



your wealth

# retirement resources

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Retirement is a milestone life event that requires careful planning – the earlier you start, the better prepared you'll be to make the transition. But where do you begin? And how do you know if you're financially and emotionally ready to stop working? Everyone's situation is different and there are many things to think about as retirement draws near. The following resources are available on the U.S. Human Resources (HR) website to help simplify the process of gathering information, understanding your benefits and monitoring your retirement readiness:

- **Retirement checklist:** Suggested steps, time frames and contact information to use when planning and applying for retirement.
- **Frequently asked questions:** Questions and answers about general HR policies and programs; the Chevron Retirement Plan; the Employee Savings Investment Plan (ESIP); and health and welfare benefits.
- **Working vs. retiring considerations:** Health and wealth benefit comparisons between employees and retirees, as well as emotional and lifestyle changes to consider when you transition into retirement.
- **Important dates and milestones:** Key dates and milestones to be aware of and how they may affect your benefits.
- **Emotional preparation for retirement:** Read tips for preparing emotionally and resources for assistance.
- **Health and welfare benefit information:** Understand how your health and welfare benefits may change and the steps you may need to take when your employment with Chevron ends.
- **How to estimate your retirement benefit online:** Instructions for using the online modeling tools available on Benefits Connection to view your current retirement plan benefit or project the value of the future benefits.
- **Alternative work options:** Overview of alternate work options and how your pay and benefits may be affected.

## where to find the retirement resources

To use these resources or to learn more about your Chevron retirement benefits, visit the [U.S. HR website](#). Go to the **Employee Benefits** section and choose the **Retirement** link.