



Fund Change Notice

The purpose of this notice is to share information with you about fund changes that may affect your retirement investment options.

What's changing:

Trading Blackout Restriction Change

Vanguard has announced a change to the trading blackout restriction from a de-minimis amount of \$0 for 30 days to de-minimis amount of \$50,000 for 30 days, effective on May 20, 2026.

Cusip	Fund Name	Date of Change	Change Type
922908710	Vanguard 500 Index Fund (Admiral Shares)	5/20/2026	Trading Blackout Restriction - De-Minimis from \$0 to \$50,000
921931200	Vanguard Balanced Index Fund (Admiral Shares)	5/20/2026	Trading Blackout Restriction - De-Minimis from \$0 to \$50,000
921931309	Vanguard Balanced Index Fund (Institutional Shares)	5/20/2026	Trading Blackout Restriction - De-Minimis from \$0 to \$50,000
921931101	Vanguard Balanced Index Fund (Investor Shares)	5/20/2026	Trading Blackout Restriction - De-Minimis from \$0 to \$50,000
922038500	Vanguard Capital Opportunity Fund (Admiral Shares)	5/20/2026	Trading Blackout Restriction - De-Minimis from \$0 to \$50,000
921939708	Vanguard Commodity Strategy Fund (Admiral Shares)	5/20/2026	Trading Blackout Restriction - De-Minimis from \$0 to \$50,000
92204A777	Vanguard Communication Services Index Fund (Class Admiral)	5/20/2026	Trading Blackout Restriction - De-Minimis from \$0 to \$50,000
92204A868	Vanguard Consumer Discretionary Index Fund (Class Admiral)	5/20/2026	Trading Blackout Restriction - De-Minimis from \$0 to \$50,000
92204A850	Vanguard Consumer Staples Index Fund (Admiral Shares)	5/20/2026	Trading Blackout Restriction - De-Minimis from \$0 to \$50,000
922020839	Vanguard Core Bond Fund (Admiral Shares)	5/20/2026	Trading Blackout Restriction - De-Minimis from \$0 to \$50,000
921943809	Vanguard Developed Markets Index Fund (Admiral Shares)	5/20/2026	Trading Blackout Restriction - De-Minimis from \$0 to \$50,000
921943882	Vanguard Developed Markets Index Fund (Institutional Shares)	5/20/2026	Trading Blackout Restriction - De-Minimis from \$0 to \$50,000
921908828	Vanguard Dividend Appreciation Index Fund (Admiral Shares)	5/20/2026	Trading Blackout Restriction - De-Minimis from \$0 to \$50,000
921908604	Vanguard Dividend Growth Fund (Investor Shares)	5/20/2026	Trading Blackout Restriction - De-Minimis from \$0 to \$50,000
922020813	Vanguard Emerging Markets Bond Fund (Admiral Shares)	5/20/2026	Trading Blackout Restriction - De-Minimis from \$0 to \$50,000
921939500	Vanguard Emerging Markets Select Stock Fund (Investor Shares)	5/20/2026	Trading Blackout Restriction - De-Minimis from \$0 to \$50,000
922042841	Vanguard Emerging Markets Stock Index Fund (Admiral Shares)	5/20/2026	Trading Blackout Restriction - De-Minimis from \$0 to \$50,000
921908802	Vanguard Energy Fund (Admiral Shares)	5/20/2026	Trading Blackout Restriction - De-Minimis from \$0 to \$50,000
92204A843	Vanguard Energy Index Fund (Admiral Shares)	5/20/2026	Trading Blackout Restriction - De-Minimis from \$0 to \$50,000
921921300	Vanguard Equity Income Fund (Admiral Shares)	5/20/2026	Trading Blackout Restriction - De-Minimis from \$0 to \$50,000
922042809	Vanguard European Stock Index Fund (Admiral Shares)	5/20/2026	Trading Blackout Restriction - De-Minimis from \$0 to \$50,000
921926200	Vanguard Explorer Fund (Admiral Shares)	5/20/2026	Trading Blackout Restriction - De-Minimis from \$0 to \$50,000
92206C748	Vanguard Explorer Value Fund (Investor Shares)	5/20/2026	Trading Blackout Restriction - De-Minimis from \$0 to \$50,000
921910881	Vanguard Extended Duration Treasury Index Fund (Institutional Shares)	5/20/2026	Trading Blackout Restriction - De-Minimis from \$0 to \$50,000
