The BIG STATE ELECTRIC, LTD. 401(K) PSP

Join your retirement plan today!



Vanguard®

Joining your employer's retirement plan is a smart move to save for your future. And it's easy. You just have to:

1. **Enroll.** You can do this in minutes at **https://my.vanguardplan.com**. See the first page of this guide for login instructions. Or call **866-794-2145**.

2. **Choose how much to save.** A rule of thumb is to save 12% to 15% of your pay, including any employer contributions. But don't worry if you're not there yet. Save what you can now and try to work your way up to this goal. (Example: Start off saving 5% and increase your contribution rate a bit each year.)

3. **Decide where to invest.** You can quickly get your retirement plan up and running by choosing just one target date fund. Each target date fund is made up of different types of investments, giving you an entire portfolio in one fund. Or, if you prefer to build your own portfolio, feel free to select from a wide range of options in your plan.

Whenever you invest, there's a chance you could lose the money. Investments in target date funds are subject to the risks of their underlying funds. The year in the fund name refers to the approximate year (the target date) when an investor in the fund would retire and leave the workforce. The fund will gradually shift its emphasis from more aggressive investments to more conservative ones based on its target date. An investment in a target date fund is not guaranteed at any time, including on or after the target date.

That's all it takes to make a positive move for your future. Keep reading if you'd like to learn more.

Enroll now

https://my.vanguardplan.com/login/participant



Important information to get started

Enrolling is easy. To set up your account, go to your website listed above and enter this default, first-time login information:

- User ID: Your Social Security Number in 999009999 format (no dashes or spaces)
- Password: Your 8-digit birthday in MMDDYYYY format (e. g. 06041982 for June 4, 1982)

You will then be guided through setting up your new User ID and password to keep your online account secure, as well as the brief enrollment process.

Join the plan

Planning made easy

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Your employer has chosen Vanguard, one of the world's largest global investment management companies, to manage its retirement plan. With Vanguard, you benefit from low costs, a broad range of investment choices, award-winning educational materials, and an unwavering focus on investors.

Retirement plan recordkeeping and administrative services are provided by The Vanguard Group, Inc. (VGI). VGI has entered into an agreement with Ascensus, LLC, 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.

Online: https://my.vanguardplan.com/login/participant
Phone: 866-794-2145

Why save now?

Saving for retirement is a worthwhile and achievable goal. The key is to take ownership of your savings by understanding how much you may need and making a plan.

80%

is roughly the amount of your annual pre-retirement income that many experts estimate you'll need for each year of retirement.[1]

[1]*How much money do you need to retire?* Fortune Recommends. November 2022.

[2]Source for eggs per dozen, gas per gallon, coffee per pound: Bureau of Labor Statistics; Source for movie tickets: National Association of Theatre Owners.

[3]HealthView Services, *2022 Retirement Healthcare Costs Data Report,* March 2022.

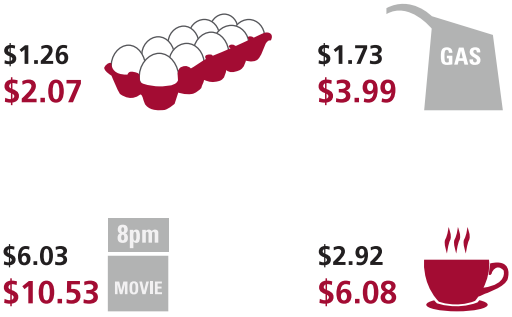
Prepare today for the costs ahead.

While certain expenses may decrease, others may increase. Here are a few points to consider when thinking about your savings plan:

Living expenses are on the rise.[2]

Look at how prices for everyday items have increased in the last 20 years.

2003 to 2023



Healthcare may be your new mortgage payment.[3]

While you may have your home paid off by retirement, healthcare expenses could likely take its place.



