

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.

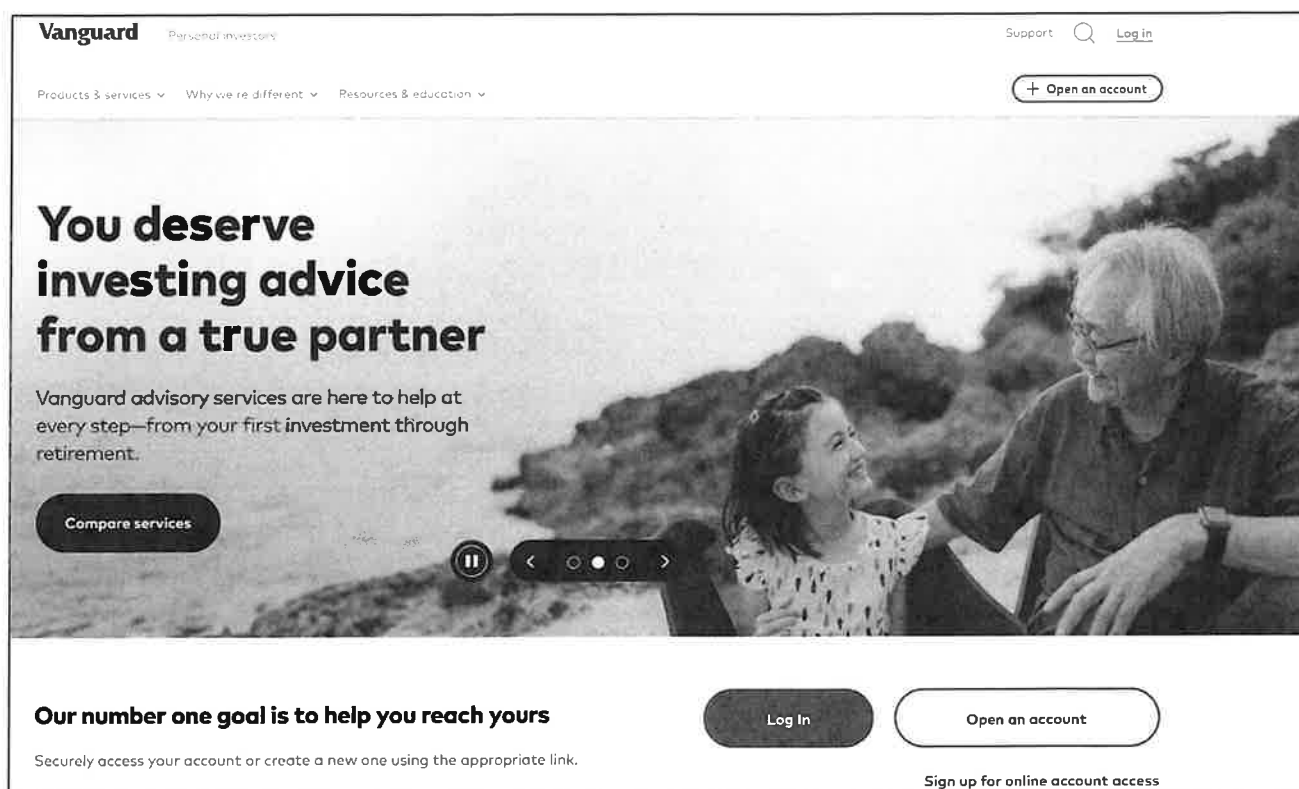
All or some of the features outlined in this demonstration may not be available under your plan. Please contact your plan administrator for further information.

First-Time User Process

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**.



First-Time User Process

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 at the top: 1. Account type, 2. Account info, 3. Credentials, 4. Email and address, and 5. Security questions. Step 1 is currently active. 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: 1. Individual retirement investing (IRAs), 2. General investing (individual, joint, trust, organization), 3. Education, or general investing for a minor (529, UGMA/UTMA, IRAs), 4. Small business or self-employment retirement investing (SEP IRA, SIMPLE IRA, i401(k), 403(b) services, etc.) - this option is selected and highlighted with a black border, and 5. An employer-sponsored retirement plan (401(k), 403(b), defined benefit, defined contribution, etc.). Below the options is the question 'Do you only have a Vanguard 403(b) services account?' with 'Yes' and 'No' radio button choices. At the bottom are 'Next' and 'Back' buttons. A security notice at the very bottom reads: 'This application is secure' with a lock icon.