922908694	Vanguard Extended Market Index Fund (Admiral Shares)	5/20/2026	Trading Blackout Restriction - De-Minimis from \$0 to \$50,000
922908884	Vanguard FTSE All-World ex-US Index Fund (Institutional Shares)	5/20/2026	Trading Blackout Restriction - De-Minimis from \$0 to \$50,000
92204A835	Vanguard Financials Index Fund (Admiral Shares)	5/20/2026	Trading Blackout Restriction - De-Minimis from \$0 to \$50,000
921937736	Vanguard FTSE All-World ex-US Index Fund (Admiral Shares)	5/20/2026	Trading Blackout Restriction - De-Minimis from \$0 to \$50,000
922042783	Vanguard FTSE All-World ex-US Index Fund (Institutional Shares)	5/20/2026	Trading Blackout Restriction - De-Minimis from \$0 to \$50,000
922042593	Vanguard FTSE All-World ex-US Small Capital Index Fund (Shares Admiral)	5/20/2026	Trading Blackout Restriction - De-Minimis from \$0 to \$50,000
921910717	Vanguard FTSE Social Index Fund (Admiral Shares)	5/20/2026	Trading Blackout Restriction - De-Minimis from \$0 to \$50,000
921939880	Vanguard Global Environmental Opportunities Stock Fund (Admiral Shares)	5/20/2026	Trading Blackout Restriction - De-Minimis from \$0 to \$50,000
922038203	Vanguard Global Equity Fund (Investor Shares)	5/20/2026	Trading Blackout Restriction - De-Minimis from \$0 to \$50,000
921908794	Vanguard Global ESG Select Stock Fund (Admiral Shares)	5/20/2026	Trading Blackout Restriction - De-Minimis from \$0 to \$50,000
921946869	Vanguard Global Minimum Volatility Fund (Admiral Shares)	5/20/2026	Trading Blackout Restriction - De-Minimis from \$0 to \$50,000
921910741	Vanguard Global Wellesley Income Fund (Admiral Shares)	5/20/2026	Trading Blackout Restriction - De-Minimis from \$0 to \$50,000
921910766	Vanguard Global Wellington Fund (Admiral Shares)	5/20/2026	Trading Blackout Restriction - De-Minimis from \$0 to \$50,000
922031794	Vanguard GNMA Fund (Admiral Shares)	5/20/2026	Trading Blackout Restriction - De-Minimis from \$0 to \$50,000
921913208	Vanguard Growth and Income Fund (Admiral Shares)	5/20/2026	Trading Blackout Restriction - De-Minimis from \$0 to \$50,000
922908660	Vanguard Growth Index Fund (Admiral Shares)	5/20/2026	Trading Blackout Restriction - De-Minimis from \$0 to \$50,000
922908868	Vanguard Growth Index Fund (Institutional Shares)	5/20/2026	Trading Blackout Restriction - De-Minimis from \$0 to \$50,000
921908885	Vanguard Health Care Fund (Admiral Shares)	5/20/2026	Trading Blackout Restriction - De-Minimis from \$0 to \$50,000
92204A827	Vanguard Health Care Index Fund (Admiral Shares)	5/20/2026	Trading Blackout Restriction - De-Minimis from \$0 to \$50,000
921946786	Vanguard High Dividend Yield Index Fund (Admiral Shares)	5/20/2026	Trading Blackout Restriction - De-Minimis from \$0 to \$50,000
922031760	Vanguard High-Yield Corporate Fund (Admiral Shares)	5/20/2026	Trading Blackout Restriction - De-Minimis from \$0 to \$50,000
92204A819	Vanguard Industrials Index Fund (Class Admiral)	5/20/2026	Trading Blackout Restriction - De-Minimis from \$0 to \$50,000
922031737	Vanguard Inflation-Protected Securities Fund (Admiral Shares)	5/20/2026	Trading Blackout Restriction - De-Minimis from \$0 to \$50,000
922031745	Vanguard Inflation-Protected Securities Fund (Institutional Shares)	5/20/2026	Trading Blackout Restriction - De-Minimis from \$0 to \$50,000
92204A793	Vanguard Information Technology Index Fund (Admiral Shares)	5/20/2026	Trading Blackout Restriction - De-Minimis from \$0 to \$50,000
922040209	Vanguard Institutional Index Fund (Institutional Plus Shares)	5/20/2026	Trading Blackout Restriction - De-Minimis from \$0 to \$50,000
922040100	Vanguard Institutional Index Fund (Institutional Shares)	5/20/2026	Trading Blackout Restriction - De-Minimis from \$0 to \$50,000



