

**WESTON SOLUTIONS, INC. RETIREMENT SAVINGS PLAN**  
**Plan Number 090667**  
**Plan Information as of – 05/24/2022**

This legally required notice includes important information about the investment options under your retirement plan. You can also review additional information about your investment options, which is available on your plan's website at <http://retirementplans.vanguard.com/PubFundChart/weston/9692>, or by contacting Vanguard Participant Services at 800-523-1188 or via TTY text telephone for the deaf or hearing impaired at 800-749-7273. You can obtain a free paper copy of the information on the website by calling Vanguard at 800-523-1188. **No specific action is required on your part as a result of this notice.**

**It takes just a few minutes to sign up for e-delivery:** If you haven't already signed up to receive plan communications electronically, you can change your mailing preference by logging on to [vanguard.com/retirementplans](http://vanguard.com/retirementplans).

**Summary**

This document has two parts. Part I consists of general plan information, including how you may direct investments in your plan account, whether you have voting rights associated with any plan investments and any restrictions that may apply to that investment direction. Part I also describes the fees and expenses you will pay for plan administration and individual transactions. Part II consists of performance information for plan investment options. This part shows you how well the investments have performed in the past. Part II also shows you the fees and expenses you will pay if you invest in an option.

**Part I. General plan information**

**A. How to direct your plan investments**

Your plan gives you the right to direct some or all of your plan investments. You can direct your plan investments using any of the three convenient methods listed below. For a list of the designated investment alternatives offered in your plan and any designated investment managers, please refer to the complete investment fee and performance chart contained in this notice.

- **Online.** Log on to your account at [vanguard.com](http://vanguard.com) anytime. If you have not signed up for secure online account access, visit [vanguard.com/register](http://vanguard.com/register) and follow the prompts. You will need your plan number: 090667.
- **By phone.** Call the 24-hour interactive VOICE® Network at **800-523-1188**. You will need a personal identification number (PIN) to use VOICE. To create a PIN, follow the prompts.
- **With personal assistance.** Vanguard Participant Services associates are available at **800-523-1188** or via TTY text telephone for the deaf or hearing impaired at **800-749-7273** Monday through Friday from 8:30 a.m. to 9 p.m., Eastern Time.

Transaction requests (for example, a contribution, exchange or redemption) must be in good order. "Good order" means that Vanguard has determined that (1) your transaction request includes complete information and (2) appropriate assets are already in your account or new assets have been received.

Vanguard, as your plan's record keeper, will determine the necessary processing time for your transaction request before submission to the fund(s).

Your transaction will then be based on the next-determined net asset value (NAV) of the investment's shares. If your transaction request is received by Vanguard in good order on a business day before the close of regular trading on the New York Stock Exchange (NYSE) (generally 4 p.m., Eastern Time), you will receive that day's NAV and trade date. If your transaction request is received in good order while the NYSE is closed, you will receive the next business day's NAV and trade date.

If your transaction involves one or more investments with an early cutoff time for processing or another trading restriction, your entire transaction will be subject to that cutoff time when the trade date for your transaction is determined. If an early cutoff time applies to an investment available in your plan, please review the next section for additional information.

You may not cancel any transaction request once processing has begun. Please be careful when placing a transaction request.

### **Self-directed brokerage account**

Your plan currently provides you with the option to open a self-directed brokerage account. A self-directed brokerage account provides you with access to an expanded range of investments beyond the plan's core investment lineup. The brokerage provider for plan brokerage accounts is TD Ameritrade, Inc.

Investments available through a brokerage account may charge fees like purchase fees or redemption fees that could be charged to your individual brokerage account. Please review a fund's prospectus and the enclosed commission schedule for details. You should contact TD Ameritrade or review [tdameritrade.com](http://tdameritrade.com) for additional information about any fees associated with the purchase or sale of a security before buying or selling that security.

You can access your self-directed brokerage account by logging on to your plan account at **vanguard.com**. Purchases and sales of securities in your self-directed brokerage account can be initiated online at [tdameritrade.com](http://tdameritrade.com), through TD Ameritrade's mobile apps, or by speaking with a TD Ameritrade Participant Service Specialist at 866-766-4015.

TD Ameritrade's online and phone order systems are available anytime. TD Ameritrade Participant Service Specialists are available to accept orders on business days from 8 a.m. to 7 p.m., Eastern Time (excluding market holidays) to assist with questions about your self-directed brokerage account or accept investment orders for your account. Please see the enclosed commission and fee schedule for transaction costs and other information regarding this service.