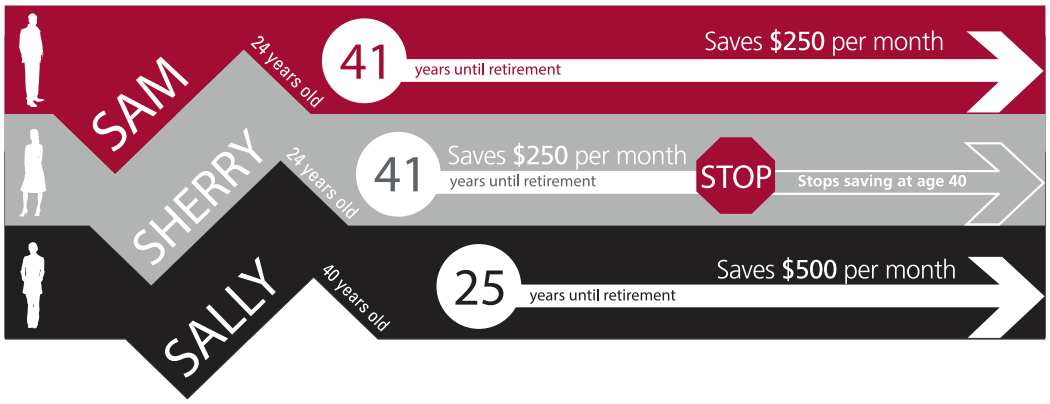
Time makes all the difference.

If you can boost your savings now, you'll give your money more time to grow. Consider the scenario below.

Who do you think comes out ahead?

- Sam starts saving early and keeps saving until retirement.
- Sherry starts saving early, but only saves for 16 years before stopping.
- Sally starts saving later, but saves double what Sam and Sherry save per year.

Projected monthly income in retirement [to age 90]



$3,095
per month in retirement

$2,087
per month in retirement

$2,017
per month in retirement

The results:

- Sam saves the most with more than **$1,000** additional income per month in retirement.
- Sherry and Sally are neck-and-neck, although Sally contributed much more money to the account.

Put time on your side.

The illustrations above assume a retirement age of 65 and that the individual receives the monthly retirement payment shown until age 90. The amount saved until retirement assumes an annual investment return of 6%. The monthly payment amount in retirement assumes an annual investment return of 5%. The investment performance shown does not represent the return of any particular investment and does not guarantee any future rate of return.

The income in retirement does not reflect any taxes or penalties that may be due upon distribution. Withdrawals from a tax-deferred account before age 59½ are subject to a 10% federal penalty tax unless an exception applies.

Join the plan

Online: https://my.vanguardplan.com/login/participant

Phone: 866-794-2145

Why use your plan?

Your plan offers important savings benefits to help you meet your goals.

Don't leave money on the table.

Your employer wants to see you succeed in retirement and is willing to help you along the way.

Profit sharing

Your plan includes a profit sharing feature, which means BIG STATE ELECTRIC, LTD. may make periodic contributions into your account on your behalf.

Convenience

A portion of your salary—as determined by you—will be deposited into your retirement account directly from your paycheck.

Ownership

The money you contribute to your account and any earnings on that money belong to you. You can take it with you throughout your career and every phase of life to use in retirement.

Tax advantages

Your money can be invested before taxes and you won't need to pay taxes on it until it's withdrawn. This reduces your taxable income each year and may allow your savings to grow faster over time.

Your plan also offers a Roth feature, which allows you to pay taxes up front so you can make withdrawals tax-free during retirement. Typically, the Roth feature is considered to be beneficial in the long term if you are a younger investor and/or if you think your income taxes will be higher at the time of your retirement.

One spot for all your retirement savings

If you have a retirement account from a previous employer, you can roll it into your BIG STATE ELECTRIC, LTD. account.

How much is enough?

While the type of retirement you envision will determine exactly how much you'll need, here are some general guidelines that can help position you for the future.

Get into the savings habit.

- Consider saving 10% to 15% of your pay each year (including any contributions your employer might make)[1]
- If you're saving below this amount, continue saving as much as possible and plan to make increases each year. Every bit toward retirement counts and can make a big difference.

