

Participant Access
and Enrollment Guide
THROUGH VANGUARD

Participant Access through Vanguard

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

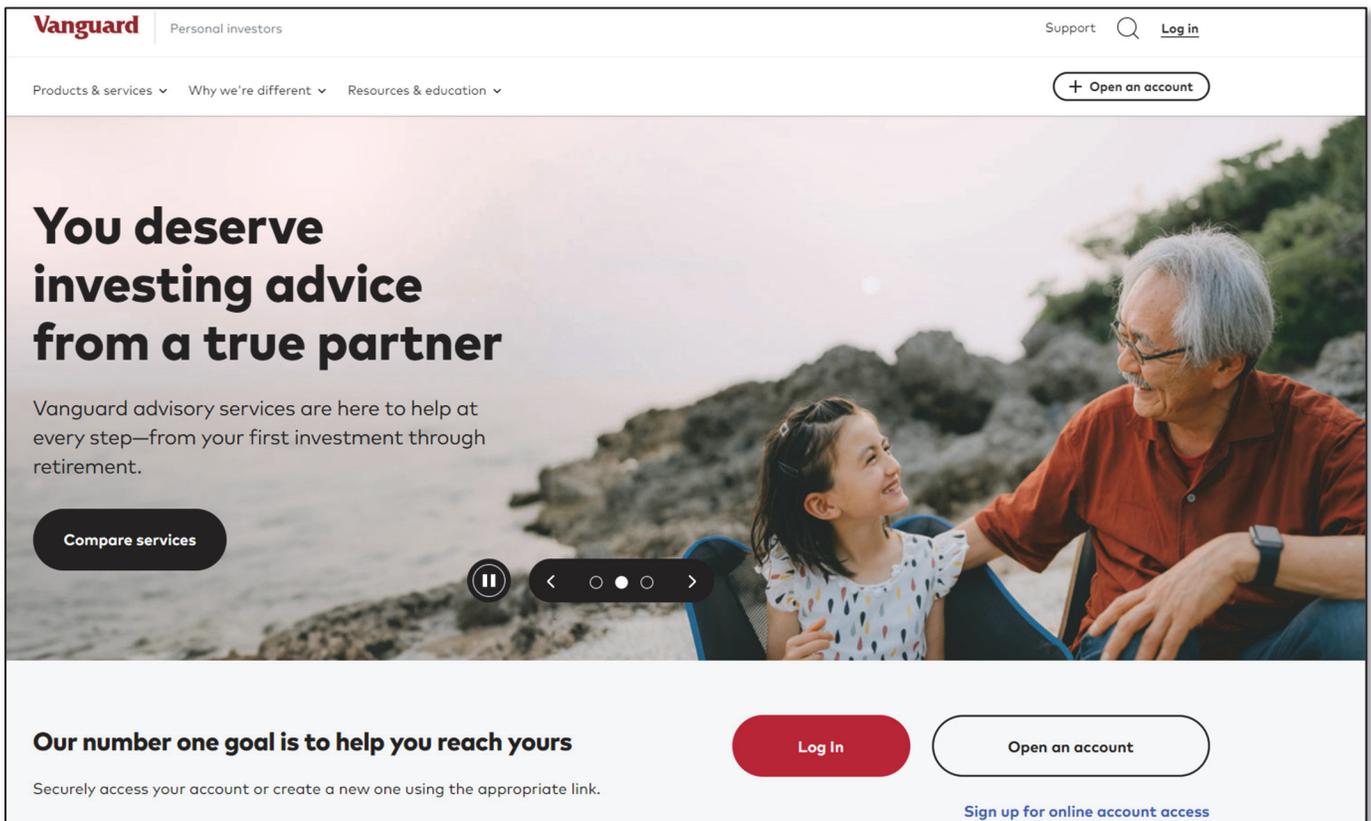
This guide explains the Enrollment options available for your plan.

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.

The screenshot shows a five-step registration process. Step 1, 'Account type', is the current step. Below the progress bar, the title 'Select an account type you have' is displayed. A note states: 'If you have multiple accounts, choose one type to use throughout registration. All fields required.' There are five radio button options: 'Individual retirement investing (IRAs)', 'General investing (individual, joint, trust, organization)', 'Education, or general investing for a minor (529, UGMA/UTMA, IRAs)', 'Small business or self-employment retirement investing (SEP IRA, SIMPLE IRA, i401(k), 403(b) services, etc.)' (which is selected), and 'An employer-sponsored retirement plan (401(k), 403(b), defined benefit, defined contribution, etc.)'. Below this is a question: 'Do you only have a Vanguard 403(b) services account?' with 'Yes' and 'No' radio button options. At the bottom are 'Next' and 'Back' buttons. A security icon and the text 'This application is secure' are at the very bottom.

First-Time User Process

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.

Account type Account info Credentials Email and e-delivery Security questions

Let's verify it's you

All fields are required.

First name

Please exclude any prefixes (Dr., Capt., Mr., Mrs., Ms., etc.)

Last name

Please exclude any suffixes (Jr., Sr., III, etc.)

Social Security number (SSN) ⓘ

 Show

XXX-XX-XXXX

Date of birth

MM/DD/YYYY

My address is:

In the United States

Outside of the United States

Verify **Back**

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**.

The screenshot shows a five-step progress bar at the top: 1. Account type (checked), 2. Account info (checked), 3. Credentials (active), 4. Email and e-delivery, and 5. Security questions. Below the progress bar is the heading "Create username and password". A note states "All fields are required." The form contains three input fields: "Username" with a note "Your username should be 6-12 characters, with only letters and numbers.", "Password" with a "Show" link and a note "Your password should be 6-20 characters with at least 2 numbers, 2 letters, and zero spaces.", and "Reenter Password" with a "Show" link. A "Create" button is located below the fields. At the bottom, there is a security icon and the text "This application is [secure](#)".

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**.

The screenshot shows a five-step progress bar at the top: 1. Account type (checked), 2. Account info (checked), 3. Credentials (checked), 4. Email and e-delivery (active), and 5. Security questions. Below the progress bar, the heading "Add your email address" is followed by the text "We'll use this as your primary email address moving forward." A text input field contains "demo@vanguard.com". Below this is a section titled "Sign me up for e-delivery" with explanatory text about paperless delivery. Two links are provided: "Consent Agreement for Electronic Delivery" and "Website Terms of Use". A checkbox is present with the text "I agree to the terms of the 'Consent Agreement for Electronic Delivery' and the 'Website Terms of Use' above (required)." At the bottom, a dark "Next" button is visible.

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**.

Account type Account info Credentials Email and e-delivery **Security questions**

Set up your security questions

Choose three questions only you can answer. We'll use these for an extra layer of security on your account. All fields are required.

Your answers:

1. Must be between 1-50 characters.
2. Can only include numbers, letters, and single spaces — no special characters.
3. Cannot include any part of your username, password, or email.
4. Aren't case-sensitive, so don't worry about capitalization.

First security question

Choose a security question

Enter your answer

Second security question

Choose a security question

Enter your answer

Third security question

Choose a security question

Enter your answer

Save

Your registration is now complete.