Cusip	Fund Name	Date of Change	Change Type
921937801	Vanguard Intermediate Term Bond Index Fund (Admiral Class)	5/20/2026	Trading Blackout Restriction - De-Minimis from \$0 to \$50,000
921937884	Vanguard Intermediate-Term Bond Index Fund (Institutional Shares)	5/20/2026	Trading Blackout Restriction - De-Minimis from \$0 to \$50,000
922031810	Vanguard Intermediate-Term Investment-Grade Fund (Admiral Shares)	5/20/2026	Trading Blackout Restriction - De-Minimis from \$0 to \$50,000
92206C888	Vanguard Intermediate-Term Treasury Bond Index Fund (Admiral Shares)	5/20/2026	Trading Blackout Restriction - De-Minimis from \$0 to \$50,000
922031828	Vanguard Intermediate-Term Treasury Fund (Admiral Shares)	5/20/2026	Trading Blackout Restriction - De-Minimis from \$0 to \$50,000
922031802	Vanguard Intermediate-Term Treasury Fund (Investor Shares)	5/20/2026	Trading Blackout Restriction - De-Minimis from \$0 to \$50,000
92206C805	Vanguard Intermediate-Term Treasury Index Fund (Institutional Shares)	5/20/2026	Trading Blackout Restriction - De-Minimis from \$0 to \$50,000
922038880	Vanguard International Core Stock Fund (Admiral Shares)	5/20/2026	Trading Blackout Restriction - De-Minimis from \$0 to \$50,000
921910204	Vanguard International Growth Fund	5/20/2026	Trading Blackout Restriction - De-Minimis from \$0 to \$50,000
921910501	Vanguard International Growth Fund (Admiral Shares)	5/20/2026	Trading Blackout Restriction - De-Minimis from \$0 to \$50,000
921939203	Vanguard International Value Fund	5/20/2026	Trading Blackout Restriction - De-Minimis from \$0 to \$50,000
922908579	Vanguard Large Cap Index Fund (Admiral Shares)	5/20/2026	Trading Blackout Restriction - De-Minimis from \$0 to \$50,000
922908561	Vanguard Large Cap Index Fund (Institutional Shares)	5/20/2026	Trading Blackout Restriction - De-Minimis from \$0 to \$50,000
921909305	Vanguard LifeStrategy Conservative Growth Fund (Investor Shares)	5/20/2026	Trading Blackout Restriction - De-Minimis from \$0 to \$50,000
921909503	Vanguard LifeStrategy Growth Fund (Investor Shares)	5/20/2026	Trading Blackout Restriction - De-Minimis from \$0 to \$50,000
921909206	Vanguard LifeStrategy Income Fund (Investor Shares)	5/20/2026	Trading Blackout Restriction - De-Minimis from \$0 to \$50,000
921909404	Vanguard LifeStrategy Moderate Growth Fund (Investor Shares)	5/20/2026	Trading Blackout Restriction - De-Minimis from \$0 to \$50,000
92206C821	Vanguard Long Term Treasury Bond Index Fund (Admiral Shares)	5/20/2026	Trading Blackout Restriction - De-Minimis from \$0 to \$50,000
922031778	Vanguard Long-Term Investment-Grade Fund (Admiral Shares)	5/20/2026	Trading Blackout Restriction - De-Minimis from \$0 to \$50,000
922031786	Vanguard Long-Term Treasury Fund (Admiral Shares)	5/20/2026	Trading Blackout Restriction - De-Minimis from \$0 to \$50,000
92206C839	Vanguard Long-Term Treasury Index Fund (Institutional Shares)	5/20/2026	Trading Blackout Restriction - De-Minimis from \$0 to \$50,000
