

Change of Ownership of Nonretirement Shares

Instructions for reregistering account shares



Change of Ownership

Major life events such as a marriage, the birth of a child, a divorce, or death may require you to change the ownership of shares in one or more of your nonretirement mutual fund accounts.

To transfer ownership of shares in an individual account, joint account, trust account, or custodial account established under the **Uniform Gifts to Minors Act/Uniform Transfers to Minors Act (UGMA/UTMA)**, send us a completed Change of Ownership of Nonretirement Shares form. A copy of this form is in this packet, along with instructions for completing it. We have also included a glossary that defines terms (bold-faced throughout this text) used in a change of ownership, and a prepaid return envelope.

For help, call Vanguard

For help with the form, call Vanguard's Client Services Department at **1-800-662-2739** on business days between 8 a.m. and 10 p.m. and on Saturdays from 9 a.m. to 4 p.m., Eastern time. You can download additional Change of Ownership forms from our website, at **www.vanguard.com/catalog/lit/litlistForms.html**.

Taxes and ownership changes

Because a change in ownership of a mutual fund account may have tax implications, you may wish to consult a licensed financial, tax, or legal adviser before requesting an ownership change.

Instructions for all ownership changes

- *Current* owners, trustees, or custodians of the account must complete the form.
- *Current* owners, trustees, or custodians of the account must sign **Section 3** of the form in the presence of an officer of an FDIC member bank or trust company, or a member of a domestic stock exchange, who will stamp the form with a **signature guarantee**.
- *New* account owners, trustees, or custodians must certify their **tax identification number** by signing in **Section 9**. Failure to sign can lead to 31% backup withholding imposed by the IRS.

To establish account options (such as automatic dividend reinvestment, automatic investment, or checkwriting), complete **Sections 6, 7, and 8** of the form. The options on the original account do not carry over to the new account.

Additional instructions for specific ownership changes

Along with the instructions above, you'll find specific instructions that apply to your own situation on the pages that follow.

from

An Individual Account

- If you are changing an individual account for any reason—such as adding a joint owner or transferring the account to a trust or **UGMA/UTMA** account—complete the Change of Ownership form.
- Be sure to provide a **signature guarantee** in **Section 3**.
- All new account owners, trustees, or custodians must sign **Section 9** of the Change of Ownership form to certify their tax identification numbers. If they do not, the IRS may require Vanguard to withhold up to 31% of the assets when they are withdrawn.

from

A Joint Tenant Account

- If you are changing the ownership or registration of a jointly held account for any reason (for example, to put the account in one person's name or to create two separate accounts), complete the applicable sections of the form.
- If the joint owners of an account wish to transfer ownership of the account to a trust, they should complete the form.
- Be sure to provide **signature guarantees** in **Section 3**.
- If you are transferring shares to more than one account, you must complete a separate Change of Ownership form for each transfer.
- All new account owners, trustees, or custodians must sign **Section 9** of the Change of Ownership form to certify their tax identification numbers. If they do not, the IRS may require Vanguard to withhold up to 31% of the assets when they are withdrawn.

from

A Trust Account

- If you wish to change the trustees of an account or transfer ownership to a new trust, complete the applicable sections of the Change of Ownership form.
- If a trustee is a corporation or an organization, send us a completed **Vanguard® Corporate Resolution and Indemnification form** in addition to the Change of Ownership form.
- All current trustees must provide signatures and **signature guarantees** in **Section 3**. All new trustees must sign in **Section 9**.
- If the current trustees are not the same as the trustees registered on the account, send us a new **Vanguard Certificate of Authority form**. Vanguard cannot complete your transfer without an up-to-date authorization.
- All new account owners, trustees, or custodians must sign **Section 9** of the Change of Ownership form to certify their tax identification numbers. If they do not, the IRS may require Vanguard to withhold up to 31% of the assets when they are withdrawn.

from

A Custodial Account

- If you are the custodian of a **Uniform Gifts to Minors Act** or **Uniform Transfers to Minors Act** account and wish to transfer ownership to a minor who has reached the **age of majority**, complete the Change of Ownership form. Call Vanguard to learn the age of majority in your state.
- You should also complete this form if you wish to change the account's custodians.
- Vanguard cannot accept instruction from the minor for whom the account was established. Only a designated custodian may authorize a request to transfer ownership.
- Be sure to provide a **signature guarantee** in **Section 3**.
- If the minor has reached majority and his or her name has changed, he or she should submit a completed **Vanguard Name Change form**, which you can obtain by calling Vanguard.
- All new account owners, trustees, or custodians must sign **Section 9** of the Change of Ownership form to certify their tax identification numbers. If they do not, the IRS may require Vanguard to withhold up to 31% of the assets when they are withdrawn.