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.

The screenshot shows a five-step progress bar at the top: 1. Account type, 2. Account info (current step), 3. Credentials, 4. Email and e-delivery, 5. Security questions. The main heading is "Let's verify it's you" with a note "All fields are required." Below are several input fields: "First name" (with a note "Please exclude any prefixes (Dr., Capt., Mr., Mrs., etc.)"), "Last name" (with a note "Please exclude any suffixes (Jr., Sr., III, etc.)"), "Social Security number (SSN)" (with a "Show" button and a masked format "XXX-XX-XXXX"), and "Date of birth" (with a masked format "MM/DD/YYYY"). At the bottom, there is a section "My address is:" with two radio button options: "In the United States" and "Outside of the United States". At the very bottom are two buttons: "Verify" and "Back".

First-Time User Process

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, 2. Account info, 3. Credentials (current step), 4. Email and e-delivery, 5. Security questions. Below the progress bar, the heading "Create username and password" is displayed. A note states "All fields are required." The form includes three input fields: "Username" with a note "Your username should be 6-12 characters, with only letters and numbers.", "Password" with a "Show" button and a note "Your password should be 8-20 characters with at least 2 numbers, 2 letters, and zero spaces.", and "Reenter Password" with a "Show" button. A dark "Create" button is located below the fields. At the bottom, a lock icon is followed by the text "This application is secure".

First-Time User Process

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**.

1

Account type

2

Account info

3

Credentials

4

Email and e-delivery

5

Security questions

Add your email address

We'll use this as your primary email address moving forward.

Email address (required)

demo@vanguard.com

Sign me up for e-delivery

By consenting to e-delivery, you'll go paperless by receiving account documents securely through our website, including statements, transaction confirmations, tax forms, proxies, fund reports and prospectuses, annual notices, amendments, and other important documents. You'll be able to download and print as needed and change your preferences at any time. Your electronic consent to the linked agreements and terms below is required to access your account online.

[Consent Agreement for Electronic Delivery](#)

[Website Terms of Use](#)

☐ I agree to the terms of the "Consent Agreement for Electronic Delivery" and the "Website Terms of Use" above (required).

Next

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 telephone **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

First-Time User Process

Your registration is now complete.



Congrats!

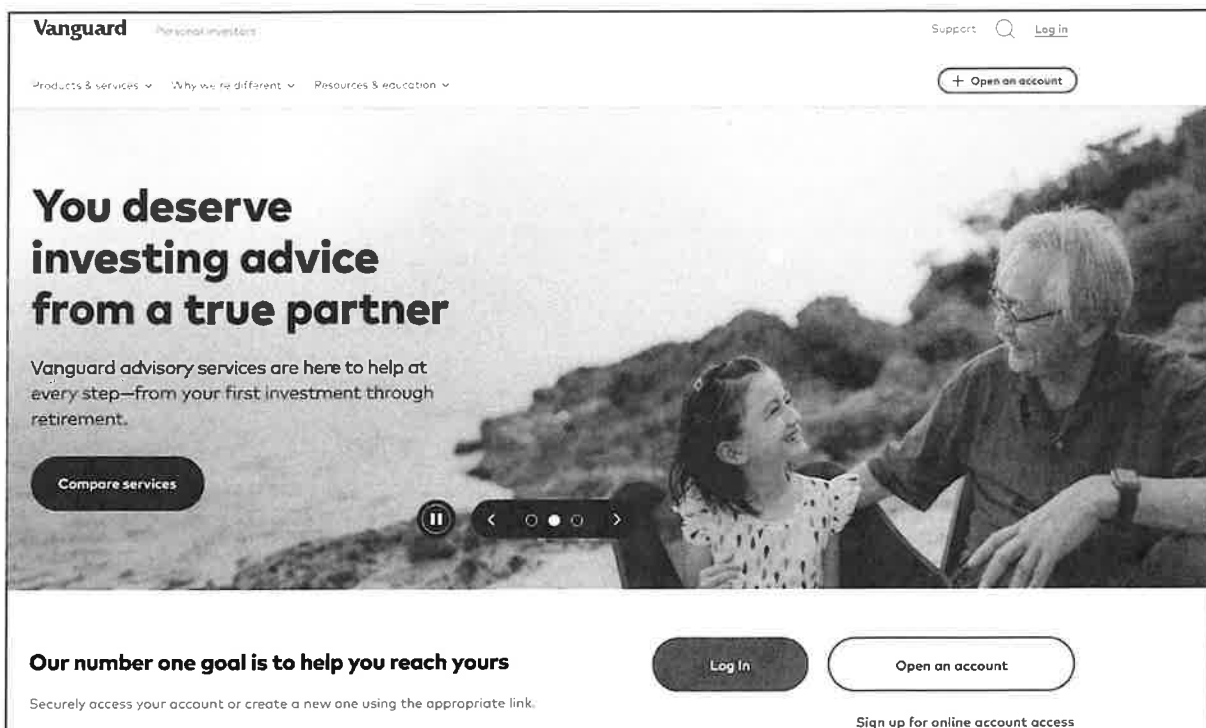
You now have online account access.

