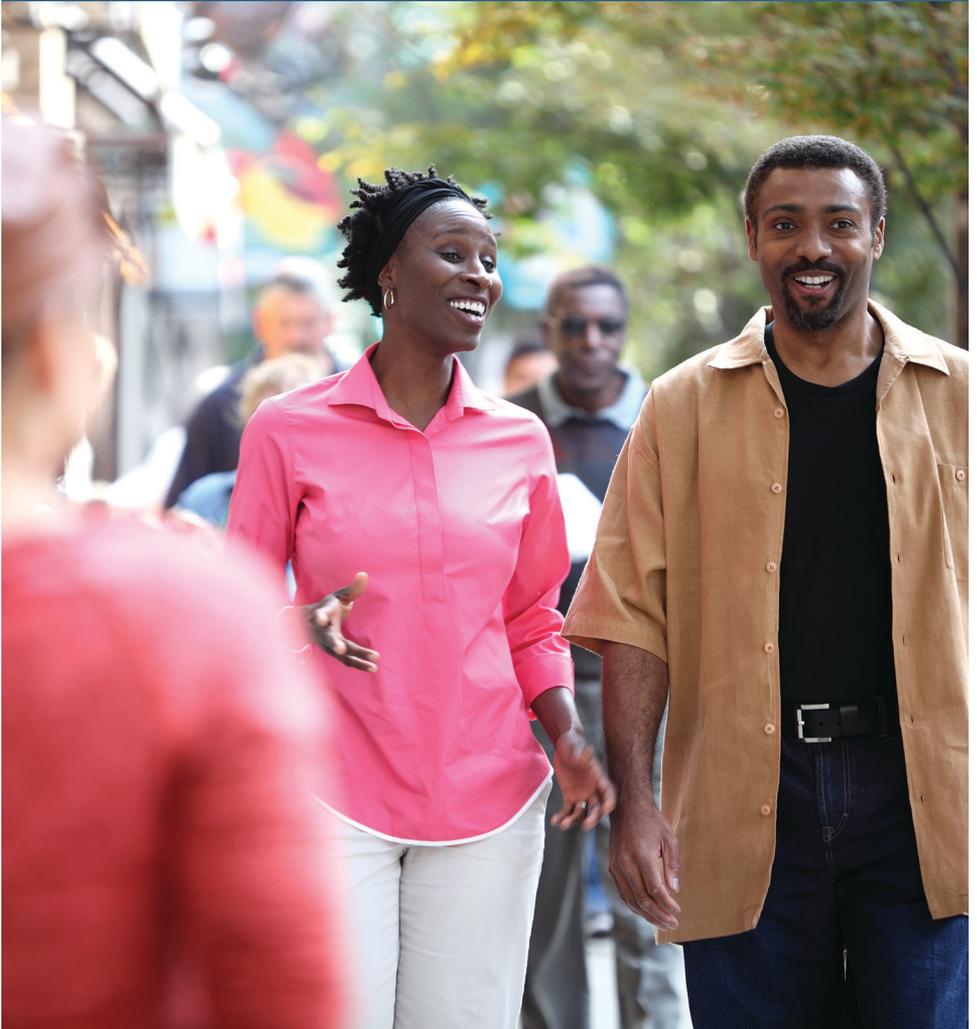




Vanguard[®]

Get help investing for your retirement years



Some people want to know which funds to pick. Others want to know whether they're saving enough for their retirement. Still others need help managing investments in several accounts.

No matter what your retirement investment needs are, Vanguard's advice, education, and all-in-one investment options can help. We can even do most of the work for you.

How to get help

To view your plan's advice, education, and all-in-one investment options online, log on to your account at vanguard.com/retirementplans. If you need to register for access, go to vanguard.com/retirementplans and select **Register for account access**.*

You will need your plan number: **097336**.

How much help do you need?

Whether you just want a little guidance or prefer ongoing investment management, you can find some help that's right for you.

Let Vanguard help	Do it yourself
<ul style="list-style-type: none">• Vanguard Financial Planning Services• Vanguard Managed Account Program	<ul style="list-style-type: none">• Vanguard Institutional Target Retirement Funds• Investor Questionnaire• Personal Online Advisor

Please note that Vanguard handles only the portfolio rebalancing and portfolio construction for Target Retirement Funds. Even though Target Retirement Funds simplify investing, you should still check your asset mix from time to time to ensure the portfolio is in line with your current situation.

*If you have an individual account at Vanguard (in addition to your plan account), you will need your individual account number to register for immediate, secure online account access. If you are already registered at vanguard.com, your current user name and password will enable you to access your individual and plan accounts.

Let Vanguard help

Vanguard Financial Planning Services

Your questions answered by a financial advisor

If you are age 55 or older, you can speak with a financial advisor free of charge. Your financial advisor can help you work through your questions about choosing investments, saving for college, and transitioning into retirement.

