

Vanguard[®]

Michaels

You work hard



Give yourself the best chance to afford the retirement of your dreams

Here are some tips to make the most of the Michaels Stores, Inc. Employees 401(k) Plan.

Tip #1: Join now!

Scan the QR code to get to the enrollment page, or use the contact information below to enroll online or call Vanguard. Your plan number is **095441**.



Tip #2: Start saving as soon as you can.

Give your money a lot of time to grow and benefit from compounding—the snowball effect that happens when you continually reinvest earnings.

Tip #3: Take advantage of free money from Michaels.

Contribute 5% of your pay to get the maximum company match.

Connect with Vanguard[®]

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

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Participant Education

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