Create opportunities to save.



Pack a lunch.[2]
Monthly savings = $120



Drop cable for online streaming.[3]
Monthly savings = $50



Carpool to work.[4]
Monthly savings = $60



Be a discount shopper.[5]
Monthly savings = $40

Make savings a priority.

Life gets busy. Priorities change. Things happen. Still it's important to stay focused on retirement. Whether you're faced with financing a car, saving for a vacation, buying a home, or funding a college education, it shouldn't mean putting retirement savings on the back burner. Unlike other expenses, retirement can't be financed with a loan and you don't always have the option of putting it off. You'll be glad the money is there when you need it.

[1]Lynnette Khalfani-Cox. "Should You Save for Retirement Rather Than Fund Kids' College?". AARP. October 2023.

[2]Based on purchasing lunch 20 times a month at $10.00 per meal versus packing a $4.00 lunch.

[3]Based on paying $50 a month for internet and $30 a month for Sling TV versus $130 a month for internet and cable: https://cordcutting.com/cord-cutting-calculator

[4]Assumes a commute of 15 miles (each way), 5 days a week, in a vehicle getting 25.4 mpg, and an average gas price of $5.06 Source for average vehicle mpg: Environmental Protection Agency, EPA Highlights of CO2 and Fuel Economy Trends (preliminary number for 2020 model year). Source for average gas price: Bureau of Labor Statistics, accessed August 2022.

[5]Based on using a 20% coupon for a purchase of $200 or greater once per month.

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Phone: 866-794-2145

What ways can you invest?

You should feel comfortable making investment selections. Understanding the investments available to you can help you find a suitable approach to keep your savings strategy on target.

Here are the different ways you can invest your money.

By Default

Your savings will be invested here if you don't make investment elections during enrollment.

By Myself

You can create your own investment mix from the options offered in your plan.

By Default

Vanguard LifeStrategy Moderate Gr Inv

This is where your savings will be invested if you do not make any investment elections when you join the plan.

By Myself

Your plan allows you to choose investments from a lineup. Information on each investment's performance is available on your plan's retirement website or in the **Investment options** section of this guide.



Investment options

As of December 31, 2025

	Name/Type of investment	Annual net expense ratio	3-Month Total	1-Year Total	3-Year Annual	5-Year Annual	10-Year Annual	Since Inception	Inception Date
E	**Equity**								
	Franklin DynaTech Fund Class R6	0.44%	-0.65%	18.85%	31.16%	8.84%	17.12%	17.04%	05/01/2013
	MFS Value Fund Class R6	0.44%	2.17%	13.27%	11.17%	10.20%	10.33%	8.64%	05/01/2006
	Thrivent Mid Cap Stock Fund Class S	0.75%	1.68%	4.57%	9.46%	6.73%	11.20%	9.20%	12/29/1997
	Vanguard® 500 Index Fund Admiral™ Shares	0.04%	2.64%	17.83%	22.96%	14.38%	14.78%	8.66%	11/13/2000
	Vanguard® Mid-Cap Value Index Fund Admiral™ Shares	0.07%	2.10%	12.05%	11.93%	10.71%	9.94%	12.01%	09/27/2011
	Vanguard® Small Cap Index Fund Admiral™ Shares	0.05%	1.81%	8.83%	13.69%	7.34%	10.43%	9.21%	11/13/2000
	Vanguard® Total International Stock Index Fund Investor Shares	0.17%	4.47%	32.05%	17.01%	7.87%	8.44%	5.57%	04/29/1996
B	**Bond**								
	American Funds The Bond Fund of America® Class R-6	0.24%	1.12%	7.52%	4.68%	-0.02%	2.57%	3.79%	05/01/2009
	Vanguard® Total Bond Market Index Fund Admiral™ Shares	0.04%	0.99%	7.15%	4.67%	-0.42%	1.98%	3.38%	11/12/2001
C	**Money market/Stable value**								
	Vanguard® Federal Money Market Fund Investor Shares[1]	0.11%	0.99%	4.22%	4.85%	3.20%	2.14%	3.94%	07/13/1981
	7-Day SEC Yield as of 12/31/2025 was 3.59%								
O	**Other**								
	Vanguard LifeStrategy Consv Growth Inv	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
	Vanguard LifeStrategy Growth Inv	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
	Vanguard LifeStrategy Moderate Gr Inv	N/A	N/A	N/A	N/A	N/A	N/A	N/A	

Note: Fund fact sheets and prospectuses with more investment information are available online.