No more than 99% of your balance may be invested in a self-directed brokerage account.

### **Proxy voting**

The plan administrator or other named fiduciary for the plan exercises voting, tender and similar rights with respect to the mutual funds in the plan, except for mutual fund investments held in your self-directed brokerage account.

You have the right to exercise voting, tender and similar rights with respect to the holdings in your self-directed brokerage account.

You have the right to exercise voting, tender and similar rights with respect to the employer securities held in your plan account. Your summary plan description may provide additional detail regarding these rights. You will receive copies of all notices, financial statements, proxies, and proxy soliciting materials provided to the plan in connection with any vote, tender, or similar opportunity. If you submit your directions in the required form by the applicable deadline, Vanguard or the trustee, if Vanguard is not trustee, will vote shares allocated to your account in accordance with your directions. If you do not provide timely instructions to Vanguard or the trustee, if Vanguard is not trustee, Vanguard or your plan trustee will vote your shares in the same proportion as the shares for which Vanguard or the trustee received timely instruction.

## **B. Limitations on your ability to direct investments**

### **Frequent trading policy**

Because excessive transactions can disrupt the management of an investment and increase its transaction costs, limits are placed on exchanges and other transactions. If you move money out of an investment (other than money market funds, stable value investments, employer securities, short-term bond funds, but including Short-Term Inflation-Protected Securities Index), you cannot move money back into the same investment for 30 days. This policy applies regardless of the dollar amount. Please note that the 30-day clock restarts after every exchange out of the investment.

The frequent trading policy does not apply to the following: exchange requests submitted by mail to Vanguard (exchange requests submitted by fax, if otherwise permitted, are not mail requests and are subject to the policy); exchanges of shares purchased with participant payroll or employer contributions or loan payments; exchanges of shares purchased with reinvested dividend or capital gains distributions; distributions, loans, and in-service withdrawals from a plan; redemptions of shares as part of a plan termination or at the direction of the plan; redemptions of shares to pay fund or account fees; share or asset transfers or rollovers; re-registrations of shares within the same investment; conversions of shares from one share class to another in the same investment; and automated transactions executed through any Advice Program.

Note that your plan and the issuers of your plan's investments reserve the right to revise or terminate the exchange privilege (your ability to move money between investments), limit the amount of any exchange, or reject any exchange at any time, without notice.

### **Equity wash rules**

You cannot move money from your plan's stable value fund to an investment option that is considered a competing investment option. Competing investment options include money market funds or other investments that invest primarily or exclusively in money market instruments or certain short-term fixed-income investments.

Before you can move money from the stable value fund to a competing investment option, you must place the money in a noncompeting investment option for 90 days. Then you may move the money to the competing investment option.

### **Insider trading restrictions**

During certain periods, restricted employees, as determined by your employer, are not permitted to purchase or sell their company's stock held within the plan. Your company will notify you if you are a restricted employee and will provide you with additional information about when you may be prevented from purchasing or selling company stock held within the plan.

## **C. Individual transaction expenses**

Your account will be subject to additional fees if you select one of the following plan services. Please also review your account statement for a detailed disclosure of the dollar amount actually charged to your account for these services and a description of the services to which these fees relate.

### **Loan origination fee**

An origination fee will be deducted from the loan proceeds for each loan issued from your account. The fee is \$40 if you request the loan through **vanguard.com** or VOICE®, and \$90 if you request the loan with personal assistance from a Vanguard associate.

### **Loan maintenance fee**

An annual maintenance fee of \$25 will be deducted from your account balance for each loan in your account. The annual loan maintenance fee is charged beginning in the calendar year after the loan was issued.

**Investment fees charged to your account**

Investments in your plan may carry additional fees, including administrative charges, commissions, sales loads, sales charges, deferred sales charges, redemption fees, surrender charges, exchange fees, account fees, and purchase fees. Please review the complete investment fee and performance chart contained in this notice to determine whether these fees may be charged for an investment option, and review your account statement for a detailed disclosure of the dollar amount actually charged to your account each quarter that is attributable to these fees.

**Upcoming Plan Changes**

The following investment option(s) will be added to your plan after the market close on 6/28/2022:  
Vanguard Target Retirement 2070 Fund

The following investment option(s) will be removed from your plan after the market close on 7/8/2022:  
Vanguard Target Retirement 2015 Fund

Vanguard announced the Vanguard Target Retirement 2015 Fund will merge into the Target Retirement Income Fund on or about 07/08/2022. Please note no additional money can be contributed to the Target Retirement 2015 Fund starting on 07/06/2022.

