

Participant access through Vanguard

Participant online application

September 2017



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Participant access through Vanguard offers powerful tools to help you maximize your qualified retirement program. This guide explains the online application process that may need to be completed as the initial step in establishing your 403(b) account with Vanguard and before you can complete enrollment at vanguard.com. Please contact your plan administrator to determine if you are required to complete the online application.

How to use this guide

This guide is designed to be an automated presentation with each page appearing for a predefined length of time. If you wish to manually control moving forward or backward through the presentation, you can either use the **Page Up** and **Page Down** keys or the up and down arrow **↑↓** keys on your keyboard to navigate. If you wish to print the presentation you can simultaneously press the **Ctrl** and **P** keys (**Command** and **P** for Mac OS) to launch the print window.

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Vanguard Vanguard 403(b) Account Application

Let's Find Your Employer

In order to establish a Vanguard 403(b) account, please ensure that your employer's retirement program lists Vanguard as an approved vendor. Begin by typing in your employer's name or Plan ID in the box below. Then click the button to continue.

1 If your employer isn't listed, or if you need assistance, please contact Participant Services at 800-569-4903.

Please select your employer

Select your employer... 2

3 ENTER YOUR PERSONAL INFORMATION

[Terms & Conditions](#) [Privacy Information](#) [Copyright Information](#)

Select your employer

- 1 Navigate to the online application by typing **vanguard403bervices.com/application** in your internet browser. The home page of the Vanguard 403(b) Account Application will appear.
- 2 Select the name of your employer from the dropdown list.

If your employer does not appear in the dropdown list, please contact your plan administrator as this application may not apply to you.
- 3 Click the **ENTER YOUR PERSONAL INFORMATION** button to proceed.

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The screenshot shows the Vanguard 403(b) Account Application form. At the top left is the Vanguard logo. The title is "Vanguard 403(b) Account Application". Below the title, there is a section titled "Enter Your Personal Information" with a "Plan Selected:" dropdown menu showing "Sample 403(b) Plan". To the right of this section is a "Questions?" link with the number "800-569-4903".

The form is divided into several sections:

- IDENTIFYING INFORMATION:** This section contains fields for First Name, Middle Name, Last Name, SSN/ITIN*, Date of Birth, and Date of Hire. A note below these fields states: "* If you don't have a Social Security number (SSN) or individual taxpayer ID number (ITIN), please call us at 800-569-4903".
- MAILING ADDRESS:** This section contains fields for Street Address (No P.O. Boxes), City, State (a dropdown menu), Zip Code, and Country (a dropdown menu showing "USA").
- CONTACT INFORMATION:** This section contains fields for Email Address and Phone Number, with radio buttons for "Domestic" and "Foreign".

At the bottom of the form, there is a "Back" link and a "REVIEW YOUR INFORMATION" button. Three red callout boxes with numbers 1, 2, and 3 are overlaid on the form to indicate key steps: 1 points to the "Enter Your Personal Information" header, 2 points to the "IDENTIFYING INFORMATION" section, and 3 points to the "REVIEW YOUR INFORMATION" button.

Enter your personal information

- 1 Before you enter your personal information, confirm that the name of the plan in the **Plan Selected** section is correct. You can use the **Back** option at the bottom of the page to go back to the **Select your employer** screen to make changes.
- 2 Enter your personal information as requested in each of the sections listed on this screen.
- 3 Once you are satisfied with your responses, press the **REVIEW YOUR INFORMATION** button to proceed.

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Vanguard Vanguard 403(b) Account Application

Questions?
800-569-4903

Review Your Selections

Plan Selected Sample 403(b) Plan

First Name	Jane
Middle Name	
Last Name	Doe
Social Security Number	123-45-6789
Date of Birth	Jan 1, 1950
Date of Hire	Jan 1, 1980
Street Address	1234 Somewhere Avenue North
City	Sample City
State	MINNESOTA
Postal Code	12345
Country	USA
Email Address	jane.doe@sampleemail.com
Phone Number	123-456-7890

Back SIGN YOUR AGREEMENT

Terms & Conditions Privacy Information Copyright Information

Review your selections

- 1 Review the information you entered to ensure that it is accurate.
- 2 To make changes to your personal information, click **Back** to return to the **Enter your personal information** screen.
- 3 Once you are satisfied with your responses, click the **SIGN YOUR AGREEMENT** button to proceed.

