2021 **VRPA participant education**

Vanguard's personalized, data-driven approach to participant education is designed to provide clear direction to each participant, no matter their age or circumstances.

- Quarterly email reminders
- Quarterly webinar schedule



2021 quarterly email reminders

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February

Saving can be simple

Saving just a little more now can go a long way towards reaching your retirement goals.

Q2

May

Beneficiaries

Review your account periodically to ensure you have a beneficiary on file.

Q3

August

Target saving rate

We recommend saving 12% to 15% for retirement.

Q4

November

Retirement income

Our tools and resources can help you determine if you're on track to have enough income in retirement.

2021 quarterly webinar schedule

		9 a.m.*	11 a.m.	1 p.m.	3 p.m.	4 p.m.			
Q1	Feb. 8	—	GOT	TDI	_	CYP	JYP	Join your plan	Webinar registration
UI	Feb. 10	JYP	TDI	RI	JYP	TDI	GOT	Getting on track	Webhar registration
02	May 17	_	TDI	TTR		TDI	СҮР	Create your plan	lain Vaux Plan anahinan
Q2	May 19	JYP	CS	TDI	JYP	CYP	FF	Financial freedom	Join Your Plan webinar
00	Aug. 23	—	RI	TDI	—	FF	RI	Retirement income	All other webinars
Q 3	Aug. 25	JYP	TDI	CYP	JYP	TDI	TDI	Target-date investments	
Q 4	Nov. 1		TDI	СҮР		TDI	TTR	Timeline to retirement	The links will remain the same for the entire 2021 webinar campaign.
	Nov. 3	JYP	FF	TDI	JYP	TTR	CS	College savings	the entire 2021 webinar campaign.

* All times are Eastern time.

Webinar summaries

Join your plan

This webinar is intended to help eligible nonparticipants join their employer's retirement plans, with a focus on four key actions to complete enrollment.

Getting on track

Participants 10 to 20 years from retirement can evaluate their retirement readiness using a calculator demo and interactive examples.

Create your plan with Roth

Eligible and established participants will learn about the benefits of the plan, best practices for saving and investing, target-date funds, and Vanguard's online tools and services. Employees will also get more information on Roth contribution rules, benefits, and considerations.

Financial freedom

Participants will learn about ways to reduce debt, build wealth, and get ahead financially.

Important information

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

Retirement income

Participants will learn about the transition from accumulating assets to creating retirement income and how different types of accounts work together.

Target-date investments

Participants will have the opportunity to ask questions to learn more about target-date investments and how to choose the right one for their specific needs.

Timeline to retirement

This webinar provides an easy-to-follow overview of major milestones and key federal programs for those nearing retirement.

College savings

For participants worried about saving for college and selecting the right type of account to do so, this webinar explores different college saving options and the benefits of each.

Investments in target-date funds are subject to the risks of their 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 target-date funds is not guaranteed at any time, including on or after the target date.