

2. Investment of Contributions (continued)

Core Funds

Or for the following list of funds, specify percentages in 1% increments. The total must equal 100%.

Fund Code	Fund Name	Allocation	Fund Code	Fund Name	Allocation
000030	Vanguard Prime Money Market Fund		000098	Vanguard Extended Market Index Fund	
000036	Vanguard GNMA Fund		0000XJ	Vanguard FTSE Social Index Fund	
000029	Vanguard High-Yield Corporate Fund*		000093	Vanguard Growth and Income Fund	
0000XT	Vanguard Inflation-Protect Securites Fund		0000XW	Vanguard Growth Equity Fund	
00003D	Vanguard Intermediate-Term Bond Index Fund		000009	Vanguard Growth Index Fund	
000071	Vanguard Intermediate-Term Investment-Grade Fund		000301	Vanguard Mid-Cap Growth Fund	
000035	Vanguard Intermediate-Term Treasury Fund		0000X9	Vanguard Mid-Cap Index Fund	
00005K	Vanguard Long-Term Bond Index Fund		000026	Vanguard Morgan Growth Fund	
000028	Vanguard Long-Term Investment-Grade Fund		000059	Vanguard PRIMECAP Fund*	
000083	Vanguard Long-Term Treasury Fund		00009U	Vanguard Selected Value Fund*	
00001S	Vanguard Short-Term Bond Index Fund		0000XB	Vanguard Small-Cap Growth Index Fund	
000049	Vanguard Short-Term Federal Fund		000048	Vanguard Small-Cap Index Fund	
000039	Vanguard Short-Term Investment-Grade Fund		0000XA	Vanguard Small-Cap Value Index Fund	
000032	Vanguard Short-Term Treasury Fund		00001D	Vanguard Strategic Equity Fund	
000084	Vanguard Total Bond Market Index Fund		000085	Vanguard Total Stock Market Index Fund	
000078	Vanguard Asset Allocation Fund		000080	Vanguard U.S. Growth Fund	
000002	Vanguard Balanced Index Fund		0000XV	Vanguard U.S. Value Fund	
000082	Vanguard Convertible Securities Fund*		000006	Vanguard Value Index Fund	
00007M	Vanguard LifeStrategy Conservative Growth Fund		000022	Vanguard Windsor Fund	
00001K	Vanguard LifeStrategy Growth Fund		000073	Vanguard Windsor II Fund	
00007L	Vanguard LifeStrategy Income Fund		0000XM	Vanguard Developed Markets Index Fund*	
00009D	Vanguard LifeStrategy Moderate Growth Fund		00005T	Vanguard Emerging Markets Stock Index Fund*	
000056	Vanguard STAR Fund		000079	Vanguard European Stock Index Fund*	
000027	Vanguard Wellesley Income Fund		00001R	Vanguard Global Equity Fund	
000021	Vanguard Wellington Fund		000081	Vanguard International Growth Fund*	
000040	Vanguard 500 Index Fund		000046	Vanguard International Value Fund	
00001A	Vanguard Capital Opportunity Fund*		000126	Vanguard International Explorer Fund*	
00007G	Vanguard Capital Value Fund		000072	Vanguard Pacific Stock Index Fund*	
000057	Vanguard Dividend Growth Fund		00001C	Vanguard Total International Stock Index Fund*	
000065	Vanguard Equity Income Fund		000051	Vanguard Energy Fund*	
000024	Vanguard Explorer Fund		000052	Vanguard Health Care Fund*	
000053	Vanguard Precious Metals & Mining Fund		00001L	Vanguard REIT Index Fund*	

Your allocations must equal 100%

1 0 0

Note: If you fail to complete the investment elections above, your contribution will automatically be invested in the appropriate Vanguard Target Retirement Fund based on your age.

*There is a purchase and/or a redemption fee for this fund. Please review the fund's prospectus for further details.

3. Beneficiary Designation

It is important to name a beneficiary. If you don't, your assets may be distributed based on rules that do not reflect your intentions. Additionally, your designation usually supersedes any other instructions, such as those in your will.

