Participant access

through Vanguard

Participant online application

September 2017

Vanguard®

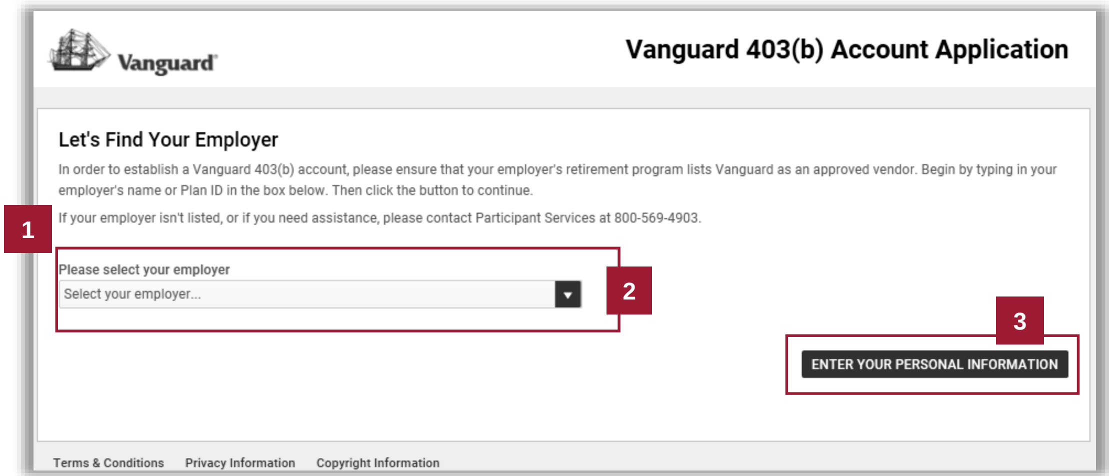
Participant online application

Participant access through Vanguard offers powerful tools to help you maximize your qualified retirement program. This guide explains the online application process that may need to be completed as the initial step in establishing your 403(b) account with Vanguard and before you can complete enrollment at vanguard.com. Please contact your plan administrator to determine if you are required to complete the online application.

How to use this guide

This guide is designed to be an automated presentation with each page appearing for a predefined length of time. If you wish to manually control moving forward or backward through the presentation, you can either use the **Page Up** and **Page Down** keys or the up and down arrow ↑↓ keys on your keyboard to navigate. If you wish to print the presentation you can simultaneously press the **Ctrl** and **P** keys (**Command** and **P** for Mac OS) to launch the print window.

Participant online application



Select your employer

1. Navigate to the online application by typing **vanguard403bservices.com/application** in your internet browser. The home page of the Vanguard 403(b) Account Application will appear.

2. Select the name of your employer from the dropdown list.

   If your employer does not appear in the dropdown list, please contact your plan administrator as this application may not apply to you.

3. Click the **ENTER YOUR PERSONAL INFORMATION** button to proceed.

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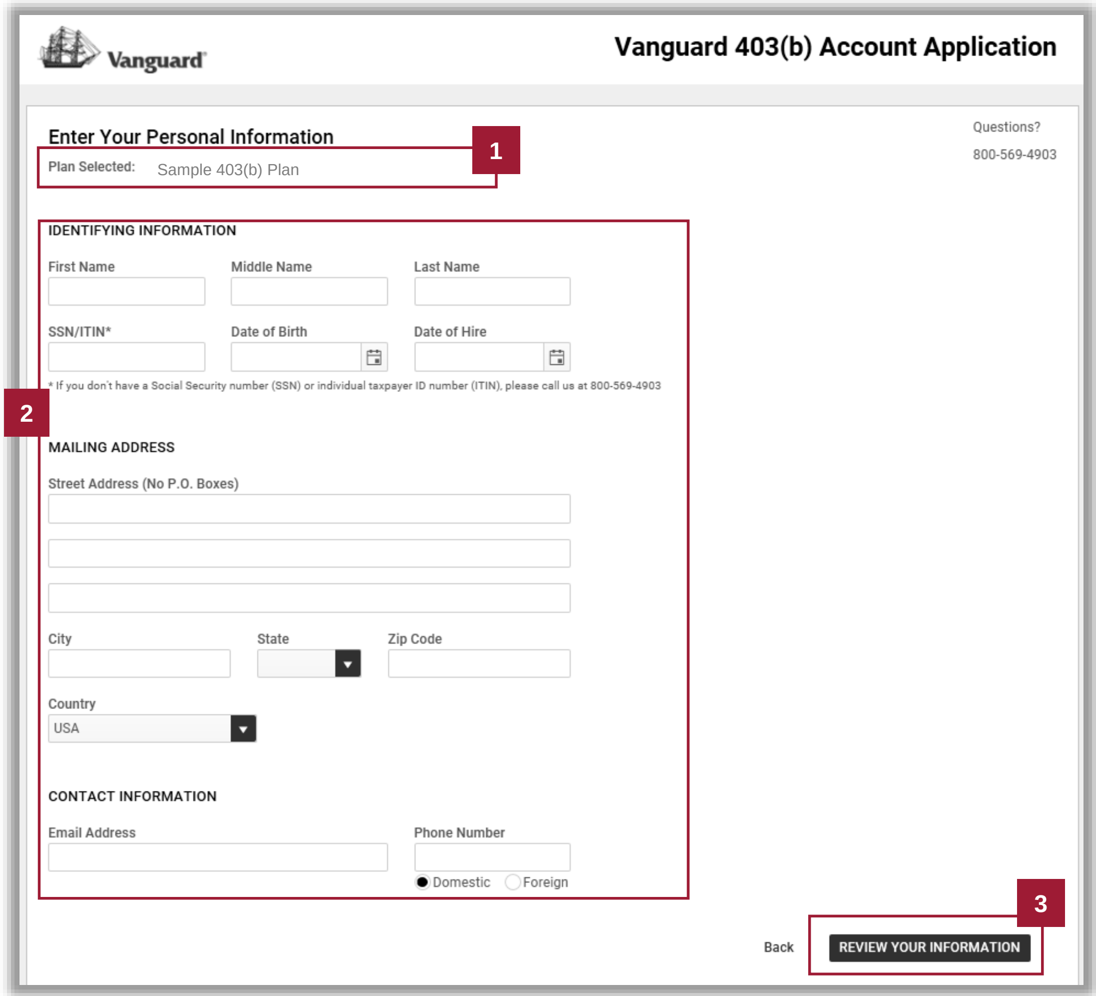

