

My Financial Wellness:

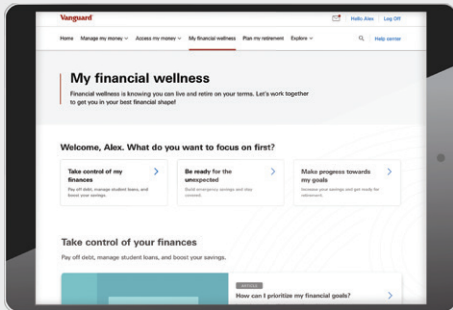
Vanguard®

Inspire employees to meet today's needs and build for the future.

73% of Americans rank finances as their number one cause of stress.¹

Help employees take control of their finances and reduce their stress. Meet our new hub, My Financial Wellness—an easy-to-use online experience designed to help employees achieve their retirement dreams while supporting short-term financial goals.

Well on your way to and through retirement

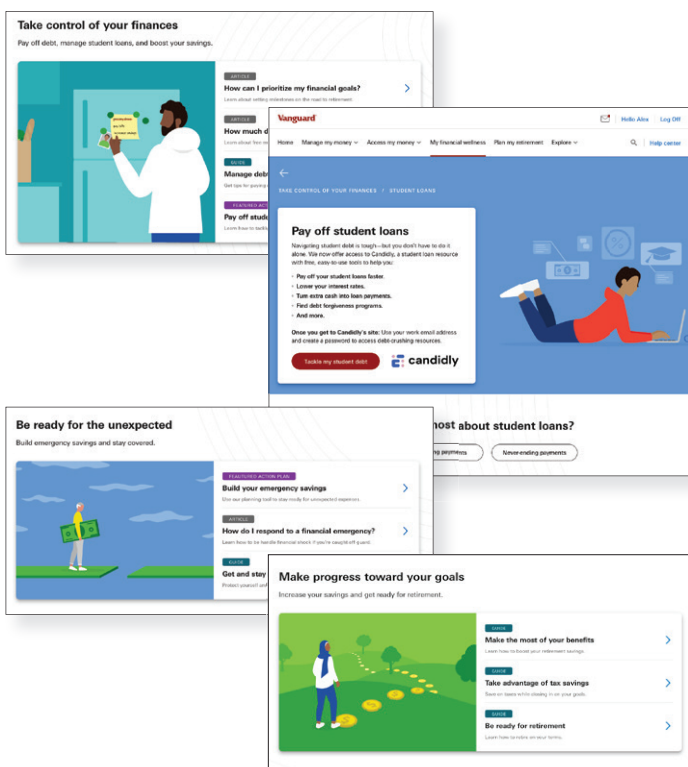


My Financial Wellness is a part of Vanguard Well on Your Way™, our commitment to helping employees meet everyday financial challenges without jeopardizing long-term retirement success.

My Financial Wellness provides support in the areas of:

- Handling expenses, including paying down debt.
- Building an emergency fund.
- Making progress toward goals.
- Being ready for retirement.

Inspiration through personalization



The more personalized the experience, the greater chance for success, which is why My Financial Wellness is tailored for each participant, no matter where they are in their retirement journey:

Assessment: Participants identify their primary financial concern through a specific question that guides them to relevant financial wellness topics.

Meaningful guides and action plans: Employees receive action plans with a prescribed set of next steps and education specific to identified areas of concern. We help employees stick to the task at hand through personalized engagement, tools/calculators, and potential best-in-class vendor solutions.

Financial snapshot with sponsor benefits: Participants can easily view account balances in one central location, including Vanguard employer plans, outside assets, or additional sponsor benefits like HSAs or nonqualified plans.



Connect with our experts

Employees who want to better understand how to plan for today and help protect their futures can learn from Vanguard experts through free **financial wellness webinars and on-demand meetings**. These monthly events can be watched live or recorded.

Improving overall financial wellness of employees is the top priority for 401(k) sponsors.²

Plus it's smart business.

- Attract and retain top talent.
- Boost employee financial confidence.
- Reduce employee stress over finances.
- Measure progress with dynamic analytics and make plan decisions.
- Integrate easily with benefit vendors of your choice or use our world-class providers.



To schedule a demo or find out more,
reach out to your Vanguard representative.

¹ Capital One CreditWise survey, 2021.

² The Cerulli Report: U.S. Retirement Markets 2021.

Some of the capabilities described may not be available now but will be soon. This service will continue to be enhanced over time.

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