



# Connect with your future

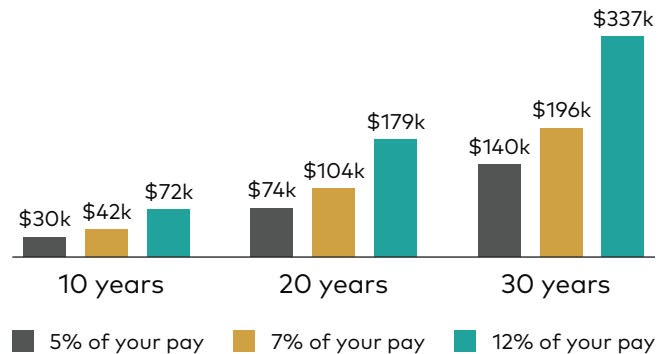
Your retirement plan welcomes you. Join today.

## When you join:

- **You pay yourself first.** Your savings come out of your pay automatically.
- **You get a tax break.** You don't owe income tax on money you save.\*
- **You'll have a trusted partner.** We'll always be here to help. Our **My Financial Wellness** tool can even help you reduce debt and build savings.

## When you join, you're not just saving money—you're investing it.

And that means every dollar in your account has the chance to grow, increasing your potential savings over time.



## Let's get started!



Join your retirement plan now at [vanguard.com/enroll](https://vanguard.com/enroll).

## Need help?

Call **800-523-1188** Monday through Friday, 8:30 a.m. to 9 p.m., Eastern time.

Assumes a \$50,000 annual salary, savings rates of 5%, 7%, and 12%, and an average annual return of 4%. This is an example only. It doesn't represent a real investment, and the rate of return is not guaranteed. The account balance is before any taxes. It does not reflect the 10% federal penalty tax you may have to pay if you take money out before age 59½.