## Part II. Investment performance and fee information

The table below focuses on the performance of investment options that do not have a fixed or stated rate of return. This table shows how these options have performed over time and allows you to compare them with an appropriate benchmark for the same time periods. Past performance does not guarantee how the investment option will perform in the future. Your investment in these options could lose money. Information about an option's principal risks is available on your plan's website.

This table also shows fee and expense information for the investment options listed below, including the total annual operating expenses of each investment option listed below. Total annual operating expenses are expenses that reduce the rate of return of the investment option. This table also shows shareholder-type fees. These fees are in addition to total annual operating expenses. The table also shows any restrictions or limitations that may apply to purchases, transfers, or withdrawals of the investment.

Please note, each benchmark provided in the chart is a broad-based securities market index, as required by Department of Labor regulation. When reviewing performance of a blended fund (a fund that invests in a mix of stocks, bonds and/or money market instruments, like a Target Date Fund or balanced fund), it may also be useful to compare fund returns to composite benchmarks comprised of multiple broad-based indices based on the fund's composition, goals and objectives. Composite benchmarks are available in the fund prospectuses and at [vanguard.com](http://vanguard.com). If you have questions or need help finding additional information, contact Vanguard Participant Services at 800-523-1188.

## Investment performance and expenses

The table below provides important information about your investment options (as of March 31, 2022)

*The performance data shown represents past performance, which is not a guarantee of future results. Investment returns and principal value will fluctuate, so investors' shares, when sold, may be worth more or less than their original cost. Current performance may be lower or higher than the performance data cited. For performance data current to the most recent month-end, visit our website at [www.vanguard.com/performance](http://www.vanguard.com/performance).*

	Annual expense ratio		1 year	Average Annual Return			Fund inception date
	As a %	Per \$1000		5 year	10 year	Since fund inception <sup>1</sup>	
<b>International Equity</b>							
Vanguard International Value Fund (Inv)	0.36%	\$3.60	-3.09%	6.36%	5.78%		05/16/1983
Benchmark: MSCI All Country World ex-US NR Index			-1.48%	6.76%	5.55%		

Shareholder-type fees: Sales charge: None Redemption fee: None Deferred sales charge: None

Vanguard Total Intl. Stock Index Fund (Inv)	0.17%	\$1.70	-1.91%	6.71%	5.73%		04/29/1996
Benchmark: MSCI World NR Index			10.12%	12.42%	10.88%		

Shareholder-type fees: Sales charge: None Redemption fee: None Deferred sales charge: None

Risk: Foreign investing involves additional risks including currency fluctuations and political uncertainty. Stocks of companies in emerging markets are generally more risky than stocks of companies in developed countries.

