

START SAVING PROGRAM K12
Funds Managed by The Vanguard Group
Average Annual Returns, Updated Quarterly - As of December 31, 2021

Fund	1 Year	3 Years	5 Years	10 Years	Since Inception	Annual Total Return 2021
Vanguard Federal Money Market Fund (VMFXX) Inception: 7-13-81 Current Expense Ratio - 0.11%	0.01%	0.86%	1.04%	0.55%	3.94%	0.01%
Vanguard Short Term Bond Index Fund Admiral Shares (VBIRX) Inception: 11-12-01 Current Expense Ratio- 0.07%	-1.08%	2.78%	2.17%	1.67%	2.81%	-1.08%
Vanguard Intermediate-Term Bond Index Fund (VBILX) Inception: 11-21-01 Current Expense Ratio -0.07%	-2.36%	5.71%	4.13%	3.49%	4.92%	-2.36%
Vanguard Institutional Total Stock Market Index Fund (VITPX) Inception: 5-31-01 Current Expense Ratio -0.02%	25.75%	25.81%	18.00%	16.35%	9.30%	25.75%
Vanguard Total International Stock Index Fund (VTSNX) Inception: 11-29-10 Current Expense Ratio - 0.08%	8.68%	13.71%	9.93%	7.71%	6.08%	8.68%