Clear All

AREG

Vanguard Nonretirement Account Registration Form

IMPORTANT INFORMATION ABOUT OPENING A NEW ACCOUNT. Vanguard is required by federal law to obtain from each person who opens an account certain personal information—including name, street address, and date of birth among other information—that will be used to verify identity. If you do not provide us with this information, we will not be able to open the account. If we are unable to verify your identity, Vanguard reserves the right to close your account or take other steps we deem reasonable.

- Print clearly, preferably in capital letters and black ink.
- You can open accounts in more than one fund using this application, but they must all be the same account type (Section 1), and the account owner information you provide (Section 2) will apply to all of them.
- To open a brokerage account or any type of retirement account, you'll need to fill out a different form.

Most forms, as well as booklets that provide details on our services, can be downloaded from our website at **www.vanguard.com/?serviceforms**. Or you can call us to order them—or get assistance in filling out this form—at **1-800-662-7447**. Return this form and any other required documents in the postage-paid envelope provided, or mail to **The Vanguard Group, P.O. Box 1110, Valley Forge, PA 19482-1110**.

Vanguard® funds are registered for sale to residents of the United States only. You must provide a U.S. address on this account registration form.

1. Type of Account *(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.

State under whose laws the gift or transfer is being made.

☐ **Custodial Account for a Minor.** Account established in a minor's name but administered by an adult custodian under the terms of the custodial agreement. Standard minimum initial investment amounts apply; the investment amount is provided by the minor.

☐ **Attorney-in-Fact.** Account having an agent authorized to act on behalf of the owner. **Note:** For Vanguard to allow the agent to act on the account on a continuing basis, you must send us a completed Vanguard Agent Authorization form.

☐ **Trust.** Account established to invest assets held in a trust agreement. ***Important:*** You must send us 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 2.)*

Name of Existing Trust Agreement

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

Employer Identification Number of Trust **OR** Grantor's Social Security Number

☐ Check if tax-exempt.

☐ **Organization.** Account owned by an entity. **Note:** You must send us a completed Vanguard Corporate Resolution and Indemnification form, or there may be a delay in establishing account options.

Name of Organization

Employer Identification Number

☐ Check if tax-exempt.

Check the organization's entity type. ***Important:*** You must send us a copy of the documentation required for your entity type specified below.

Entity type	Required documentation
☐ 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 (within 60 days) 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 Professional 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:* ______________

2. 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)*

Social Security Number, **or** Individual Tax Identification Number *(if a resident or nonresident alien)*

OR

Employer Identification Number, **or** Qualified Intermediary Employer Identification Number *(if a non-U.S. entity)*

☐ I do not have a U.S. tax number yet, but I have applied for one. Date of application: ______________

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

City State Zip

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

City State Zip

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)*

Social Security Number, **or** Individual Tax Identification Number *(if a resident or nonresident alien)*

OR

Employer Identification Number, **or** Qualified Intermediary Employer Identification Number *(if a non-U.S. entity)*

☐ I do not have a U.S. tax number yet, but I have applied for one.
Date of application: ______________

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

City

State

Zip

Birth Date *(month, day, year)*

Daytime Telephone Number

Evening Telephone Number

3. Investment Instructions

*(**Refer to the Vanguard Fund and Account Option List provided** for fund numbers, fund names, and minimum initial investment amounts. If you need more space, provide the information on a separate sheet.)*

Fund Number	Fund Name	Investment Amount
		$
		$
		$
	TOTAL	$ 0.00

4. Method of Payment

(You can combine the first two methods to open your accounts.)

- My check, **made payable to The Vanguard Group** in the amount of $ __________, is enclosed. *(If you're investing in more than one fund, you can write a single check for the total amount.)*
- Exchange $ __________ from my identically registered (that is, type of account, owners' names, addresses, taxpayer identification numbers) Vanguard account. *(To open an account by an exchange from a **nonidentically registered** account, you must complete a Vanguard Change of Ownership of Nonretirement Shares form instead of this form.)*

  Fund Number

  Account Number

- Payment has already been made by wire. *(If you wish to open an account by wire, call Vanguard for instructions.)*

  Date of Wire *(month, day, year)*

  Temporary Account Number Assigned

5. 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
■ Reinvest my distributions in additional shares of the same fund.	☐	☐
■ Mail my distribution checks to the address of record.	☐	☐
■ Transfer my distributions electronically to my bank account. *(Provide the bank information requested in Section 8.)*	☐	☐
■ Deposit my distributions into one of my existing identically registered Vanguard fund accounts:	☐	☐

Fund Number | Fund Name | Account Number

6. 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 8** 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 nonretirement 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.