	Annual expense ratio	Average Annual Return				
	As a %	Per \$1000	1 year	5 year	10 year	Since fund inception <sup>1</sup>
Fund inception date						
<b>Domestic Equity</b>						
Royce Premier Fund (Inv)	1.21%	\$12.10	-2.37%	10.88%	9.62%	12/31/1991
Benchmark: Russell 2000 Index			-5.79%	9.74%	11.04%	
Shareholder-type fees: Sales charge: None Redemption fee: None Deferred sales charge: None						
Vanguard 500 Index Fund (Inv)	0.14%	\$1.40	15.48%	15.84%	14.48%	08/31/1976
Benchmark: S&P 500 Index			15.65%	15.99%	14.64%	
Shareholder-type fees: Sales charge: None Redemption fee: None Deferred sales charge: None						
Vanguard Explorer Fund (Inv)	0.40%	\$4.00	-1.32%	15.42%	13.44%	12/11/1967
Benchmark: Russell 2500 Growth Index			-10.12%	13.22%	12.69%	
Shareholder-type fees: Sales charge: None Redemption fee: None Deferred sales charge: None						
Vanguard Extended Market Index Fund (Inv)	0.19%	\$1.90	-5.54%	11.91%	12.18%	12/21/1987
Benchmark: S&P Completion Index			-5.46%	11.96%	12.24%	
Shareholder-type fees: Sales charge: None Redemption fee: None Deferred sales charge: None						
Vanguard Mid Cap Growth Fund (Inv)	0.33%	\$3.30	-4.25%	13.55%	11.61%	12/31/1997
Benchmark: Russell Mid Cap Growth Index			-0.89%	15.10%	13.52%	
Shareholder-type fees: Sales charge: None Redemption fee: None Deferred sales charge: None						
Vanguard Real Estate Index Fund (Inv)	0.26%	\$2.60	21.29%	9.52%	9.55%	05/13/1996
Benchmark: Dow Jones U.S. Total Stock Market Float Adjusted Index			11.67%	15.31%	14.21%	
Shareholder-type fees: Sales charge: None Redemption fee: None Deferred sales charge: None						
Vanguard Selected Value Fund (Inv)	0.32%	\$3.20	9.87%	9.63%	11.46%	02/15/1996
Benchmark: Russell Mid Cap Value Index			11.45%	9.99%	12.01%	
Shareholder-type fees: Sales charge: None Redemption fee: None Deferred sales charge: None						
Vanguard Small-Cap Value Index Fund (Inv)	0.19%	\$1.90	8.21%	9.49%	11.73%	05/21/1998
Benchmark: CRSP U.S. Small Cap Value Index			8.38%	9.60%	12.16%	
Shareholder-type fees: Sales charge: None Redemption fee: None Deferred sales charge: None						
Vanguard Total Stock Market Index Fund (Inv)	0.14%	\$1.40	11.56%	15.24%	14.12%	04/27/1992
Benchmark: CRSP U.S. Total Market Index			11.71%	15.38%	14.26%	
Shareholder-type fees: Sales charge: None Redemption fee: None Deferred sales charge: None						
Vanguard U.S. Growth Fund (Inv)	0.38%	\$3.80	-3.38%	19.65%	16.00%	01/06/1959
Benchmark: Russell 1000 Growth Index			14.98%	20.88%	17.04%	
Shareholder-type fees: Sales charge: None Redemption fee: None Deferred sales charge: None						
Vanguard Windsor II Fund (Inv)	0.34%	\$3.40	11.50%	13.29%	12.47%	06/24/1985
Benchmark: Russell 1000 Value Index			11.67%	10.29%	11.70%	
Shareholder-type fees: Sales charge: None Redemption fee: None Deferred sales charge: None						

	Annual expense ratio		1 year	Average Annual Return			Fund inception date
Domestic Equity	As a %	Per \$1000		5 year	10 year	Since fund inception <sup>1</sup>	
Vanguard Windsor Investor Shares	0.30%	\$3.00	15.77%	12.48%	12.77%		10/23/1958
Benchmark: Russell 1000 Value Index			11.67%	10.29%	11.70%		

Shareholder-type fees: Sales charge: None Redemption fee: None Deferred sales charge: None

Risk: Prices of mid- and small-cap stocks often fluctuate more than those of large-company stocks. Funds that concentrate on a relatively narrow market sector face the risk of higher share-price volatility.

	Annual expense ratio		1 year	Average Annual Return			Fund inception date
Client Specific Funds	As a %	Per \$1000		5 year	10 year	Since fund inception <sup>1</sup>	
Company Stock	0%	\$0	19.16%	19.11%	-0.93%		05/10/2002
Benchmark: S&P 500 Index			15.65%	15.99%	14.64%		

Shareholder-type fees: Sales charge: None Redemption fee: None Deferred sales charge: None

Fund is subject to fund-specific restrictions described within the "Limitations on your ability to direct investments" section of the notice.

Risk: Company stock funds are considered riskier than a diversified stock fund because they concentrate on a single stock.

	Annual expense ratio		1 year	Average Annual Return			Fund inception date
Balanced	As a %	Per \$1000		5 year	10 year	Since fund inception <sup>1</sup>	
Vanguard STAR Fund (Inv)	0.31%	\$3.10	-0.27%	10.05%	9.09%		03/29/1985
Benchmark: Dow Jones U.S. Total Stock Market Float Adjusted Index			11.67%	15.31%	14.21%		

Shareholder-type fees: Sales charge: None Redemption fee: None Deferred sales charge: None

Vanguard Target Retirement 2015 Fund	0.08%	\$0.80	0.39%	5.95%	6.20%		10/27/2003
Benchmark: Target Retirement 2015 Composite Index			0.70%	6.26%	6.46%		
Benchmark: FTSE Global All Cap ex-U.S. Index			-0.44%	7.39%	6.30%		

Shareholder-type fees: Sales charge: None Redemption fee: None Deferred sales charge: None

Vanguard Target Retirement 2020 Fund	0.08%	\$0.80	1.39%	7.27%	7.31%		06/07/2006
Benchmark: Target Retirement 2020 Composite Index			1.80%	7.63%	7.60%		
Benchmark: FTSE Global All Cap ex-U.S. Index			-0.44%	7.39%	6.30%		

