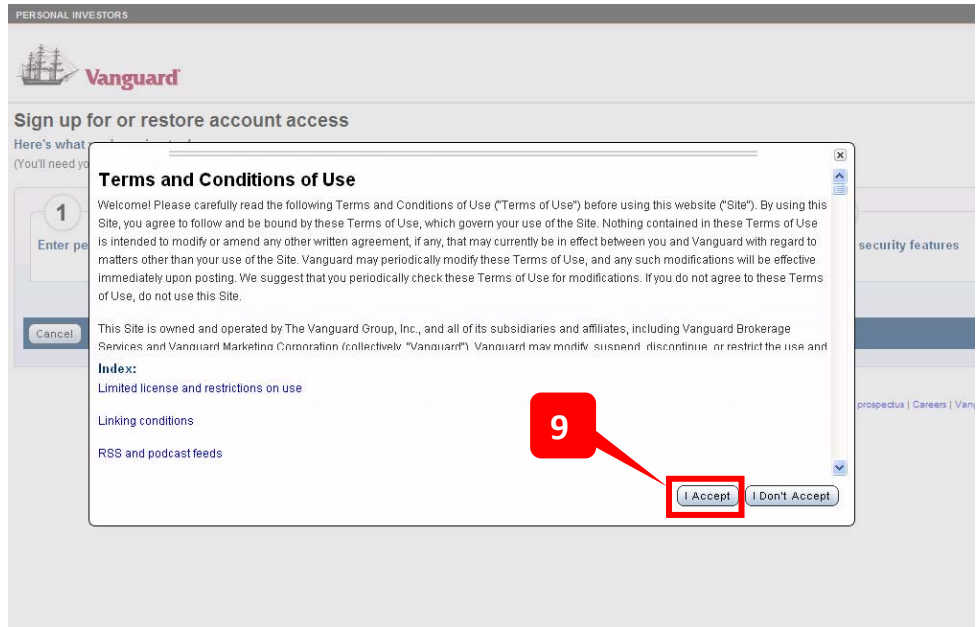


Login to the Vanguard website

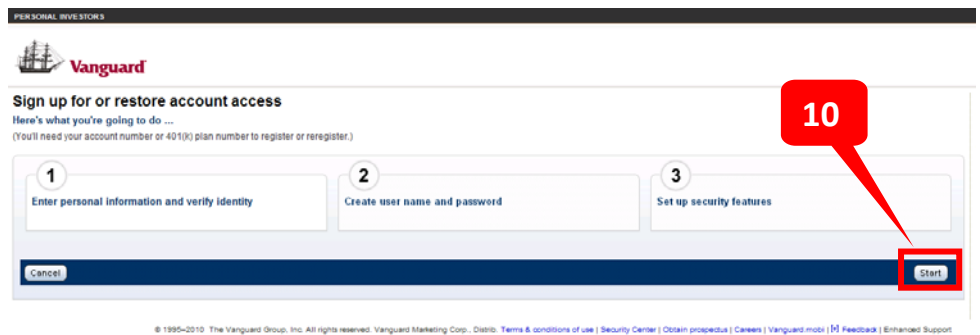
<p>1 Open an internet browser and type in the following address to access the portal: www.yale.edu/portal.</p>	
<p>2 On the portal homepage click the Login to the portal button and you will be directed to the Yale authentication page to enter your NetID and password.</p>	
<p>3 Click the My Benefits link on the upper right hand corner of the Portal.</p>	
<p>4 Click on Direct Access to Vanguard on the left side of the My Benefits homepage.</p>	