Log in

Access Your Account

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.



Access Your Account

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, 

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/prerecorded 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

Access Your Account

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 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.

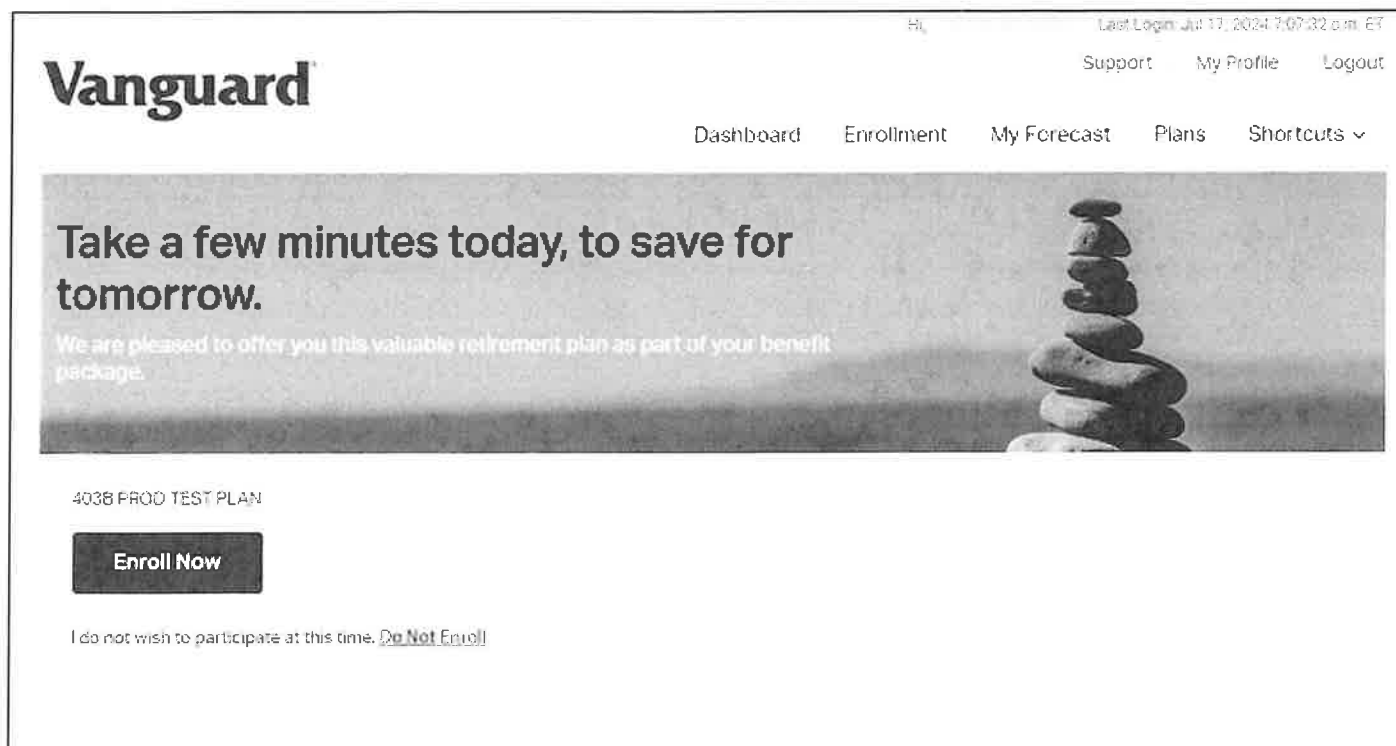
The screenshot displays the Vanguard Participant Access dashboard. At the top, there's a navigation bar with links for 'All accounts', 'Employer plans', 'Search', 'Support', 'Messages', 'Documents', 'Profile', and 'Log off'. Below this is a secondary navigation bar with 'My dashboard', 'Portfolio', 'Transact', 'Products & services', and 'Resources & education'. A 'Welcome back,' message is followed by a large '\$0.00' balance display. To the right, it shows the 'Value as of: July 15, 2024, 3:54 p.m., Eastern time' and 'Last login: July 15, 2024, 3:47 p.m., Eastern time'. The main content area has tabs for 'Dashboard', 'Balances', 'Holdings', 'Activity', 'Performance', and 'Portfolio Watch'. Under 'Accounts', there's a '+ Open an account' button and a section for 'Self-managed accounts' with a sub-header 'PARTICIPANT - 403(b)'. Below this, it shows 'Balance' as '\$0.00' and a link to 'Go to my 403(b) plan account'. Under 'Performance', there's a message: 'We're making updates. Performance information is temporarily unavailable while we make updates. We apologize for the inconvenience and appreciate your patience.' Below this, it says 'This graph does not include your 403(b) plan information'. Under 'Asset mix', there's a message: 'Data unavailable. We are having an issue showing your asset mix data right now. Please reload the page in a few minutes.' Under 'Recent transactions', there's a 'View all activity' link. At the bottom left, there's a 'View holdings' link.