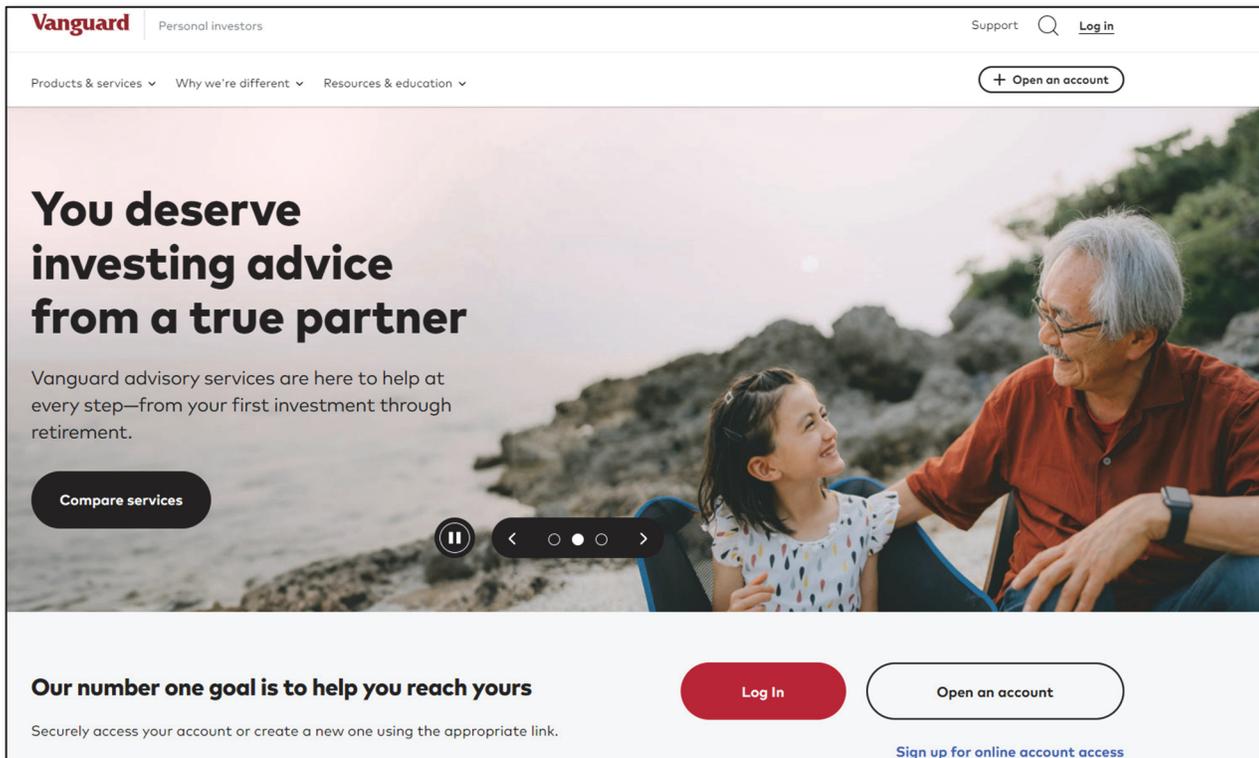
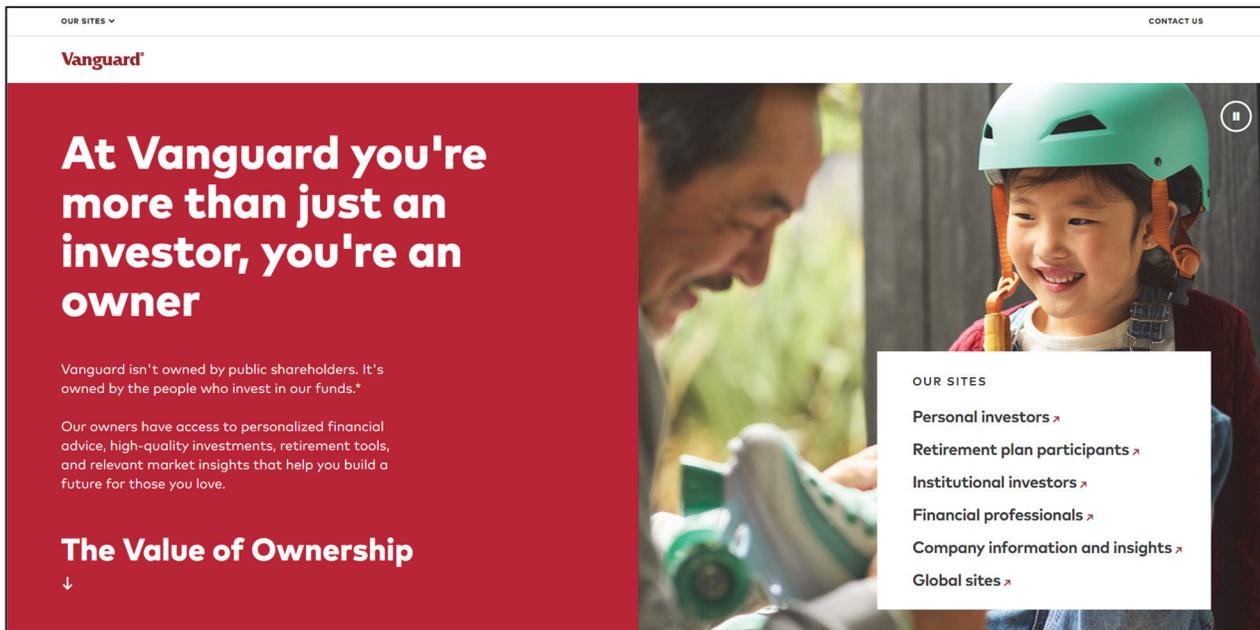


Congrats!
You now have online account access.

[Log in](#)

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**.

Welcome back, [REDACTED]!

Set up two-factor authentication

Protecting your account is our top priority - that's why you must set up security codes as your initial method of two-factor authentication before you log into your account for the first time.

Learn more about two-factor authentication ▼

Terms of use

By signing up to receive security codes, you consent to receive text messages and/or phone calls sent by Vanguard using an automatic telephone dialing system or the use of an artificial/pre-recorded voice to the telephone numbers you designate for the purpose of sending you security codes. [You certify, warrant and represent that the telephone number you have provided to Vanguard is your contact number and not someone else's. You represent that you are permitted to receive calls and

Accept and continue

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

What's the best way to reach you?

We need to send you a one-time code. Enter the number of a phone that you can easily access. All fields are required.