<p>5 In the new window that opens, click on Go to the site >>.</p>	<p>The lower the costs the more you keep.</p> <h2>Investment costs count</h2> <p>Keep more of what you earn. On average, other mutual funds cost about six times more than Vanguard's.* The difference can add up over time.</p> <p>* Source: Lipper Inc. 12/31/2008. All mutual funds are subject to risk.</p> <p>Personal Investors</p> <p>Access your accounts and timely investment information. Learn about retirement investing, mutual funds, ETFs, IRAs, 401(k) plans, college savings plans, brokerage, advice services, and more.</p> <p>Go to the site >></p> <p>5</p> <p>© 1995-2010. The Vanguard Group, Inc. All rights reserved. Vanguard Marketing Corp., Distrib. Your use of this site signifies that you accept our Terms and conditions of use. Privacy policy Security Center Prospectuses Special notice to non-U.S. investors Careers Vanguard mobi</p>
<p>6 Enter your user name and click on Log On. Skip to step 34.</p> <p>If you have forgotten your user name or password, proceed to step 7.</p> <p>If you wish to register for Vanguard website access, skip to step 8.</p>	<p>PERSONAL INVESTORS Open an account Log on Forms Contact us Help</p> <p>Vanguard <input type="text" value="What are you looking for?"/> <input type="button" value="SEARCH"/></p> <p>Home My Portfolio Research Funds & Stocks What We Offer Insights</p> <p>6</p> <p><input type="text" value="User name"/> <input type="button" value="Log On"/></p> <p>Forgot user name or password? Register for website access Stay safe online Access your employer plan</p> <p>The power of low costs You can't control market performance, but you can control how much you pay for your investments. Vanguard's low-cost funds can save you money. See how ></p> <p>Low costs Simplified investing Client-owned</p> <p>What We Offer</p> <p>Vanguard funds & ETFs Choose funds to suit your goals</p> <p>Stocks, bonds, & CDs Vanguard has an investing option that meets your needs—from all-in-one fund portfolios to more than 100 mutual funds and ETFs.</p> <p>401(k) rollovers Read about the benefits of mutual funds ></p> <p>IRAs Get a diversified portfolio in one fund ></p> <p>College savings Use a core group of funds for almost any goal ></p> <p>View all Vanguard mutual funds ></p> <p>Vanguard Insights Two bubbles, two busts: What lessons can investors learn?</p> <p>What's new at Vanguard</p> <ul style="list-style-type: none"> Remember these tax season dates Vanguard.com: Your tax preparation partner Help secure your financial future: Invest in an IRA online today
<p>7 Click on Forgot user name or password?</p> <p>Skip to step 9.</p> <p>8 Click on Register for website access.</p>	<p><input type="text" value="What are you looking for?"/> <input type="button" value="SEARCH"/></p> <p>insights ▾</p> <p><input type="text" value="User name"/> <input type="button" value="Log On"/></p> <p>7</p> <p>Forgot user name or password?</p> <p>8</p> <p>Register for website access</p> <p>Stay safe online</p> <p>Access your employer plan</p> <p>Vanguard Insights</p>

9 If this screen appears, click on **I Accept**.



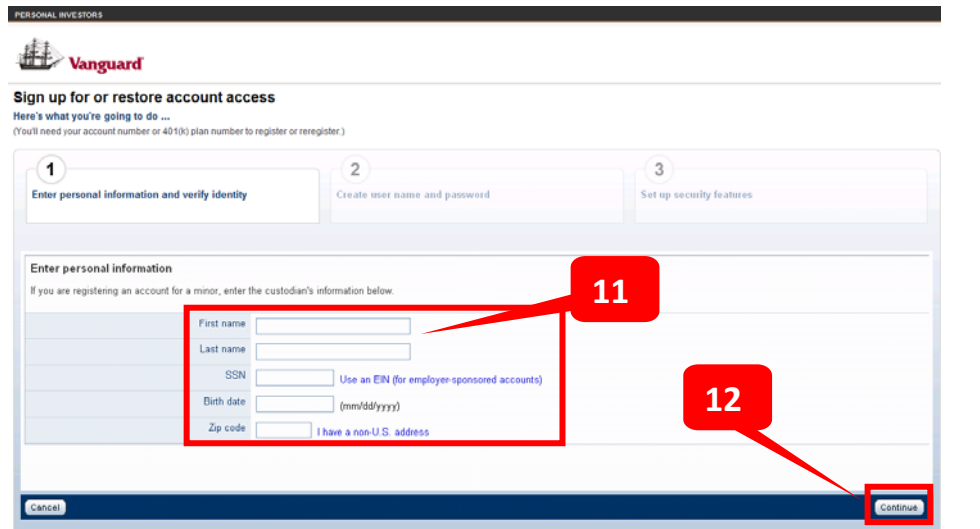
10 Click on **Start**.



