<FIRST> <LAST>
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[Date]

Coming your way: A faster, secure way to get your retirement plan information

Dear Plan Participant:

Want a faster way to get information about your retirement plan? Now you have one.

Starting today, whenever important information regarding your plan account becomes available, you'll be able to access it by logging on to your secure account at **vanguard.com/retirementplans**. This will help protect your privacy, reduce mailbox clutter, and provide you with a central place online to access account information.

Your quarterly account statements will now be made available for you to view on **vanguard.com**. Just log on to your account to do so. And, if you're already registered for online account access, transaction confirmations will also be delivered electronically. Unless you choose otherwise, this electronic access to statements and transaction confirmations will replace Vanguard mailed communications.

Sign up for online account access
Not registered for online account access? Signing up at **vanguard.com/retirementplans** is easy. You'll need your plan number, <Plan Number>. If you have an individual Vanguard account, you'll also need its number.

You always have the ability to get a free paper copy of a statement. You can print it right from your online account, or contact Vanguard to request that one be mailed.

If you want to resume getting statements and other Vanguard communications by mail, you can change your mailing preferences online. Just log on to your account at **vanguard.com/retirementplans**, go to **My Profile**, and select **Mailing Preferences**.

Connect with Vanguard®
If you have any questions, please call a Vanguard Participant Services associate at **800-523-1188** Monday through Friday from 8:30 a.m. to 9 p.m., Eastern time.

Sincerely,

Vanguard

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