

Vanguard®

Create your plan



ECU Local No.1 Annuity and 401(k) Fund



SAVING

SAVING

INVESTING

SAVING ENOUGH?

INVESTING WISELY?

7%

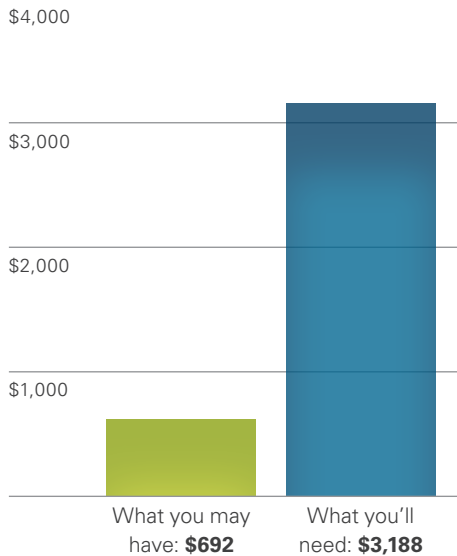
is the average saving rate at Vanguard.

Vanguard recommends
saving 12%–15%.

Retirement Income Calculator

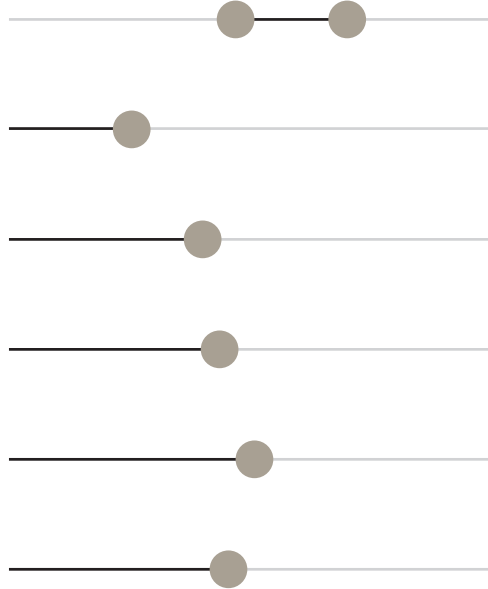
How much income will you need in retirement? Are you on track? Compare what you may have to what you will need. Use the sliders to see how small changes today could affect your financial future.

Monthly income in retirement *



- Legend:
- Retirement plan
 - Pension benefit
 - Social Security

* These values are pre-tax and shown in today's dollars. For more information, [click here](#)



Include your estimated monthly Social Security benefit. [Tell us about it](#)

Include a pension benefit. [Tell us about it](#)

I'm **52** and plan to retire at age **62**

I make **\$45,000** per year

I save **\$4,500** (10% of my salary) annually for retirement

I've already saved **\$130,000** for retirement

I'll need **85%** of my current income in retirement

I expect an annual return of **5.0%** from my investments

\$0 per month (today's dollars)

\$0 of your salary at retirement

* Include contributions (by you and your employer) to plans such as 401(k) and 403(b) plans. Also include IRAs and any taxable savings earmarked for retirement. This illustration is hypothetical and does not represent the return on any particular investment. The rate is not guaranteed. Note: All investing is subject to risk, including the possible loss of the money you invest.

TIME

Time is on your side



Assumes a \$30,000 salary, saving 10% over 30 years, a 6% annual rate of return, and a 2% annual pay increase.

This hypothetical illustration does not represent the return on any particular investment and the rate is not guaranteed. The final account balance does not reflect any taxes or penalties that may be due upon distribution. Withdrawals from a tax-deferred investment before age 59½ are subject to a 10% federal penalty tax unless an exception applies.