11 Enter the required personal information in all five available fields.

12 Click on **Continue**.

First-time users registering for web access should skip to step 17.



- 13** Provide an **Answer** to the **Security question**.

NOTE: If, instead of seeing this screen, you seen the screen in step 17, it means that you have not previously registered for online access. In this case, skip to step 17.

- 14** Click on **Continue**.

PERSONAL INVESTORS

Vanguard

Sign up for or restore account access

Here's what you're going to do ...
(You'll need your account number or 401(k) plan number to register or reregister.)

1 Enter personal information and verify identity

2 Create user name and password

3 Set up security features

Personal information

Security question: What was your childhood best friend's FIRST NAME?

Answer

Cancel Continue

- 15** Type in your new **Password**, and then type it again in the **Reenter password** field.

- 16** Click on **Continue**.

Skip to step 28.

PERSONAL INVESTORS

Vanguard

Sign up for or restore account access

Here's what you're going to do ...
(You'll need your account number or 401(k) plan number to register or reregister.)

1 Enter personal information and verify identity

2 Create user name and password

Create user name and password

User name johnsmith (6 to 12 characters, no special characters)

Password (6 to 10 characters, use at least 2 letters and 2 numbers)

Reenter password

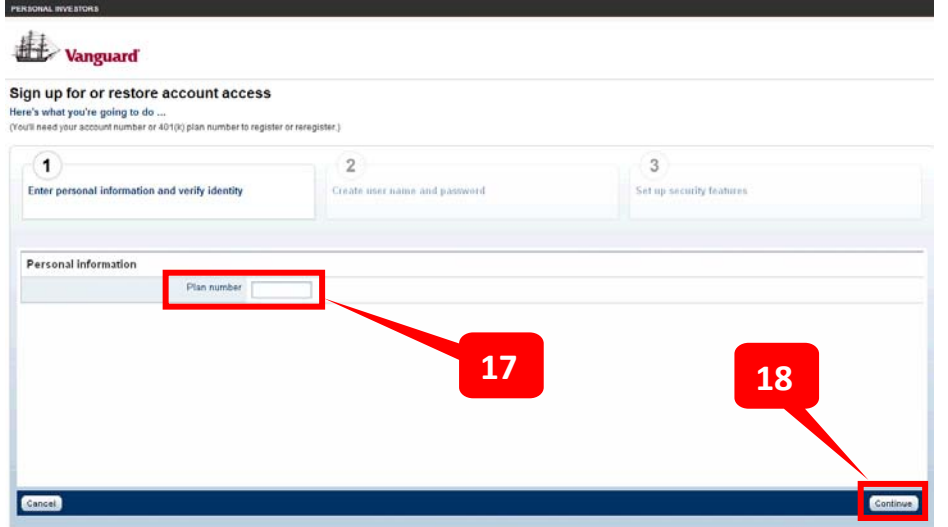
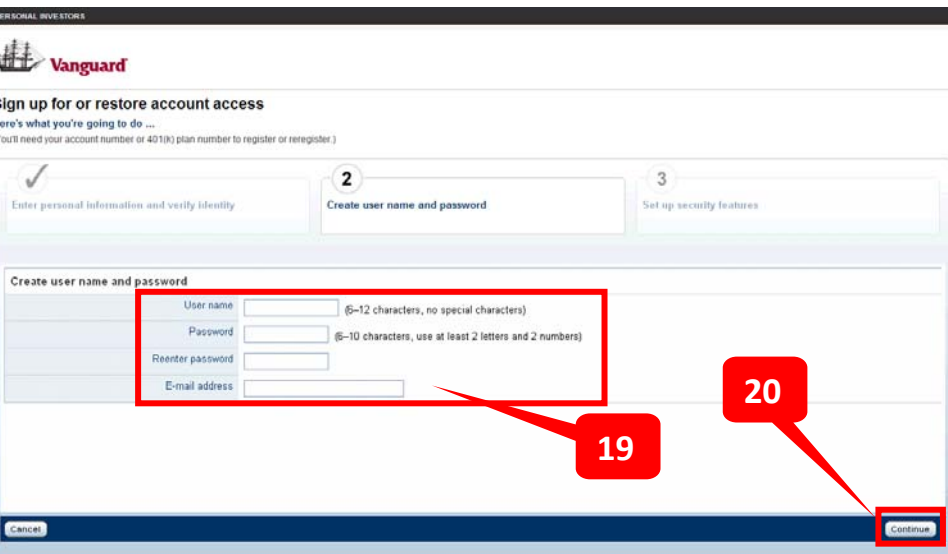
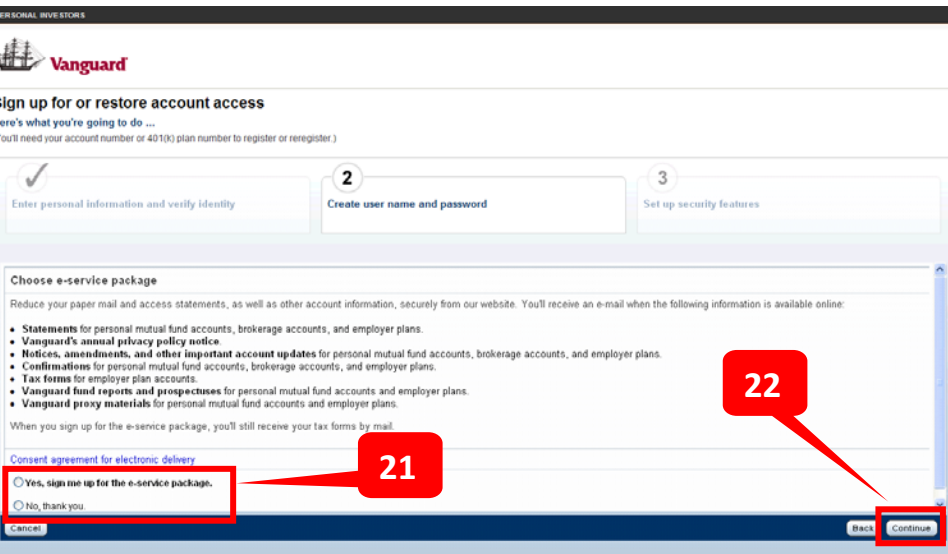
E-mail address johnsmith@yahoo.com