Country
United States ▼

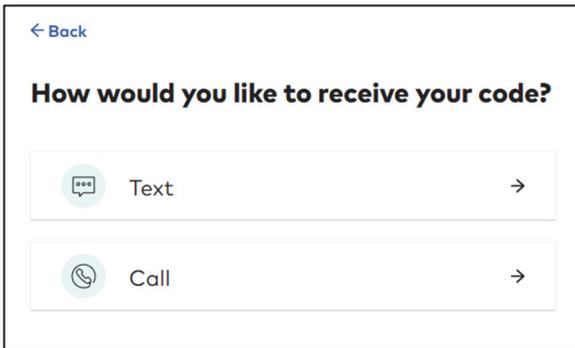
Primary phone number
+1

Phone Type

Mobile (choose a call or text)
 Landline (we will call you)

Next

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



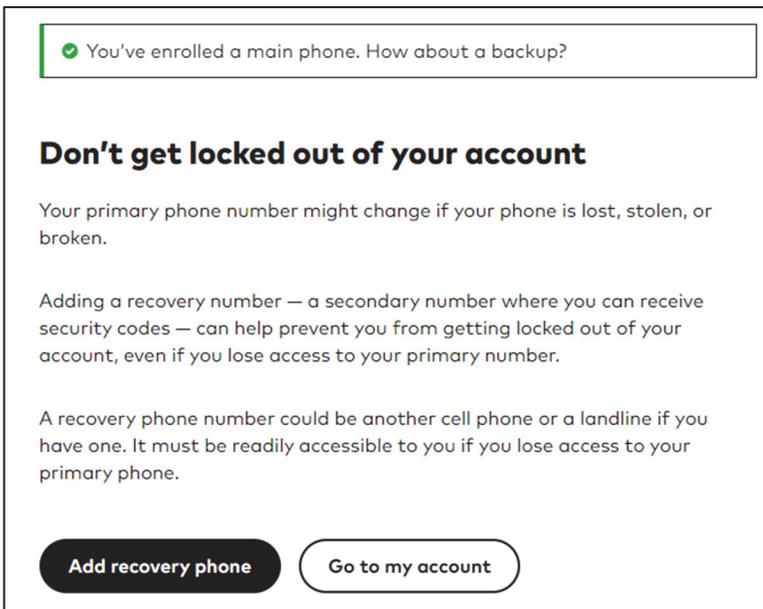
← Back

How would you like to receive your code?

Text →

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**.



✔ You've enrolled a main phone. How about a backup?

Don't get locked out of your account

Your primary phone number might change if your phone is lost, stolen, or broken.

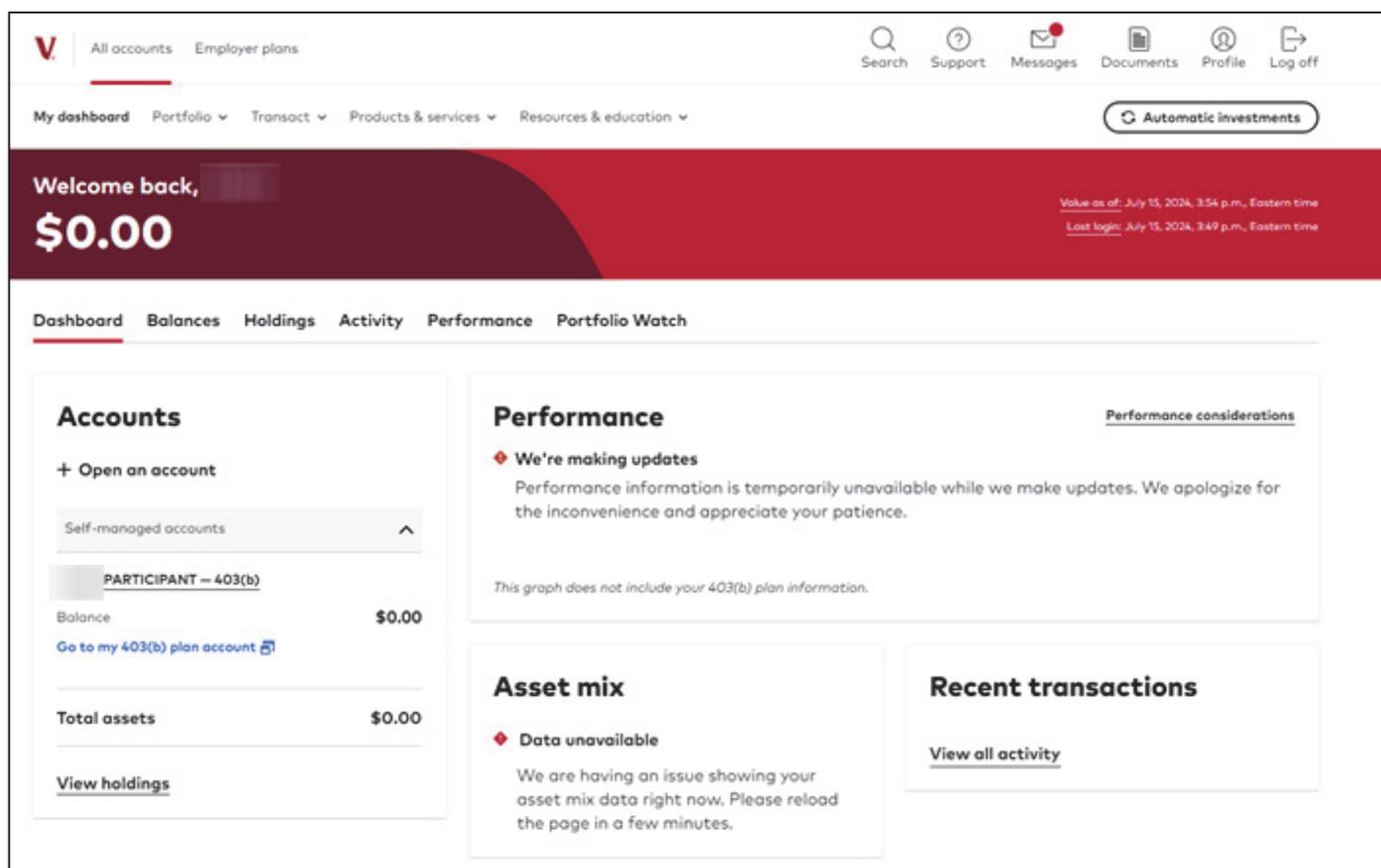
Adding a recovery number — a secondary number where you can receive security codes — can help prevent you from getting locked out of your account, even if you lose access to your primary number.

A recovery phone number could be another cell phone or a landline if you have one. It must be readily accessible to you if you lose access to your primary phone.

Add recovery phone **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.