Shareholder-type fees: Sales charge: None Redemption fee: None Deferred sales charge: None

Vanguard Target Retirement 2025 Fund	0.08%	\$0.80	1.86%	8.14%	8.04%		10/27/2003
Benchmark: Target Retirement 2025 Composite Index			2.41%	8.56%	8.37%		
Benchmark: FTSE Global All Cap ex-U.S. Index			-0.44%	7.39%	6.30%		

Shareholder-type fees: Sales charge: None Redemption fee: None Deferred sales charge: None

Vanguard Target Retirement 2030 Fund	0.08%	\$0.80	2.53%	8.85%	8.68%		06/07/2006
Benchmark: Target Retirement 2030 Composite Index			3.10%	9.28%	9.01%		
Benchmark: FTSE Global All Cap ex-U.S. Index			-0.44%	7.39%	6.30%		

Shareholder-type fees: Sales charge: None Redemption fee: None Deferred sales charge: None

Balanced	Annual expense ratio		1 year	Average Annual Return			Since fund inception <sup>1</sup>	Fund inception date
	As a %	Per \$1000		5 year	10 year			
<b>Vanguard Target Retirement 2035 Fund</b>	0.08%	\$0.80	3.29%	9.57%	9.31%			10/27/2003
<b>Benchmark:</b> Target Retirement 2035 Composite Index			3.93%	10.01%	9.65%			
<b>Benchmark:</b> FTSE Global All Cap ex-U.S. Index			-0.44%	7.39%	6.30%			

Shareholder-type fees: Sales charge: None Redemption fee: None Deferred sales charge: None

<b>Vanguard Target Retirement 2040 Fund</b>	0.08%	\$0.80	4.10%	10.28%	9.85%			06/07/2006
<b>Benchmark:</b> Target Retirement 2040 Composite Index			4.76%	10.72%	10.21%			
<b>Benchmark:</b> FTSE Global All Cap ex-U.S. Index			-0.44%	7.39%	6.30%			

Shareholder-type fees: Sales charge: None Redemption fee: None Deferred sales charge: None

<b>Vanguard Target Retirement 2045 Fund</b>	0.08%	\$0.80	4.88%	10.89%	10.19%			10/27/2003
<b>Benchmark:</b> Target Retirement 2045 Composite Index			5.58%	11.34%	10.55%			
<b>Benchmark:</b> FTSE Global All Cap ex-U.S. Index			-0.44%	7.39%	6.30%			

Shareholder-type fees: Sales charge: None Redemption fee: None Deferred sales charge: None

<b>Vanguard Target Retirement 2050 Fund</b>	0.08%	\$0.80	5.07%	10.96%	10.23%			06/07/2006
<b>Benchmark:</b> Target Retirement 2050 Composite Index			5.78%	11.43%	10.60%			
<b>Benchmark:</b> FTSE Global All Cap ex-U.S. Index			-0.44%	7.39%	6.30%			

Shareholder-type fees: Sales charge: None Redemption fee: None Deferred sales charge: None

<b>Vanguard Target Retirement 2055 Fund</b>	0.08%	\$0.80	5.05%	10.95%	10.21%			08/18/2010
<b>Benchmark:</b> Target Retirement 2055 Composite Index			5.78%	11.43%	10.60%			
<b>Benchmark:</b> FTSE Global All Cap ex-U.S. Index			-0.44%	7.39%	6.30%			

Shareholder-type fees: Sales charge: None Redemption fee: None Deferred sales charge: None

<b>Vanguard Target Retirement 2060 Fund</b>	0.08%	\$0.80	5.05%	10.95%	10.24%			01/19/2012
<b>Benchmark:</b> Target Retirement 2060 Composite Index			5.78%	11.43%	10.60%			
<b>Benchmark:</b> FTSE Global All Cap ex-U.S. Index			-0.44%	7.39%	6.30%			

Shareholder-type fees: Sales charge: None Redemption fee: None Deferred sales charge: None

<b>Vanguard Target Retirement 2065 Fund</b>	0.08%	\$0.80	5.12%	N/A	N/A	10.56%		07/12/2017
<b>Benchmark:</b> Target Retirement 2065 Composite Index			5.78%	N/A	N/A	11.07%		
<b>Benchmark:</b> FTSE Global All Cap ex-U.S. Index			-0.44%	N/A	N/A	6.32%		

Shareholder-type fees: Sales charge: None Redemption fee: None Deferred sales charge: None

<b>Vanguard Target Retirement Income Fund</b>	0.08%	\$0.80	0.15%	5.30%	4.95%			10/27/2003
<b>Benchmark:</b> Target Retirement Income Composite Index			0.49%	5.61%	5.19%			
<b>Benchmark:</b> FTSE Global All Cap ex-U.S. Index			-0.44%	7.39%	6.30%			

Shareholder-type fees: Sales charge: None Redemption fee: None Deferred sales charge: None

Risk: 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 target-date investment is not guaranteed at any time, including on or after the target date.