Your security image

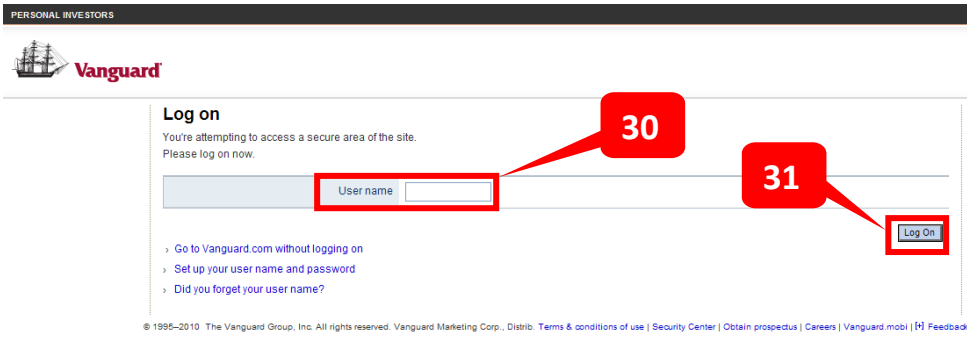
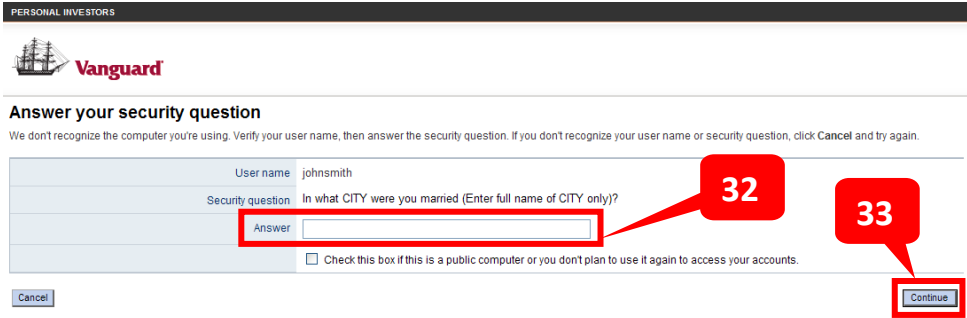
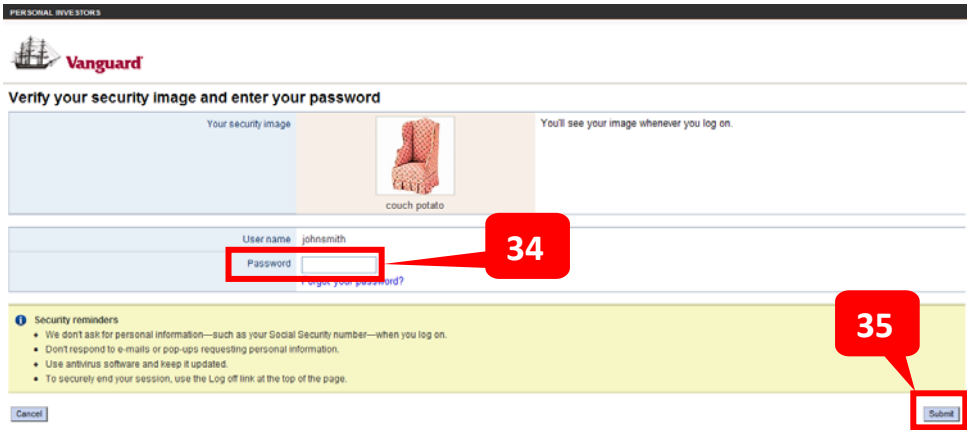
Security image

Remember your image. You'll see it when you log on to our site. Seeing your security image will let you know that you're on our website—not an impostor's site.

Cancel Continue

<p>17 Enter 090271 in the Plan Number field. This is the plan number for all Yale University employees.</p> <p>18 Click on Continue.</p>	 <p>PERSONAL INVESTORS Vanguard Sign up for or restore account access Here's what you're going to do ... (You'll need your account number or 401(k) plan number to register or reregister.)</p> <p>1 Enter personal information and verify identity</p> <p>2 Create user name and password</p> <p>3 Set up security features</p> <p>Personal Information</p> <p>Plan number <input type="text"/></p> <p>Cancel Continue</p>
<p>19 Create and enter a User name, create and enter your new Password, type it again in the Reenter password field, and enter your E-mail address.</p> <p>20 Click on Continue.</p>	 <p>PERSONAL INVESTORS Vanguard Sign up for or restore account access Here's what you're going to do ... (You'll need your account number or 401(k) plan number to register or reregister.)</p> <p>✓ Enter personal information and verify identity</p> <p>2 Create user name and password</p> <p>3 Set up security features</p> <p>Create user name and password</p> <p>User name <input type="text"/> (6-12 characters, no special characters)</p> <p>Password <input type="password"/> (6-10 characters, use at least 2 letters and 2 numbers)</p> <p>Reenter password <input type="password"/></p> <p>E-mail address <input type="text"/></p> <p>Cancel Continue</p>
