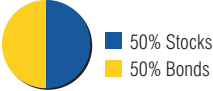
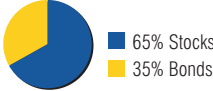

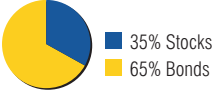
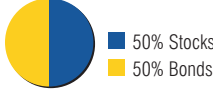
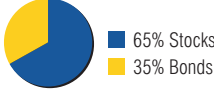
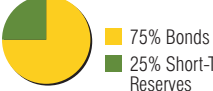
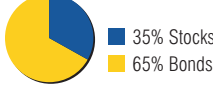
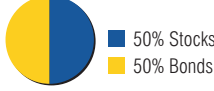
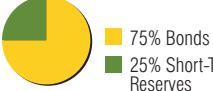
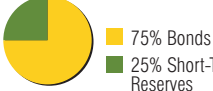
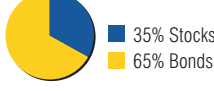

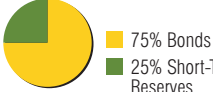
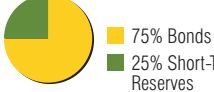


## A New Investment Lineup Providing Increased Flexibility

**Age-Based Options** – allow investors to select an investment track based on their investing risk tolerance. When you select any of these three options – Conservative, Moderate, or Aggressive – your assets will be managed according to the age of your account’s beneficiary and your risk tolerance through a series of investment portfolios that change over time.

Age of Beneficiary	Conservative Track	Moderate Track	Aggressive Track
Newborn through 5	<p>Moderate Growth Portfolio</p>  <ul style="list-style-type: none"> <li>50% Stocks</li> <li>50% Bonds</li> </ul>	<p>Growth Portfolio</p>  <ul style="list-style-type: none"> <li>65% Stocks</li> <li>35% Bonds</li> </ul>	<p>Aggressive Growth Portfolio</p>  <ul style="list-style-type: none"> <li>100% Stocks</li> </ul>
6 through 10	<p>Conservative Growth Portfolio</p>  <ul style="list-style-type: none"> <li>35% Stocks</li> <li>65% Bonds</li> </ul>	<p>Moderate Growth Portfolio</p>  <ul style="list-style-type: none"> <li>50% Stocks</li> <li>50% Bonds</li> </ul>	<p>Growth Portfolio</p>  <ul style="list-style-type: none"> <li>65% Stocks</li> <li>35% Bonds</li> </ul>
11 through 15	<p>Income Portfolio</p>  <ul style="list-style-type: none"> <li>75% Bonds</li> <li>25% Short-Term Reserves</li> </ul>	<p>Conservative Growth Portfolio</p>  <ul style="list-style-type: none"> <li>35% Stocks</li> <li>65% Bonds</li> </ul>	<p>Moderate Growth Portfolio</p>  <ul style="list-style-type: none"> <li>50% Stocks</li> <li>50% Bonds</li> </ul>
16 through 18	<p>Income Portfolio</p>  <ul style="list-style-type: none"> <li>75% Bonds</li> <li>25% Short-Term Reserves</li> </ul>	<p>Income Portfolio</p>  <ul style="list-style-type: none"> <li>75% Bonds</li> <li>25% Short-Term Reserves</li> </ul>	<p>Conservative Growth Portfolio</p>  <ul style="list-style-type: none"> <li>35% Stocks</li> <li>65% Bonds</li> </ul>
19 or older	<p>Treasury Money Market Portfolio</p>  <ul style="list-style-type: none"> <li>100% Short-Term Reserves</li> </ul>	<p>Income Portfolio</p>  <ul style="list-style-type: none"> <li>75% Bonds</li> <li>25% Short-Term Reserves</li> </ul>	<p>Income Portfolio</p>  <ul style="list-style-type: none"> <li>75% Bonds</li> <li>25% Short-Term Reserves</li> </ul>

**Custom Portfolios** – You can also choose among six custom portfolios, which invest in stock funds, bond funds, and a money market fund – each managed by Vanguard. Unlike the age-based options, your allocation to custom portfolios will remain fixed until you instruct us to change it.

Investment Option	Investment Objective	Underlying Investments*
Aggressive Growth Portfolio	Seeks to provide capital appreciation.	<ul style="list-style-type: none"> <li>• Vanguard® Total Stock Market Index Fund (85%)</li> <li>• Vanguard® Total International Stock Index Fund (15%)</li> </ul>
Growth Portfolio	Seeks to provide capital appreciation and low to moderate current income.	<ul style="list-style-type: none"> <li>• Vanguard® Total Stock Market Index Fund (55%)</li> <li>• Vanguard® Total International Stock Index Fund (10%)</li> <li>• Vanguard® Total Bond Market Index Fund (35%)</li> </ul>
Moderate Growth Portfolio	Seeks to provide capital appreciation and current income.	<ul style="list-style-type: none"> <li>• Vanguard® Total Stock Market Index Fund (45%)</li> <li>• Vanguard® Total International Stock Index Fund (5%)</li> <li>• Vanguard® Total Bond Market Index Fund (50%)</li> </ul>
Conservative Growth Portfolio	Seeks to provide current income and low to moderate capital appreciation.	<ul style="list-style-type: none"> <li>• Vanguard® Total Stock Market Index Fund (35%)</li> <li>• Vanguard® Total Bond Market Index Fund (65%)</li> </ul>
Income Portfolio	Seeks to provide current income.	<ul style="list-style-type: none"> <li>• Vanguard® Total Bond Market Index Fund (50%)</li> <li>• Vanguard® Total Inflation-Protected Securities Fund (25%)</li> <li>• Vanguard® Treasury Money Market Fund (25%)**</li> </ul>
Treasury Money Market Portfolio	Seeks to provide preservation of principal and current income.	<ul style="list-style-type: none"> <li>• Vanguard® Treasury Money Market Fund (100%)**</li> </ul>

\* To learn more about the Vanguard® mutual funds listed here, visit [www.vanguard.com/visit/funds](http://www.vanguard.com/visit/funds). Please keep in mind as a plan account owner, you will not own individual shares of Vanguard Mutual Funds.

\*\* The Portfolio's investment in the Vanguard Treasury Money Market Fund is not insured or guaranteed by the FDIC or any other government agency. It is possible to lose money by investing in the Portfolio.