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, the Vanguard logo is on the left, and user information (Hi, Last Login Jul 17, 2024 7:07:32 a.m. ET) and links (Support, My Profile, Logout) are on the right. Below this is a navigation bar with links to Dashboard, Enrollment, My Forecast, Plans, and Shortcuts. The main content area features a large banner with the text "Take a few minutes today, to save for tomorrow." and a sub-header "We are pleased to offer you this valuable retirement plan as part of your benefit package." To the right of the text is an image of a stack of stones. Below the banner, the text "403B PROO TEST PLAN" is displayed. A prominent "Enroll Now" button is centered. At the bottom, there is a link that says "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.

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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

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.

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Plan Highlights

Please review the following Plan Highlights for your company's retirement plan.

Eligibility

As a participant you must meet the following criteria:
The following rule applies to the below money type(s)

• EMPLOYEE PRE TAX

Rule requirements:

• 0 years of age.

• Completed 0 months of service.

• 0 hours worked during the plan year.

The following employees are excluded from the plan:

• There are no excluded employees

You may enroll:

• Other

Contributions

Employee Contributions

• EMPLOYEE PRE TAX: Employees can contribute 0%

You may change your contribution on a Daily basis.

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Enrollment Requirement

Status

1. Plan Highlights

Completed

[Review](#)

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

Continue Enrollment

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
0	10

You can save 0% to 100%.

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

Last changed at Recordkeeper:

CancelContinue

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.