<p>21 Choose whether or not to sign up for the e-service package.</p> <p>22 Click on Continue.</p>	 <p>PERSONAL INVESTORS Vanguard Sign up for or restore account access Here's what you're going to do ... (You'll need your account number or 401(k) plan number to register or reregister.)</p> <p>✓ Enter personal information and verify identity</p> <p>2 Create user name and password</p> <p>3 Set up security features</p> <p>Choose e-service package</p> <p>Reduce your paper mail and access statements, as well as other account information, securely from our website. You'll receive an e-mail when the following information is available online:</p> <ul style="list-style-type: none">• Statements for personal mutual fund accounts, brokerage accounts, and employer plans.• Vanguard's annual privacy policy notice• Notices, amendments, and other important account updates for personal mutual fund accounts, brokerage accounts, and employer plans.• Confirmations for personal mutual fund accounts, brokerage accounts, and employer plans.• Tax forms for employer plan accounts.• Vanguard fund reports and prospectuses for personal mutual fund accounts and employer plans.• Vanguard proxy materials for personal mutual fund accounts and employer plans. <p>When you sign up for the e-service package, you'll still receive your tax forms by mail.</p> <p>Consent agreement for electronic delivery</p> <p><input type="radio"/> Yes, sign me up for the e-service package.</p> <p><input type="radio"/> No, thank you.</p> <p>Cancel Back Continue</p>

