

## *“The New Age of Retirement”*

Retirement is nothing like it used to be. Here's how to spend, save and invest to keep moving forward at any age.

# Overview

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We're living longer, benefiting from advances in health care and taking advantage of more post-career opportunities than ever before. In this **New Age of Retirement**, Vanguard is an industry leader in helping investors prepare for, and make the most of, their future.

WP BrandStudio will position Vanguard as a trusted financial partner through compelling multimedia custom content. Aimed at readers who could be a few months or a few decades away from retirement, we'll look at what's changed and why—ultimately revealing how changes in how we spend, save and invest can help readers empower the retirement of their dreams.

## Execution

A four-part program will include both existing Vanguard articles and original WP BrandStudio elements such as journalistic narratives, infographics, videos and podcasts.

- **Part 1** of the program is the publication of Vanguard's "*Dynamic Spending*" article; additional Vanguard articles can be included in subsequent content launches
- **Parts 2, 3 and 4** will be informed by original Washington Post research that teases out the retirement topics that are of greatest importance to our readers; study results can also be incorporated into article topics, data visualizations and infographics

Note: Program elements and production timelines are subject to change based on spend level and mutually agreed-upon objectives, target launch dates and KPIs determined during campaign kick-off call.

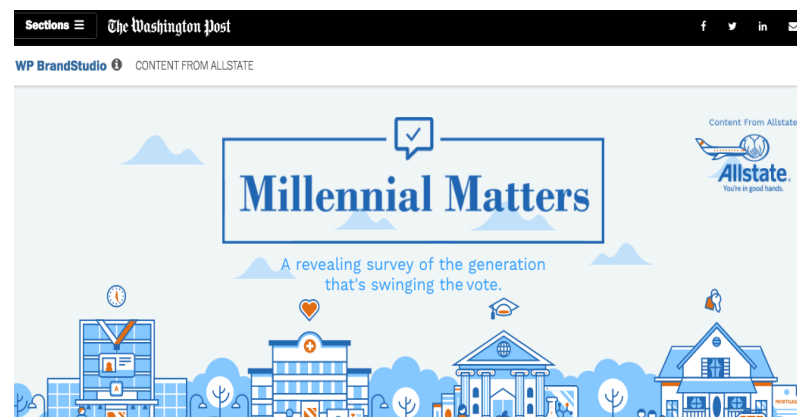
# Original Research

The content and subtopics explored in “The New Age of Retirement” will be guided by a combination of an original Washington Post study, Vanguard research findings, WaPo editorial insights and the POV of our expert editors and writers.

**Original Washington Post research:** Our dedicated research team will conduct online interviews with a panel of influencers. We’ll pose a series of 12 to 15 questions—both multiple-choice and open-ended—to gain insight on what our target audience believes are the most important questions, issues and trends in retirement.

We’ll also tap into the WaPo Brand Insights Dashboard, an internal tool that shows the topics, headlines, and content formats that have resonated best with our readers on specific topics in the past 12 months.

This information will be used to determine the subtopics discussed in Parts 2, 3 and 4 and could also be turned into article and infographic content. (Link [here](#) to a live WP BrandStudio custom content program that incorporates an original research study.)

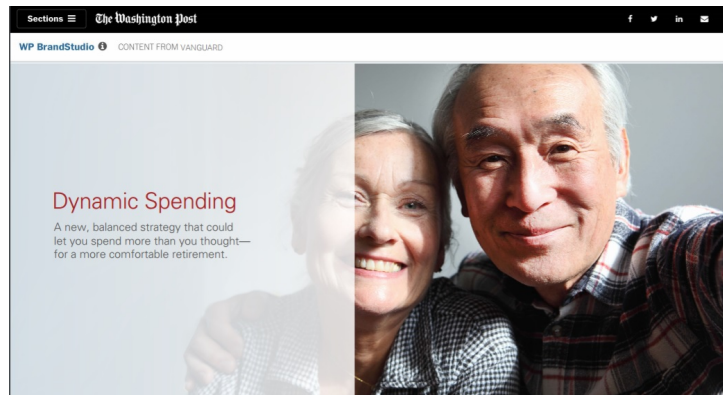


# Program Details: Parts 1 and 2

## Part 1: Syndicated Vanguard “Dynamic Spending” article\*

We’ll redesign Vanguard’s “Dynamic Spending” article within our high-performing editorial template and then promote it to influential readers on our site. A link connects readers to the Vanguard’s site where they can interact with the Retirement Income Calculator. Timing: Approx. 5 weeks from IO.

\*Article will be integrated into Part 2 when that section launches.



[Link](#) to syndicated Vanguard article previously published within Washington Post editorial template

## Part 2: “Dynamic Spending” BrandStudio content + syndicated Vanguard article(s)

This section takes the Vanguard article to a deeper, more fleshed out and interactive level. We’ll add a human element and actionable information through content such as:

**Video or photo profiles** tell the stories of real people who educate readers through their real-life examples

**Rich-media articles** explore topics such as:

- How technology has made it easier than ever to spend—and how this affects people before and during retirement
- How to spend what you need while in *your pre-retirement years* and yet still prepare for the future
- How to balance spending *during retirement* to avoid outliving your savings or missing out on activities and experiences

**Interactive infographics created from Vanguard article such as:**

- Interactive Retirement Income Calculator, Interactive Spending Chart, Interactive Dynamic Spending Level Finder

# Program Details: Parts 3 and 4

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## Part 3: "Dynamic Saving" BrandStudio content + syndicated Vanguard article(s)

In the New Age of Retirement, there's no longer a standard age for retirement or a traditional path to follow. So how can we set the right savings goals and make sure we're on the right track? In this section, we'll give readers the crucial information they need to get started or to course-correct. In addition to Vanguard articles, original content could include:

**An interactive quiz** helps readers see where they stand on key decisions such as: Do you want to leave a legacy for your family or do you want them to benefit from your money while you're alive? Should you retire when you're younger/healthier but less prepared or wait until you're more financially secure?

A **podcast series** brings together Vanguard experts with real people to debunk misperceptions ("Stocks are too risky for savings") and provide much-needed clarity on topics such as Social Security, planning for health care costs and the value of starting an IRA early.

## Part 4: "Dynamic Investing" BrandStudio content + syndicated Vanguard article(s)

In 1985, men were expected to live 14 years past retirement age; women were expected to live 19 years past. The numbers today are 26 and 29. The longer we live, the longer our money has to support us and the more risk to our investments—a challenge we'll address here through content such as:

### **Rich-media articles explore:**

- How dynamic investment strategies can accommodate increased life expectancies and new regulatory changes
- How alternative retirement instruments and approaches such as generating income from savings and converting part of a portfolio to income annuities can help you meet your goals
- How tax-efficient disbursement can balance investment income to maximize good years and offset down years

A **motion-graphic video or infographic** explains investing basics and terms and provides "need to know" insights such as the difference between mutual funds and ETFs