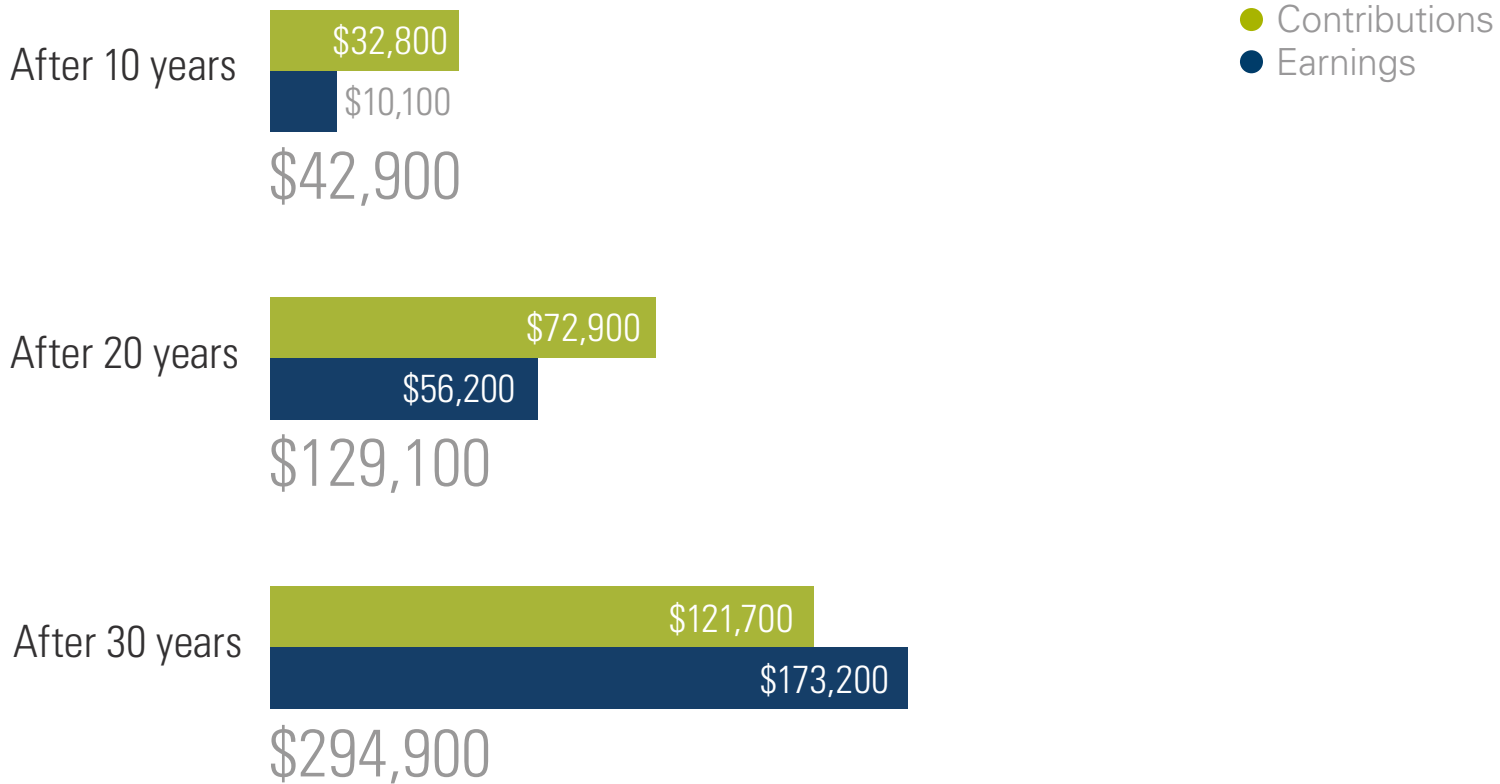
Time is on your side



Assumes a \$30,000 salary, saving 10% over 30 years, a 6% annual rate of return, and a 2% annual pay increase.

This hypothetical illustration does not represent the return on any particular investment and the rate is not guaranteed. The final account balance does not reflect any taxes or penalties that may be due upon distribution. Withdrawals from a tax-deferred investment before age 59½ are subject to a 10% federal penalty tax unless an exception applies.

Time is on your side



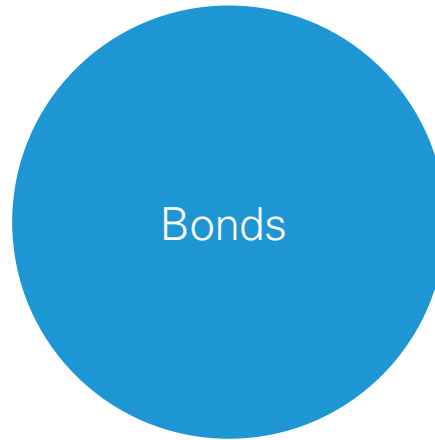
Assumes a \$30,000 salary, saving 10% over 30 years, a 6% annual rate of return, and a 2% annual pay increase.

This hypothetical illustration does not represent the return on any particular investment and the rate is not guaranteed. The final account balance does not reflect any taxes or penalties that may be due upon distribution. Withdrawals from a tax-deferred investment before age 59½ are subject to a 10% federal penalty tax unless an exception applies.

