



You're invited

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

Financial Freedom: Strategies for Reducing Debt and Saving More

Looking for ways to bring your financial life under control? Attend this webinar and learn how you can reduce your debt and build wealth.

Dates	Times (ET)
January 6	9 a.m., 12 noon, and 3 p.m.
January 9	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.

Dates	Times (ET)
February 3	9 a.m., 12 noon, and 3 p.m.
February 6	2 p.m., 5 p.m., and 8 p.m.

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 work force. 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.

Protect Your Future

Even if you don't plan to leave your employer anytime soon, it helps to understand the choices you have for the money you've worked so hard to accumulate in your plan. This webinar is an overview of your options when you leave your employer—including distributions, rollovers, or simply leaving your retirement savings in your account.

Dates	Times (ET)
March 3	9 a.m., 12 noon, and 3 p.m.
March 6	2 p.m., 5 p.m., and 8 p.m.

Register at https://webinars.on24.com/Vanguard_IIIG/VES2023.

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