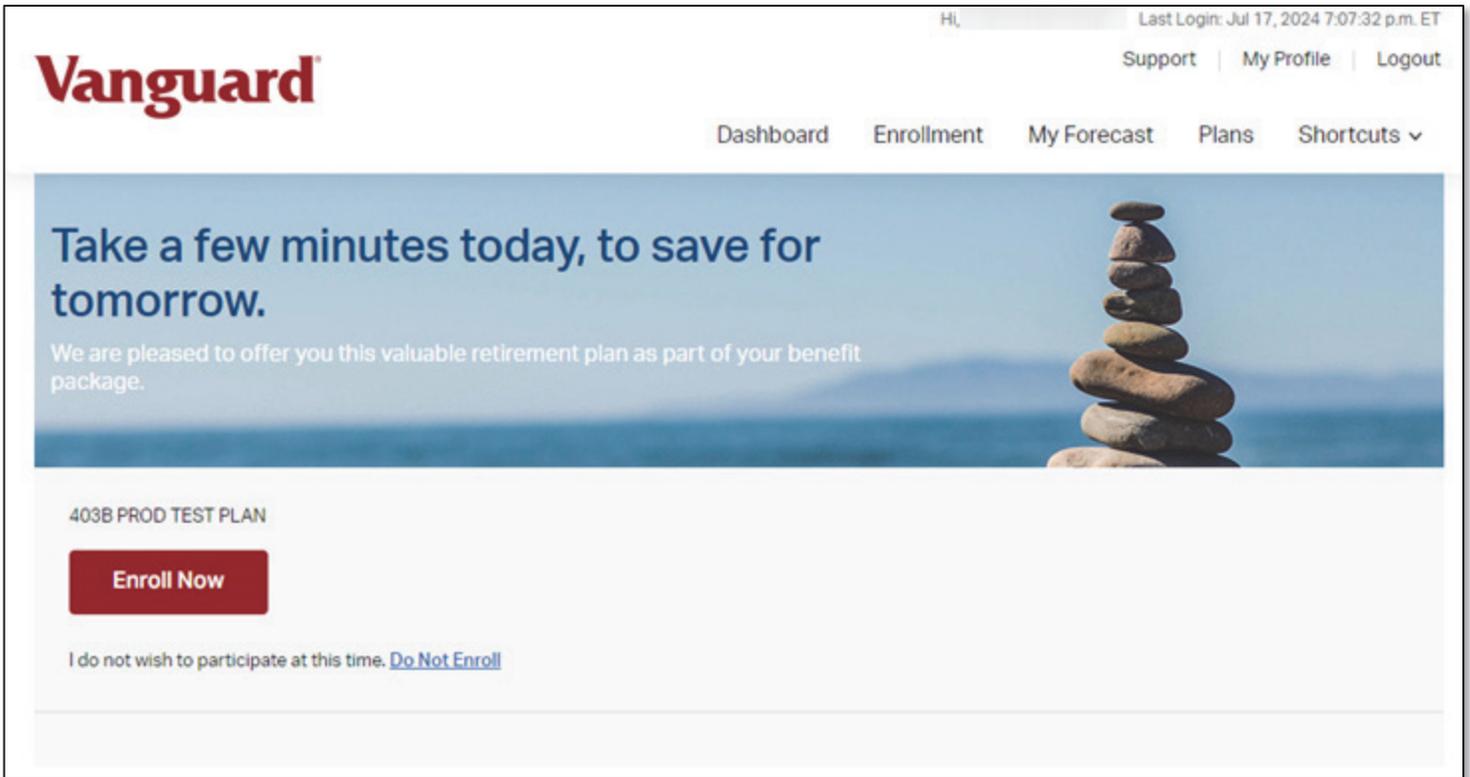


Terms and Conditions Acknowledgment

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.



The screenshot shows the Vanguard enrollment landing page. At the top right, it displays "Hi," and "Last Login: Jul 17, 2024 7:07:32 p.m. ET". Below this are links for "Support", "My Profile", and "Logout". The main navigation bar includes "Dashboard", "Enrollment", "My Forecast", "Plans", and "Shortcuts". The main content area features a large blue banner with the text "Take a few minutes today, to save for tomorrow." and a sub-headline "We are pleased to offer you this valuable retirement plan as part of your benefit package." To the right of the text is a stack of smooth, rounded stones. Below the banner, the text "403B PROD TEST PLAN" is displayed above a prominent red "Enroll Now" button. At the bottom of the section, there is a link: "I do not wish to participate at this time. [Do Not Enroll](#)".

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.

Vanguard Logout

Enrollment

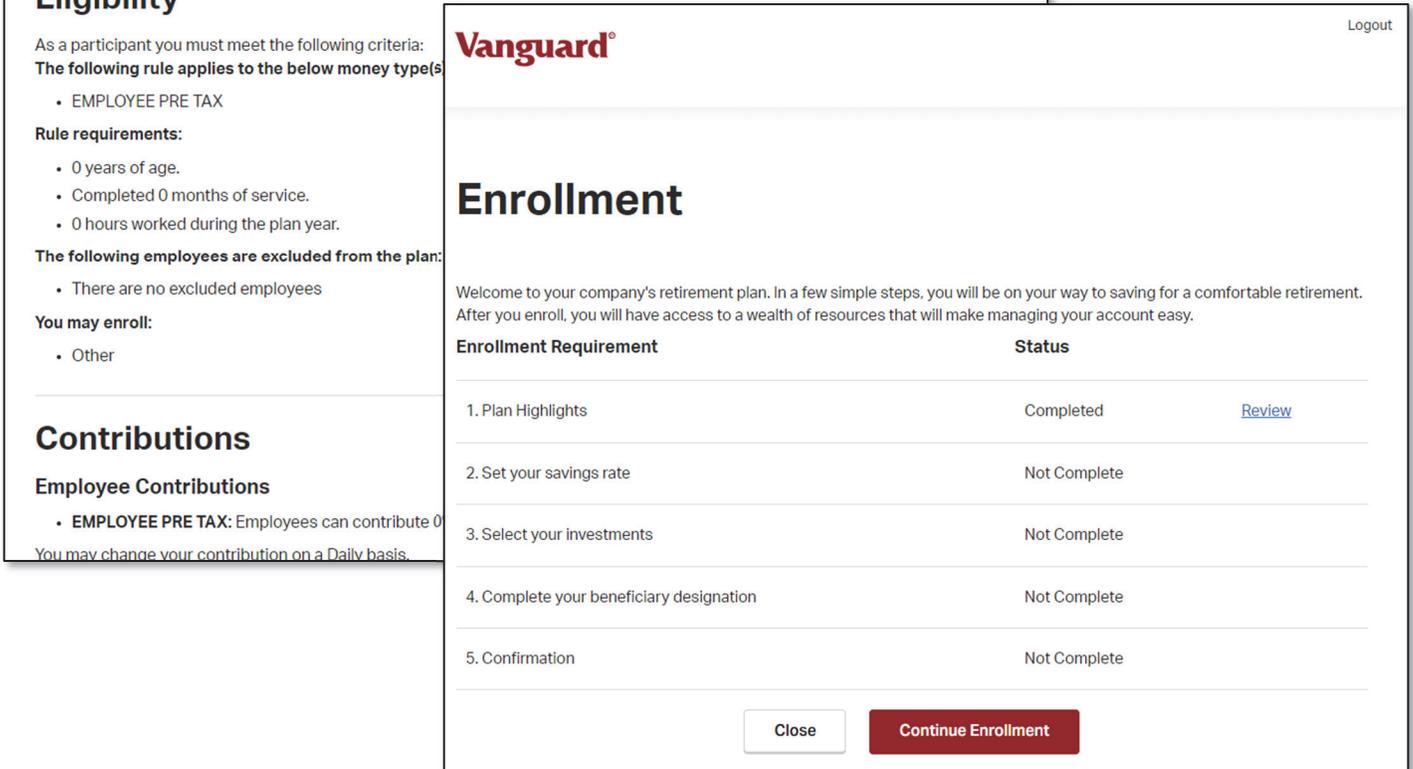
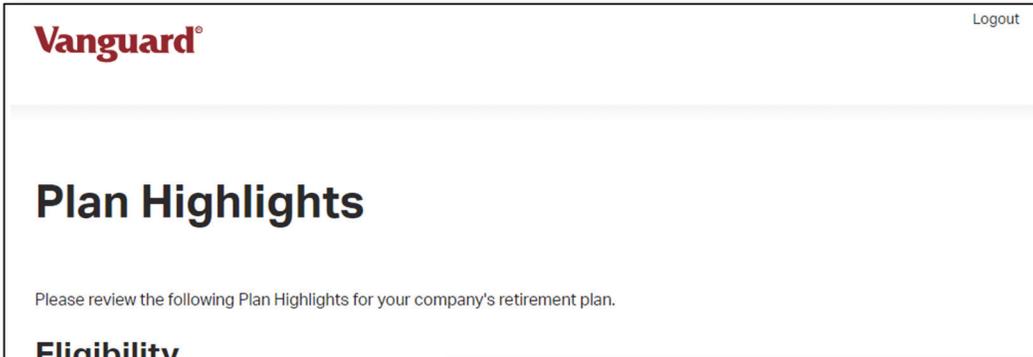
Welcome to your company's retirement plan. In a few simple steps, you will be on your way to saving for a comfortable retirement. After you enroll, you will have access to a wealth of resources that will make managing your account easy.

