So now that you’re enrolled, why not register?

BJC 401(k) Plan participants can benefit by registering with Vanguard

BJC understands that saving for retirement is something every employee should do but many find it difficult to get started. That’s why early in 2015, BJC added automatic enrollment to the BJC 401(k) Plan for new hires and rehires, who have 30 days to self-enroll or opt out of the Plan. If an employee does not self-enroll or opt out, his or her contributions to the BJC 401(k) Plan begin with the first payroll following the 30-day opt-out period.

With the help of automatic enrollment, approximately 80% of eligible BJC employees are participants in the BJC 401(k) Plan. Yet, nearly 45% of employees with less than two years of service with BJC haven’t registered with Vanguard, BJC’s 401(k) Plan administrator.

The benefits of registering with Vanguard are many. Once you take a few minutes to register (see below), you can log on to:

- Check your account balance and performance
- Make changes to your contribution percentage or investment fund
- Add beneficiaries to your account
- Get smarter about investments and retirement savings via articles, videos, podcasts and more
- Access retirement planning calculators and tools
- Schedule an appointment to talk to Vanguard investment specialist
- Reduce the amount of Vanguard snail mail you receive

It’s easy to register with Vanguard:

Click on the icon below and follow the prompts for creating a username and password. You will need to provide your Social Security Number, zip code, date of birth and the BJC plan number 093371.

Have questions or need help registering? Call Vanguard at 800-523-1188.
Take control of your future. Access your retirement account online.

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Access Your Retirement Account