SAVING

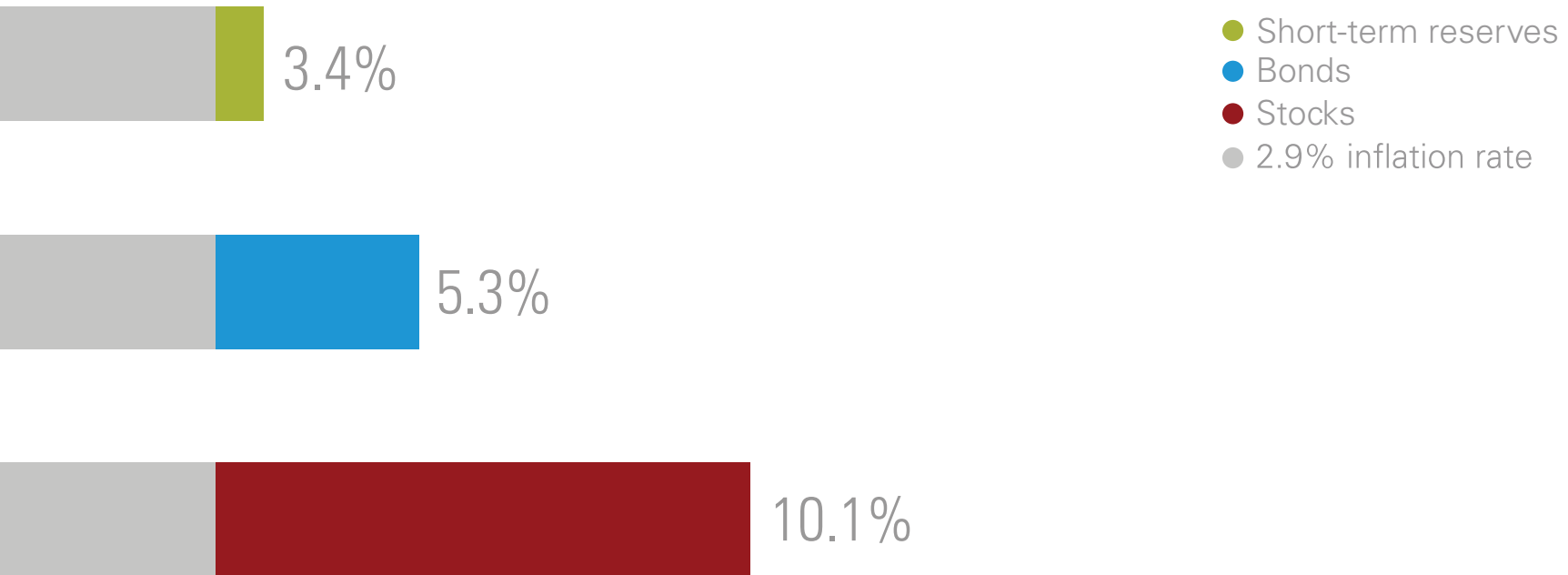
INVESTING

Asset classes



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.

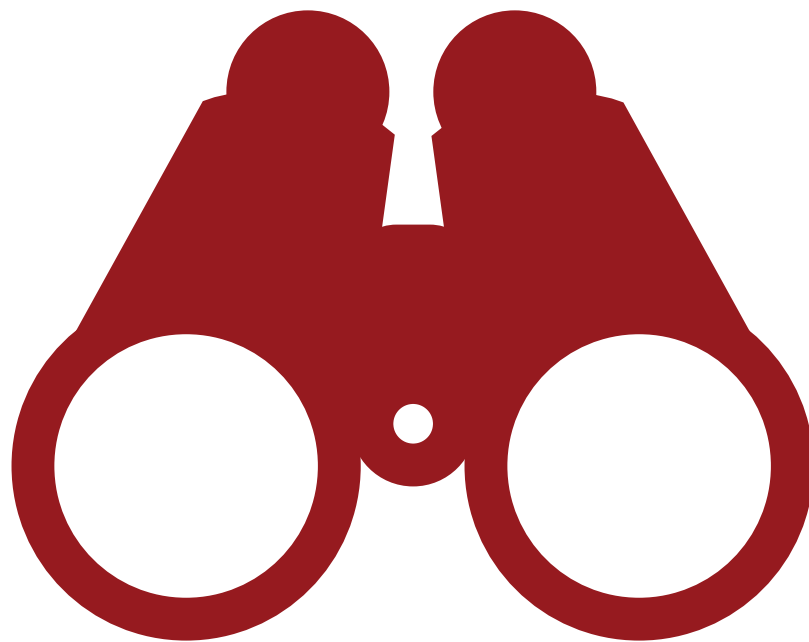
Average annual returns 1926–2018



The performance data shown represent past performance, which is not a guarantee of future results. When determining which index to use and for that period, we selected the index that we deemed to fairly represent the characteristics of the referenced market, given the available choices. For U.S. stock market returns, we use the Standard & Poor's 90 Index from 1926 to March 3, 1957; the Standard & Poor's 500 Index from March 4, 1957, to 1974; the Wilshire 5000 Index from 1975 to April 22, 2005; the MSCI US Broad Market Index from April 23, 2005 to June 2, 2013; and the CRSP U.S. Total Market Index thereafter. For U.S. bond market returns, we use the Standard & Poor's High Grade Corporate Index from 1926 to 1968; the FTSE High Grade Index from 1969 to 1972; the Lehman Brothers U.S. Long Credit AA Index from 1973 to 1975; the Bloomberg Barclays U.S. Aggregate Bond Index from 1976 to 2009; and the Spliced Bloomberg Barclays U.S. Aggregate Float Adjusted Bond Index thereafter. For U.S. short-term reserves, we use the Ibbotson U.S. 30-Day Treasury Bill Index from 1926 to 1977, and the FTSE 3-Month Treasury Bill Index thereafter. Unlike stocks and bonds, U.S. Treasury bills are guaranteed as to the timely payment of principal and interest. Index performance is not illustrative of any particular investment because you cannot invest in an index. Source: Vanguard.