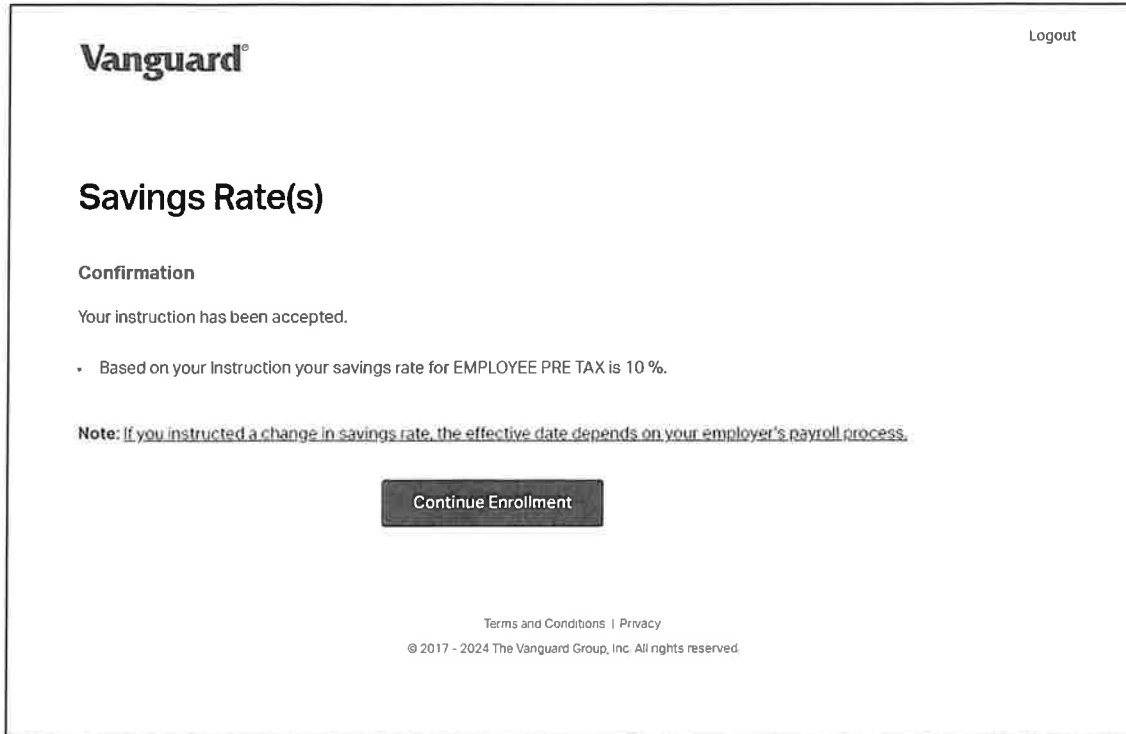
Retirement Goal

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 it, under the 'Confirmation' section, is the text 'Your instruction has been accepted.' followed by a bullet point: '• Based on your Instruction your savings rate for EMPLOYEE PRE TAX is 10 %.' A note in red text states: 'Note: If you instructed a change in savings rate, the effective date depends on your employer's payroll process.' At the bottom center is a dark button labeled 'Continue Enrollment'. At the very bottom, there are links for 'Terms and Conditions | 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.

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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.

Enrollment

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%	0 %
		Cancel	Reset
			Save

AVAILABLE INVESTMENTS		
ACTION	INVESTMENT	CURRENT %
Select	American Funds EuroPacific Gr R6 (ERGX)	0%
Select	Vanguard 500 Index Adm (VFIAX) ⓘ	0%
Select	Vanguard Balanced Index Adm (VBIAX) ⓘ	0%
Select	Vanguard Cash Reserves Federal MM Adm (VMRXX)	0%

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Logout

Confirmation of Investment Selections

The investment changes you requested have been made.

CONFIRMATION #

201805082

DATE OF CHANGE

07/19/2024

ALL CONTRIBUTION SOURCES

INVESTMENT	NEW CONTRIBUTION %	PRIOR CONTRIBUTION %	DATE OF CHANGE
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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	

Close

Continue Enrollment

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.

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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](#)

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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.

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Logout

Beneficiary Designation

Designation

What do I need?

Learn More

Designating a beneficiary is easy

Before getting started, make sure you have the required information.

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)

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.

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Logout

Beneficiary Designation

DesignationWhat 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**.

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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 *

John

Middle Initial

Last Name *

Doe

Enrollment

You can now add contingent beneficiaries from the next screen.