Enter your personal information

1 Before you enter your personal information, confirm that the name of the plan in the **Plan Selected** section is correct. You can use the **Back** option at the bottom of the page to go back to the **Select your employer** screen to make changes.

2 Enter your personal information as requested in each of the sections listed on this screen.

3 Once you are satisfied with your responses, press the **REVIEW YOUR INFORMATION** button to proceed.

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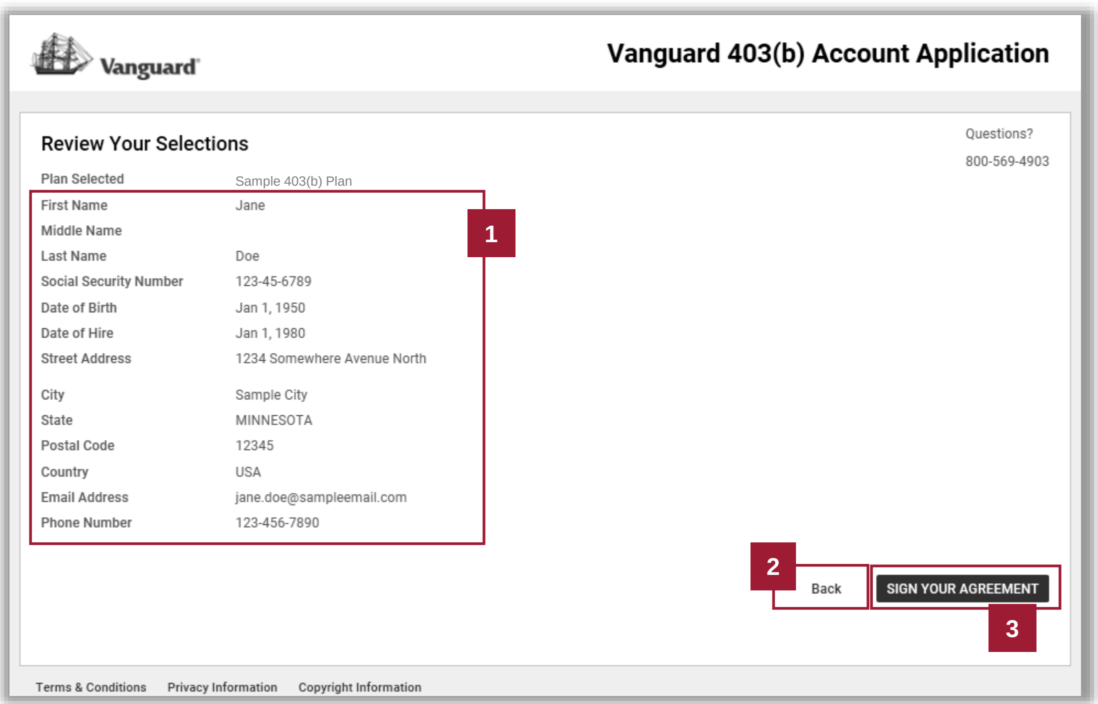

Review your selections

1. Review the information you entered to ensure that it is accurate.
2. To make changes to your personal information, click **Back** to return to the **Enter your personal information** screen.
3. Once you are satisfied with your responses, click the **SIGN YOUR AGREEMENT** button to proceed.