If you need more guidance, your financial advisor may suggest that you take advantage of a complimentary Vanguard Financial Plan. Your advisor can recommend an appropriate asset allocation strategy for your situation, determine whether your current savings rate will help you meet your retirement goals, suggest what to do if there's a projected shortfall, and estimate how much you can safely spend each year in retirement.

For either service, you'll complete an online questionnaire about your goals and current portfolio and then schedule a phone consultation with a financial advisor.

Your assigned financial advisor is a salaried professional who receives no commission for his or her recommendations.

If you are under age 55, you can pay for a Vanguard Financial Plan; the cost varies depending on the amount you have invested with Vanguard.

Vanguard Managed Account Program

Professional retirement plan account management

The Vanguard Managed Account Program, powered by Financial Engines, provides ongoing professional management for your investments in the plan. The service will select your funds, invest your money, and periodically change your asset mix to suit your goals. The service can also consider money you've saved outside of your retirement plan when developing your personalized investment strategy. You'll get to preview your proposed strategy before any initial changes are made to your account, and you'll receive a quarterly portfolio report.

With the Managed Account Program you'll always receive clear, objective, and personalized investment management from an independent advisor. The annual fee for the program is based on a percentage of your assets, depending on your balance (\$60 minimum annual fee).



Do it yourself

Vanguard Institutional Target Retirement Funds

A single-fund option

You may want to consider investing in just one Target Retirement Fund. A single all-in-one Target Retirement Fund provides diversification and is designed to keep your assets invested appropriately for someone in your stage of life, up to and including your retirement years.

Each Target Retirement Fund invests in several broadly diversified Vanguard funds and is subject to the risks of its 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 Retirement Fund is not guaranteed at any time, including on or after the target date.

All investing is subject to risk, including the possible loss of the money you invest. Diversification does not ensure a profit or protect against a loss.

Investor Questionnaire

Find an asset mix that's right for you

Research shows that your asset mix—how you spread your money across stocks, bonds, and cash—has a greater effect on long-term returns than your choice of investments. Please keep in mind that bond funds are subject to the risk that an issuer will fail to make payments on time, and that bond prices will decline because of rising interest rates or negative perceptions of an issuer's ability to make payments.

Vanguard's Investor Questionnaire can suggest an asset mix for you. Just answer 11 quick questions. No investing or financial knowledge is needed. Go with your gut reaction to each question.

When you're finished, you'll receive a suggested asset mix based on your tolerance for risk, time until retirement, and investing experience. You can accept the suggested mix or choose one that is more conservative or aggressive. You can retake the questionnaire down the road if your circumstances change.

Personal Online Advisor

An objective review of your investment portfolio

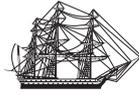
Personal Online Advisor, powered by Financial Engines, offers independent, online investment advice for participants in the plan. Personal Online Advisor forecasts your chances of reaching your retirement goals, provides fund recommendations, and helps you monitor your investments. You can also analyze various what-if scenarios and include non-Vanguard assets and income sources in your retirement planning.

Questions?

Don't let your financial questions go unanswered. To learn more or get started, call a Vanguard Participant Services associate at **800-523-1188**. Associates are available Monday through Friday from 8:30 a.m. to 9 p.m., Eastern time. To receive advice, you need to be a registered user of **vanguard.com** and have internet access to sign a consent form.

How can investing advice help me?

Learn about your plan's advice services and how they can help you at **vanguard.com/investingadvice**.



Vanguard®

Participant Education

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Valley Forge, PA 19482-2900

Be aware that fluctuations in the financial markets and other factors may cause declines in the value of your account. There is no guarantee that any particular asset allocation or mix of funds will meet your investment objectives or provide you with a given level of income.

For more information about Vanguard funds, visit vanguard.com or call 800-523-1188 to obtain a prospectus or, if available, a summary prospectus. Investment objectives, risks, charges, expenses, and other important information about a fund are contained in the prospectus; read and consider it carefully before investing.

The Vanguard Group has partnered with Financial Engines Advisors LLC to provide subadvisory services to the Vanguard Managed Account Program and Personal Online Advisor. Financial Engines Advisors LLC is an independent, federally registered investment advisor that does not sell investments or receive commission for the investments it recommends. Advice is provided by Vanguard Advisers, Inc. (VAI), a federally registered investment advisor and an affiliate of The Vanguard Group, Inc. (Vanguard). Eligibility restrictions may apply. Vanguard is owned by the Vanguard funds, which are distributed by Vanguard Marketing Corporation, a registered broker-dealer affiliated with VAI and Vanguard. Neither Vanguard, Financial Engines, nor their respective affiliates guarantee future results.

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