A black and white photograph of a person with short, light-colored hair, seen from behind, sitting on a sandy beach. They are looking out at the ocean where waves are breaking. The sky is overcast and the overall mood is contemplative and somber.

from

**An Account Whose
Owner Is Deceased**

Vanguard's transition
specialists can help you
through this difficult period.

1-888-237-9045

- If the sole owner of an account is deceased, submit a **certified copy of the court appointment of executor/representative** (or letters testamentary). Vanguard must receive the certified copy no more than 60 days after it has been certified.
- If one of the owners is deceased, submit a **certified copy of the death certificate of the decedent**.*
- If the custodian of an **UGMA** or **UTMA** account is deceased, submit a certified copy of his or her death certificate. Also provide a **certified copy of the court appointment of successor custodian** unless a **Vanguard Successor Custodian form** is already on file at Vanguard. Contact Vanguard if the minor has reached the **age of majority**.
- Provide an **inheritance tax waiver** if required by the decedent's state of residence. (Call Vanguard at **1-888-237-9045** to find out if the decedent's state requires this document.)
- The executor/representative or surviving owner/trustee of the account must complete the Change of Ownership form.**
- If adding a new owner or trustee, the executor or surviving account owner or trustee must sign and obtain a **signature guarantee** in **Section 3**.
- All new account owners, trustees, or custodians must sign in **Section 9** of the Change of Ownership form to certify their **tax identification numbers**. If they do not, the IRS may require Vanguard to withhold up to 31% of the assets that change ownership.

*If there is more than one account owner and all account owners are deceased, submit a certified copy of the court appointment of executor/representative of the last surviving account owner and a certified death certificate for each of the other account owners.

If trustees are not listed in the account registration, submit a **Vanguard Certificate of Authority form, which you can obtain by calling Vanguard.

Glossary

- **Age of majority**

The age at which a person can legally assume sole ownership of shares previously held for him or her in a custodial (UGMA/UTMA) account. The exact age varies from state to state. You can learn your state's age of majority by calling Vanguard at **1-800-662-2739**.

- **Certified copy of the court appointment of executor/representative**

A certified copy of the document (also known as letters testamentary, letters of administration, or short certificate) that identifies an estate's executor or representative. The copy must have been certified as a true copy by a judge or clerk of the court of proper jurisdiction no more than 60 days before Vanguard receives the application for a change of ownership of shares.

- **Certified copy of the court appointment of successor custodian**

A certified copy of the document that identifies an account's successor custodian. Vanguard must receive the certified copy no more than 60 days after the court of proper jurisdiction issues it. The copy must be certified by the issuing authority as a true copy of the original document.

- **Certified copy of the death certificate**

A certified copy of the document that establishes a death, issued by a state health department or bureau of vital statistics. The copy must be certified by the issuing authority as a true copy of the original document.

- **Inheritance tax waiver**

A document required by some states to show that a decedent's heirs or beneficiaries owe no inheritance taxes or have already paid them. (To learn if this document is required by the decedent's state, please call Vanguard at **1-888-237-9045**.) An inheritance tax waiver may also be called a Consent to Transfer.

- **Signature guarantee**

This stamp guarantees the authenticity of a signature. It can be obtained only from an authorized officer of a member bank of the Federal Deposit Insurance Corporation (FDIC), a trust company, or a member of a domestic stock exchange. **A notary public cannot provide a signature guarantee**

Glossary (continued)

- **Tax identification number**

A Social Security number (for individuals) or employer identification number (for businesses or other organizations). Unless the new account owner's tax identification number is certified by a signature in **Section 9** of the Change of Ownership form, the IRS may require Vanguard to withhold 31% of the assets that change ownership when they are withdrawn.