Please note, when reviewing performance of a blended fund (a fund that invests in a mix of stocks, bond and/or money market instruments, like a Target Date Fund or balance fund), it may be useful to compare fund returns to composite benchmarks comprised of multiple broadbased indices based on the fund's composition, goals and objectives. A broadbased securities market index has also been provided as required by Department of Labor regulation.



Bond	Annual expense ratio		1 year	Average Annual Return			Since fund inception <sup>1</sup>	Fund inception date
	As a %	Per \$1000		5 year	10 year			
<b>Vanguard Inflation Protected Secs. Fund (Inv)</b>	0.20%	\$2.00	4.06%	4.20%	2.51%			06/29/2000
<b>Benchmark:</b> Bloomberg U.S. Treasury TIPS Index			4.29%	4.43%	2.69%			

Shareholder-type fees: Sales charge: None Redemption fee: None Deferred sales charge: None

<b>Vanguard Short-Term Federal Fund (Inv)</b>	0.20%	\$2.00	-3.27%	1.27%	1.06%			12/31/1987
<b>Benchmark:</b> Bloomberg U.S. Government 1-5 Year Index			-3.95%	1.13%	1.01%			

Shareholder-type fees: Sales charge: None Redemption fee: None Deferred sales charge: None

<b>Vanguard Total Bond Market Index Fund (Inv)</b>	0.15%	\$1.50	-4.18%	2.02%	2.09%			12/11/1986
<b>Benchmark:</b> Bloomberg U.S. Aggregate Bond Index			-4.15%	2.14%	2.24%			

Shareholder-type fees: Sales charge: None Redemption fee: None Deferred sales charge: None

Risk: Investments in bond funds are subject to interest rate, credit, and inflation risk. While U.S. Treasury or government agency securities provide substantial protection against credit risk, they do not protect investors against price changes due to changing interest rates. Although the market values of government securities are not guaranteed and may fluctuate, these securities are guaranteed as to the timely payment of principal and interest. High-yield bonds generally have medium- and lower-range credit quality ratings and are therefore subject to a higher level of credit risk than bonds with higher credit quality ratings.

Short-Term Reserves	Annual expense ratio		1 year	Average Annual Return			Since fund inception <sup>1</sup>	Fund inception date
	As a %	Per \$1000		5 year	10 year			
<b>Vanguard Cash Reserve Federal Money Mkt (Adm)†</b>	0.10%	\$1.00	0.03%	1.15%	0.68%			10/03/1989
<b>Benchmark:</b> FTSE U.S. Treasury-Bill 3-Month Index			0.06%	1.09%	0.60%			
<b>7-day yield:</b> 0.17%								

Shareholder-type fees: Sales charge: None Redemption fee: None Deferred sales charge: None Liquidity Fee: 0% - 2% (as determined by the fund's Board).

<b>Vanguard Retirement Savings Trust</b>	0.44%	\$4.40	1.23%	1.89%	1.89%			01/02/1989
<b>Benchmark:</b> FTSE U.S. Treasury-Bill 3-Month Index			0.06%	1.09%	0.60%			

Shareholder-type fees: Sales charge: None Redemption fee: None Deferred sales charge: None

Fund subject to equity wash rules.

†You could lose money by investing in the Fund. Although the Fund seeks to preserve the value of your investment at \$1.00 per share, it cannot guarantee it will do so. The Fund may impose a fee upon the sale of your shares or may temporarily suspend your ability to sell shares if the Fund's liquidity falls below required minimums because of market conditions or other factors. An investment in the Fund is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. The Fund's sponsor has no legal obligation to provide financial support to the Fund, and you should not expect that the sponsor will provide financial support to the Fund at any time.

A stable value investment is neither insured nor guaranteed by the U.S. government. There is no assurance that the investment will be able to maintain a stable net asset value, and it is possible to lose money in such an investment.

<sup>1</sup>Performance data is since inception date of the fund, if less than 10 years of performance is available.