Create your
investment plan.

Invest for the long term.

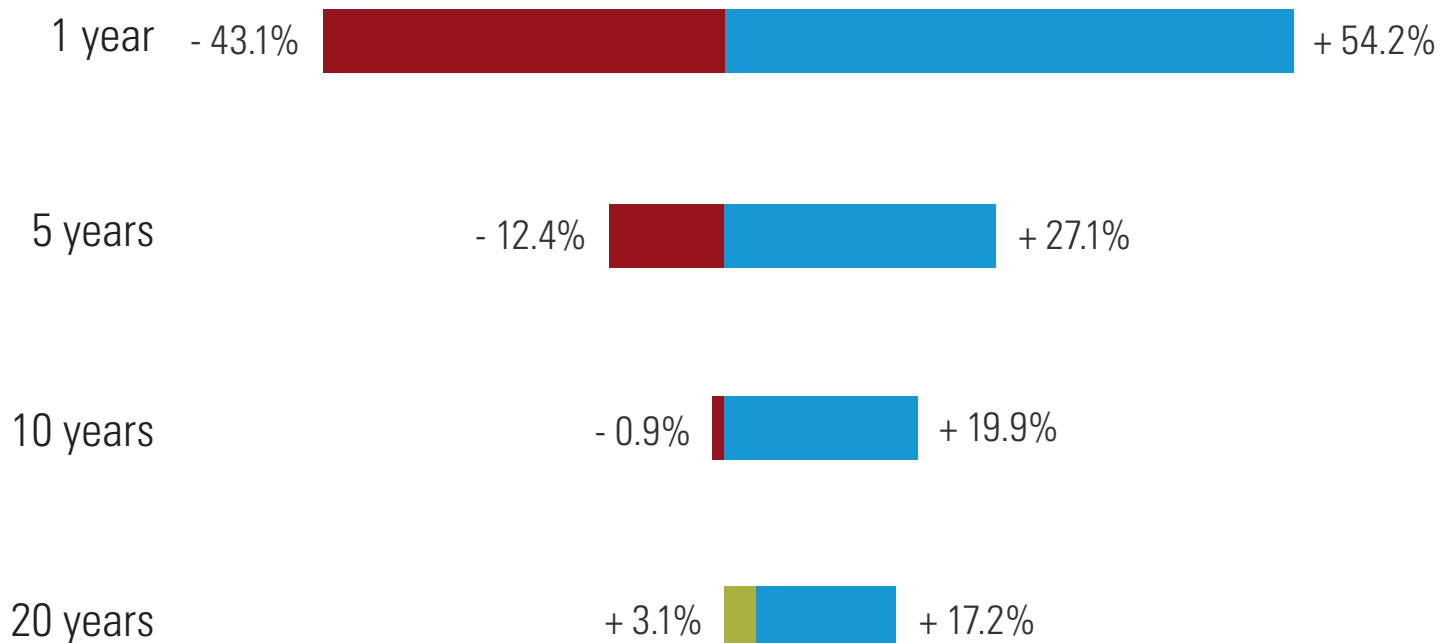


Focus on the big picture.



Reduction of risk over time

U.S. stock market returns 1926–2018



The bar chart and accompanying figures show the best and worst 1-, 5-, 10- and 20-year periods of market performance within the 1926–2018 time frame. The performance data shown represent past performance, which is not a guarantee of future results. When determining which index to use and for what period, we selected the index we deemed to fairly represent the characteristics of the referenced market, given the available choices. For U.S. stock market returns, we use the Standard & Poor's 90 Index from 1926 to March 3, 1957; the Standard & Poor's 500 Index from March 4, 1957, to 1974; the Wilshire 5000 Index from 1975 to April 22, 2005; the MSCI US Broad Market Index from April 23, 2005 to June 2, 2013; and CRSP U.S. Total Market Index thereafter. Source: Vanguard.

Choose an appropriate asset mix.



