YOUR GUIDE TO

Vanguard recordkeeping and Vanguard Retirement Plan Access™

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Vanguard®

Get a side-by-side look at our complete foundational services.

Each of our foundational services are organized into five broader categories—plan sponsor features, participant features, plan administration, intermediary services, and investments.

Vanguard Retirement Plan Access (VRPA) is our service for defined contribution retirement plans with less than $50 million in assets under management (AUM). VRPA partners with Ascensus, LLC, to provide certain recordkeeping and administrative services.

Our proprietary recordkeeping offer is for defined contribution retirement plans with more than $50 million AUM.

Please use this guide as a reference to identify features included in each Vanguard service.

	Foundational services	VRPA less than $50M AUM	Vanguard recordkeeping more than $50M AUM
Plan sponsor features	Relationship management	Based on plan demographics	Single point of contact
	Plan design support	•	•
	Fiduciary partnership service	Mesirow Financial 3(21) and 3(38)	
	Benchmark analytics	•	•
	Fee benchmarking report	•	•
	Health of plan report	•	•
	In-person reviews		•
Participant features	Participant website	Ascensus website my.vanguardplan.com	•
	Mobile app	•	•
	Mobile enrollment	•	•
	Mobile transactions	•	•
	Participant contact center	•	•
	Participant education tools and resources	•	•
	Personalized education experiences		•
	Advice services	Morningstar®	Vanguard Advice powered by Vanguard Vanguard Advice powered by Financial Engines
	Financial guidance	•	•
	In-person participant meetings	For additional fee	•
	Participant-level account aggregation		•
Plan administration	Plan sponsor website	Ascensus website sponsor.vanguardplan.com	My Plan Manager™
	Payroll-related services	•	•
	Paper enrollment	•	
	Payroll integration	Various vendors	Various vendors
	Payroll 360*	•	•
	Employer contribution determination (ECD)*	For an additional fee	For an additional fee*
	Enrollment and eligibility services	•	•
	Automatic enrollment/increase	•	•
	Annual notices mailing	For an additional fee	•
	Compliance testing	•	•
	On-demand interim compliance testing	•	For an additional fee
	Form 5500 preparation: long and short	•	•
	Nonqualified plan administration		Newport Group
	Health savings account (HSA) integration		HealthEquity
Intermediary services	Flexibility to engage a third-party administrator	•	•
	Billing process for advisor and third-party administrator (TPA) fees	•	•
	Consultant/advisor portal	•	•
Investments	Brokerage	TD Ameritrade	TD Ameritrade
	Vanguard ETFs	•	Via brokerage services
	Model portfolios	•	For an additional fee
	Access to Vanguard institutional Target Retirement Funds	•	•
	Access to low-cost Admiral™ share class	•	•
	Stable value fund administration	•	•

* Exceptions may apply.

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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 work force. The fund will gradually shift its emphasis from more aggressive investments to more conservative ones based on its target date. An investment in the Target Retirement Fund is not guaranteed at any time, including on or after the target date.

For more information about Vanguard funds and ETFs, visit institutional.vanguard.com or call 800-523-1036 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.

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