92204A785	Vanguard Materials Index Fund (Admiral Shares)	5/20/2026	Trading Blackout Restriction - De-Minimis from \$0 to \$50,000
921946307	Vanguard Mid-Cap Growth Fund	5/20/2026	Trading Blackout Restriction - De-Minimis from \$0 to \$50,000
921937728	Vanguard Mid-Cap Growth Index Fund (Admiral Shares)	5/20/2026	Trading Blackout Restriction - De-Minimis from \$0 to \$50,000
922908645	Vanguard Mid-Cap Index Fund (Admiral Shares)	5/20/2026	Trading Blackout Restriction - De-Minimis from \$0 to \$50,000
922908835	Vanguard Mid-Cap Index Fund (Institutional Shares)	5/20/2026	Trading Blackout Restriction - De-Minimis from \$0 to \$50,000
921937694	Vanguard Mid-Cap Value Index Fund (Admiral Shares)	5/20/2026	Trading Blackout Restriction - De-Minimis from \$0 to \$50,000
92206C755	Vanguard Mortgage-Backed Securities Index Fund (Admiral Shares)	5/20/2026	Trading Blackout Restriction - De-Minimis from \$0 to \$50,000
92206C763	Vanguard Mortgage-Backed Securities Index Fund (Institutional Shares)	5/20/2026	Trading Blackout Restriction - De-Minimis from \$0 to \$50,000
922042700	Vanguard Mortgage Stock Index Fund (Shares Admiral)	5/20/2026	Trading Blackout Restriction - De-Minimis from \$0 to \$50,000
921908208	Vanguard Precious Metals And Mining Fund (Class Investor)	5/20/2026	Trading Blackout Restriction - De-Minimis from \$0 to \$50,000
921936100	Vanguard PRIMECAP Fund	5/20/2026	Trading Blackout Restriction - De-Minimis from \$0 to \$50,000
921936209	Vanguard PRIMECAP Fund (Admiral Shares)	5/20/2026	Trading Blackout Restriction - De-Minimis from \$0 to \$50,000
921908877	Vanguard Real Estate Index Fund (Admiral Shares)	5/20/2026	Trading Blackout Restriction - De-Minimis from \$0 to \$50,000
92206C672	Vanguard Russell 1000 Growth Index Fund (Institutional Class)	5/20/2026	Trading Blackout Restriction - De-Minimis from \$0 to \$50,000
92206C698	Vanguard Russell 1000 Value Index Fund (Institutional Class)	5/20/2026	Trading Blackout Restriction - De-Minimis from \$0 to \$50,000
921932851	Vanguard S&P Mid-Cap 400 Growth Index Fund (Institutional Shares)	5/20/2026	Trading Blackout Restriction - De-Minimis from \$0 to \$50,000
921932877	Vanguard S&P Mid-Cap 400 Index Fund (Institutional Shares)	5/20/2026	Trading Blackout Restriction - De-Minimis from \$0 to \$50,000
921932810	Vanguard S&P Small Cap 600 Index Fund (Institutional Shares)	5/20/2026	Trading Blackout Restriction - De-Minimis from \$0 to \$50,000
921946109	Vanguard Selected Value Fund (Investor Shares)	5/20/2026	Trading Blackout Restriction - De-Minimis from \$0 to \$50,000
922020706	Vanguard Short Term Inflation Protected Securities Index Fund (Admiral Class)	5/20/2026	Trading Blackout Restriction - De-Minimis from \$0 to \$50,000
922020607	Vanguard Short-Term Inflation-Protected Securities Index Fund (Institutional Shares)	5/20/2026	Trading Blackout Restriction - De-Minimis from \$0 to \$50,000
922908876	Vanguard Small Cap Index Fund (Institutional Class)	5/20/2026	Trading Blackout Restriction - De-Minimis from \$0 to \$50,000