Fund Disclosures

The performance data shown represent past performances, which is not a guarantee of future results. Investment returns and principal value will fluctuate, so investors' shares, when sold, may be worth more or less than their original cost. Current performance may be lower or higher than the performance data cited. For performance data current to the most recent month-end, visit https://my.vanguardplan.com/login/participant (See the first page of this guide for login instructions.). Figures for periods of less than one year are cumulative returns. All other figures represent annualized returns. Performance data shown does not reflect the deduction of sales loads or fees, where applicable, and, if reflected, the load or fee would reduce the performance quoted.

A Note About Risk:

Whenever you invest, there's a chance you could lose the money. Investments that employ a "fund of funds" strategy and invest assets in other mutual funds are subject to the risks associated with those underlying funds. Diversification does not ensure a profit or protect against a loss.

You could lose money by investing in the money market fund. Although a money market fund seeks to preserve the value of your investment at $1.00 per share, it cannot guarantee it will do so. An investment in a money market fund is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. The money market fund's sponsor has no legal obligation to provide financial support to the fund, and you should not expect that the sponsor will provide financial support to the fund at any time.

The Morningstar benchmarks listed above are provided solely for informational purposes and are not the benchmarks that the funds listed seek to track. The performance of the Morningstar benchmarks is not an exact representation of any particular investment, as you cannot invest directly in a benchmark. For more information about each fund's benchmark, please see the fund's prospectus.

Small- and mid-cap funds are made up of the stocks of small- and medium-sized companies. These companies have fewer financial resources than larger companies. Because of that, their stock prices can be more affected by swings in the economy.

Non-U.S. stocks or bonds have risks tied to the political and economic stability of their country or region. And if the value of the foreign currency falls, the value of the stocks or bonds would also fall.

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Investment Options

T Target date allocation R Target risk allocation E Equity B Bond C Money market/Stable value O Other

As of December 31, 2025

Franklin DynaTech Fund Class R6

Ticker: FDTRX
Expense Ratio: 0.44%

Fund Description: The investment seeks capital appreciation. The fund invests primarily in equity securities of companies that the investment manager believes are leaders in innovation, take advantage of new technologies, have superior management, and benefit from new industry conditions in the dynamically changing global economy. It invests predominantly in common stock. The investment manager may invest in companies in any economic sector or of any market capitalization and may invest in companies both inside and outside of the United States.

MFS Value Fund Class R6

Ticker: MEIKX
Expense Ratio: 0.44%

Fund Description: The investment seeks capital appreciation. The fund normally invests the fund's assets primarily in equity securities. Equity securities include common stocks and other securities that represent an ownership interest (or right to acquire an ownership interest) in a company or other issuer. MFS focuses on investing the fund's assets in the stocks of companies the advisor believes are undervalued compared to their perceived worth (value companies).

Thrivent Mid Cap Stock Fund Class S

Ticker: TMSIX
Expense Ratio: 0.75%

Fund Description: The investment seeks long-term capital growth. The fund invests at least 80% of its net assets (plus the amount of any borrowing for investment purposes) in equity securities of mid-sized companies. The Adviser focuses mainly on the equity securities of mid-sized US companies which have market capitalizations equivalent to those included in widely known indices such as the Russell Midcap® Index, S&P MidCap 400® Index, or the mid-sized company market capitalization classifications published by Morningstar or Lipper, Inc.

