



**Vanguard**<sup>®</sup>

## Vanguard retirement planning news: **This just in!**

### Let Vanguard help: **Register for a free webinar now**

Have question about investing in volatile markets, saving for retirement, and more? We can help you get answers. Vanguard is holding free webinars on Tuesdays and Thursdays on a host of topics. The webinars are held at noon and 4 p.m., Eastern time.

### **Reserve your spot today**

To register, visit [https://webinars.on24.com/Vanguard\\_IIG/vm](https://webinars.on24.com/Vanguard_IIG/vm)

*Note: You can join as many webinars as you like, but you do have to register.*

The webinars topics include:

#### **Investing in Volatile Markets**

It can be difficult not to make impulsive trading decisions in your portfolio during periods of high market volatility. This webinar can help you gain a clearer perspective of market movements over the longer term and how to remain calm during these price swings.

#### **Financial Freedom**

Do you find it hard to fit saving for retirement into your budget? This webinar provides rules of thumb to help you save more and tips for doing it within your current financial situation.

#### **Retirement Income**

See how you can use your retirement savings to create a sustainable income stream to last you through retirement. You'll also learn about how to invest during retirement, health care costs, and much more.

#### **Timeline to Retirement**

This webinar is intended for those who plan to retire in 3 to 15 years. It will review the key benefits and decisions you'll face as you approach retirement and during it.

In addition to the above information, Vanguard provides other education resources to NJM participants as well. It's not uncommon that you will be faced with many complex and often overwhelming decisions throughout your investing life. [Vanguard Online Education](#) can help you make those decisions. It's an innovative and engaging way to learn quickly about important topics and act on that knowledge right away. Online education provides you with learning that's clear, personalized, and always relevant to you.

Online Education is an innovative and engaging way for you to learn what you need to know—or want to know—about your money. You can quickly learn about the things that are important to you like how to:

- Get help with retirement planning
- Get out of debt
- Save for college
- Manage financial emergencies
- Understand investing basics
- And lots more!

Whenever you have questions about your money, like how to save it, how to invest it, or even how to spend it, Vanguard can provide the answers. Online Education lessons can answer your financial questions and help you to be better prepared for retirement.

Vanguard will also make sure that the information you receive is tailored to your needs. Log on to your account to get information that's always **clear, concise, and relevant to you.**

*Notes: Please remember that all investments involve some risk. Be aware that fluctuations in the financial markets and other factors may cause declines in the value of your account. There is no guarantee that any particular asset allocation or mix of funds will meet your investment objectives or provide you with a given level of income.*

*All investing is subject to risk, including the possible loss of the money you invest. Bond funds are subject to the risk that an issuer will fail to make payments on time, and that bond prices will decline because of rising interest rates or negative perceptions of an issuer's ability to make payments.*

*For more information about any fund, including investment objectives, risks, charges, and expenses, call Vanguard at 800-523-1188 to obtain a prospectus. The prospectus contains this and other important information about the fund. Read and consider the prospectus information carefully before you invest. You can also download Vanguard fund prospectuses at [vanguard.com](http://vanguard.com).*

*Vanguard target-date investments are subject to the risks of their underlying funds. The year in the investment name refers to the approximate year (the target date) when an investor would retire and leave the workforce. The investment will gradually shift its emphasis from more aggressive investments to more conservative ones based on its target date. A Vanguard target-date investment is not guaranteed at any time, including on or after the target date.*

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