921937686	Vanguard Small Cap Value Index Fund (Admiral Shares)	5/20/2026	Trading Blackout Restriction - De-Minimis from \$0 to \$50,000
921937710	Vanguard Small-Cap Growth Index Fund (Admiral Shares)	5/20/2026	Trading Blackout Restriction - De-Minimis from \$0 to \$50,000
922908819	Vanguard Small-Cap Growth Index Fund (Institutional Shares)	5/20/2026	Trading Blackout Restriction - De-Minimis from \$0 to \$50,000
922908686	Vanguard Small-Cap Index Fund (Admiral Shares)	5/20/2026	Trading Blackout Restriction - De-Minimis from \$0 to \$50,000
922908785	Vanguard Small-Cap Value Index Fund (Institutional Shares)	5/20/2026	Trading Blackout Restriction - De-Minimis from \$0 to \$50,000
921909107	Vanguard STAR Fund	5/20/2026	Trading Blackout Restriction - De-Minimis from \$0 to \$50,000
922038104	Vanguard Strategic Equity Fund (Investor Shares)	5/20/2026	Trading Blackout Restriction - De-Minimis from \$0 to \$50,000
922038609	Vanguard Strategic Small-Cap Equity Fund (Investor Shares)	5/20/2026	Trading Blackout Restriction - De-Minimis from \$0 to \$50,000
92202E805	Vanguard Target Retirement 2020 Fund	5/20/2026	Trading Blackout Restriction - De-Minimis from \$0 to \$50,000
92202E409	Vanguard Target Retirement 2025 Fund	5/20/2026	Trading Blackout Restriction - De-Minimis from \$0 to \$50,000
92202E888	Vanguard Target Retirement 2030 Fund	5/20/2026	Trading Blackout Restriction - De-Minimis from \$0 to \$50,000
92202E508	Vanguard Target Retirement 2035 Fund	5/20/2026	Trading Blackout Restriction - De-Minimis from \$0 to \$50,000
92202E870	Vanguard Target Retirement 2040 Fund	5/20/2026	Trading Blackout Restriction - De-Minimis from \$0 to \$50,000
92202E607	Vanguard Target Retirement 2045 Fund	5/20/2026	Trading Blackout Restriction - De-Minimis from \$0 to \$50,000
92202E862	Vanguard Target Retirement 2050 Fund	5/20/2026	Trading Blackout Restriction - De-Minimis from \$0 to \$50,000
92202E847	Vanguard Target Retirement 2055 Fund	5/20/2026	Trading Blackout Restriction - De-Minimis from \$0 to \$50,000
92202E839	Vanguard Target Retirement 2060 Fund	5/20/2026	Trading Blackout Restriction - De-Minimis from \$0 to \$50,000
92202E680	Vanguard Target Retirement 2065 Fund	5/20/2026	Trading Blackout Restriction - De-Minimis from \$0 to \$50,000
92202E664	Vanguard Target Retirement 2070 Fund	5/20/2026	Trading Blackout Restriction - De-Minimis from \$0 to \$50,000
92202E102	Vanguard Target Retirement Income Fund	5/20/2026	Trading Blackout Restriction - De-Minimis from \$0 to \$50,000
921943304	Vanguard Tax-Managed Balanced Fund (Admiral Shares)	5/20/2026	Trading Blackout Restriction - De-Minimis from \$0 to \$50,000
921943403	Vanguard Tax-Managed Small Cap Fund (Admiral Shares)	5/20/2026	Trading Blackout Restriction - De-Minimis from \$0 to \$50,000
921937603	Vanguard Total Bond Market Index Fund (Admiral Shares)	5/20/2026	Trading Blackout Restriction - De-Minimis from \$0 to \$50,000
921937504	Vanguard Total Bond Market Index Fund (Institutional shares)	5/20/2026	Trading Blackout Restriction - De-Minimis from \$0 to \$50,000



