submitted your beneficiary information, a message confirming that your submission was successful along with a confirmation number will be displayed on the next page. You can print a copy of your beneficiary designation by selecting **Print Beneficiary Designation Form** from this screen. Select **Return to Enrollment** to complete the rest of the enrollment process.



Confirmation

The Confirmation page is the final step in the enrollment process. Review the information that displays on the page and if you need to make any changes, select **Cancel** to return to the previous screen. Click **Review** to the right of any step to return to the associated step of the process to modify your elections, as necessary.



Logout

Enrollment

Welcome to your company's retirement plan. In a few simple steps, you will be on your way to saving for a comfortable retirement. After you enroll, you will have access to a wealth of resources that will make managing your account easy.

Enrollment Requirement	Status	
1. Plan Highlights	Completed	Review
2. Set your savings rate	Completed	Review
3. Select your investments	Completed	Review
4. Complete your beneficiary designation	Completed	Review
5. Confirmation	In progress	

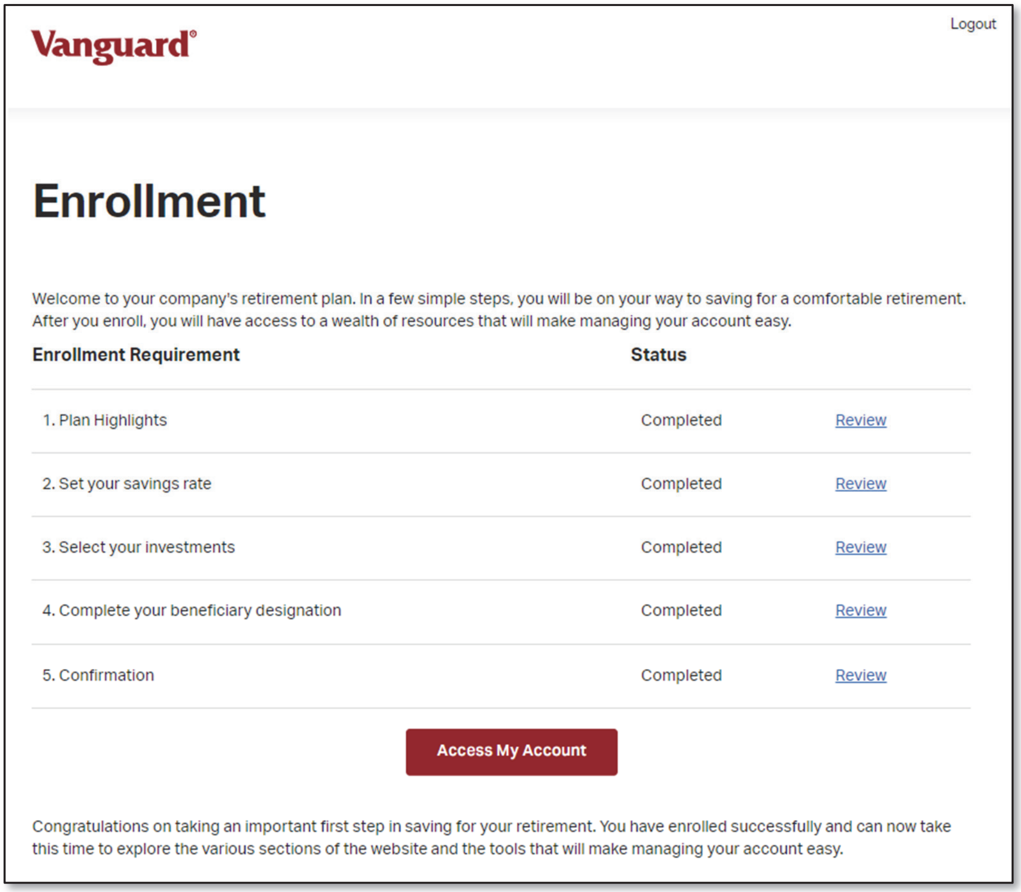
Close Continue Enrollment

Once you are satisfied with all your enrollment choices, click **Continue Enrollment**.

