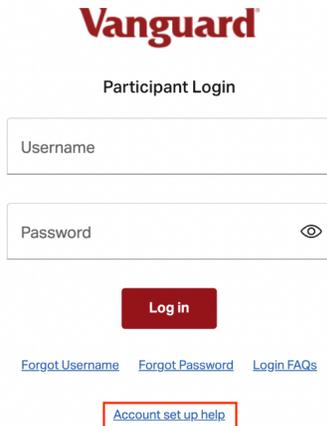


**SETUP VANGUARD ACCOUNT:**

1. Go to <https://my.vanguardplan.com>
2. Click 'Account set up help' for login information
3. Enter SSN in 999009999 format (no dashes) as your username
4. Enter DOB in MMDDYYYY format (no dashes) as your password
5. Click 'Log in'
6. This will prompt you to create a new username and password and set up email and/or phone verification settings.

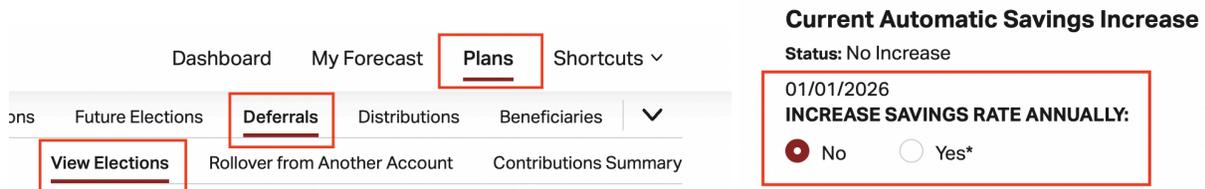


The screenshot shows the Vanguard Participant Login interface. At the top is the Vanguard logo. Below it is the text 'Participant Login'. There are two input fields: 'Username' and 'Password'. The 'Password' field has an eye icon to toggle visibility. A red 'Log in' button is positioned below the fields. At the bottom, there are links for 'Forgot Username', 'Forgot Password', and 'Login FAQs'. A red box highlights the 'Account set up help' link.

\*You are automatically enrolled at 3% on the first of the month following 90 days of hire. For example, if your hire date is 11/15/25, your eligibility date is 3/1/26. You will see your first 401(k) deduction on the second paycheck of that month.

**UPDATE DEFERRAL ELECTIONS:**

1. Select Plans
2. Select Deferrals
3. Click 'View Elections'
4. Click 'Change Contributions'
5. Please select 'No' if you do not want your deferral to auto-increase by 1% each January (up to 10%).
6. If you do not make investment elections for contributions, we will deposit contributions into the plan's default investment options. We cannot provide any investment advice for your plan.



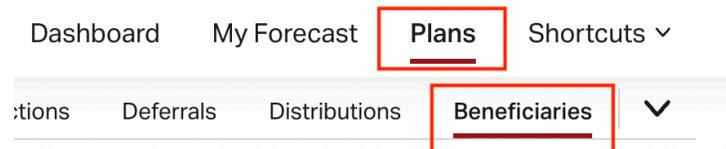
The screenshot shows a portion of the Vanguard account dashboard. At the top, there are navigation tabs: 'Dashboard', 'My Forecast', 'Plans' (highlighted with a red box), and 'Shortcuts'. Below this is a secondary menu with 'Future Elections', 'Deferrals' (highlighted with a red box), 'Distributions', and 'Beneficiaries'. Under 'Deferrals', there is a 'View Elections' link (highlighted with a red box) and 'Rollover from Another Account' and 'Contributions Summary' links. On the right side, there is a section titled 'Current Automatic Savings Increase' with a status of 'No Increase'. Below this, the date '01/01/2026' is shown, followed by the text 'INCREASE SAVINGS RATE ANNUALLY:' and two radio buttons: 'No' (selected with a red dot) and 'Yes\*'.

\*Your deferral election updates are typically processed within 5-7 business days and will be reflected on the nearest pay.

\*\*The employer match is 100% **up to 3%, annual max of \$8,500**. For example, if you elect to defer 5% and your semi-monthly pay is \$2,500 gross, your contribution will be \$125 and the employer match will be \$75. The employer match is funded each pay period, along with your employee contributions. Your pay stub will reflect all matches.

### UPDATE YOUR BENEFICIARY:

1. Select Plans
2. Select Beneficiaries
3. Click 'Designate Your Beneficiaries'.
4. You will be prompted for more information, including names, date of birth, social security numbers, etc.



## Beneficiary Designation



**You do not have an online beneficiary designation at this time.**

If you have already designated a beneficiary using an alternative method and provided this to your employer, that designation is still current. We encourage you to redesignate your beneficiary online by clicking "Designate Your Beneficiaries". The information you enter online will override any previous designation you have made.

Guidelines:

- You must enter the required information in one session. See the "What do I need" tab above for details.
- You can designate up to 20 beneficiaries online. If you want to designate more than 20 beneficiaries, please contact Participant Services for special instructions before moving forward.
- If you don't designate a beneficiary, distributions will be made according to the plan's terms at the time of your death.

Confirmations will be sent to your current email address on file: [people@10xhealthsystem.com](mailto:people@10xhealthsystem.com).