ACTIONS	NAME PRIMARY BENEFICIARY	BENEFICIARY TYPE	RELATIONSHIP	BIRTH DATE	SSN/EIN	ADDRESS	PERCENTAGE
Change Remove	John Doe	Spouse	Spouse	01/01/1975	xxx-xx-0117	200 Dryden Road Dresher, PA 19025	100 %

Primary Beneficiary Total: 100%

+ Add a Primary Beneficiary

ACTIONS	NAME CONTINGENT BENEFICIARY	BENEFICIARY TYPE	RELATIONSHIP	BIRTH DATE	SSN/EIN	ADDRESS	PERCENTAGE
You have not designated any contingent beneficiaries.							

+ Add a Contingent Beneficiary

Cancel 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.

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Logout

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

This file has limited permissions. You may not have access to some features.

View permissions

X

Retirement Plan Beneficiary Designation

401K PROCD TEST PLAN

437082

VANERBUSGA

PARTICIPANT	Name	TESTS PARTICIPANT	Address	200 Dryden Road
437082	437082	437082	437082	437082

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

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Enrollment Guide

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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.

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Logout

Beneficiary Designation Confirmation

Designation

What do I need?

Learn More

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.

View your Beneficiary Designation

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.

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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	

Close

Continue Enrollment

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.

Vanguard[®]

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Enrollment

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2. Set your savings rate	Completed	Review
3. Select your investments	Completed	Review
4. Complete your beneficiary designation	Completed	Review
5. Confirmation	Completed	Review