Complete Enrollment

After you click **Continue Enrollment**, all steps in the **Enrollment Process** will show a status of completed and you will be prompted to **Access My Account.**

Click **Access My Account** to exit the enrollment process.



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Logout

Enrollment

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Enrollment Requirement	Status	
1. Plan Highlights	Completed	Review
2. Set your savings rate	Completed	Review
3. Select your investments	Completed	Review
4. Complete your beneficiary designation	Completed	Review
5. Confirmation	Completed	Review

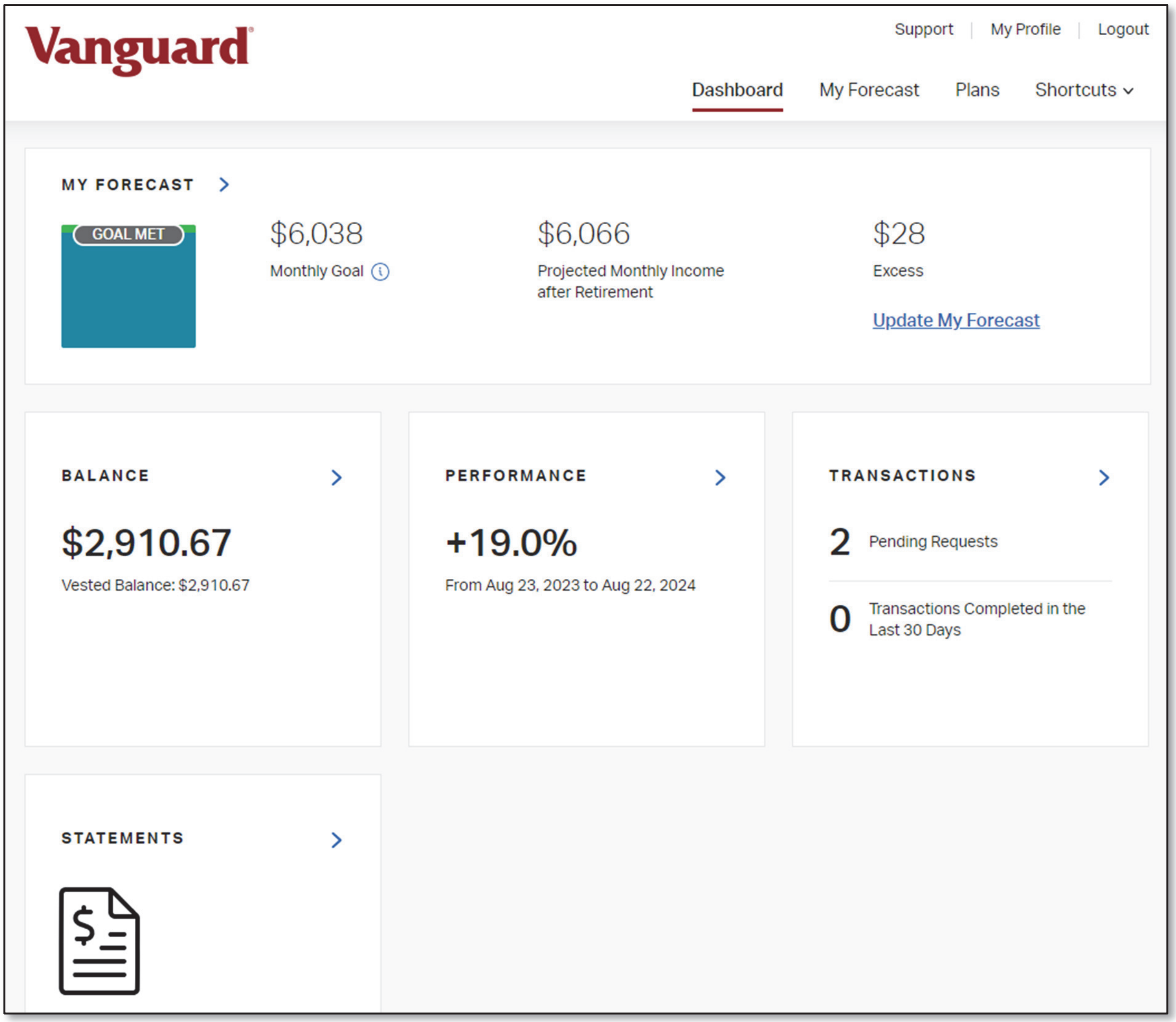
Access My Account

Congratulations on taking an important first step in saving for your retirement. You have enrolled successfully and can now take this time to explore the various sections of the website and the tools that will make managing your account easy.