Cusip	Fund Name	Date of Change	Change Type
92203J308	Vanguard Total International Bond Index Fund (Admiral Shares)	5/20/2026	Trading Blackout Restriction - De-Minimis from \$0 to \$50,000
921909818	Vanguard Total International Stock Index Fund (Admiral Shares)	5/20/2026	Trading Blackout Restriction - De-Minimis from \$0 to \$50,000
921909784	Vanguard Total International Stock Index Fund (Institutional Shares)	5/20/2026	Trading Blackout Restriction - De-Minimis from \$0 to \$50,000
922908728	Vanguard Total Stock Market Index Fund (Admiral Shares)	5/20/2026	Trading Blackout Restriction - De-Minimis from \$0 to \$50,000
922908355	Vanguard Total Stock Market Index Fund (Institutional Plus Shares)	5/20/2026	Trading Blackout Restriction - De-Minimis from \$0 to \$50,000
922908801	Vanguard Total Stock Market Index Fund (Institutional Shares)	5/20/2026	Trading Blackout Restriction - De-Minimis from \$0 to \$50,000
922042619	Vanguard Total World Stock Index Fund (Admiral Shares)	5/20/2026	Trading Blackout Restriction - De-Minimis from \$0 to \$50,000
921910600	Vanguard US Growth Fund (Admiral Shares)	5/20/2026	Trading Blackout Restriction - De-Minimis from \$0 to \$50,000
921935888	Vanguard US Multifactor Fund (Admiral Shares)	5/20/2026	Trading Blackout Restriction - De-Minimis from \$0 to \$50,000
922044769	Vanguard Utilities Index Fund (Admiral Shares)	5/20/2026	Trading Blackout Restriction - De-Minimis from \$0 to \$50,000
922908678	Vanguard Value Index Fund (Admiral Shares)	5/20/2026	Trading Blackout Restriction - De-Minimis from \$0 to \$50,000
922908850	Vanguard Value Index Fund (Institutional Shares)	5/20/2026	Trading Blackout Restriction - De-Minimis from \$0 to \$50,000
921938205	Vanguard Wellesley Income Fund (Admiral Shares)	5/20/2026	Trading Blackout Restriction - De-Minimis from \$0 to \$50,000
921938106	Vanguard Wellesley Income Fund (Investor Shares)	5/20/2026	Trading Blackout Restriction - De-Minimis from \$0 to \$50,000
921935201	Vanguard Wellington Fund (Admiral Shares)	5/20/2026	Trading Blackout Restriction - De-Minimis from \$0 to \$50,000
921935102	Vanguard Wellington Fund (Investor Shares)	5/20/2026	Trading Blackout Restriction - De-Minimis from \$0 to \$50,000
922018403	Vanguard Windsor Fund (Admiral Shares)	5/20/2026	Trading Blackout Restriction - De-Minimis from \$0 to \$50,000
922018205	Vanguard Windsor II Fund	5/20/2026	Trading Blackout Restriction - De-Minimis from \$0 to \$50,000
922018304	Vanguard Windsor II Fund (Admiral Shares)	5/20/2026	Trading Blackout Restriction - De-Minimis from \$0 to \$50,000

It's important that you know about these changes, so that you can make informed decisions when you review your retirement account. No action is required on your part as a result of these changes; however, you can review and change your investments at any time at myplan.johnhancock.com or by calling 800-294-3575.

More information

For information about your retirement account or to review investment options, make investment changes, or access "My Learning Center," log in to your account at myplan.johnhancock.com. Also, you can speak to a representative by calling 800-294-3575.

About risk

- All mutual funds are subject to market risk and will fluctuate in value.
- There is no guarantee that any investment strategy will achieve its objectives.

A fund's investment objectives, risks, charges, and expenses should be considered carefully before investing. The prospectus contains this and other important information about the fund. To obtain a prospectus, contact John Hancock Retirement Plan Services LLC at 800-294-3575 or visit our website at myplan.johnhancock.com. Please read the prospectus carefully before investing or sending money. The fund's prospectus provides information regarding details for the applicable fee waivers. Prospectuses may only be available in English.

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