



Vanguard online

Anytime. Anywhere.



Secure your account at Vanguard today!

Setting up online access to your retirement plan account will help ensure that no one else can access your account without your knowledge.

Once registered, you can stay connected with your account via your desktop computer, laptop, tablet, or smartphone—whichever you prefer!

To register go to my.vanguardplan.com. Select **Get Started** to gain access to your online account and verify your information.

Once you've registered for online access, you can log in to:

- Check your account performance.
- Get smarter about investing.

Sign up for e-delivery

Want to stop getting paper statements, legal documents, and other plan communications mailed to you? Sign up for electronic delivery! Just select **My Profile**, then select **eDelivery Settings** to make changes. You'll get an email to notify you whenever documents are available for you to view online.

Protect your personal information

The privacy and security of your account information are very important to Vanguard.

Security code authentication for login. With this feature, you will receive a text message with a security code when you attempt to log in to your account at my.vanguardplan.com. You can choose to receive the code each time you log in or only when logging in from an unrecognized device. You will need to enter this code online (in addition to your username and password) to complete the login process.

Note: Security code authentication is required to access your account online. This is an example of two-factor security, which requires two ways of proving your identity. It makes your data more secure.



Additional security tips

Regularly review your account.

- Promptly review all information we send you by U.S. mail and email. Vanguard will notify you when critical transactions are processed.
- Immediately report any errors, discrepancies, suspected unauthorized transactions, or account changes to Vanguard Retirement Plan Access by calling Participant Services at **866-794-2145**. You can also send an email to **AscensusFraud@ascensus.com**.

Protect your username, password, and other account-related information.

- Make sure your username and password are unique and strong. Passwords should contain at least eight characters and combine letters, numerals, and symbols.
- Avoid using the same username and password for your financial accounts as you do for other sites.
- Never share your username, password, or other account-related information with anyone.
- Never store your username, password, or answers to security questions in your browser.
- Clear any temporarily stored copies of online information by closing your browser after signing off.
- Do not leave your computer unattended while logged in.

Protect your computer.

- Make certain that any computer you use to access your account has up-to-date security and antispyware, antivirus, and firewall software.

Do not reply to email requests for personal or financial information.

- Do not respond to or open an attachment or link within an email if you suspect the message is fraudulent. Vanguard will not ask for personal information such as your Social Security number, account numbers, or passwords in an email.
- Before opening any attachments, check with the person who supposedly sent you the message to make sure it's legitimate. Just because an email message looks as if it came from your daughter or boss does not mean that it did. Many criminals can "spoof" the return address, making it look like the message came from someone else.

Beware of phishing scams.

- If you receive an email telling you that there has been irregular activity on your Vanguard retirement plan account and your profile has been locked, do not open the link, reply, or call any phone number provided in the email.
- Vanguard does not send out unsolicited emails asking for personal information.
- Hover over the "from" email address or web link if you're suspicious. If it doesn't match a legitimate address, it's likely fraudulent.
- Forward any suspected phishing emails to **phish@ascensus.com** and indicate whether you've opened any links within the email.

Protect your Social Security number.

- Don't carry your Social Security card in your wallet. Ask people or companies who ask for your Social Security number why they need it and how they plan to use it.

Shred all documents that contain personal information.

- Shred receipts, credit offers, credit applications, insurance forms, physician statements, checks, bank statements, and similar documents when you don't need them any longer, as well as expired credit cards.

Take caution when using public computers.

- Be cautious when using public computers (especially when traveling abroad and those found at libraries, internet cafés, and schools), or using shared ones, such as home computers. You don't know what may be installed on them. Public computers are traditionally on open networks and can be susceptible to monitoring without your knowledge.

Additional security tips

Use wireless technology safely.

- If you have a wireless network at home, make sure to follow the manufacturer's guidelines to secure your network. If you're not sure how, contact the manufacturer for assistance.
- Don't check your accounts over a public wireless internet connection.

Monitor your credit report.

- You are allowed a free credit report every year from each of the three credit reporting agencies listed below. By rotating the agencies, you could get a free credit report every four months. For more information, contact:
 - > Equifax: **800-525-6285** or visit **equifax.com**.
 - > Experian: **888-397-3742** or visit **experian.com**.
 - > TransUnion: **800-680-7289** or visit **transunion.com**.
- Security freezes are also available and are designed to prevent credit reporting agencies from releasing your credit report without your consent. They will prevent things like new loans and credit from being approved under your Social Security number without your approval.

Important: Ensure that your contact information is up to date. You don't want to lose sight of your money if you terminate employment or retire. Each year, try making it a New Year's resolution to make sure your contact information is current, including your most recent address, phone number, and email address.

Learn more

For more information about how Vanguard is protecting your account and additional tips for safely conducting business online, please go to **www2.ascensus.com/security**.

my.vanguardplan.com > 866-794-2145

Whenever you invest, there's a chance you could lose the money.

Vanguard[®]

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