<p>23 Choose Your security image. To choose a different image, click on I'd like to select a different image.</p> <p>24 Give your image a name.</p> <p>25 Click on Continue.</p>	<p>PERSONAL INVESTORS Vanguard</p> <p>Sign up for or restore account access Here's what you're going to do ... (You'll need your account number or 401(k) plan number to register or reregister.)</p> <p>Enter personal information and verify identity Create user name and password 3 Set up security features</p> <p>Select and name your security image Security image overview</p> <p>Your security image: Remember your image. You'll see it when you log on to our site. Seeing your security image will let you know that you're on our website—not an impostor's site.</p> <p>I'd like to select a different image</p> <p>Give your image a name: <input type="text"/></p> <p>Cancel Back Continue</p>												
<p>26 Choose three security questions, provide the Answers, and Reenter the answers.</p> <p>27 Click on Continue.</p>	<p>PERSONAL INVESTORS Vanguard</p> <p>Sign up for or restore account access Here's what you're going to do ... (You'll need your account number or 401(k) plan number to register or reregister.)</p> <p>Enter personal information and verify identity Create user name and password 3 Set up security features</p> <p>Select and answer 3 security questions Security questions overview</p> <p>Choose questions and answers that are easy to remember. Use one word answers when possible. We may ask you to answer other questions as part of a security check when you call us.</p> <table border="1"> <tr> <td>Question1</td> <td>Select one</td> <td>Answer <input type="text"/></td> <td>Reenter answer <input type="text"/></td> </tr> <tr> <td>Question2</td> <td>Select one</td> <td>Answer <input type="text"/></td> <td>Reenter answer <input type="text"/></td> </tr> <tr> <td>Question3</td> <td>Select one</td> <td>Answer <input type="text"/></td> <td>Reenter answer <input type="text"/></td> </tr> </table> <p><input type="checkbox"/> Check this box if this is a public computer or you don't plan to use it again to access your account. What this means</p> <p>Cancel Back Continue</p>	Question1	Select one	Answer <input type="text"/>	Reenter answer <input type="text"/>	Question2	Select one	Answer <input type="text"/>	Reenter answer <input type="text"/>	Question3	Select one	Answer <input type="text"/>	Reenter answer <input type="text"/>
Question1	Select one	Answer <input type="text"/>	Reenter answer <input type="text"/>										
Question2	Select one	Answer <input type="text"/>	Reenter answer <input type="text"/>										
Question3	Select one	Answer <input type="text"/>	Reenter answer <input type="text"/>										
<p>28 Your User name, E-mail address, Security image and Security image name are displayed.</p> <p>29 Click on Log on to my accounts.</p>	<p>PERSONAL INVESTORS Vanguard</p> <p>Sign up for or restore account access Here's what you're going to do ... (You'll need your account number or 401(k) plan number to register or reregister.)</p> <p>Enter personal information and verify identity Create user name and password Set up security features</p> <p>Thank you! You've registered for our site.</p> <table border="1"> <tr> <td>User name</td> <td>johnsmith</td> </tr> <tr> <td>E-mail address</td> <td>johnsmith@yahoo.com</td> </tr> <tr> <td>Security image</td> <td> couch potato</td> </tr> </table> <p>Remember your image. You'll see it whenever you log on to our site.</p> <p>Log on to my accounts</p> <p>Go to Vanguard's homepage</p>	User name	johnsmith	E-mail address	johnsmith@yahoo.com	Security image	couch potato						
User name	johnsmith												
E-mail address	johnsmith@yahoo.com												
Security image	couch potato												