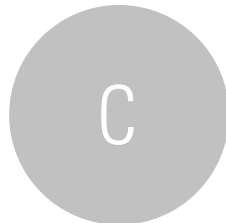
STOCKS

BONDS

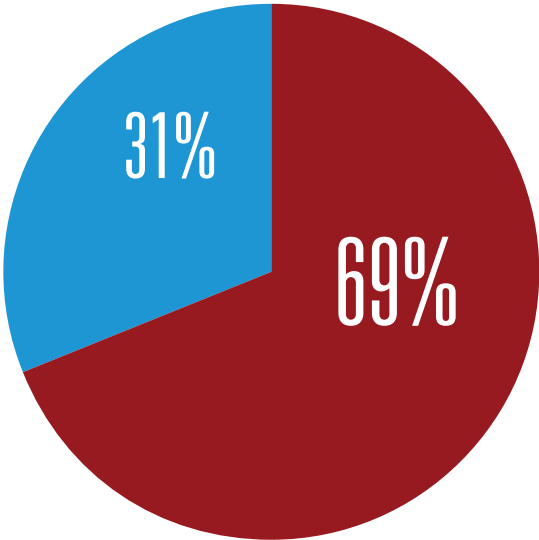
Do it yourself.

IQ

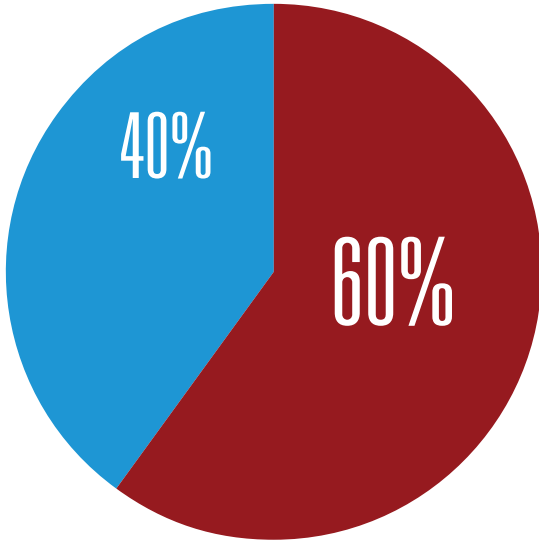
Investor Questionnaire



Asset mix



Current asset mix

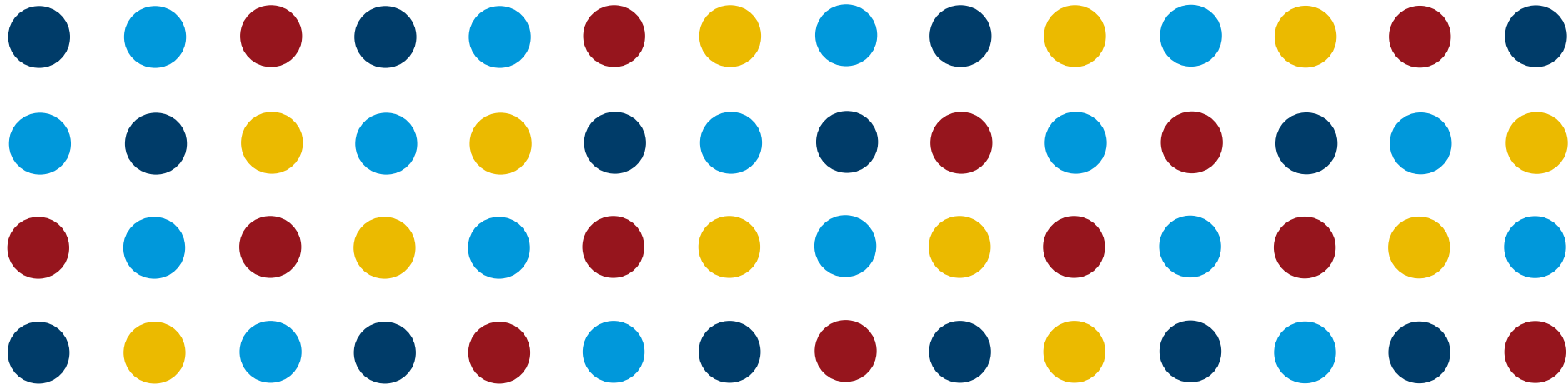


Suggested asset mix