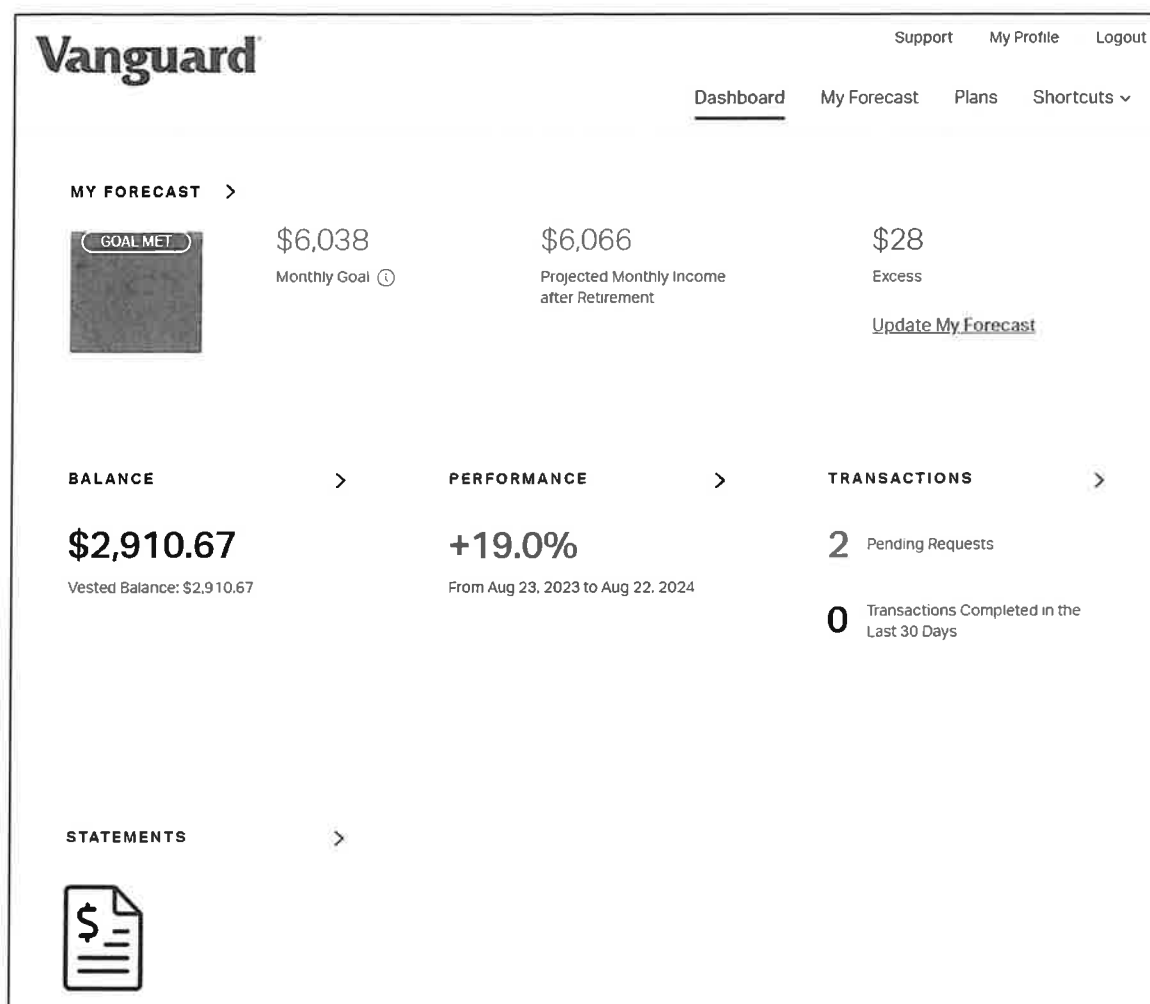
Access My Account

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.