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

Close Start Enrollment

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.

Savings Rate(s)

SETTING SAVINGS RATE(S)

The EMPLOYEE PRE TAX amount or percentage displayed below is what is currently held on file. This is the amount or percentage of your salary that is deducted per paycheck on a pre-tax basis and invested into your account. The amount withheld is also called your contribution.

Past changes to your savings rate may not be reflected in this value. If you wish to change your savings rate, please enter your change in the appropriate field below. Use only whole numbers, no decimals, dollar (\$) or percent (%) signs. Dollar savings rate can be made in increments of \$1.

Name: TEST6 PARTICIPANT

SSN: XXX-XX-0116

Deduction Type: % \$

Current Savings Percent/Amount	New Percent/Amount
<input type="text" value="0"/>	<input type="text" value="10"/>

You can save 0% to 100%.
Elect 0% if you do not want to save for this source.

Last changed at Recordkeeper:

USEFUL INFORMATION

Your savings rate affects your Retirement Savings

A benefit of saving now is you are allowing time for your money to grow, so you may have more to live on when you retire.

Compound Growth

Your money can work for you. Each year, your investments have the potential to increase in value. That increased value can continue to grow over the years. The earlier you start saving, the longer this compound growth can potentially add to your retirement savings.

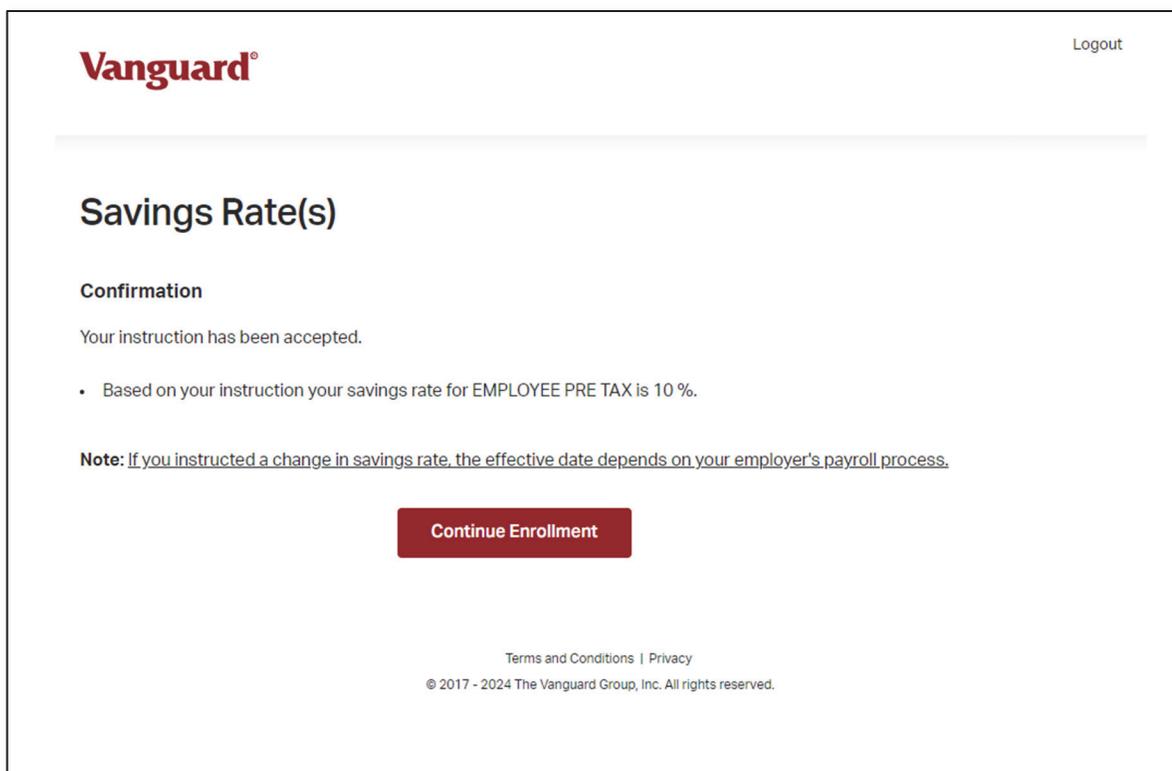
Retirement Goal

Our retirement calculator on the homepage of this website can help you track your progress toward your retirement goals.

Taxes

The money that goes into your retirement plan comes out of your paycheck before it is taxed and is not counted as part of your salary for income tax purposes.* Because your salary is reduced, you pay less tax on the amount remaining. This advantage is sometimes called

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



The screenshot shows the Vanguard website interface for the Savings Rate(s) confirmation step. At the top left is the Vanguard logo, and at the top right is a "Logout" link. The main heading is "Savings Rate(s)". Below this is a "Confirmation" section with the text "Your instruction has been accepted." and a bullet point: "Based on your instruction your savings rate for EMPLOYEE PRE TAX is 10 %." A note follows: "Note: If you instructed a change in savings rate, the effective date depends on your employer's payroll process." A prominent red button labeled "Continue Enrollment" is centered on the page. At the bottom, there are links for "Terms and Conditions" and "Privacy", and a copyright notice: "© 2017 - 2024 The Vanguard Group, Inc. All rights reserved."

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.

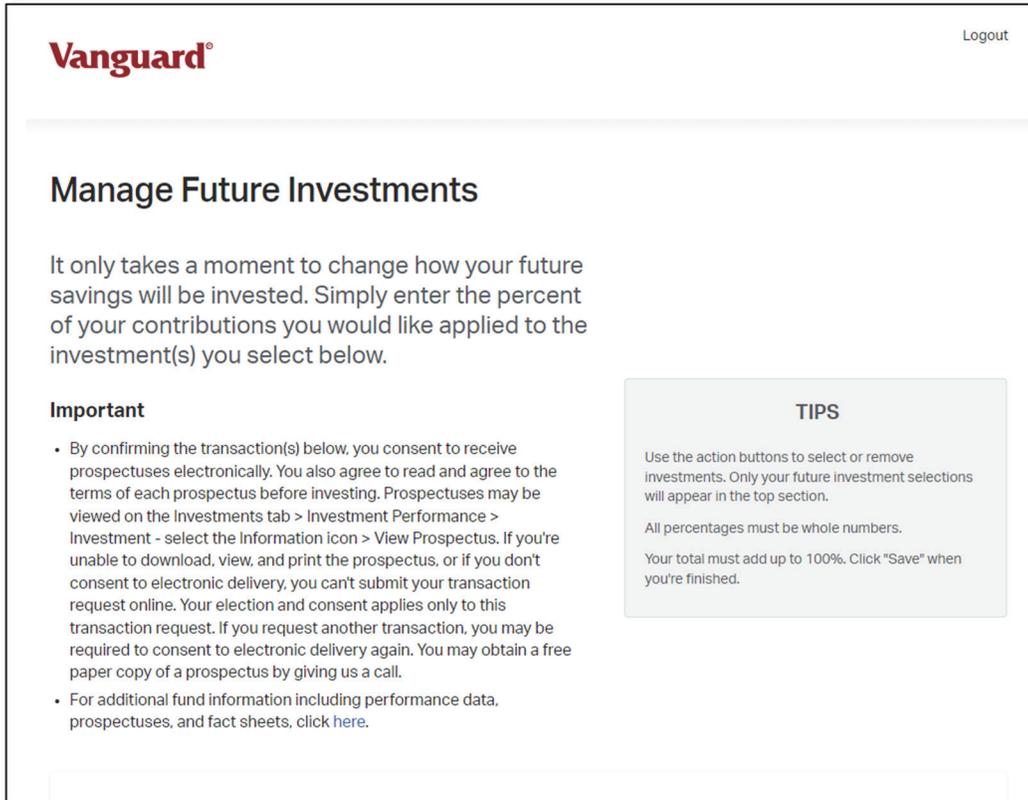
CATCH-UP CONTRIBUTIONS

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.