- **UGMA and UTMA**

Uniform Gifts to Minors Act and Uniform Transfers to Minors Act. Under these laws, a donor may transfer property to a minor without setting up a trust. The property is managed by a donor-appointed custodian until the minor reaches the age of majority.

- **Vanguard Certificate of Authority form**

A Vanguard form that tells us who may act on the account. A new form must be filed whenever there is a change in trustees, or a successor trustee is being recorded.

- **Vanguard Corporate Resolution and Indemnification form**

A Vanguard form that must be completed by sole proprietorships, partnerships, corporations, and other organizations to provide Vanguard a permanent record of the officers authorized to make transactions on an account. This form is required before the checkwriting option can be established.

- **Vanguard Name Change form**

A Vanguard form used when an account owner changes his or her name. The form requires a signature guarantee to certify that the old and new account owner are “One and the Same” person.

- **Vanguard Successor Custodian form**

A Vanguard form completed by the custodian of an account to identify a successor custodian. The form must be completed by the current custodian and be on file with Vanguard before his or her death.

Call Vanguard

After we receive your completed form, we will create a new account (or accounts), with new account numbers and registrations to reflect the change of ownership. Then we will mail you a confirmation of the change.

For all changes in ownership, have you . . .

- Signed **Section 3** of the Change of Ownership form and obtained a **signature guarantee**?
- Signed **Section 9** of the form, if you are a new owner?

If an account owner has died, we urge you to call Vanguard at 1-888-237-9045. A transition specialist will guide you through the transfer process, and ensure that you have included:

- A **certified copy of the court appointment of executor/representative** or letters testamentary, if applicable.
- A **certified copy of the death certificate**, if required.*
- An **inheritance tax waiver**, if required by the state of residence.

*If there is more than one account owner and all account owners are deceased, submit a certified copy of the court appointment of executor/representative of the last surviving account owner and a certified death certificate for each of the other named account owners.

*For assistance
call Vanguard's
Client Services
Department at
1-800-662-2739.*



Post Office Box 2600
Valley Forge, PA 19482-2600

World Wide Web

www.vanguard.com

**Toll-Free
Investor Information**

1-800-662-2739

This material may be used in conjunction with the offering of shares of any member funds of The Vanguard Group only if preceded or accompanied by a current prospectus of each fund whose shares are being offered.

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BTFR 012001

New Owner: Complete Sections 5 through 11.

5. Account Type the Shares Are Being Transferred To *(Check only one.)*

Individual or Joint. Account owned by one or more people. Joint accounts are registered as "joint tenants with rights of survivorship" unless you indicate otherwise.

Uniform Gifts/Transfers to Minors Act (UGMA/UTMA). Account established by irrevocable gift or transfer to a minor, and having an adult custodian. The minimum initial investment for this type of account is generally lower than that for other types of nonretirement accounts; the investment amount is provided as either a gift or a transfer of assets.

Minor's state of residence.

Attorney-in-Fact. Account having an agent authorized to act on behalf of the owner. You must send us, along with this form, a completed Vanguard Agent Authorization form.

Trust. Account established to invest assets held in an **existing** personal trust. **Important:** You must send us, along with this form, a copy of the pages in your trust agreement that show the name of the trust, the trust date, and a listing of all trustees and their signatures. *(Provide trustee names in Section 6.)*

Name of Existing Trust

Date of Trust Agreement *(month, day, year)*

Grantor's Social Security Number

OR -----

Employer Identification Number of Trust

Check if tax-exempt.

Beneficiaries of Trust

Organization. Account owned by an entity.

Name of Organization

Employer Identification Number

Check if tax-exempt.

Check the organization's entity type. **Important:** You must send us, along with this form, a copy of the documentation required for your entity type specified below, or there may be a delay in establishing the account or account options.

Corporation

Articles of Incorporation, **or** state-issued charter or Certificate of Good Standing.

Endowment

Pages in the trust document that show the name of the endowment and a listing of all trustees and their signatures.

Estate

A certified copy of the court appointment of fiduciary, such as Letters Testamentary or Letters of Administration.

Foundation

Articles of Incorporation.

Partnership

Partnership agreement.

Professional Association or Corporation;
Limited Liability Corporation

Articles of Association, Certificate of Organization, or similar document.