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E-signature agreement

1. Review the important information regarding opening a new account.
2. Use the **Print Document** link to download a copy of this disclosure for your records.
3. To accept the terms described herein, attach your e-signature by clicking the **Click Here to Sign** link.

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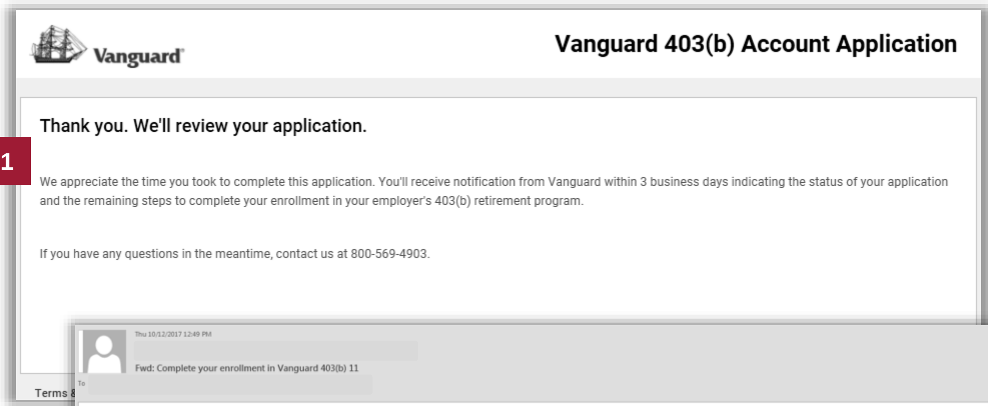


Vanguard

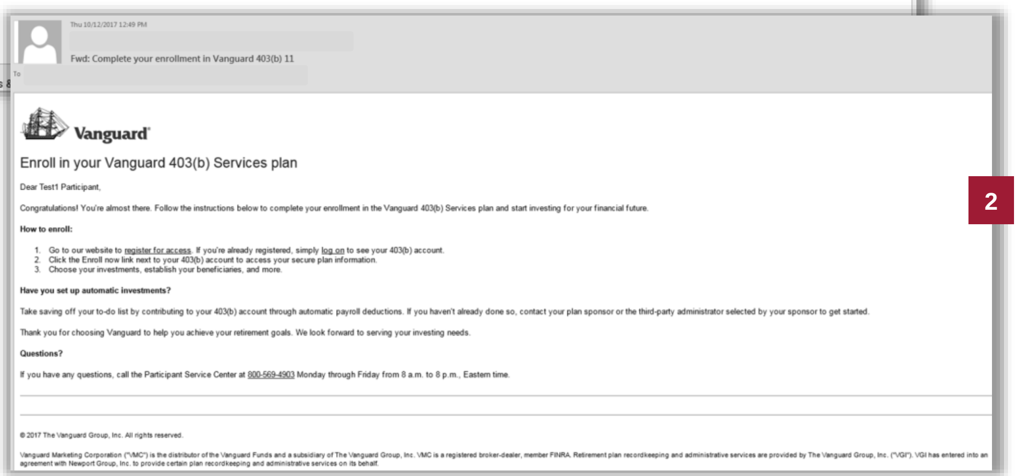
Vanguard 403(b) Account Application

Thank you. We'll review your application.

We appreciate the time you took to complete this application. You'll receive notification from Vanguard within 3 business days indicating the status of your application and the remaining steps to complete your enrollment in your employer's 403(b) retirement program.

If you have any questions in the meantime, contact us at 800-569-4903.

Terms &



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Fwd: Complete your enrollment in Vanguard 403(b) 11

To

Vanguard

Enroll in your Vanguard 403(b) Services plan

Dear Test1 Participant,

Congratulations! You're almost there. Follow the instructions below to complete your enrollment in the Vanguard 403(b) Services plan and start investing for your financial future.

How to enroll:

1. Go to our website to register for access. If you're already registered, simply log on to see your 403(b) account.
2. Click the Enroll now link next to your 403(b) account to access your secure plan information.
3. Choose your investments, establish your beneficiaries, and more.

Have you set up automatic investments?

Take saving off your to-do list by contributing to your 403(b) account through automatic payroll deductions. If you haven't already done so, contact your plan sponsor or the third-party administrator selected by your sponsor to get started.

Thank you for choosing Vanguard to help you achieve your retirement goals. We look forward to serving your investing needs.

Questions?

If you have any questions, call the Participant Service Center at 800-569-4903 Monday through Friday from 8 a.m. to 8 p.m., Eastern time.

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Application status notification

1. Upon submitting your e-signature, you will receive a message indicating that your application has been received.

2. Within three business days, you will receive an email from us regarding the status of your application and details regarding the remaining steps you need to take in order to complete your enrollment. Refer to the **How to Enroll** guide for additional details.