Vanguard Logout

Manage Future Investments

It only takes a moment to change how your future savings will be invested. Simply enter the percent of your contributions you would like applied to the investment(s) you select below.

Important

- By confirming the transaction(s) below, you consent to receive prospectuses electronically. You also agree to read and agree to the terms of each prospectus before investing. Prospectuses may be viewed on the Investments tab > Investment Performance > Investment - select the Information icon > View Prospectus. If you're unable to download, view, and print the prospectus, or if you don't consent to electronic delivery, you can't submit your transaction request online. Your election and consent applies only to this transaction request. If you request another transaction, you may be required to consent to electronic delivery again. You may obtain a free paper copy of a prospectus by giving us a call.
- For additional fund information including performance data, prospectuses, and fact sheets, click [here](#).

TIPS

Use the action buttons to select or remove investments. Only your future investment selections will appear in the top section.

All percentages must be whole numbers.

Your total must add up to 100%. Click "Save" when you're finished.

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.

ALL CONTRIBUTION SOURCES			
ACTION	INVESTMENT	CURRENT %	NEW %
	Total	0%	<input type="text" value="0"/>

AVAILABLE INVESTMENTS		
ACTION	INVESTMENT	CURRENT %
<input type="button" value="Select"/>	American Funds EuroPacific Gr R6 (RERGX)	0%
<input type="button" value="Select"/>	Vanguard 500 Index Adm (VFIAX) ⓘ	0%
<input type="button" value="Select"/>	Vanguard Balanced Index Adm (VBIAX) ⓘ	0%
<input type="button" value="Select"/>	Vanguard Cash Reserves Federal MM Adm (VMRXX)	0%

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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
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Vanguard[®] 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.

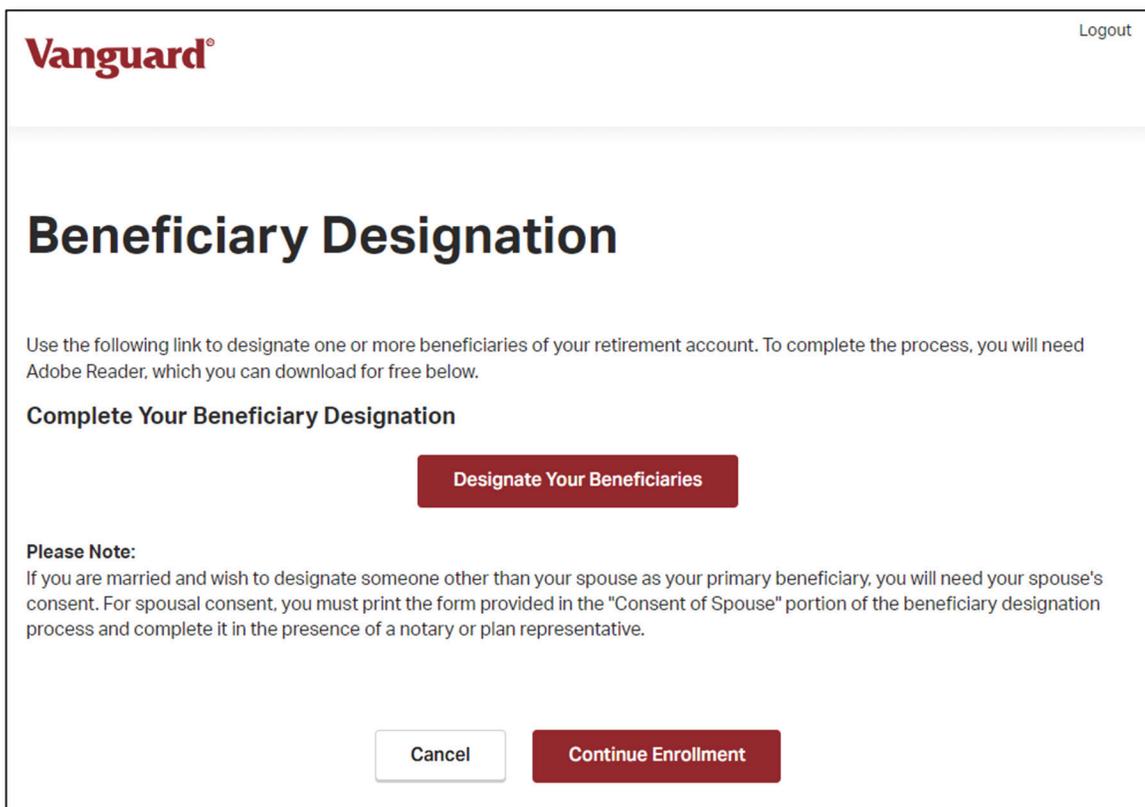
Enrollment Requirement	Status
1. Plan Highlights	Completed Review
2. Set your savings rate	Completed Review
3. Select your investments	Completed Review
4. Complete your beneficiary designation	Not Complete
5. Confirmation	Not Complete

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.



The screenshot shows the Vanguard website interface for beneficiary designation. At the top left is the Vanguard logo, and at the top right is a "Logout" link. The main heading is "Beneficiary Designation". Below this, a paragraph of text explains that users need Adobe Reader to complete the process. A prominent red button labeled "Designate Your Beneficiaries" is centered on the page. Below the button, a "Please Note:" section provides important information about spousal consent. At the bottom of the page, there are two buttons: a white "Cancel" button and a red "Continue Enrollment" button.

Vanguard[®] Logout

Beneficiary Designation

Use the following link to designate one or more beneficiaries of your retirement account. To complete the process, you will need Adobe Reader, which you can download for free below.

Complete Your Beneficiary Designation

[Designate Your Beneficiaries](#)

Please Note:
If you are married and wish to designate someone other than your spouse as your primary beneficiary, you will need your spouse's consent. For spousal consent, you must print the form provided in the "Consent of Spouse" portion of the beneficiary designation process and complete it in the presence of a notary or plan representative.

[Cancel](#) [Continue Enrollment](#)



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.