Sole Proprietorship

Document filed to form the proprietorship.

Unincorporated Enterprise

Document evidencing the existence of the enterprise, such as the charter or resolution.

Other _____
(Please specify type.)

Document filed to form the organization (if a legal entity), **or** organization bylaws or similar document (if not a legal entity).

Check one of the following if it describes the organization establishing the account:

- Broker/Dealer
 Mutual Fund
 National Bank
 State-Regulated Bank
 Government Agency or Instrumentality
 Publicly Traded on the Nasdaq (except small-cap issues), NYSE, or AMEX
 Ticker Symbol: _____

6. New Account Owner Information *(Every person to be registered on the account must provide all of the information requested. If there are more than two owners, provide the information, in the same format, on a separate sheet.)*

If all account owners are not of legal adult age for the state in which they reside (18 for most states, 19 in Alabama and Nebraska, and 21 in Mississippi), then the account is considered to be one for a minor and will require a custodian.

Name of Individual, Custodian, Trustee, or Organization Representative *(first, middle initial, last)*

Citizenship
 U.S. Citizen
 Resident Alien
 Nonresident Alien

 Country of Residence *(for nonresident alien)*

_____ **OR** _____ Applied for.
 Social Security Number, **or** Employer Identification Number, **or** Date of application: _____
 Individual Tax Identification Number Qualified Intermediary Employer Identification Number
(if a resident or nonresident alien) *(if a non-U.S. entity)*

Street Address or APO/FPO *(a P.O. box or rural route number is **not** acceptable)*

_____ State _____ Zip _____

City

Account's Mailing Address if Different From Above *(used both as the account's address of record and for all account mailings)*

_____ State _____ Zip _____

City

____-____-____

Birth Date *(month, day, year)*

____-____-____ ____-____-____

Daytime Telephone Number Evening Telephone Number

Name of Individual, Minor, Agent, Co-Trustee, or Organization Representative *(first, middle initial, last)*

Citizenship
 U.S. Citizen
 Resident Alien
 Nonresident Alien

 Country of Residence *(for nonresident alien)*

_____ **OR** _____ Applied for.
 Social Security Number, **or** Employer Identification Number, **or** Date of application: _____
 Individual Tax Identification Number Qualified Intermediary Employer Identification Number
(if a resident or nonresident alien) *(if a non-U.S. entity)*

Street Address or APO/FPO *(a P.O. box or rural route number is **not** acceptable)*

_____ State _____ Zip _____

City

□□-□□-□□□□

Birth Date (month, day, year)

□□□-□□□-□□□□□□ □□□-□□□-□□□□□□

Daytime Telephone Number

Evening Telephone Number

7. Distribution Options for Income Dividends and Capital Gains (Check one option for dividends and one for capital gains. If nothing is checked, all distributions will be reinvested in additional fund shares. Your choices will apply to all fund accounts opened through this form.)

	Dividends	Capital Gains
<input type="checkbox"/> Reinvest my distributions in additional shares of the same fund.	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/> Mail my distribution checks to the address of record.	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/> Transfer my distributions electronically to my bank account. (Provide the bank information requested in Section 10.)	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/> Deposit my distributions into one of my identically registered Vanguard® fund accounts:	<input type="checkbox"/>	<input type="checkbox"/>
<div style="display: flex; justify-content: space-between; align-items: flex-start;"> <div style="text-align: center;"> <input style="width: 50px; height: 20px; margin-bottom: 5px;" type="text"/> <p>Fund Number</p> </div> <div style="text-align: center;"> <input style="width: 300px; height: 20px; margin-bottom: 5px;" type="text"/> <p>Fund Name</p> </div> <div style="text-align: center;"> <input style="width: 50px; height: 20px; margin-bottom: 5px;" type="text"/> <input style="width: 50px; height: 20px; margin-bottom: 5px;" type="text"/> <input style="width: 50px; height: 20px; margin-bottom: 5px;" type="text"/> <input style="width: 50px; height: 20px; margin-bottom: 5px;" type="text"/> <input style="width: 50px; height: 20px; margin-bottom: 5px;" type="text"/> <input style="width: 50px; height: 20px; margin-bottom: 5px;" type="text"/> <input style="width: 50px; height: 20px; margin-bottom: 5px;" type="text"/> <input style="width: 50px; height: 20px; margin-bottom: 5px;" type="text"/> <input style="width: 50px; height: 20px; margin-bottom: 5px;" type="text"/> <input style="width: 50px; height: 20px; margin-bottom: 5px;" type="text"/> <input style="width: 50px; height: 20px; margin-bottom: 5px;" type="text"/> <input style="width: 50px; height: 20px; margin-bottom: 5px;" type="text"/> <input style="width: 50px; height: 20px; margin-bottom: 5px;" type="text"/> <input style="width: 50px; height: 20px; margin-bottom: 5px;" type="text"/> <input style="width: 50px; height: 20px; margin-bottom: 5px;" type="text"/> <input style="width: 50px; height: 20px; margin-bottom: 5px;" type="text"/> <input style="width: 50px; height: 20px; margin-bottom: 5px;" type="text"/> <input style="width: 50px; height: 20px; margin-bottom: 5px;" type="text"/> <p>Account Number</p> </div> </div>		