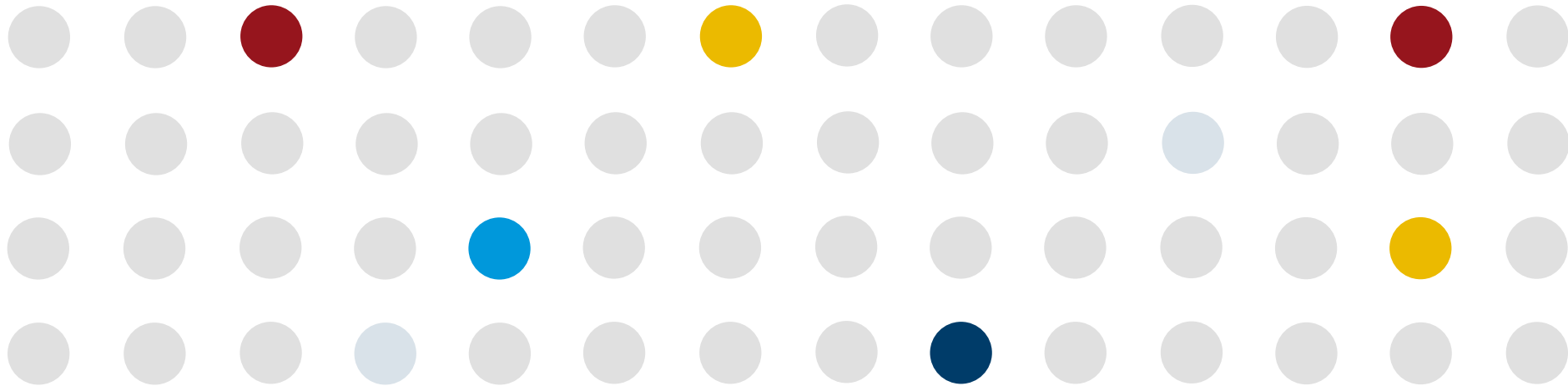
Do it yourself.

Choose from the funds
in your plan's lineup.

Choose from the funds in your plan's lineup.



Choose from the funds in your plan's lineup.



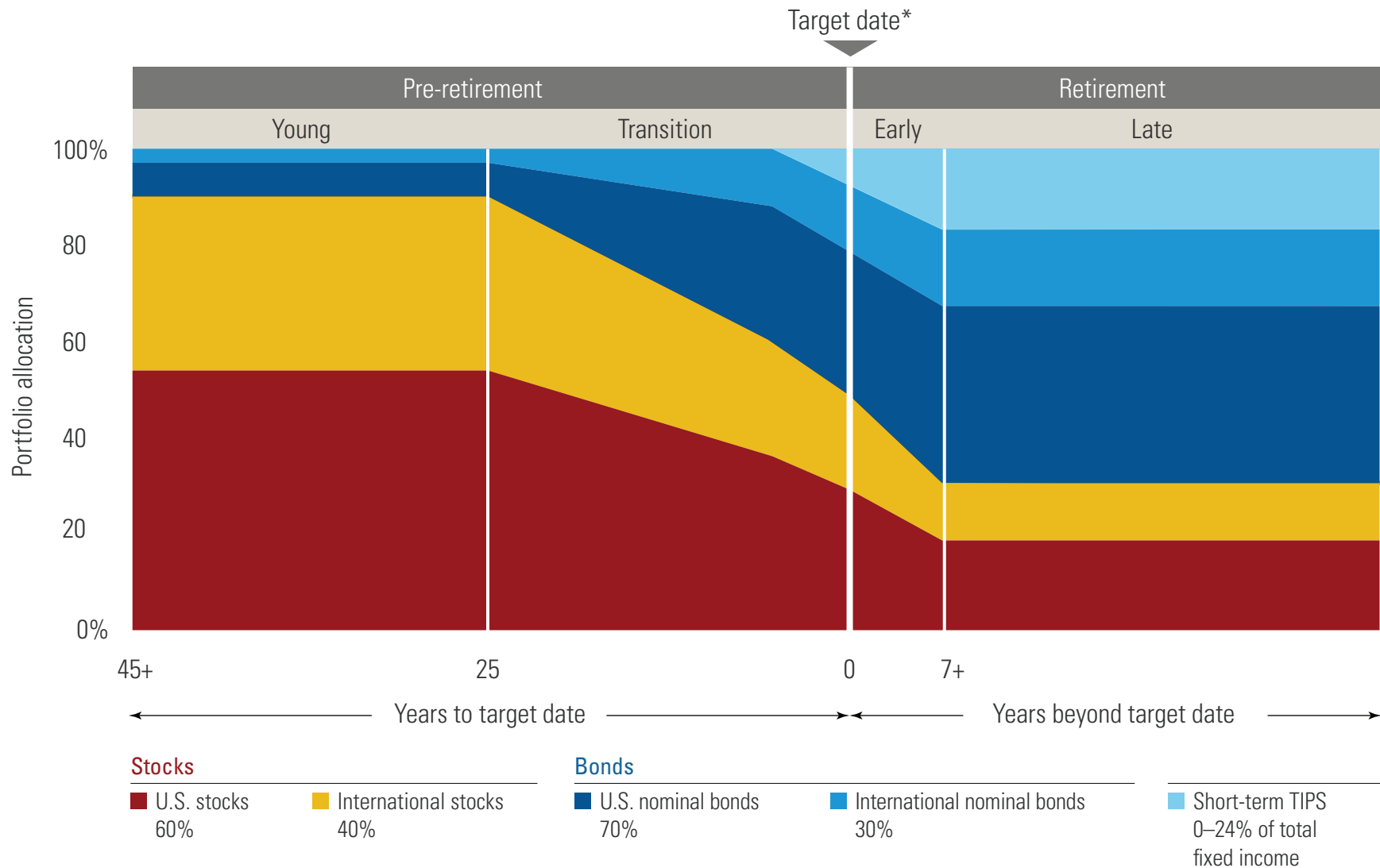
Let Vanguard
help you.