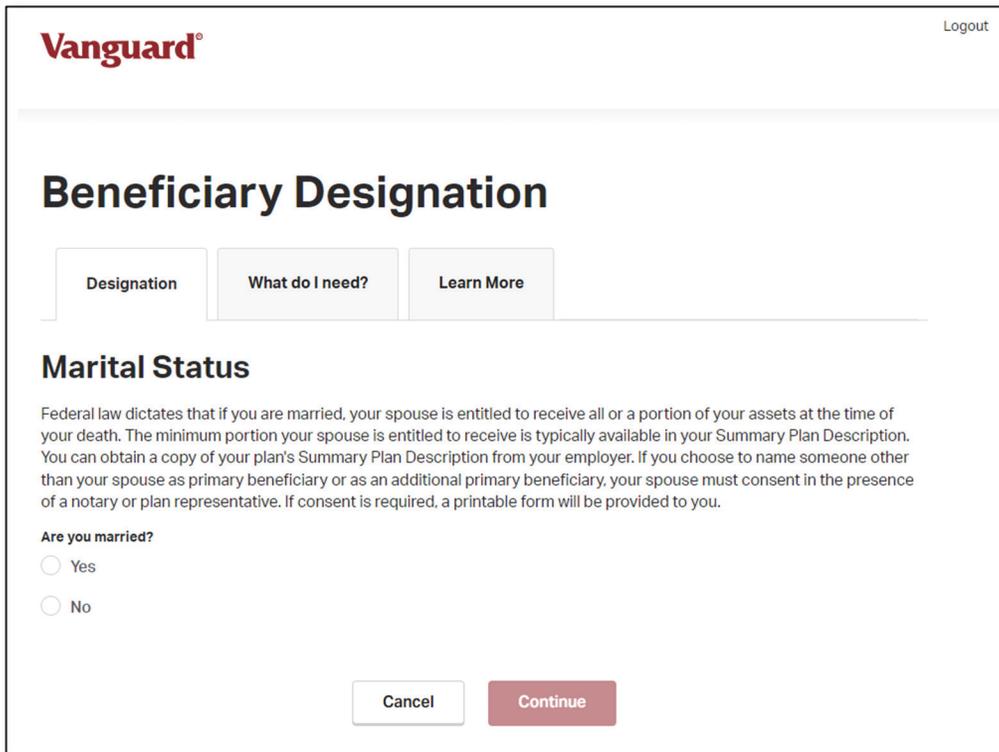
The screenshot shows the Vanguard website interface for beneficiary designation. At the top left is the Vanguard logo, and at the top right is a 'Logout' link. The main heading is 'Beneficiary Designation'. Below this are three tabs: 'Designation', 'What do I need?' (which is selected), and 'Learn More'. A sub-heading reads 'Designating a beneficiary is easy' followed by the text 'Before getting started, make sure you have the required information.' Below this, there are five boxes, each representing a beneficiary type with a list of required information items, each preceded by a checkmark icon:

- Spouse**
 - Spouse's Name
 - Date of birth
 - Spouse's social security number
 - Spouse's address (optional)
- Non-Spouse Individual**
 - Individual's Name
 - Date of birth
 - Individual's social security number
 - Individual's address (optional)
- Trust**
 - Trust's Name
 - Employer Identification Number (EIN)
- Estate**
 - Estate's Name
- Entity**
 - Entity's Name
 - Employer Identification Number (EIN)

At the bottom of the page, it states: 'You may designate more than one beneficiary.'

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.



The screenshot shows the Vanguard website interface for beneficiary designation. At the top left is the Vanguard logo, and at the top right is a "Logout" link. The main heading is "Beneficiary Designation". Below this heading are three buttons: "Designation", "What do I need?", and "Learn More". The "Designation" button is highlighted with a dark border. Below the buttons is the "Marital Status" section. It contains a paragraph of text explaining federal law requirements for spousal consent. Below the text is the question "Are you married?" with two radio button options: "Yes" and "No". At the bottom of the form are two buttons: "Cancel" and "Continue".

Vanguard[®] Logout

Beneficiary Designation

Designation What do I need? Learn More

Marital Status

Federal law dictates that if you are married, your spouse is entitled to receive all or a portion of your assets at the time of your death. The minimum portion your spouse is entitled to receive is typically available in your Summary Plan Description. You can obtain a copy of your plan's Summary Plan Description from your employer. If you choose to name someone other than your spouse as primary beneficiary or as an additional primary beneficiary, your spouse must consent in the presence of a notary or plan representative. If consent is required, a printable form will be provided to you.

Are you married?

Yes

No

Cancel Continue

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

Vanguard[®] 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 *

Middle Initial

Last Name *

You can now add contingent beneficiaries from the next screen.

ACTIONS	NAME PRIMARY BENEFICIARY	BENEFICIARY TYPE	RELATIONSHIP	BIRTH DATE	SSN/EIN	ADDRESS	PERCENTAGE
<input type="button" value="Change"/> <input type="button" value="Remove"/>	John Doe	Spouse	Spouse	01/01/1975	xxx-xx-0117	200 Dryden Road Dresher, PA 19025	<input type="text" value="100"/> %
Primary Beneficiary Total: 100%							
<input type="button" value="+ Add a Primary Beneficiary"/>							

ACTIONS	NAME CONTINGENT BENEFICIARY	BENEFICIARY TYPE	RELATIONSHIP	BIRTH DATE	SSN/EIN	ADDRESS	PERCENTAGE
You have not designated any contingent beneficiaries.							
<input type="button" value="+ Add a Contingent Beneficiary"/>							

<input type="button" value="Cancel"/>	<input type="button" value="Review"/>
---------------------------------------	---------------------------------------

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.



Review Beneficiaries

Designation

What do I need?

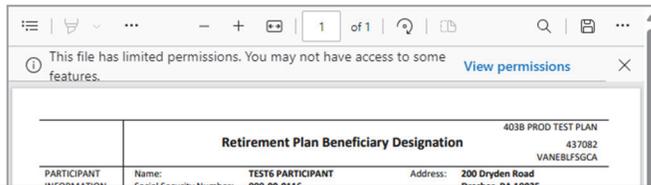
Learn More

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



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.

The screenshot shows the Vanguard website interface for a "Beneficiary Designation Confirmation" page. At the top left is the Vanguard logo, and at the top right is a "Logout" link. Below the header is a navigation bar with three tabs: "Designation" (which is selected and highlighted), "What do I need?", and "Learn More". The main content area contains the following text:

Your beneficiary designation has been completed as of 07/19/2024 at 4:57:00 p.m. ET. Your confirmation number for this designation is **2010001830760**

Please print a copy of this form for your records. [Print Beneficiary Designation Form](#)

This is a legal document and it is your responsibility to safeguard it in the same manner you do your other important legal documents.

You should review your beneficiary designation periodically to ensure that the beneficiary you have chosen is still appropriate. You should also review your beneficiary designation when major life events, such as marriage, the birth of a child, divorce, or the death of one of your beneficiaries, occur.

At any time, you may submit a new designation by changing, adding, or deleting your beneficiaries. Selecting the "Update" button on the Beneficiary Designation screen will direct you to a page where you can change, add, or remove your designations before completing them.

At the bottom of the page, there are two prominent red buttons: "View your Beneficiary Designation" and "Return to Enrollment".

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.

Vanguard 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	

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.

The screenshot shows the Vanguard Enrollment page. At the top left is the Vanguard logo, and at the top right is a "Logout" link. The main heading is "Enrollment". Below this is a welcome message: "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." Below the message is a table with two columns: "Enrollment Requirement" and "Status". The table lists five steps, all of which are marked as "Completed". Each row also includes a "Review" link. Below the table is a prominent red button labeled "Access My Account". At the bottom of the page, there is a congratulatory message: "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."