8. Money-Transfer Options (Not all funds offer the following services; refer to the Vanguard Fund and Account Option List provided to see which are available for each fund. **Important:** If you choose any of these options, you must fill out Section 10 completely. If you need more space, provide the information on a separate sheet.)

Automatic Investment Plan for Nonretirement Accounts (Transfer money from your bank account to a Vanguard retail account on a set schedule.)

- Your Vanguard account will be credited one business day before the withdrawal from your bank account.
- If you do not indicate a frequency, we will transfer assets monthly; if you do not specify a day of the month, we will schedule your bank withdrawals for the 15th.

Fund Number

Fund Name

\$

Amount (\$50 minimum, \$100,000 maximum)

Frequency (Choose one.)
 Monthly
 Every Other Month
 Quarterly
 Semi-annually
 Annually

Day of the Month You Want the Bank Withdrawals to Take Place

 Month You Want the Service to Start

Automatic Withdrawal Plan (Transfer money from your Vanguard account to a bank account on a set schedule.)

- Your bank account will be credited two business days after the withdrawal from your Vanguard account.
- If you do not indicate a frequency, we will transfer assets monthly; if you do not specify a day of the month, we will schedule your Vanguard account withdrawals for the 15th.

Fund Number

Fund Name

\$

Amount (\$50 minimum, \$100,000 maximum)

Frequency (Choose one.)
 Monthly
 Every Other Month
 Quarterly
 Semi-annually
 Annually

Day of the Month You Want Your Bank Account Credited

 Month You Want the Service to Start

Periodic Purchases and Redemptions (Set up this option now to be ready to transfer from a minimum of \$100 to a maximum of \$100,000 from your bank account to a Vanguard account—or from your Vanguard account to a bank account—at any time, simply by calling us or visiting our website.)

- The number of days the transfer takes depends on the timing of your request.

Wire Redemption (Set up this option now to be ready to quickly transfer a minimum of \$1,000 from your Vanguard account to a bank account by wire.)

- Your money can generally be at your bank within one business day of your request—possibly the same day, depending on the timing of your request.
- Your bank must be a member of the Federal Reserve System.
- Vanguard charges \$5 for wires less than \$5,000; your bank may also assess a fee.

9. Checkwriting Option (Not all funds offer checkwriting; refer to the Vanguard Fund and Account Option List provided to see which ones do. The service is free; minimum amount per check is \$250. **Important:** All registered account owners, except minors, must sign in Section 11 exactly as the checks will be signed. Checks drawn on any type of custodial account must be signed by the custodian.)

Fund Number

Fund Name

Number of signatures required on checks. (If a number is not indicated, the signature of **one** account owner will be required.)

10. Bank Information (Complete this section if you selected automatic transfer of your fund distributions to your bank account in Section 7 or any of the money-transfer options in Section 8. Your bank, savings and loan, or credit union must be a member of the Automated Clearing House (ACH) network. It is important that you tape a voided check or preprinted deposit slip in the space provided below; if you do not, there will be a delay in setting up the service.)

Bank Name

--
Bank Telephone Number

Bank Account Number

Bank Routing Number (located in the bottom left corner of your checks)

Account Type
(Check one.)