## Fee information

The cumulative effect of fees and expenses can substantially reduce the growth of your retirement savings. Visit the Department of Labor's website for an example showing the long-term effect of fees and expenses at <https://www.dol.gov/sites/dolgov/files/ebsa/about-ebsa/our-activities/resource-center/publications/a-look-at-401k-plan-fees.pdf>.

Fees and expenses are only one of many factors to consider when you decide to invest in an option. You may also want to think about whether an investment in a particular option, along with your other investments, will help you achieve your financial goals.

Please visit <http://retirementplans.vanguard.com/PubFundChart/weston/9692> for updated fee and performance information for each of these investment alternatives, along with additional information regarding the investment's issuer, objectives and goals, principal strategies and risks and portfolio turnover rate.

To better understand your investment options, please also visit <https://retirementplans.vanguard.com/VGApp/pe/Glossary> for a glossary of terms.

### Fee/expense definitions

**Total annual operating expense (gross expense ratio)** – The investment fund's annual operating expenses, often expressed as a percentage of average net assets. The total annual operating expense does not reflect any fee waivers or reimbursements that may be in effect.

**Sales charge** – A charge deducted from the amount invested when shares of a fund are initially purchased. The amount is generally relative to the amount of the investment, so that larger investments incur smaller rates of charge.

**Redemption fee** – The redemption fee is an amount charged when shareholders redeem shares of a fund within a specified number of days following the purchase of those shares. The redemption fee is intended to allow funds to recoup some of the costs incurred as a result of short-term trading strategies, such as market timing.

**Deferred sales charge** – This charge is imposed when investors redeem shares. The percentage charged generally declines the longer shares are held.

**Liquidity Fee** – A money market fund must impose (unless determined by its board) a liquidity fee of 1% on all redemptions if the money market fund's weekly liquid assets fall below 10% of total assets; a money market fund's board may impose a liquidity fee of up to 2% on all redemptions if the fund's weekly liquid assets fall below 30% of total assets.

The performance of an index is not an exact representation of any particular investment, as you cannot invest directly in an index.

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Money market yields more closely reflect the current earnings of a money market fund than the average annual total returns of such a fund.

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**NOT FDIC INSURED**

**NO BANK GUARANTEE**

**MAY LOSE VALUE**

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# Self-Directed Brokerage Accounts for Vanguard Directly Recordkept Plans: Commission and Fees

PO Box 2226 ■ Omaha, NE 68103-2226

Fax: 800-914-8980

Our low, straightforward trading commissions let you concentrate on executing your investment strategy...not on calculating fees.

## COMMISSIONS

Please note: Your Plan may restrict certain investments and not all commissions shown may be applicable.

### Stocks and Exchange Traded Funds (ETFs)

Trade Unlimited Shares (Market or Limit)	Price
Online/Mobile	\$0.00*
Interactive Voice Response (IVR) Phone System	\$5.00
Broker-Assisted	\$24.99

\$0 commission applies to online U.S. exchange-listed stocks, ETFs, and option trades. A \$6.95 commission applies to online trades of over-the-counter (OTC) stocks which includes stocks not listed on a U.S. exchange.

Orders executed in multiple lots on the same trading day will be charged a single commission. When an order is partially executed over multiple trading days, the order is subject to a separate commission charge for each trading day.

### Mutual Funds

	Price <i>(Internet or Broker Assisted)</i>
No-Transaction-Fee (NTF) Funds	No Commission*
Short Term Redemption Fee	Waived
No-Load Funds	\$25
Vanguard No-Load Funds	Waived***
Load Funds	No Commission*
Systematic Mutual Fund Transactions	Waived**

\*The Fund Family will charge fees as detailed in the fund prospectuses.

NTF mutual funds are no-load mutual funds for which TD Ameritrade does not charge a transaction fee. TD Ameritrade receives remuneration from mutual fund companies, including those participating in its no-load, NTF program for recordkeeping, shareholder services, and other administrative and distribution services. The amount of TD Ameritrade's remuneration for these services is based in part on the amount of investments in such funds by our clients. NTF mutual funds and other funds offered through TD Ameritrade have other fees and expenses that apply to a continued investment in the fund and are described in the prospectus.

\*\*All Periodic investments, withdrawals, and exchanges are subject to the rules and regulations of the Fund(s). You must be of legal age and have received and read the prospectus for each fund. You will be bound by the terms and conditions of the Fund(s). There is no per-transaction charge. Please ensure there are sufficient funds in your TD Ameritrade account to make the systematic purchase.