Dashboard

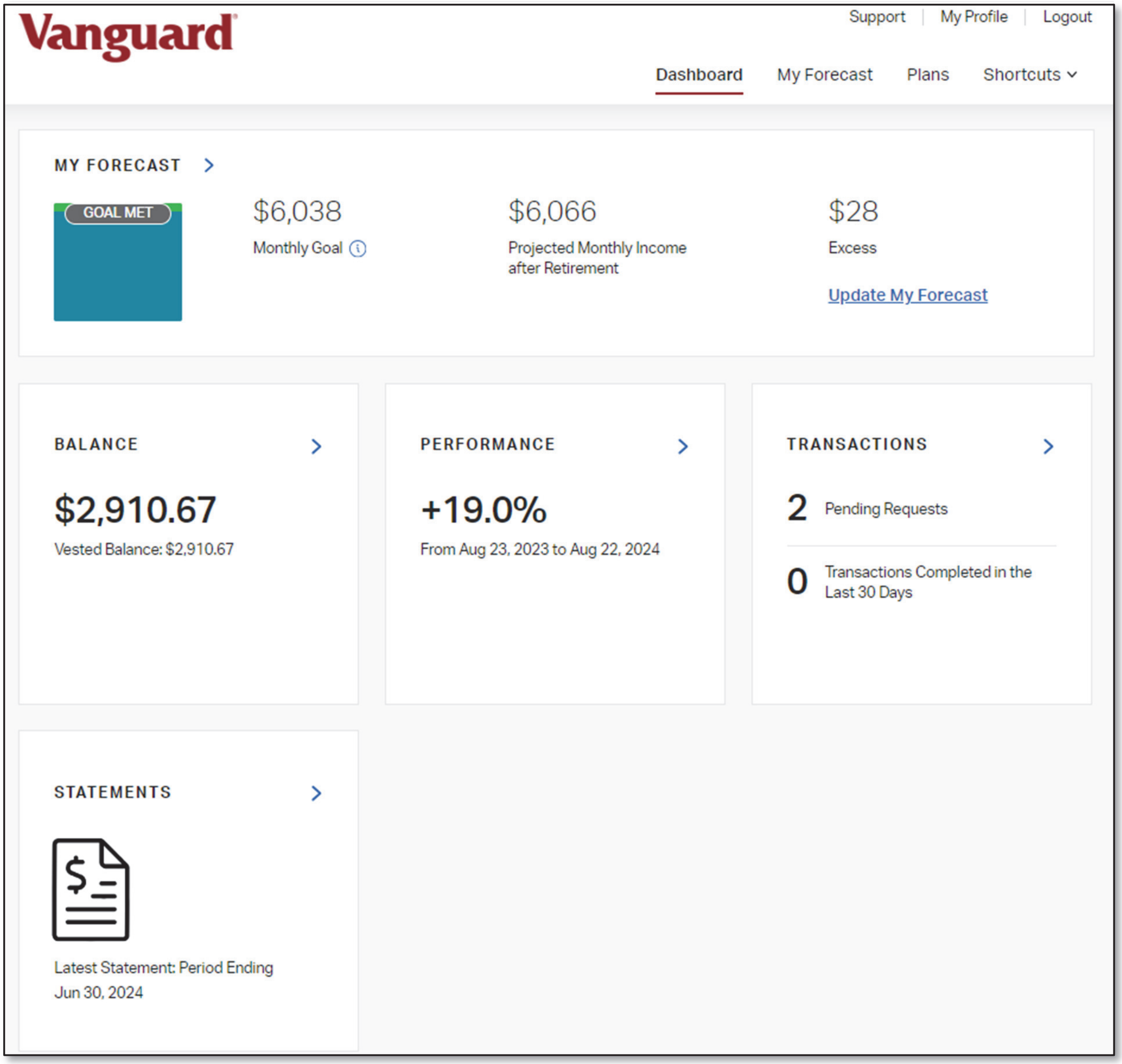
After you complete the enrollment process, the **Dashboard** displays.