Vanguard® 500 Index Fund Admiral™ Shares

Ticker: VFIAX
Expense Ratio: 0.04%

Fund Description: The investment seeks to track the performance of the Standard & Poor's 500 Index that measures the investment return of large-capitalization stocks. The fund employs an indexing investment approach designed to track the performance of the Standard & Poor's 500 Index, a widely recognized benchmark of US stock market performance that is dominated by the stocks of large US companies. The advisor attempts to replicate the target index by investing all, or substantially all, of its assets in the stocks that make up the index, holding each stock in approximately the same proportion as its weighting in the index. The fund is non-diversified.

Vanguard® Mid-Cap Value Index Fund Admiral™ Shares

Ticker: VMVAX
Expense Ratio: 0.07%

Fund Description: The investment seeks to track the performance of the CRSP US Mid Cap Value Index that measures the investment return of mid-capitalization value stocks. The fund employs an indexing investment approach designed to track the performance of the CRSP US Mid Cap Value Index, a broadly diversified index of value stocks of mid-size US companies. The advisor attempts to replicate the target index by investing all, or substantially all, of its assets in the stocks that make up the index, holding each stock in approximately the same proportion as its weighting in the index.

Vanguard® Small Cap Index Fund Admiral™ Shares

Ticker: VSMAX
Expense Ratio: 0.05%

Fund Description: The investment seeks to track the performance of the CRSP US Small Cap Index that measures the investment return of small-capitalization stocks. The fund advisor employs an indexing investment approach designed to track the performance of the CRSP US Small Cap Index, a broadly diversified index of stocks of small US companies. The advisor attempts to replicate the target index by investing all, or substantially all, of its assets in the stocks that make up the index, holding each stock in approximately the same proportion as its weighting in the index.

Investment Options

T Target date allocation R Target risk allocation E Equity B Bond C Money market/Stable value O Other

As of December 31, 2025

Vanguard® Total International Stock Index Fund Investor Shares

Ticker: VGTSX
Expense Ratio: 0.17%

Fund Description: The investment seeks to track the performance of a benchmark index that measures the investment return of stocks issued by companies located in developed and emerging markets, excluding the United States. The manager employs an indexing investment approach designed to track the performance of the FTSE Global All Cap ex US Index, a float-adjusted market-capitalization-weighted index designed to measure equity market performance of companies located in developed and emerging markets, excluding the United States. The fund invests all, or substantially all, of its assets in the common stocks included in its target index.

American Funds The Bond Fund of America® Class R-6

Ticker: RBFGX
Expense Ratio: 0.24%

Fund Description: The investment seeks to provide as high a level of current income as is consistent with the preservation of capital. The fund invests at least 80% of its assets in bonds and other debt securities, which may be represented by derivatives. It invests at least 60% of its assets in debt securities rated A3 or better or A- or better by Nationally Recognized Statistical Ratings Organizations designated by the fund's investment adviser, or in debt securities that are unrated but determined to be of equivalent quality by the fund's investment adviser, and in US government securities, money market instruments, cash or cash equivalents.

Vanguard® Total Bond Market Index Fund Admiral™ Shares

Ticker: VBTLX
Expense Ratio: 0.04%

Fund Description: The investment seeks to track the performance of the Bloomberg US Aggregate Float Adjusted Index. This index measures the performance of a wide spectrum of public, investment-grade, taxable, fixed income securities in the United States-including government, corporate, and international dollar-denominated bonds, as well as mortgage-backed and asset-backed securities-all with maturities of more than 1 year. All of the fund's investments will be selected through the sampling process, and at least 80% of its assets will be invested in bonds held in the index.

Vanguard® Federal Money Market Fund Investor Shares

Ticker: VMFXX
Expense Ratio: 0.11%

Fund Description: The investment seeks to provide current income while maintaining liquidity and a stable share price of $1) The fund invests primarily in high-quality, short-term money market instruments. Under normal circumstances, at least 80% of the fund's assets are invested in securities issued by the US government and its agencies and instrumentalities. The adviser maintains a dollar-weighted average maturity of 60 days or less and a dollar-weighted average life of 120 days or less. The fund generally invests 100% of its assets in US government securities and therefore will satisfy the 99.5% requirement for designation as a government money market fund.