Intuitive Navigation

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

Vanguard

SupportMy ProfileLogout

DashboardMy ForecastPlansShortcuts

MY FORECAST

GOAL MET

\$6,038

Monthly Goal

\$6,066

Projected Monthly Income after Retirement

\$28

Excess

Update My Forecast

BALANCE

\$2,910.67

Vested Balance: \$2,910.67

PERFORMANCE

+19.0%

From Aug 23, 2023 to Aug 22, 2024

TRANSACTIONS

2 Pending Requests

0 Transactions Completed in the Last 30 Days

STATEMENTS

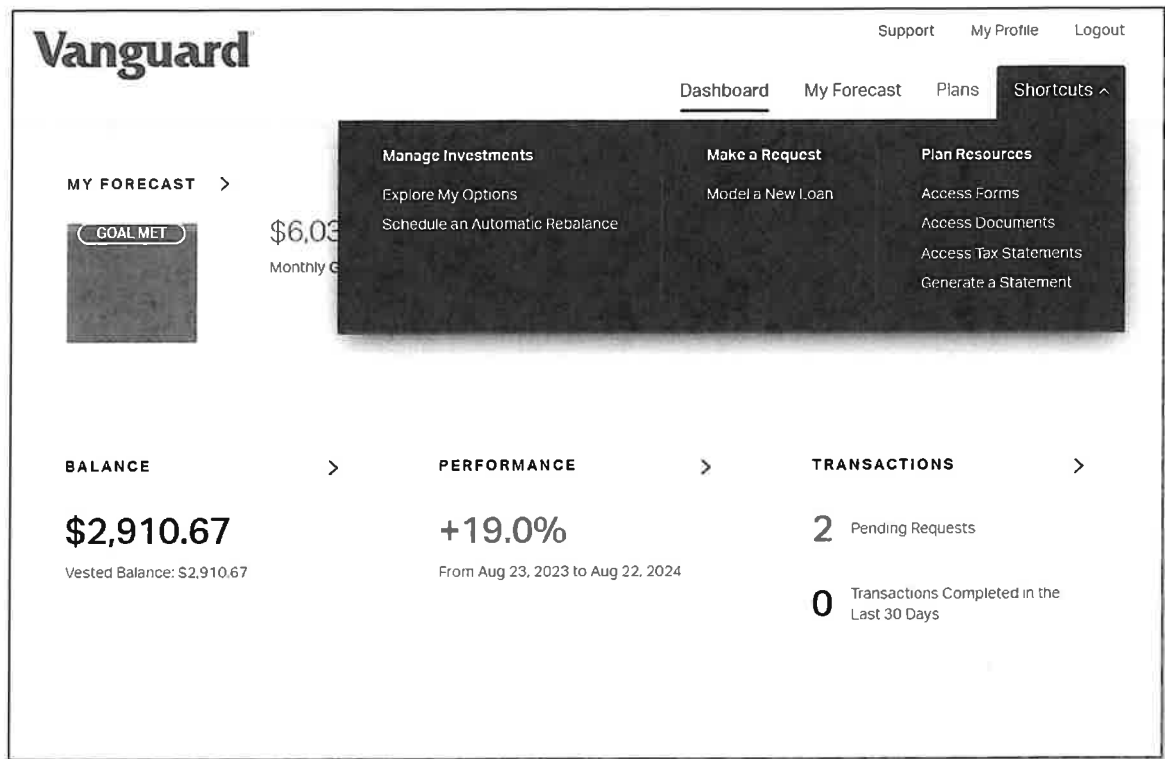
\$

Latest Statement: Period Ending Jun 30, 2024

Click any of the primary menu options at the top of the page to navigate directly to specific functions.

Dashboard

Links to frequently accessed topics are conveniently displayed in the **Shortcuts** menu to minimize menu navigation.

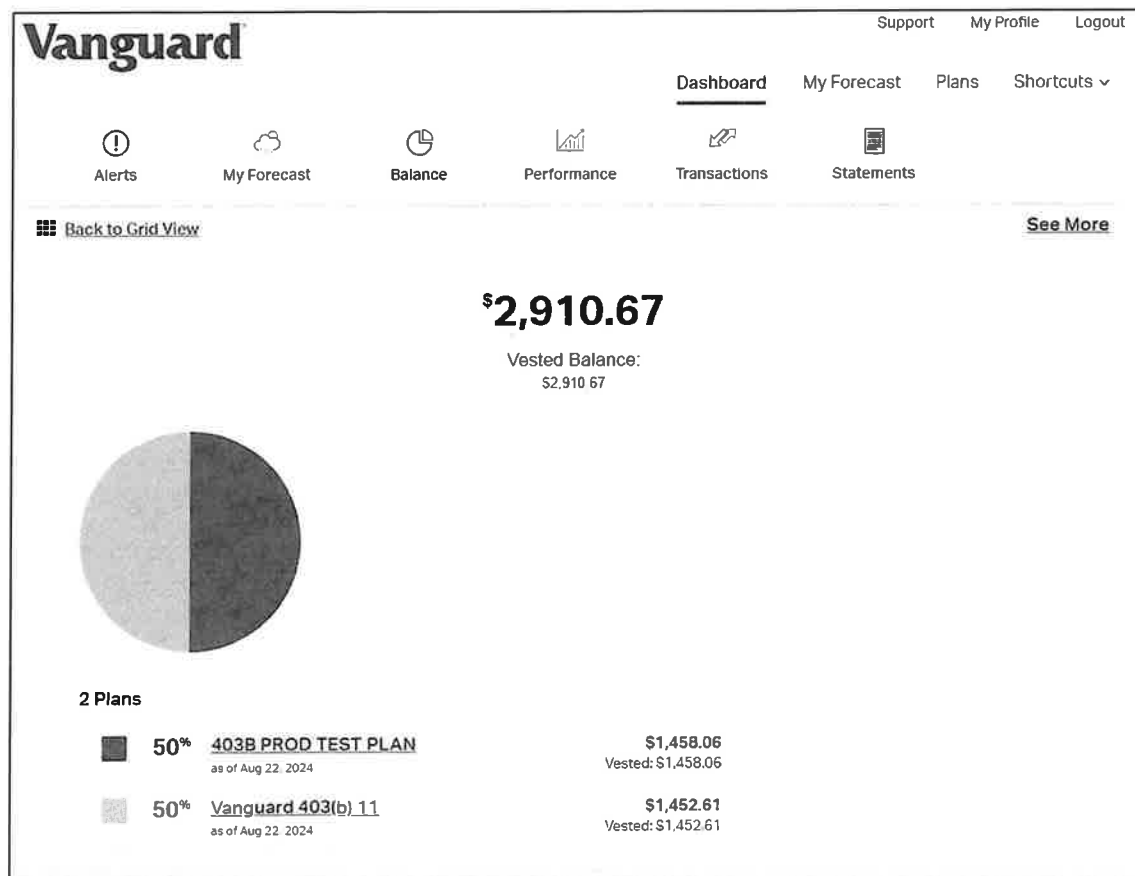


Data Aggregation

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.



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

