

You're invited

Mark your calendar! A Vanguard representative will be conducting virtual education webinars.

Financial Freedom: Strategies for reducing and saving more

Teaches the basic rules of thumb to improve your finances and ensure you're headed in the right direction financially.

Date	Time (Eastern time)
January 7	9 a.m., 12 noon, and 3 p.m.
January 10	2 p.m., 5 p.m., and 8 p.m.

Target-Date Investments

Whether you are already a target-date investor or you want to learn more before investing, this webinar will help you understand what target-date investments are, how they work, and how to select a target-date investment that may be right for you.

Date	Time (Eastern time)
February 4	9 a.m., 12 noon, and 3 p.m.
February 7	2 p.m., 5 p.m., and 8 p.m.

Target-date investments are subject to the risks of their underlying funds. The year in the investment's name refers to the approximate year (the target date) when an investor would retire and leave the workforce. The investment will gradually shift its emphasis from more aggressive investments to more conservative ones based on its target date. A target-date investment is not guaranteed at any time, including on or after the target date.

Protect your Future

Learn about ways to protect your savings, how to avoid potential tax penalties, and who you can talk to about your distribution options.

Date	Time (Eastern time)
March 4	9 a.m., 12 noon, and 3 p.m.
March 7	2 p.m., 5 p.m., and 8 p.m.

Register at https://webinars.on24.com/Vanguard_IIG/VES2022.