Let Vanguard
help you.

Target Retirement Funds.

Target Retirement Funds





Source: Vanguard.

*Target date is the year stated in the investment name and assumes retirement at age 65.

2015



2020



2025



2030



2035



2040



2045



2050



2055



2060



2015



2020



2025



2030



2035



2040



2045



2050



2055



2060



2015



2020



2025



2030



2035



2040



2045



2050



2055



2060



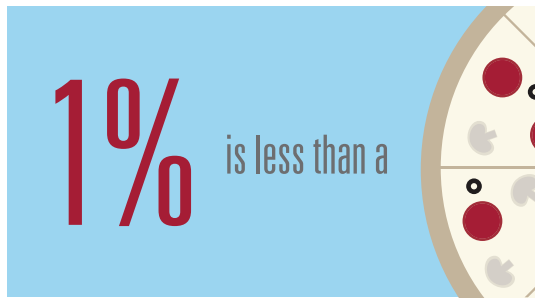
Legal stuff

All investing is subject to risk, including the possible loss of the money you invest. Investments in Target Retirement Funds are subject to the risks of their underlying funds. The year in the fund name refers to the approximate year (the target date) when an investor in the fund would retire and leave the workforce. The fund will gradually shift its emphasis from more aggressive investments to more conservative ones based on its target date. An investment in a Target Retirement Fund is not guaranteed at any time, including on or after the target date.

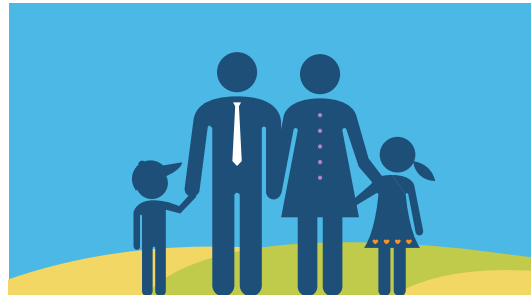
Vanguard is responsible only for selecting the underlying funds and periodically rebalancing the holdings of target-date investments. Regularly check the asset mix of the option you choose to ensure it is appropriate for your current situation.

Online education

vanguard.com/education



How much should I be saving?



How do I create an estate plan?



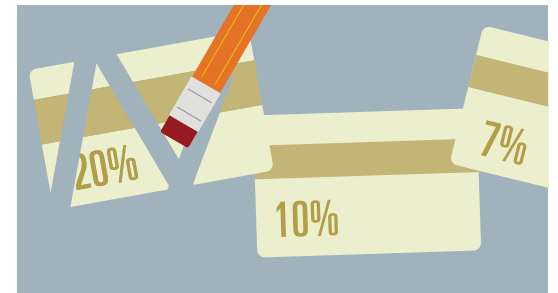
I left my job. What happens to my plan?



How can I afford to retire?