\*\*\*Specific fees may be waived for self-directed transactions in Vanguard Mutual Funds within active Vanguard Retirement Plan Self-Directed Brokerage Accounts.

### Options

Equity or Index, Market, and Limit Orders	Price
Internet	\$0.00 + \$0.65 fee per contract
Interactive Voice Response (IVR) Phone System	\$5.00 + \$0.65 fee per contract
Broker-Assisted	\$6.95 + \$0.65 fee per contract
Nickel Buyback	\$0.00 + \$0.00 fee per contract

Nickel buyback lets you buy back single order short option positions—for both calls and puts—without any commissions or contract fees if the price is a nickel or less. You don't have to wait for expiration.

Please note: No exercise or assignment fees. Options involve risks and are not suitable for all investors.



## Bonds and CDs

Product Type	Price <i>(Internet or Broker Assisted)</i>
Treasuries at Auction	No Commission
Bond and CD Trades	On a net yield basis

TD Ameritrade may act as principal on any fixed-income transaction. When acting as principal, we will add a markup to any purchase, and subtract a markdown from every sale. This markup or markdown will be included in the price quoted to you.

All buy orders for bonds are subject to a five-bond (\$5,000 par value) minimum. Online CD buy orders are subject to a two-CD (\$2,000 par value) minimum.

## SERVICE FEES

Reorganization	
Mandatory	\$20
Voluntary Tender Offer	\$30
Statements and Trade Confirmations†	
Electronic Statements/Confirmations	No Charge
Paper Statements/Confirmations	No Charge
Replacement Paper Statements/Confirmations	\$5
Transfers	
Outbound Full Account Transfer	\$50
Outbound Partial Transfer (DTC)	\$25

## Exception Fees

Removal of Non Marketable Security	No Charge
Alternative Investment (AI) Custody Fee	\$250 per year per position
Alternative Investment (AI) Transaction Fee	\$100 per transaction
Restricted Security Processing	\$250
Research Fee††	\$60 per hour

## Regulatory Fees

"Section 31" Fee <sup>1</sup>	\$0.0000051 per \$1.00 of transaction proceeds
Options Regulatory Fee <sup>2</sup>	\$0.009946 per options contract
Trading Activity Fee <sup>3</sup>	\$0.000130 per equity share \$0.00218 per options contract \$0.00082 per bond \$0.00000082 x value per asset-backed security trade

All prices shown in U.S. dollars. Commission, rates and fees may vary by program, location or arrangements and are subject to change upon 30 days' notice to you by posting updates to the Firm's websites or by other means.

All service fees are subject to change. TD Ameritrade reserves the right to pass-through Regulatory Fees, foreign transaction fees, and other fees to the client accounts, which may be assessed under various U.S. regulations or imposed by foreign governments and are subject to change without notice.

† Some accounts, such as options-approved accounts, are required to receive monthly statements either electronically (free) or via U.S. mail.

†† Research is conducted subsequent to specific and usually disputed account activities.

<sup>1</sup> Applies to certain sell transactions, assessed at a rate consistent with Section 31 of the Securities Exchange Act of 1934. TD Ameritrade remits these fees to certain self-regulatory organizations and national securities exchanges, which in turn make payment to the SEC. These fees are intended to cover the costs incurred by the government, including the SEC, for supervising and regulating the securities markets and securities professionals. The rate is subject to annual and mid-year adjustments which may not be immediately known to TD Ameritrade; as a result, the fee assessed may differ from or exceed the actual amount of the fee applicable to your transaction. Any excess may be retained by TD Ameritrade. Fees are rounded to the nearest penny.

<sup>2</sup> This fee varies by options exchange, where an options trade executes, and whether the broker responsible for the trade is a member of a particular exchange. As a result, TD Ameritrade calculates a blended rate that equals or slightly exceeds the amount it is required to remit to the options exchanges.

<sup>3</sup> This fee is assessed at a rate consistent with Section 1 of Schedule A of FINRA's By-Laws for trading activity. Current rates are: \$0.000130 per share for each sale of a covered equity security, with a maximum charge of \$6.49 per trade; \$0.00218 per contract for each sale of an option; \$0.00082 per bond for each sale of a covered TRACE-Eligible Security (other than an Asset-Backed Security) and/or municipal security, with a maximum charge of \$0.82 per trade; \$0.00000082 times the value, as reported to TRACE, of a sale of an Asset-Backed Security, with a maximum charge of \$0.82 per trade. Fees are rounded to the nearest penny.

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Investment Products: Not FDIC Insured \* No Bank Guarantee \* May Lose Value

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