If you prefer, you can designate your beneficiaries online at www.vanguard.com. The online process is faster, easy and secure. If you use this form, this designation will apply to the plan(s) listed above. If you want to designate different beneficiaries by plan(s), please complete another form and circle the applicable plan(s) on each form.

Complete Sections 1, 2, 3 and 4. Only if applicable, complete Section 5. Mail to: Vanguard, P.O. Box 1101, Valley Forge, PA 19482.

3a. Current Marital Status *Check one.*

Married

I understand that if I do not name my spouse as my sole primary beneficiary in Section 3, my spouse must consent to my chosen beneficiary(ies) in the presence of a notary public and complete Section 5.

Unmarried

I understand that if I marry in the future, my spouse will be my primary beneficiary, unless I complete a new Beneficiary Designation and my spouse consents to a different beneficiary in the presence of a notary public.

3. Beneficiary Designation (continued)

The percentage of distribution upon your death for all primary beneficiaries must equal 100%; likewise, for contingent beneficiaries. If you need more space to list additional beneficiaries, photocopy the applicable pages or provide all the information requested on a separate sheet.

If any of your primary beneficiaries is deceased at the time of your death, his or her portion of your assets will be divided proportionately among your surviving primary beneficiaries, if any. Your contingent beneficiary(ies) will inherit your assets only if you have no surviving primary beneficiaries at the time of your death.

Primary Beneficiaries

Beneficiary Type

Choose all that apply.

- Spouse
 Individual(s)
 Trust(s)
 My Estate

- To the trustee of an existing trust created under agreement
 To the trustee of a trust created under my last will

Section of Will

Complete all applicable fields below.

1)			MM/DD/YYYY		%
	Full Name (First, Middle, Last) or Trust Name	Relationship to me	Birth or Trust Date	Percent	
	Last Four Digits of SSN	Street or P.O. Box			
	OR				
		City, State, Zip		Country (if not U.S.)	
2)			MM/DD/YYYY		%
	Full Name (First, Middle, Last) or Trust Name	Relationship to me	Birth or Trust Date	Percent	
	Last Four Digits of SSN	Street or P.O. Box			
	OR				
		City, State, Zip		Country (if not U.S.)	
3)			MM/DD/YYYY		%
	Full Name (First, Middle, Last) or Trust Name	Relationship to me	Birth or Trust Date	Percent	
	Last Four Digits of SSN	Street or P.O. Box			
	OR				
		City, State, Zip		Country (if not U.S.)	
		Total 100% < Percentages must total 100%.			

Contingent Beneficiaries

Contingent beneficiaries receive distributions only if no primary beneficiaries survive you.

Beneficiary Type

Choose all that apply.

- Spouse
 Individual(s)
 Trust(s)
 My Estate

- To the trustee of an existing trust created under agreement
 To the trustee of a trust created under my last will

Section of Will

Complete all applicable fields below.

1)			MM/DD/YYYY		%
	Full Name (First, Middle, Last) or Trust Name	Relationship to me	Birth or Trust Date	Percent	
	Last Four Digits of SSN	Street or P.O. Box			
	OR				
		City, State, Zip		Country (if not U.S.)	
2)			MM/DD/YYYY		%
	Full Name (First, Middle, Last) or Trust Name	Relationship to me	Birth or Trust Date	Percent	
	Last Four Digits of SSN	Street or P.O. Box			
	OR				
		City, State, Zip		Country (if not U.S.)	
3)			MM/DD/YYYY		%
	Full Name (First, Middle, Last) or Trust Name	Relationship to me	Birth or Trust Date	Percent	
	Last Four Digits of SSN	Street or P.O. Box			
	OR				
		City, State, Zip		Country (if not U.S.)	
		Total 100% < Percentages must total 100%.			

