

More security—and peace of mind

The easiest way to keep track of your financial progress is to manage your money online. And safeguarding your money is our top priority. To take your account security to the next level, use these features and tips. That way, you can focus on what matters most—reaching your financial goals.

Take the first step toward greater account security by registering your account online. You'll get:

- **Safety.** Ensure that no one else can access your account without your knowledge.
- **Convenience.** Connect with your account anytime from any device.
- **Control.** Check your account performance, make changes, perform transactions and keep tabs on your retirement plan.

Registering your account is simple. But don't stop there. To protect your account information, go to vanguard.com/security and take advantage of these security features:

Security code authentication

Receive a text message with a security code that you'll need (in addition to your username and password) to log in to your account at vanguard.com/retirementplans. You can choose to receive a code.

Learn more about online security tips



Scan this code or visit vanguard.com/mysecurity.

Need help?

Call (800) 523-1188 Monday – Friday, 5:30am – 6:00pm PT.

Text message updates

Sign up to receive text messages for transaction status updates. You can receive an update at each step of certain transactions and when a transaction is complete. This way, you'll know about any unauthorized transactions immediately.



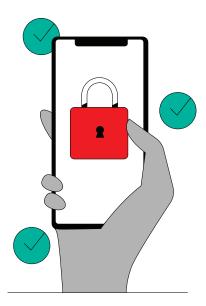
Enhanced phone security password

You can create a second, enhanced security password for your account. You'll need it each time you call Vanguard.

Protect your computer

Only access <u>vanguard.com</u> from devices with up-to-date security, antispyware, antivirus and firewall software.

For more information about how Vanguard protects your account and more tips for doing business safely online, go to vanguard.com/security.



More security tips

Review your account regularly

Check your account frequently for unusual activity. Promptly review all information we mail, email or text to you. We'll notify you when critical transactions are processed.

If you suspect an error, discrepancy or unauthorized transaction or account change, report it immediately. Either call us at (800) 523-1188 or email fraud@vanguard.com.

Protect your secure account information

- Make sure your username, password and answers to your security questions are unique and strong. Use at least eight characters and a combination of letters, numbers and symbols.
- Never use the same username and password on another site.
- Never share your Vanguard username, password or other account-related information with anyone.
- Never store your username, password or answers to security questions in your browser.
- Clear any temporarily stored copies of online information by closing your browser after.

Vary your answers to security questions

Carefully select your Vanguard security questions and answers—and try not to use information about you that is readily available. If you use unique responses or code words to answer security questions, make sure you'll remember your answers.

Connect with Vanguard®

vanguard.com/retirementplans • 800-523-1188

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

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Participant Education

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