7. 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 9 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.)*

8. Bank Information

(Complete this section if you selected automatic transfer of your fund distributions to your bank account in Section 5 or any of the money-transfer options in Section 6. 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.)

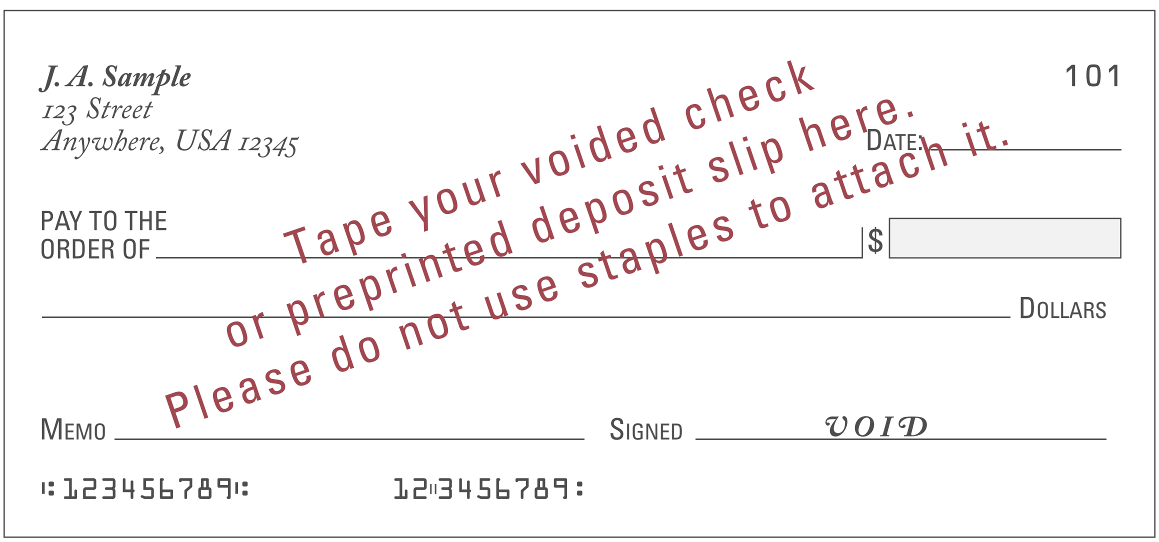
Bank Name

Bank Telephone Number

Bank Account Number

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

Account Type *(Check one.)* ☐ Checking ☐ Savings



SIGNATURES REQUIRED IN SECTION 9.

9. Signature of All Account Owners—YOU MUST SIGN BELOW *(Read the points in this section carefully, and sign below exactly as listed in Section 2.)*

- I have full authority and legal capacity to purchase 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 8. 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 7; (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 will 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 2—except minors—must sign below. Attach an additional sheet if necessary.)*

➤ ______________________ __ __ – __ __ – __ __ __ __
Date *(month, day, year)*

➤ ______________________ __ __ – __ __ – __ __ __ __
Date *(month, day, year)*

Thank you for your investment!

Print

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.
- Our **Balanced Funds** and **Stock Funds** do not offer the **Wire Redemption** and **Checkwriting** options.