Explanation of Terms of the Qualified Pre-Retirement Survivor Annuity (QPSA)

Qualified Pre-Retirement Survivor Annuity (QPSA) Notice to Married Participants

As required by federal law and the terms of the Plan named on this form, the Plan will distribute a qualified pre-retirement survivor annuity ("QPSA") to your surviving spouse if you die before your benefit payments commence under the Plan, unless you waive this form of payment and your spouse consents to that waiver. The plan trustee will distribute the QPSA by using your non-forfeitable account balance to purchase an annuity contract from an insurance company for your surviving spouse, and your spouse may elect to receive distribution of the QPSA benefit following your death. Under the QPSA, your surviving spouse will receive a lifetime level monthly payment.

The actual level monthly payments made under the QPSA will depend on the annuity purchase rate used by the insurance company, your surviving spouse's age at the time the distribution begins, and the amount of your vested account balance at the time that the annuity contract is purchased. Your surviving spouse may elect to receive the portion of your vested account balance payable as a QPSA as a lump-sum distribution or in installment payments, in lieu of the QPSA. If, at the time of your death, your non-forfeitable account balance is not greater than \$5,000, the plan trustee will make a lump-sum distribution to your surviving spouse in lieu of providing the QPSA benefit.

You may waive the QPSA benefit at any time during the QPSA election period. This is the period beginning on the first day of the Plan Year that you reach age 35 and ending on the date of your death. If you waive the QPSA benefit prior to attaining age 35, you will need to make another waiver after your 35th birthday. Please note that the waiver election is valid only for the spouse consenting to the waiver, so you would need to complete a new waiver if you should remarry.

In order to waive the QPSA benefit or designate a beneficiary other than your spouse, you must complete the waiver election on this form, and your spouse must consent to the waiver by signing the spousal consent. A notary public must witness your spouse's signature.

Your decision to accept or waive the QPSA will not affect your retirement benefit under the Plan. There is no reduction or increase in your retirement benefit as a result of your election to waive or not waive the QPSA benefit.

The following notice below to your spouse explains the effect of the QPSA benefit.

Qualified Pre-Retirement Survivor Annuity (QPSA) Notice to Spouse

What is a QPSA? Your spouse has an account in the Plan. The money in the account that your spouse will be entitled to receive is called the vested account. Federal law states that you, as spouse of the participant in the Plan, will receive a special death benefit that is paid from the vested account if your spouse dies before he or she begins receiving retirement benefits (or, if earlier, before the beginning of the period for which the retirement benefits are paid). You have the right to receive this death benefit in the form of an annuity payable for your life beginning after your spouse dies. The special death benefit is often called a "qualified pre-retirement survivor annuity" or QPSA benefit. If the value of this benefit is \$5,000 or less, the Plan may pay this benefit to you in a lump-sum, rather than a QPSA.

Can Your Spouse Choose Other Beneficiaries to Receive the Account? Your right to the QPSA benefit is provided by federal law and cannot be taken away unless you agree to give up that benefit. If you agree, your spouse can choose to have all or part of the death benefits paid to someone else. The person your spouse chooses to receive the death benefits is usually called the "beneficiary". For example, if you agree, your spouse can have the death benefits paid to his or her children instead of you.

Do You Have to Give Up Your Right to the QPSA Benefit? Your choice must be voluntary. It is your personal decision whether you want to give up your right to the special QPSA payment form.

Can Your Spouse Change the Beneficiary in the Future If You Sign this Form? If you sign this form, your spouse cannot change the beneficiary named in this form unless you agree to the new beneficiary by signing a new form. If you agree, your spouse can change the beneficiary at any time before your spouse begins receiving benefits or dies. You do not have to agree to let your spouse change the beneficiary. However, your spouse can select the QPSA benefit for you without getting your agreement.

Can You Change Your Mind After You Sign this Form? You cannot change this agreement after you sign this form. Your decision is final.

What Happens to this QPSA Beneficiary Designation Form If You Become Separated or Divorced? You may lose your right to the QPSA benefit if your spouse and you become legally separated or divorced even if you do not sign this QPSA Beneficiary Designation Form. However, if you become legally separated or divorced, you might be able to get a special court order (which is called a qualified domestic relations order or "QDRO") that specifically protects your rights to receive the QPSA benefit or that give you other benefits under the Plan. If you are thinking about separating or getting a divorce, you should get legal advice on your rights to benefits from the Plan.

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