- Section tiles on the Dashboard represent features or functions that are enabled for one or more of your plans.
- Each tile displays high-level summary information for the topic indicated in the tile header. If you have more than one plan, the information is aggregated across your plans.



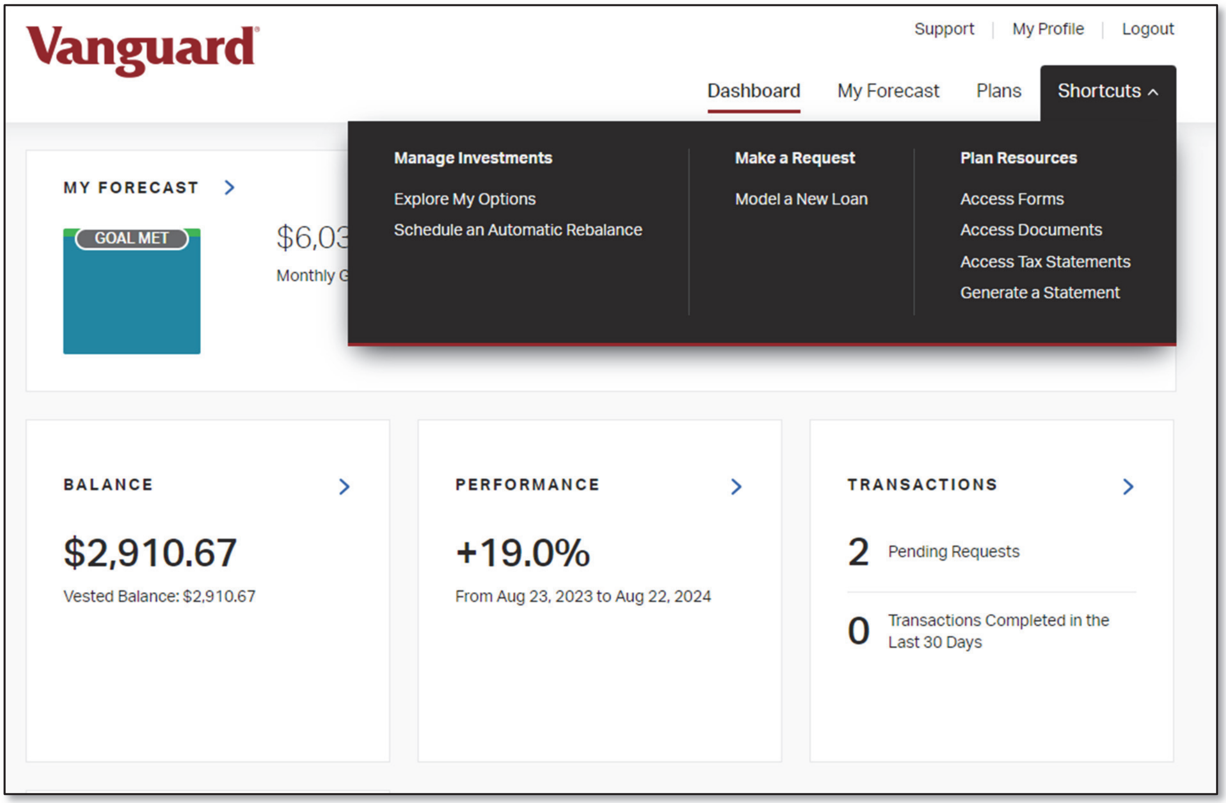
Intuitive Navigation

Click any of the **Dashboard** tiles to view additional information on that topic.



Click any of the primary menu options at the top of the page to navigate directly to specific functions.

Links to frequently accessed topics are conveniently displayed in the **Shortcuts** menu to minimize menu navigation.

