Think outside the plan

A self-directed brokerage account lets you access thousands of investments beyond your retirement plan's lineup. Signing up is easy!

Your employer-sponsored retirement plan from Vanguard includes a self-directed brokerage option with brokerage services provided by Charles Schwab & Co., Inc. ("Schwab").

The Schwab Personal Choice Retirement Account (PCRA) can offer more flexibility, greater diversification, and a bigger role in managing your retirement savings. (Note that Vanguard continues to provide administrative and recordkeeping services for your retirement plan account.)

Enroll online in a PCRA

Experience the benefits of a self-directed brokerage account, including:

- An opportunity for more experienced investors to gain autonomy over retirement investing decisions.
- Thousands of investment choices, including commission-free online trades for all Vanguard mutual funds and Vanguard exchange-traded funds, as well as access to other commission-free offerings from Schwab.*
- A seamless single login from your retirement plan account on Vanguard's website.

Open your account:

1. Log in to your retirement plan account at **vanguard.com/retirementplans**.
2. Click on **Manage my money** and scroll to **Here's how your money is invested**.
3. Click on **Manage my brokerage account** and follow the instructions.

Please note: If you have Roth money as well as pre-tax and traditional after-tax money, you'll need to open a separate account (a Roth account and a pre-tax/after-tax account) for each.

Need help?

For retirement plan questions, call **800-523-1188** Monday through Friday, 8:30 a.m. to 9 p.m., Eastern time.

For PCRA questions, call **888-393-7272** Monday through Friday, 9 a.m. to 7:30 p.m., Eastern time.

Vanguard®

Connect with Vanguard®

vanguard.com/retirementplans • 800-523-1188

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

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

Before you invest, get the details. Consider the fund's objective, risks, charges, and expenses. The fund's prospectus (or summary prospectus, if available) will tell you these important facts and more. So read it carefully. Call Vanguard at 800-523-1188 or Schwab at 1-888-393-PCRA (7272) to get one. Or you can find one at vanguard.com.

Vanguard ETF Shares are not redeemable with the issuing Fund other than in very large aggregations worth millions of dollars. Instead, investors must buy and sell Vanguard ETF Shares in the secondary market and hold those shares in a brokerage account. In doing so, the investor may incur brokerage commissions and may pay more than net asset value when buying and receive less than net asset value when selling.

*Trading limits, fund expenses, and minimum investments may apply. See the **Schwab's PCRA Pricing Guidelines** for details.

Schwab Personal Choice Retirement Account® (PCRA) is offered through Charles Schwab & Co., Inc. (Member SIPC), the registered broker/dealer, which also provides other brokerage and custody services to its customers.

Charles Schwab & Co., Inc. and Vanguard are not affiliated and are not responsible for the products and services provided by the other.

Brokerage services provided by Charles Schwab, member FINRA/SIPC.

Vanguard Marketing Corporation, Distributor of the Vanguard Funds.

BBBBRYXK 022024

Vanguard®

Participant Education
P.O. Box 2900
Valley Forge, PA 19482-2900