Checking Savings

J. A. Sample
123 Street
Anywhere, USA 12345 101

DATE: _____

PAY TO THE ORDER OF _____ \$

_____ DOLLARS

MEMO _____ SIGNED **VOID**

⑆ 123456789⑆ 12⑆3456789⑆

Tape your voided check
or preprinted deposit slip here.
Please do not use staples to attach it.

SIGNATURES REQUIRED IN SECTION 11.

11 Signature of All New Account Owners—YOU MUST SIGN BELOW (Read the points in this section carefully, and sign below exactly as listed in Section 6.)

- I have full authority and legal capacity to invest in fund shares.
- I have received a current prospectus of each fund I'm investing in and agree to be bound by its terms.
- If I am investing in a Vanguard State Tax-Exempt Fund, I certify that I am a legal resident of the state of _____, although I may occasionally use an out-of-state address.
- If I have chosen a money-transfer option, I authorize Vanguard, upon telephone or online request, to pay amounts representing redemptions made by me, or to secure payment of amounts invested by me, by initiating credit or debit entries to my account at the bank named in Section 10. I authorize the bank to accept any such credits or debits to my account without responsibility for their correctness. I acknowledge that the origination of ACH transactions to my account must comply with U.S. law. I further agree that Vanguard will not incur any loss, liability, cost, or expense for acting upon my telephone or online request. I understand that this authorization may be terminated by me at any time by written notification to Vanguard and to the bank. The termination request will be effective as soon as Vanguard has had a reasonable amount of time to act upon it.
- If I have chosen the checkwriting option, I authorize Vanguard's custodian bank to honor checks drawn by me on my Vanguard fund account and to effect a redemption of sufficient shares in the account to cover payment of such checks. I understand that (1) this privilege may be amended or terminated at any time by the fund or the bank, and neither shall incur any liability to me for such amendment or termination, or for honoring such checks, or for effecting redemptions to pay such checks, or for returning checks that have not been accepted; (2) checks drawn on a joint account will require the signature of one registered owner unless indicated otherwise in Section 9; (3) no check shall be issued or honored, or redemption effected, for any amounts represented by shares unless payment for such shares has been made in full and any checks given in such payment have been collected through normal banking channels; and (4) this privilege is subject to all the terms and conditions stated in the Vanguard fund's prospectus.
- I understand that if an account is registered in more than one name, Vanguard may accept written or telephone instructions from any one of the owners.
- **If I am a U.S. citizen, a U.S. resident alien, or a representative of a U.S. entity, I certify under penalty of perjury that:**
 - 1. The Social Security number or employer identification number I have given on this form is correct.**
 - 2. I am not subject to backup withholding because (a) I am exempt from backup withholding, or (b) I have not been notified by the Internal Revenue Service that I am subject to backup withholding as a result of a failure to report all interest or dividends, or (c) the IRS has notified me that I am no longer subject to backup withholding.**
Important: Cross out item "2" if you have been notified by the IRS that you are currently subject to backup withholding because you have failed to report all interest or dividends on your tax return.
 - 3. I am a U.S. person.**
- **If I am a nonresident alien, I am required to complete the appropriate Form W-8 to certify my foreign status. I understand that I am not under penalty of perjury certifying the above information.**

The Internal Revenue Service does not require your consent to any provision of this document other than the certification required to avoid backup withholding.

Please sign here. (All those listed in Section 6—except minors—must sign below. Attach an additional sheet if necessary.)

➤

--
Date (month, day, year)

➤

--
Date (month, day, year)

Vanguard® Fund and Account Option List

- The minimum initial investment for an account in our Investor Shares is \$3,000 per fund, \$1,000 for UGMA/UTMA accounts, unless otherwise noted. If your investment is in a fund that offers Admiral™ Shares and is for \$250,000 or more, we will automatically open your account in that share class. See the prospectus for more information on expense differences between the share classes.
- The **Distribution Transfer**, **Automatic Investment Plan**, **Automatic Withdrawal Plan**, and **Periodic Purchases and Redemptions** options are available for all funds except Precious Metals Fund; see note below.
- Our **Balanced Funds** and **Stock Funds** do not offer the **Wire Redemption** and **Checkwriting** options.