Fund Number	Fund Name	Wire Redemption	Check-writing
	Money Market Funds		
0011	Admiral™ Treasury Money Market ($50,000)	■	■
0062	CA Tax-Exempt Money Market	■	■
0033	Federal Money Market	■	■
0095	NJ Tax-Exempt Money Market	■	■
0163	NY Tax-Exempt Money Market	■	■
0096	OH Tax-Exempt Money Market	■	■
0063	PA Tax-Exempt Money Market	■	■
0030	Prime Money Market	■	■
0045	Tax-Exempt Money Market	■	■
0050	Treasury Money Market	■	■
	Bond Funds		
0100	CA Intermediate-Term Tax-Exempt	■	■
0075	CA Long-Term Tax-Exempt	■	■
0018	FL Long-Term Tax-Exempt	■	■
0036	GNMA	■	■
0029	High-Yield Corporate*	■	
0044	High-Yield Tax-Exempt	■	■
0119	Inflation-Protected Securities	■	■
0058	Insured Long-Term Tax-Exempt	■	■
0314	Intermediate-Term Bond Index	■	■
0071	Intermediate-Term Investment-Grade	■	■
0042	Intermediate-Term Tax-Exempt	■	■
0035	Intermediate-Term Treasury	■	■
0031	Limited-Term Tax-Exempt	■	■
0522	Long-Term Bond Index	■	■
0028	Long-Term Investment-Grade	■	■
0043	Long-Term Tax-Exempt	■	■
0083	Long-Term Treasury	■	■
0168	MA Tax-Exempt	■	■
0014	NJ Long-Term Tax-Exempt	■	■
0076	NY Long-Term Tax-Exempt	■	■
0097	OH Long-Term Tax-Exempt	■	■
0077	PA Long-Term Tax-Exempt	■	■
0132	Short-Term Bond Index	■	■
0039	Short-Term Investment-Grade	■	■
0049	Short-Term Federal	■	■
0041	Short-Term Tax-Exempt	■	■
0032	Short-Term Treasury	■	■
0084	Total Bond Market Index	■	■
	Balanced Funds		
0078	Asset Allocation		
0002	Balanced Index		
0724	LifeStrategy® Conservative Growth		
0122	LifeStrategy® Growth		
0723	LifeStrategy® Income		
0914	LifeStrategy® Moderate Growth		
0056	STAR® ($1,000)		
0302	Target Retirement 2005		
0303	Target Retirement 2015		
0304	Target Retirement 2025		
0305	Target Retirement 2035		
0306	Target Retirement 2045		
0308	Target Retirement Income		
0103	Tax-Managed Balanced* ($10,000)		
0027	Wellesley® Income		
0021	Wellington™		

Fund Number	Fund Name
	Stock Funds
0040	500 Index
0213	Calvert Social Index
0111	Capital Opportunity* (Closed to new accounts.)
0328	Capital Value
5483	Consumer Discretionary Index* (Admiral Shares only.)
5484	Consumer Staples Index* (Admiral Shares only.)
0082	Convertible Securities (Closed to new accounts.)
0227	Developed Markets Index*
0057	Dividend Growth
0533	Emerging Markets Stock Index*†
0051	Energy* (Closed to new accounts.)
5480	Energy Index* (Admiral Shares only.)
0065	Equity Income
0079	European Stock Index*
0024	Explorer™
0098	Extended Market Index
5486	Financials Index* (Admiral Shares only.)
0129	Global Equity
0093	Growth and Income
0544	Growth Equity ($10,000)
0009	Growth Index
0052	Health Care* (Closed to new accounts.)
5485	Health Care Index* (Admiral Shares only.)
5482	Industrials Index* (Admiral Shares only.)
5487	Information Technology Index* (Admiral Shares only.)
0126	International Explorer™* (Closed to new accounts.)
0081	International Growth*
0046	International Value*
0307	Large-Cap Index
5481	Materials Index* (Admiral Shares only.)
0301	Mid-Cap Growth ($10,000)
0859	Mid-Cap Index
0026	Morgan™ Growth
0072	Pacific Stock Index*
0053	Precious Metals and Mining* ($10,000)
0059	PRIMECAP* (Closed to new accounts.)
1220	PRIMECAP Core* ($10,000)
0123	REIT 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)
5488	Telecommunication Services Index* (Admiral Shares only.)
0113	Total International Stock Index*
0085	Total Stock Market Index
0023	U.S. Growth
0124	U.S. Value
5489	Utilities Index* (Admiral Shares only.)
0006	Value Index
0022	Windsor™
0073	Windsor™ II

*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.

500 is a trademark of The McGraw-Hill Companies, Inc. *Calvert Social Index* is a trademark of Calvert Group, Ltd. All other marks are the exclusive property of The Vanguard Group, Inc.