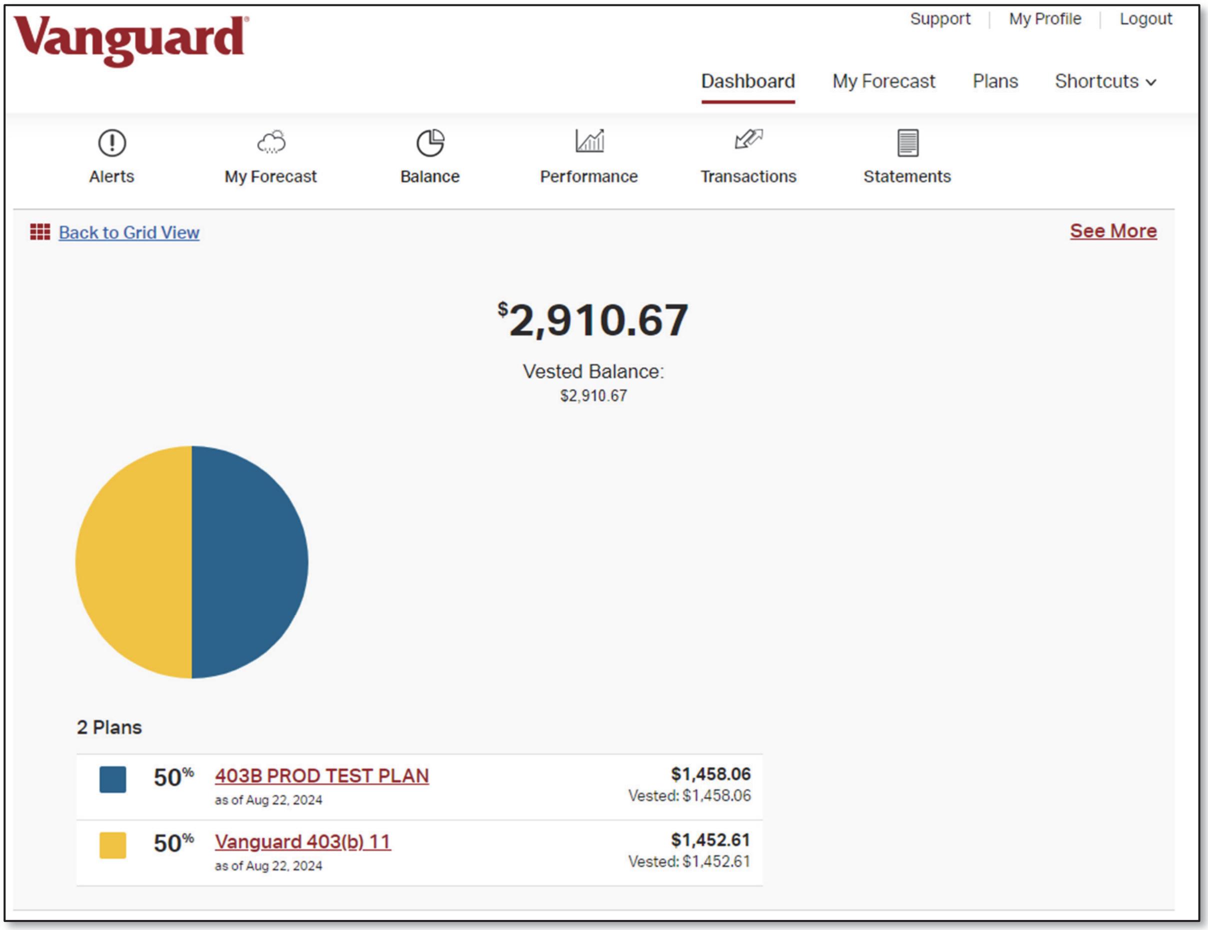


Data Aggregation

Data is aggregated across all your invested plans, aligning the website with your personal financial viewpoint. Graphs, charts, and visualizations enhance the information that displays.

Carousel View

Click anywhere within a Dashboard tile to launch additional information on that topic.



When you click the **Balance** tile on the **Dashboard**, for example, additional balance information displays for each of your plans.