Fund Number	Fund Name	Wire Redemption	Check-writing	Fund Number	Fund Name
Money Market Funds				Balanced Funds	
0011	Admiral™ Treasury Money Market (\$50,000)	■	■	0078	Asset Allocation
0062	CA Tax-Exempt Money Market	■	■	0002	Balanced Index
0033	Federal Money Market	■	■	0724	LifeStrategy® Conservative Growth
0095	NJ Tax-Exempt Money Market	■	■	0122	LifeStrategy® Growth
0163	NY Tax-Exempt Money Market	■	■	0723	LifeStrategy® Income
0096	OH Tax-Exempt Money Market	■	■	0914	LifeStrategy® Moderate Growth
0063	PA Tax-Exempt Money Market	■	■	0056	STAR™ (\$1,000)
0030	Prime Money Market	■	■	0103	Tax-Managed Balanced* (\$10,000)
0045	Tax-Exempt Money Market	■	■	0027	Wellesley® Income
0050	Treasury Money Market	■	■	0021	Wellington™
Bond Funds				Stock Funds	
0100	CA Intermediate-Term Tax-Exempt	■	■	0040	500 Index
0075	CA Long-Term Tax-Exempt	■	■	0213	Calvert Social Index
0018	FL Long-Term Tax-Exempt	■	■	0111	Capital Opportunity* (\$25,000)
0036	GNMA	■	■	0328	Capital Value
0029	High-Yield Corporate*	■	■	0082	Convertible Securities
0044	High-Yield Tax-Exempt	■	■	0227	Developed Markets Index
0119	Inflation-Protected Securities	■	■	0533	Emerging Markets Stock Index*†
0058	Insured Long-Term Tax-Exempt	■	■	0051	Energy*
0314	Intermediate-Term Bond Index	■	■	0065	Equity Income
0071	Intermediate-Term Corporate	■	■	0079	European Stock Index
0042	Intermediate-Term Tax-Exempt	■	■	0024	Explorer™
0035	Intermediate-Term Treasury	■	■	0098	Extended Market Index
0031	Limited-Term Tax-Exempt	■	■	0129	Global Equity
0522	Long-Term Bond Index	■	■	0093	Growth and Income
0028	Long-Term Corporate	■	■	0544	Growth Equity (\$10,000)
0043	Long-Term Tax-Exempt	■	■	0009	Growth Index
0083	Long-Term Treasury	■	■	0052	Health Care* (\$25,000)
0168	MA Tax-Exempt	■	■	0126	International Explorer™ (\$10,000)
0014	NJ Long-Term Tax-Exempt	■	■	0081	International Growth
0076	NY Long-Term Tax-Exempt	■	■	0046	International Value
0097	OH Long-Term Tax-Exempt	■	■	0301	Mid-Cap Growth (\$10,000)
0077	PA Long-Term Tax-Exempt	■	■	0859	Mid-Cap Index
0132	Short-Term Bond Index	■	■	0026	Morgan™ Growth
0039	Short-Term Corporate	■	■	0072	Pacific Stock Index
0049	Short-Term Federal	■	■	0053	Precious Metals* (Closed to new investments.)
0041	Short-Term Tax-Exempt	■	■	0059	PRIMECAP* (\$25,000)
0032	Short-Term Treasury	■	■	0123	REIT Index*
0084	Total Bond Market Index	■	■	0934	Selected Value* (\$25,000)
				0861	Small-Cap Growth Index
				0048	Small-Cap Index
				0860	Small-Cap Value Index
				0114	Strategic Equity
				0102	Tax-Managed Capital Appreciation* (\$10,000)
				0101	Tax-Managed Growth and Income* (\$10,000)
				0127	Tax-Managed International* (\$10,000)
				0116	Tax-Managed Small-Cap* (\$10,000)
				0113	Total International Stock Index
				0085	Total Stock Market Index
				0023	U.S. Growth
				0124	U.S. Value
				0057	Utilities Income
				0006	Value Index
				0022	Windsor™
				0073	Windsor™ II

Note: The Automatic Investment Plan and the purchase aspect of Periodic Purchases and Redemptions are not available for Precious Metals Fund.

*Fund charges a redemption fee based on holding period. Refer to the prospectus for details.

†Fund charges a purchase fee. Refer to the prospectus for details.

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