Note: Fund fact sheets and prospectuses with more investment information are available online.

Join the plan

Online: https://my.vanguardplan.com/login/participant
Phone: 866-794-2145

Plan highlights

Eligibility requirements

To begin contributing to the plan, the following requirements must be met. Details about the contribution types available are below. If you are considered a long-term, part-time employee, different rules apply—please refer to your Summary Plan Description for more information.

All contribution requirements

- You must be at least 18 years of age.
- You must have worked at least 12 months as defined by the plan.
- You are eligible if employed on 1/1/2017.
- All requirements to join the plan have been waived.

The following employees are excluded:

- Union employees

Your deferral contributions

Pretax deferrals

Pretax deferrals are contributed into the plan on a pretax basis. Unlike the compensation you actually receive, pretax deferrals will not be taxed at the time they are paid by your employer. Instead, these deferrals and any earnings accumulated while invested in the plan will be taxable to you when withdrawn from the plan. This will reduce your taxable income for each year that you make a contribution. Through payroll deduction, you can contribute from 1% up to 100% of your salary pretax as long as the amount does not exceed $24,500, which is the maximum limit for 2026 set by the Internal Revenue Service (IRS).

Roth deferrals

Roth deferrals are contributed to the plan from amounts that have already been treated as taxable income. Roth deferrals will not reduce your taxable income in the year in which you contribute a portion of your compensation into the plan. You may contribute from 1% up to 100% of your salary as a Roth deferral as long as the total amount, when combined with any pretax deferrals, does not exceed the IRS contribution limit of $24,500 for 2026.

When Roth deferrals are withdrawn, distributions—including contributions and any earnings—are tax free as long as certain requirements are met. In order to receive tax-free withdrawals, generally your money must remain in the account for five years and you must have reached age 59½, die, or become disabled.

Catch-up contributions

If you are age 50 or older, you are entitled to contribute an additional "catch-up contribution" beyond the maximum IRS limit of $24,500 for 2026. This is intended to help employees boost their savings prior to retirement. The maximum catch-up contribution is $8,000 for 2026. If you are aged 60-63 by the end of the year, and your plan allows, this limit is increased to $11,250.

Employer contributions

Those defined as long-term, part-time employees may not be eligible for certain employer contributions—refer to your Summary Plan Description for additional information regarding those rules.

Profit sharing contributions

Your employer may make profit sharing contributions on your behalf.

Safe harbor 401(k) contributions

You will receive what is known as a "safe harbor" contribution from your employer of at least 3% of your salary without having to make a contribution.

Rollovers

You are allowed to roll over money from other qualifying retirement accounts.

There are important factors to consider when rolling over assets from an IRA or an employer retirement

Plan highlights

plan account. These factors include, but are not limited to, investment options in each type of account, fees and expenses, available services, potential withdrawal penalties, protection from creditors and legal judgments, required minimum distributions, and tax consequences of rolling over employer stock.

Vesting

Vesting refers to the amount of your retirement account savings that belongs to you.

- The money that you contribute from your salary and the money it earns are always 100% vested.
- Any rollover contributions you make are always 100% vested.
- The money contributed on your behalf by your employer becomes vested based on the schedule (s) below:

Profit sharing contribution vesting schedule

Years of employment	Vesting %
0	0%
1	0%
2	20%
3	40%
4	60%
5	80%
6	100%

Safe harbor nonelective contribution vesting schedule

You are immediately vested

Contribution changes

As you review and refine your savings strategy over time, you may choose to change the amount you save or how you invest your money. You may stop making or change contributions by going online or by contacting your employer. Once stopped, you have the option to begin contributing again in accordance with your plan's policy.

