Easy as 1-2-3: Invest

Choose an asset allocation tailored to your needs

Selecting investments that align with your risk-tolerance level and retirement goals is one of the most important steps you can take toward a more secure retirement. Here are three simple steps to help you make wise choices from our plan’s investment lineup:

1. **Learn more** about the importance of diversification and asset allocation by visiting this helpful investment resource center.

2. **Log on** to my.vanguardplan.com. Then scroll to the bottom of the page, click *Learn More* under “Want help making investment decisions?,” and select *Morningstar Retirement Manager*.
   - Click *Enter Retirement Manager*, and follow the steps to assess your tolerance for risk and your potential retirement income needs.

3. **Take action**. Click *My Account*, select *Manage Investments*, and then select *Reallocate Account Balance (All Sources)*. Follow the steps on the page to modify your current asset allocation.
   - If you’d also like to **change your future contributions** to your new allocation, click *My Account* tab, select *Manage Contributions*, and follow the instructions.

If you have any questions about investing in our retirement plan, please contact Vanguard Participant Services at 866-794-2145.

For more information about Vanguard funds, visit institutional.vanguard.com or call 888-684-4015 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.

All investing is subject to risk, including the possible loss of the money you invest.

Diversification does not guarantee a profit or protect against a loss.