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The screenshot displays the Vanguard 403(b) Account Application interface. At the top, the Vanguard logo is on the left, and the title "Vanguard 403(b) Account Application" is centered. Below the title, the section "Consent to Electronic Delivery and E-signature Agreement" is visible, with a "Questions? 800-569-4903" link on the right. A red box with the number "1" is placed over the top left corner of the application window.

Below this, a scrollable area titled "Important Information About Opening A New Account" contains the following text:

read. I understand that in the event I do not provide investment instructions, or such instructions are unclear, the terms of the agreement provide that unless the plan sponsor has selected a different default fund, contributions will be invested in the Vanguard Target Retirement Fund with the target retirement date nearest to the year I turn 65, based on the funds offered by my plan on the date of my enrollment. I acknowledge that I have received a prospectus for the Vanguard Target Retirement Funds and I agree to be bound by its terms.

If I am a U.S. citizen, a U.S. resident alien, or a representative of a U.S. entity, I certify under penalty of perjury that:

- (a) The taxpayer ID number I have given in this application is correct (or I am waiting for a number to be issued to me).
- (b) I am a U.S. citizen or other U.S. person (as defined by the IRS in its Form W-9 instructions).
- (c) The Foreign Account Tax compliance Act (FATCA) codes entered on the application (if any) indicating that I am exempt from FATCA reporting are correct.

If I am not a U.S. person, I will complete the appropriate Form W-8 to certify my foreign status, including my FATCA status, and claim treaty benefits, if applicable.

The IRS does not require my consent to any provision of this document.

I understand that attaching my e-signature below is the legal equivalent of submitting a document signed by hand, and that clicking the **Click Here to Sign** link below manifests my desire and intent to open the Account under the terms described above.

At the bottom of the application, there are three buttons: "Click Here to Sign" (with a red box containing the number "3" over it), "Cancel", and "Print Document" (with a red box containing the number "2" over it). A "Return to Review Information" link is also present. The document ID "Default-1001370562" is displayed at the bottom left.

E-signature agreement

- 1 Review the important information regarding opening a new account.
- 2 Use the **Print Document** link to download a copy of this disclosure for your records.
- 3 To accept the terms described herein, attach your e-signature by clicking the **Click Here to Sign** link.

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The image shows two overlapping screenshots from Vanguard. The top screenshot is a confirmation page titled "Vanguard 403(b) Account Application". It features the Vanguard logo and a message: "Thank you. We'll review your application." A red box with the number "1" is overlaid on the left side of this page. Below the message, it says: "We appreciate the time you took to complete this application. You'll receive notification from Vanguard within 3 business days indicating the status of your application and the remaining steps to complete your enrollment in your employer's 403(b) retirement program." and "If you have any questions in the meantime, contact us at 800-569-4903." The bottom screenshot is an email titled "Enroll in your Vanguard 403(b) Services plan". It includes the Vanguard logo and a message: "Dear Test1 Participant, Congratulations! You're almost there. Follow the instructions below to complete your enrollment in the Vanguard 403(b) Services plan and start investing for your financial future." A red box with the number "2" is overlaid on the right side of this page. The email contains sections for "How to enroll:" with three numbered steps, "Have you set up automatic investments?" with a paragraph of text, and "Questions?" with a paragraph of text. At the bottom, there is a copyright notice: "© 2017 The Vanguard Group, Inc. All rights reserved." and a disclaimer: "Vanguard Marketing Corporation ("VMC") is the distributor of the Vanguard Funds and a subsidiary of The Vanguard Group, Inc. VMC is a registered broker-dealer, member FINRA. Retirement plan recordkeeping and administrative services are provided by The Vanguard Group, Inc. ("VGI"). VGI has entered into an agreement with Neoport Group, Inc. to provide certain plan recordkeeping and administrative services on its behalf."

Application status notification

- 1 Upon submitting your e-signature, you will receive a message indicating that your application has been received.
- 2 Within three business days, you will receive an email from us regarding the status of your application and details regarding the remaining steps you need to take in order to complete your enrollment. Refer to the **How to Enroll** guide for additional details.