Withdrawals

Money can be withdrawn from your account if:

- You are age 59½ or older.
- You have reached the normal retirement age of 65.
- You request an in-service withdrawal as defined by your plan.
- You no longer work for BIG STATE ELECTRIC, LTD..
- Death
- Disability
- You experience a qualifying financial hardship, which, in general, can include the following:
  - the purchase of your primary residence
  - payment of tuition and related costs for you, your spouse, dependents, or children who are no longer your dependents for post-secondary education
  - payment of certain medical expenses
  - prevention of eviction from or foreclosure on your primary residence
  - funeral/burial expenses for a parent, spouse, child, or dependent
  - repair of qualifying damages to your primary residence

Note: Withdrawals of certain types of elected deferrals and employer contributions may be subject to restrictions.

There are certain penalties and tax implications you should consider before making a withdrawal. In general, if you take a distribution from the plan before you are age 59½, a 10% early distribution penalty will apply to the taxable portion of your distribution. There are some exceptions to the 10% penalty.

In addition, if your distribution is eligible to be rolled over into another qualifying retirement account (e.g., an individual retirement account or IRA) and you

Plan highlights

choose to take the distribution rather than roll over the amount, 20% of the distribution must be withheld and remitted to the IRS as a credit toward the taxes you will owe on the distribution amount.

Your tax professional can provide guidance on potential outcomes of withdrawing money from your account.

Loans

While your retirement account is designed to be used when you retire, you can take a loan if a need arises. Loans may be taken from vested employer and applicable employee contributions.

Loans must follow these guidelines:

- You can only have 1 loan(s) outstanding at a time.
- The amount you may borrow is limited by tax laws. In general, all loans will be limited to the lesser of one-half of your vested account balance or $50,000.
- The minimum loan amount is $1,000.
- Generally, all loans must be repaid within 60 months.
- Other requirements, limits, and certain fees may apply.
- The one-time cost of taking a loan is $150.

Summary Plan Description

This enrollment guide offers an overview of The BIG STATE ELECTRIC, LTD. 401(K) PSP plan. Greater detail and other important information about the plan's features and benefits are available in the Summary Plan Description (SPD), which will be provided to you separately. You are encouraged to review the SPD carefully and contact your employer with any questions. You may also examine a copy of the plan document, which contains all of the provisions that the IRS requires, by making arrangements with your employer. If there are any inconsistencies between this enrollment guide, the SPD, and the plan document, the plan document will be followed.

What's next?

Enrollment is only the first step in getting the most from your plan. Use this checklist to make sure you take advantage of all that is available to you. To access a wide range of planning resources designed to help you succeed, register online at your plan's retirement website.

Your retirement account checklist

- ☐ **Join the plan quickly and conveniently** – Just go to **https://my.vanguardplan.com/login/participant**. If this is your first time logging in, set up your account by entering your Social Security number in 999009999 format for your User ID and your birthdate in MMDDYYYY format for your password.
- ☐ **Download the READY**SAVE™ **mobile app** – Access your retirement account, manage contributions, and stay on track for retirement – whenever, wherever.
- ☐ **Review** – Decide if you want to consolidate your investments by rolling over outside retirement assets into this account.
- ☐ **Learn more** – Go to your plan website for easy access to planning tools, investment information, and details on how your plan works.
- ☐ **Track your progress** – Review your retirement outlook regularly via the READY**SAVE**™ app, where you can check your balance, see activity history, and adjust your savings rate.
- ☐ **Stay informed** – Get account updates through our online Message Center.
- ☐ **Update your strategy** – At least once a year, make sure your personal goals, savings rate, and account settings are in line with your retirement strategy. Do this more frequently if a major life event occurs, such as a raise, marriage, a change in your beneficiaries, or the birth of a child.

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This is your opportunity. The decision to save today can shape your future. You'll thank yourself later.

Join your retirement plan today!

Enroll online in minutes using the login instructions on the first page of this guide:

https://my.vanguardplan.com

Or call: 866-794-2145

For more information about any fund, including investment objectives, risks, charges, and expenses, call Vanguard at 800-523-1188 to obtain a prospectus or, if available, a summary 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.

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