

Your Investment Choices

Large US Stock Funds

Vanguard S&P 500 Index Fund
Vanguard Total Stock Market Index

Mid and Small US Stock Funds

Vanguard Mid Cap Index Fund
Vanguard Small Cap Index Fund

International Stock Funds

Vanguard Emerging Markets Index Fund
Vanguard Total International Stock Index

Alternative Investment Funds

Vanguard Real Estate Index Fund

Bond Funds

Vanguard Total Bond Market Index Fund
Vanguard Total International Bond Index
Vanguard Short-Term Bond Index

Target Retirement Funds

Vanguard Target Retirement Income
Vanguard Target Retirement 2015
Vanguard Target Retirement 2020
Vanguard Target Retirement 2025
Vanguard Target Retirement 2030
Vanguard Target Retirement 2035
Vanguard Target Retirement 2040
Vanguard Target Retirement 2045
Vanguard Target Retirement 2050
Vanguard Target Retirement 2055
Vanguard Target Retirement 2060

Your Investment Choices

Target Retirement Funds

A complete portfolio in a single fund

Target Retirement Funds give you a straightforward approach to a sophisticated problem: how to invest successfully for retirement by managing risk while trying to grow your retirement savings. Simply pick your target retirement date and let the fund do the rest.

Less risk through broader diversification

Each of the Target Retirement Funds invests in broad index funds, giving you access to thousands of U.S. and international stocks and bonds.

A professionally managed asset mix

The funds' managers gradually shift each fund's asset allocation to fewer stocks and more bonds so the fund becomes more conservative as you get closer to retirement.

Automatic rebalancing

The managers maintain the current target mix despite market fluctuations.

Low costs

Vanguard Target Retirement fund expense ratios are some of the lowest in the industry keeping more money in your account to work for you.

Quick and Easy Enrollment

To start, log into WebAccountLink.com

Your temporary User ID is your Social Security number and your temporary PIN is the last four digits of your Social Security Number

A screenshot of the WebAccountLink.com Participant Login page. The page has a blue header with a 'Back' button and language options for 'ENGLISH' and 'SPANISH'. The main title is 'Participant Login'. Below the title are two input fields: 'UserID' and 'Password'. A 'Forgot UserID Or Password?' link is located below the password field. At the bottom is a blue 'LOGIN' button. The background of the page shows a blurred image of people in a professional setting.

Step 1: Account Setup

- Choose your User ID and Password.

Step 2: Beneficiaries

- Who will receive your retirement benefits in the case of death.

Step 3: Contribution Election

- Select your desired contribution amounts. It can be a percentage or dollar amount each pay period.

Step 4: Investment Election

- Choose your investments and your allocations

Step 5: Confirmation