<p>30 Enter your User name.</p> <p>31 Click on Log On.</p>	 <p>PERSONAL INVESTORS</p> <p>Vanguard</p> <p>Log on You're attempting to access a secure area of the site. Please log on now.</p> <p>User name <input type="text"/></p> <p><input type="button" value="Log On"/></p> <p>Go to Vanguard.com without logging on Set up your user name and password Did you forget your user name?</p> <p><small>© 1995–2010 The Vanguard Group, Inc. All rights reserved. Vanguard Marketing Corp., Distrib. Terms & conditions of use Security Center Obtain prospectus Careers Vanguard.mobi [H] Feedback</small></p>
<p>32 Type in the Answer to your Security question.</p> <p>33 Click on Continue.</p>	 <p>PERSONAL INVESTORS</p> <p>Vanguard</p> <p>Answer your security question We don't recognize the computer you're using. Verify your user name, then answer the security question. If you don't recognize your user name or security question, click Cancel and try again.</p> <p>User name johnsmith</p> <p>Security question In what CITY were you married (Enter full name of CITY only)?</p> <p>Answer <input type="text"/></p> <p><input type="checkbox"/> Check this box if this is a public computer or you don't plan to use it again to access your accounts.</p> <p><input type="button" value="Cancel"/> <input type="button" value="Continue"/></p>
<p>34 Type in your Password.</p> <p>35 Click on Submit.</p>	 <p>PERSONAL INVESTORS</p> <p>Vanguard</p> <p>Verify your security image and enter your password</p> <p>Your security image You'll see your image whenever you log on.</p> <p><input type="text"/> couch potato</p> <p>User name johnsmith</p> <p>Password <input type="password"/></p> <p>Log in your password?</p> <p>Security reminders</p> <ul style="list-style-type: none">• We don't ask for personal information—such as your Social Security number—when you log on.• Don't respond to e-mails or pop-ups requesting personal information.• Use antivirus software and keep it updated.• To securely end your session, use the Log off link at the top of the page. <p><input type="button" value="Cancel"/> <input type="button" value="Submit"/></p>

36 You have successfully logged in.

The screenshot shows the Vanguard Retirement Plans website interface. At the top, there is a navigation bar with links for Home, Plan Summary, Research Tools, Planning & Education, and My Profile. The user is logged in as John Smith, with a balance of \$106,639.32 as of 02/23/2010. The page features two pie charts comparing the current asset mix (as of 02/24/2010) to a model asset mix (based on age). The current asset mix consists of 0.0% Short-term reserves, 33.0% Bonds, and 67.0% Stocks. The model asset mix consists of 0.0% Short-term reserves, 10.2% Bonds, and 89.8% Stocks. Below the charts, there are sections for 'Topics for people who are...' with categories like 'Starting to save', 'Building wealth', 'Thinking about retirement', and 'Living in retirement'. The page also includes a sidebar with 'Vanguard news' and 'Special offers'.

Support:

- Please contact the **Employee Service Center at 203-432-5552** if you have any questions regarding your eligibility or need further assistance in completing your enrollment in My Retirement.
- Please contact the **ITS Helpdesk at 203-432-9000** if you have any questions regarding portal navigation issues, NetID and password resets, and internet browser related issues.