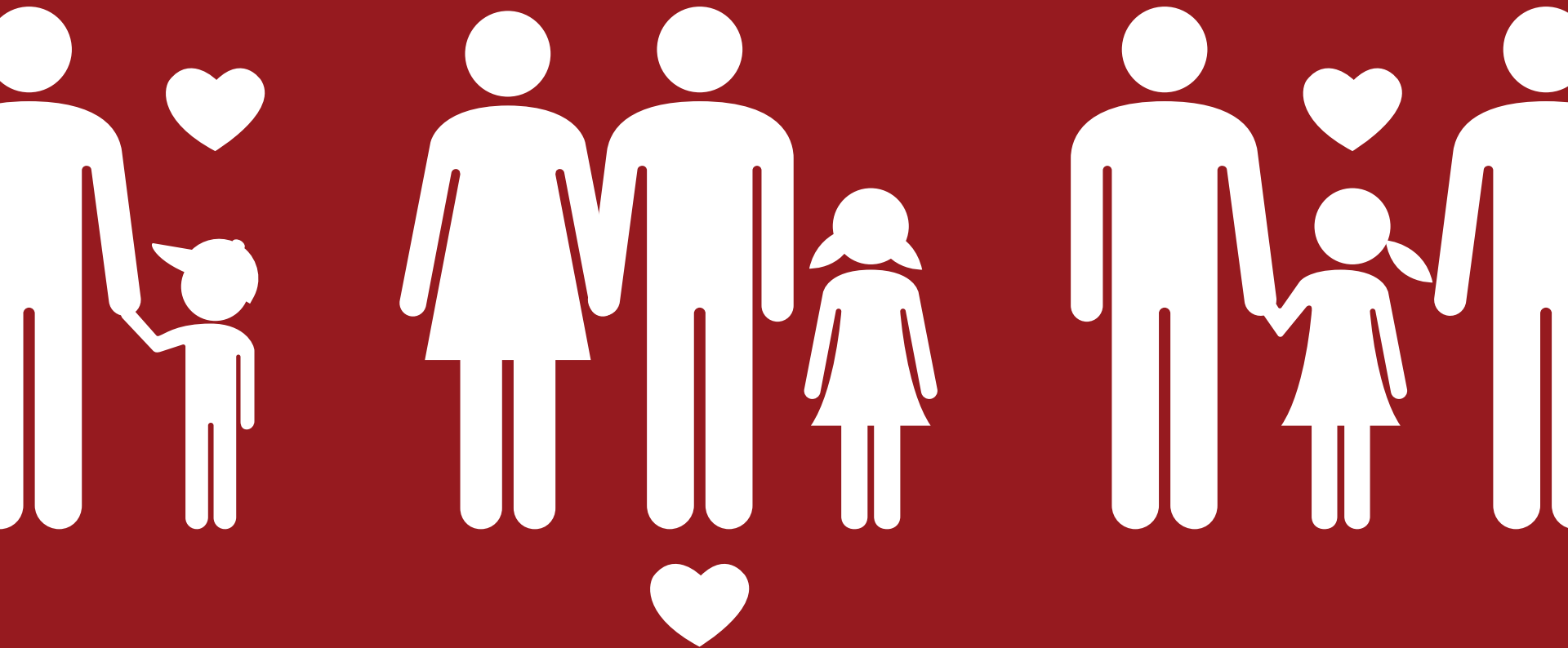


How should I save for college?

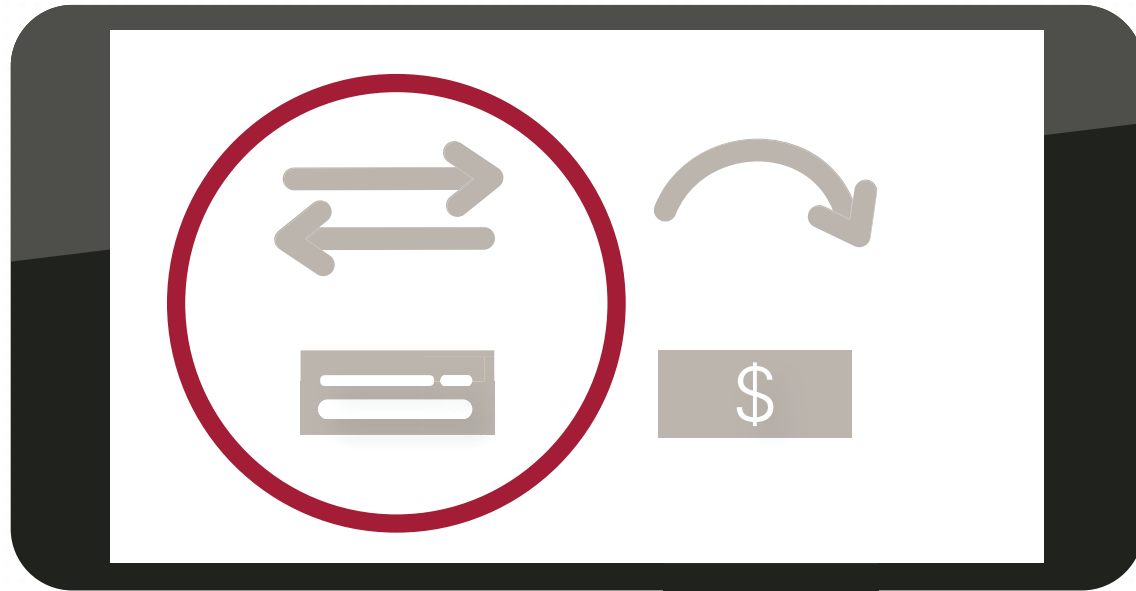


How do I manage debt?

Is your beneficiary
information up to date?



vanguard.com/retirementplans



For more information about any fund, visit vanguard.com or call 800-523-1188 to obtain a prospectus or, if available, a summary prospectus. Investment objectives, risks, charges, expenses, and other important information about a fund are contained in the prospectus; read and consider it carefully before investing.

All investing is subject to risk, including the possible loss of the money you invest. Diversification does not ensure a profit or protect against a loss.

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. 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. Unlike stocks and bonds, U.S. Treasury bills are guaranteed as to the timely payment of principal and interest.

Prices of mid- and small-cap stocks often fluctuate more than those of large-company stocks. Investments in stocks or bonds issued by non-U.S. companies are subject to risks including country/regional risk and currency risk. These risks are especially high in emerging markets.



vanguard.com/retirementplans



800-523-1188

SAVING ENOUGH?

INVESTING WISELY?