

| Topic  | Dates                | Eastern times                      |
|--|----------------------|------------------------------------|
| <b>January: Getting on track for retirement</b><br>Registration opens December 9<br>Available on demand through March 12 | Friday, January 9    | 9 a.m., 12 noon, and 3 p.m.        |
|  | Monday, January 12   | <b>2 p.m.</b> , 5 p.m., and 8 p.m. |
| <b>February: Retirement income</b><br>Registration opens December 9<br>Available on demand through April 9               | Friday, February 6   | 9 a.m., 12 noon, and 3 p.m.        |
|  | Monday, February 9   | <b>2 p.m.</b> , 5 p.m., and 8 p.m. |
| <b>March: Timeline to retirement</b><br>Registration opens December 9<br>Available on demand through May 9               | Friday, March 6      | 9 a.m., 12 noon, and 3 p.m.        |
|  | Monday, March 9      | <b>2 p.m.</b> , 5 p.m., and 8 p.m. |
| <b>April: Estate planning</b><br>Registration opens March 10<br>Available on demand through June 13                      | Friday, April 10     | 9 a.m., 12 noon, and 3 p.m.        |
|  | Monday, April 13     | <b>2 p.m.</b> , 5 p.m., and 8 p.m. |
| <b>May: Saving for college</b><br>Registration opens March 10<br>Available on demand through July 4                      | Friday, May 1        | 9 a.m., 12 noon, and 3 p.m.        |
|  | Monday, May 4        | <b>2 p.m.</b> , 5 p.m., and 8 p.m. |
| <b>June: Financial freedom</b><br>Registration opens March 10<br>Available on demand through August 8                    | Friday, June 5       | 9 a.m., 12 noon, and 3 p.m.        |
|  | Monday, June 8       | <b>2 p.m.</b> , 5 p.m., and 8 p.m. |
| <b>July: Protect your future</b><br>Registration opens June 9<br>Available on demand through September 13                | Friday, July 10      | 9 a.m., 12 noon, and 3 p.m.        |
|  | Monday, July 13      | <b>2 p.m.</b> , 5 p.m., and 8 p.m. |
| <b>August: Investing in a volatile markets</b><br>Registration opens June 9<br>Available on demand through October 10    | Friday, August 7     | 9 a.m., 12 noon, and 3 p.m.        |
|  | Monday, August 10    | <b>2 p.m.</b> , 5 p.m., and 8 p.m. |
| <b>September: Maximize your savings</b><br>Registration opens June 9<br>Available on demand through November 14          | Friday, September 11 | 9 a.m., 12 noon, and 3 p.m.        |
|  | Monday, September 14 | <b>2 p.m.</b> , 5 p.m., and 8 p.m. |
| <b>October: Retirement income</b><br>Registration opens September 15<br>Available on demand through December 5           | Friday, October 2    | 9 a.m., 12 noon, and 3 p.m.        |
|  | Monday, October 5    | <b>2 p.m.</b> , 5 p.m., and 8 p.m. |
| <b>November: Health savings accounts</b><br>Registration opens September 15<br>Available on demand through January 9     | Friday, November 6   | 9 a.m., 12 noon, and 3 p.m.        |
|  | Monday, November 9   | <b>2 p.m.</b> , 5 p.m., and 8 p.m. |
| <b>December: Timeline to retirement</b><br>Registration opens September 15<br>Available on demand through February 7     | Friday, December 4   | 9 a.m., 12 noon, and 3 p.m.        |
|  | Monday, December 7   | <b>2 p.m.</b> , 5 p.m., and 8 p.m. |

The 2 p.m. webinar on Mondays will be conducted in Spanish only.

## Get answers to your financial questions

Vanguard's Virtual Education Series can help you learn more about top-of-mind retirement topics. Each webinar lasts an hour, and there's no cost to attend. All you need is a computer or device with an internet connection to watch and listen to either the live broadcast or a recorded version on demand, which is available for up to 60 days after the live session.

## Webinar registration

Click the link below to register for the live or on-demand webinar of your choice: <https://virtualeducationseries.events.vanguard.com>. All webinars will be offered on demand for participants who are unable to join the live events.

# Webinar summaries

## Getting on track for retirement

If you've been saving in your retirement plan for a while, take a step back and find out whether you're headed for the retirement you want. You'll get a better picture of where you stand—and get help if you need it.

## Retirement income

Start planning for your retirement—when every day can feel like Saturday. Find out how to set yourself up for success with some helpful tips you can use right away.

## Timeline to retirement

Did you know there are seven retirement milestones between the ages of 55 and 73? Hear more about these key decision points and how they can affect your retirement.

## Estate planning: Leaving a legacy

Planning for your loved ones to receive your money after your death can be tricky. But a good estate plan can give you peace of mind. Find out how to get started with yours.

## Saving for college

Wondering how much you need to save for a college education? Let's boost your college savings IQ. Together, we'll create a savings plan that works for you and your family.

## Financial freedom: Reduce debt and save more

It's time to feel better about your money. Hear tips to get your financial life under control—within your current financial situation. Let go of some of your money worries and free up space for what you love.

## Protect your future

When something changes with your job, life can feel uncertain. But no matter where you go, your retirement savings are still working for you. Let's plan your next financial move.

## Investing in a volatile market: Vanguard's principles

No matter what's happening in the markets, you can lean on our time-tested philosophy. Hear more about Vanguard's four principles for investing success. They can help you choose the funds that are right for you and invest with confidence.

Diversifying means having different types of investments. It doesn't guarantee you'll make a profit or that you won't lose money.

## Maximize your savings

Find out how to get the most from your retirement plan. You'll discover the different ways you can save—and set yourself up to have the money you need in retirement.

## Health savings accounts

With a health savings account (HSA), you can save money outside of your retirement plan to cover your medical expenses now and in the future. Find out how an HSA works, the benefits of saving in one, and how it can fit into your financial life.

Diversification does not ensure a profit or protect against a loss.

All investing is subject to risk, including the possible loss of the money you invest.

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