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.

The screenshot displays the Vanguard Dashboard interface. At the top left is the Vanguard logo. On the top right, there are links for 'Support', 'My Profile', and 'Logout'. Below the logo, a navigation menu includes 'Dashboard' (which is underlined), 'My Forecast', 'Plans', and 'Shortcuts' with a dropdown arrow. The main content area is divided into several tiles:

- MY FORECAST** tile: Features a 'GOAL MET' badge, a 'Monthly Goal' of \$6,038, a 'Projected Monthly Income after Retirement' of \$6,066, and an 'Excess' of \$28. It includes an 'Update My Forecast' link.
- BALANCE** tile: Shows a balance of \$2,910.67 with a 'Vested Balance: \$2,910.67' note.
- PERFORMANCE** tile: Shows a performance of +19.0% for the period from Aug 23, 2023 to Aug 22, 2024.
- TRANSACTIONS** tile: Shows 2 Pending Requests and 0 Transactions Completed in the Last 30 Days.
- STATEMENTS** tile: Includes a document icon with a dollar sign.

Intuitive Navigation

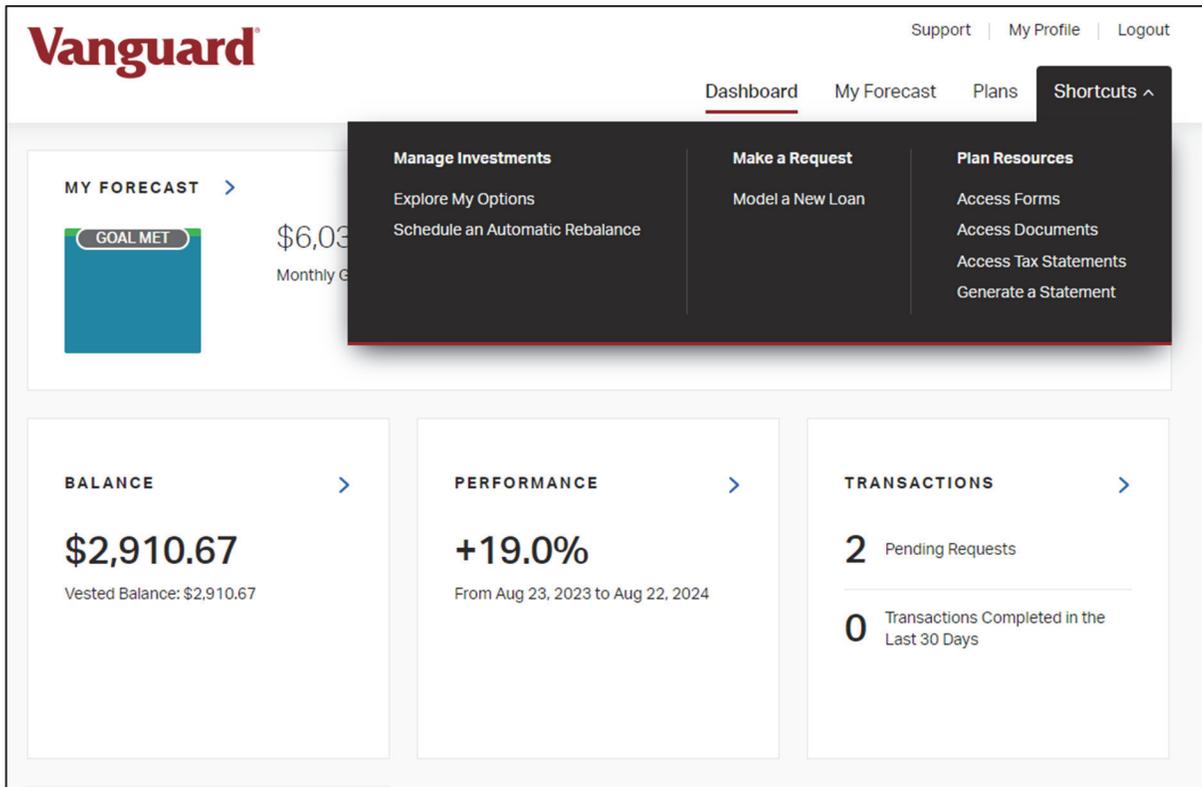
Click any of the **Dashboard** tiles to view additional information on that topic.

The screenshot displays the Vanguard dashboard interface. At the top left is the Vanguard logo. On the top right, there are links for 'Support', 'My Profile', and 'Logout'. Below these is a primary navigation menu with 'Dashboard' (underlined), 'My Forecast', 'Plans', and 'Shortcuts' (with a dropdown arrow). The main content area is divided into several sections:

- MY FORECAST**: A section with a 'GOAL MET' indicator. It shows a 'Monthly Goal' of \$6,038, a 'Projected Monthly Income after Retirement' of \$6,066, and an 'Excess' of \$28. A link to 'Update My Forecast' is provided.
- BALANCE**: Shows a balance of \$2,910.67, with a note that the 'Vested Balance' is also \$2,910.67.
- PERFORMANCE**: Shows a performance gain of +19.0% from Aug 23, 2023, to Aug 22, 2024.
- TRANSACTIONS**: Shows 2 Pending Requests and 0 Transactions Completed in the Last 30 Days.
- STATEMENTS**: Shows the latest statement period ending on Jun 30, 2024.

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.

The screenshot shows the Vanguard dashboard interface. At the top, there is a navigation bar with the Vanguard logo on the left and links for Support, My Profile, and Logout on the right. Below this is a secondary navigation bar with tabs for Dashboard (which is underlined), My Forecast, Plans, and Shortcuts. A row of icons represents different dashboard sections: Alerts, My Forecast, Balance, Performance, Transactions, and Statements. Below the navigation is a main content area with a 'Back to Grid View' link on the left and a 'See More' link on the right. The central focus is a large number, \$2,910.67, representing the Vested Balance, with a smaller line below it stating 'Vested Balance: \$2,910.67'. To the left of this text is a pie chart divided into two equal halves, one yellow and one blue. Below the pie chart, the text '2 Plans' is displayed. Underneath, there is a table with two rows, each representing a plan. The first row is for the '403B PROD TEST PLAN' (blue square) with a 50% allocation and a vested balance of \$1,458.06. The second row is for 'Vanguard 403(b), 11' (yellow square) with a 50% allocation and a vested balance of \$1,452.61. Both rows specify 'as of Aug 22, 2024'.

Plan Name	Allocation	Vested Balance
403B PROD TEST PLAN	50%	\$1,458.06
Vanguard 403(b), 11	50%	\$1,452.61

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

Vanguard Support | My Profile | Logout

Dashboard My Forecast **Plans** Shortcuts ▾

Balance Performance Investments Transactions Future Elections Deferrals Distributions Beneficiaries ▾

403B PROD TEST PLAN ▾

BY INVESTMENT BY SOURCE

\$1,458.06

Vested Balance:
\$1,458.06
as of Aug 22, 2024

		Units/Shares	Price	Value
	6% Vanguard Core Bond Adm - VCOBX ⓘ Intermediate Core Bond	4.579	\$18.36	\$84.07
	94% Vanguard Target Retirement 2055 Fund - VFFVX ⓘ Target-Date 2055	24.681	\$55.67	\$1,373.99