The wait is over

Your TCS 401(k) Plan account has officially moved from Principal to Vanguard.

We are so glad you are here. Just register your account online and you will get:

- **Easy account access.** Check your balance, research investments, and more—whenever you want. Visit **vanguard.com/retirementplans** and enter your username and password.
- **Help making smart decisions.** Our tools and education can help you make the right moves with your money.

Once you are registered:

- **Sign up for e-delivery.** you will get quicker access to your statements, tax forms, and education materials.
- **Check your beneficiaries.** Make sure the ones we have on file are still correct.
- **Learn about advice that can help you reach your financial goals.** For online advice and money management, try **Vanguard Digital Advisor®**. To speak with a financial advisor, try **Vanguard Personal Advisor®** or **Vanguard Situational Advisor™**.[1] No matter what your goals are, Vanguard has expert advice that is right for you

  Learn more and sign up at **vanguard.com/advice-options**.
- Check out our free online resource, **My Financial Wellness**, for strategies that will help you manage debt, build emergency savings, and save for retirement.

Join us for a webinar.

Vanguard and TCS will be offering educational webinars to help you learn more about the plan's features and investment options, and to answer all of your questions.

To register for a webinar, visit **tataamerica2.events.vanguard.com**.

Let's get started!

Register your account by following the steps below.

1. Go to **vanguard.com/register** on your phone or web browser and enter the requested information:
   - Social Security number.
   - Last name—If your last name exceeds 30 characters, your last name will be limited to 30 characters.
   - Date of birth.
   - Then, select Plan Number from the drop down menu and enter the TCS 401(k) Plan number, **097584**.
2. Answer all the questions that follow including creating a username and password according to the requirements.
3. The process is complete, and you can log in to your account.

Active employees: Please ensure that you enter your last name as per TCS records. You can confirm how your name is listed on TCS records by going to Ultimatix > GESS > My Profile > About > Basic Details. Please refer to the FAQ for more information.

Please note: Certain account transactions cannot be completed online for seven days after registering.

Already have an account?

If you have an account with Vanguard and have previously registered for online access, simply log in using those same credentials. Once you are logged in, select **Employer plans**.

Retired and already receiving payments?

If you are getting regular payments from your account by direct deposit, take a moment to add your banking information. This will keep your retirement plan paychecks or required minimum distributions coming—just like when your plan was at Principal.

To get started, log in to **vanguard.com/retirementplans** or call Vanguard at **800-523-1188**. Until you set up direct deposit, you will get your money by check.

Note: Your tax withholding information didn't carry over

It reset to the IRS default, which is single with zero exemptions. That means more taxes may come out of your payments than usual. Choose a different withholding amount by completing a new **Form W-4**.

Use **Form W-4P** for periodic payments such as:

- RMDs.
- Life expectancy installments.
- Declining balance, fixed dollar, and fixed percentage installments that will last for 10 or more years.

Use **Form W-4R** for eligible rollover distributions (ERDs) and installment payments that will last for less than 10 years such as:

- Declining balance installments.
- Fixed dollar installments.
- Fixed percentage installments.

Find the form you need at **irs.gov** and return it to Vanguard at:

U.S. Mail

Vanguard
ATTN: VGI
P.O. Box 982902
El Paso, TX 79998-2902

Overnight

Vanguard
ATTN: VGI
5951 Luckett Court Suite A2
El Paso, TX 79932

Need help?

If you would like to talk to someone, you can call Vanguard at **800-523-1188** Monday through Friday, 8:30 a.m. to 9 p.m., Eastern time.

Thank you for investing with Vanguard.

Connect with Vanguard®

vanguard.com/retirementplans • 800-523-1188

Whenever you invest, there's a chance you could lose the money.

[1] To be eligible for Digital Advisor, you must have either $5 or more in your employer-sponsored retirement plan at Vanguard, or $100 or more in IRAs and taxable accounts—owned individually or as joint tenants with rights of survivorship—at Vanguard. To be eligible for Personal Advisor, you must have either $250,000 or more in your employer-sponsored retirement plan at Vanguard, $50,000 or more in IRAs and taxable accounts—owned individually or as joint tenants with rights of survivorship—at Vanguard, or $250,000 total among your employer-sponsored retirement plan, IRAs, and taxable accounts—owned individually or as joint tenants with rights of survivorship—at Vanguard.

Vanguard Digital Advisor's and Vanguard Personal Advisor's services are provided solely by Vanguard Advisers, Inc. (VAI), a registered investment advisor. Please go to **vanguard.com/legalbrochure** for important details about these services. Vanguard Digital Advisor's and Personal Advisor's financial planning tools provide projections and goal forecasts, which are hypothetical in nature, do not reflect actual investment results, and are not guarantees of future results.

Vanguard Situational Advisor is provided by Vanguard Advisers, Inc. (VAI), a registered investment advisor. Eligibility restrictions may apply.

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Participant Education
P.O. Box 2900
Valley Forge, PA 19482-2900