



**CHEVRON EMPLOYEE SAVINGS INVESTMENT PLAN AND EXECUTIVE PLANS**

Great news! The blackout period is over and you now have full access to your account at Fidelity.





# Next Steps Now That the Transition Is Complete

## Accessing Your Account at Fidelity



Online at [netbenefits.com](https://netbenefits.com)



On the Fidelity NetBenefits app



By phone: 1-888-825-5247

### Establish your username and password for NetBenefits®

- Go to [netbenefits.com](https://netbenefits.com), click "Register as a new user" and follow the instructions to create a username and password. You will need to enter your name, date of birth, and last four digits of your Social Security or Taxpayer Identification number to register.
- If you have an existing Fidelity account, use that login information to access your account on NetBenefits.
- Automatic sign-in to NetBenefits is available if you are connected to the Chevron intranet and have established your Fidelity username and password.

### Provide your preferred e-mail address and mobile number when prompted

- Or from the NetBenefits home page click on *Profile > Personal & Contact Information*

### Set your delivery preferences when prompted, and choose to receive documents by e-mail or U.S. Mail

- Or from the NetBenefits home page click on *Profile > Communications*

*Please note: If you do not set your delivery preferences, quarterly statements will be stored online (and will not be mailed).*

### Go mobile – download the NetBenefits app

- Download it from your favorite app source. You'll use the same username and password to access your account on the NetBenefits app.

### Attend the webinar "Get to Know Fidelity and Next Steps to Take"

- January 17 and 23 at 9 a.m., 1 p.m., and 5 p.m. Pacific time (11 a.m., 3 p.m., and 7 p.m. Central time)
- Register for a live webinar or access an on-demand recorded version at [hr2.chevron.com/esip](https://hr2.chevron.com/esip).

**NOTE:** You are still able to access your Vanguard account and request historical information such as transaction history and your past two years of quarterly statements by logging on to your Vanguard account or calling Vanguard at 1-800-523-1188.



Scan the snapcode to access NetBenefits on your mobile device. Simply open the Snapchat app and point your camera at the code, then press and hold the screen.



For more information about the ESIP, visit [hr2.chevron.com/esip](https://hr2.chevron.com/esip).



# Additional Action You May Need to Take

Although many of your existing account features were carried over to your new Fidelity account, there are some features that did not transfer, or an administrative process that has changed with the transition. Please review this list carefully to understand if there are any actions you need to take to re-establish information in your account.

## What did transfer to Fidelity

<b>Contribution Rate</b>	→	Your contribution elections that were in place prior to the blackout are still the same. In 2018, you can contribute up to \$18,500 (or \$24,500 if you are age 50 or older) on a before-tax and Roth 401(k) combined basis. Use the ESIP Contribution Calculator on NetBenefits to determine how you can maximize your contributions in 2018, and if you should adjust your contribution rate.
<b>ESIP Loans</b>	→	Any outstanding loan balances in the ESIP transferred to Fidelity with the same repayment terms. However, keep in mind that there are new rules for future ESIP loans. <ul style="list-style-type: none"> <li>• The maximum number of outstanding loans you can have at any time is two. (If you currently have three outstanding loans, you will not be required to pay off any of your loans early as a result of this change. You can continue to follow your existing payment schedule.)</li> <li>• There is now a 30-day waiting period after paying off one loan and applying for a new one.</li> <li>• The interest rate for new loans will be calculated using Reuters prime rate. (Changes in interest rate calculations only apply to new loans; current loans are not affected.)</li> </ul>
<b>Investment Options</b>	→	Your investment options did not change. However, it's always a good idea to review your personal situation and determine if you should adjust your investment strategy. Fidelity's Planning and Advice Professionals are available to help at <b>1-800-603-4015</b> .
<b>Self-Directed Brokerage Accounts</b>	→	Vanguard Brokerage Option (VBO) participants who completed and returned the Fidelity BrokerageLink® <i>Participant Acknowledgment Form</i> to Fidelity by December 18th have access to make trades in the account. If you did not return the paperwork, please go to <a href="http://hr2.chevron.com/esip">hr2.chevron.com/esip</a> for a copy of the form and instructions. There will no longer be an annual account fee to use the self-directed brokerage option. <i>Note: Changes to your ESIP address through the HR Service Center will no longer automatically update your contact information in your brokerage account. You will need to contact Fidelity to update your address for your BrokerageLink® account.</i>
<b>Managed Accounts</b>	→	If you were enrolled in the Vanguard Managed Account Program (VMAP) through the ESIP as of December 29, 2017, your balance in the VMAP was transferred to Fidelity. Since the transfer, your investments are not being actively managed. However, as part of the move to Fidelity, you now have access to a new managed account program, Portfolio Advisory Service at Work (PAS-W), which will provide these services going forward. You will soon receive a separate letter from Fidelity detailing your options to either be automatically enrolled in PAS-W on February 22, 2018, to proactively enroll, or to opt out altogether and choose to no longer participate in the managed account service. If you have questions or would like to take action now, call 1-866-811-6041 to speak with a Fidelity PAS-W Representative or log on to <a href="http://netbenefits.fidelity.com/pas">netbenefits.fidelity.com/pas</a> .

## What did not transfer to Fidelity

<b>E-mail Address and Delivery Preferences</b>	→	Please log on to NetBenefits and click on <i>Profile&gt;Personal &amp; Contact Information</i> to provide your e-mail address and to set your preference for how to receive communications from Fidelity. <i>Please note: If you do not set your delivery preferences, quarterly statements will be stored online (and will not be mailed).</i>
<b>Bank Information for ACH Payments</b>	→	If you had bank information on file for the ESIP, for ACH loan payments, for installment payments, or for cash dividend elections, you need to contact Fidelity to re-establish your banking information. Log on to <a href="http://netbenefits.com">netbenefits.com</a> , on the home page click on the ESIP plan name, then go to the "Bank/Tax Information" tab, or click on <i>Quick Links</i> and select "Electronic payments." <i>Please note: ACH instructions established at Fidelity do not apply to bank instructions for retirees' executive plan payments. Those ACH instructions are not impacted by the transition to Fidelity.</i>
<b>Automatic Annual Contribution Increases</b>	→	Please log on to <a href="http://netbenefits.com">netbenefits.com</a> . On the home page click on the ESIP plan name, then click on the "Contributions" tab, then "Annual Increase Program." You can also select "Change Contributions" from <i>Quick Links</i> on the home page.
<b>Power of Attorney</b>	→	If you had a Power of Attorney on file, please call Fidelity through the HR Service Center at <b>1-888-825-5247</b> to re-establish this information.



# New Tools and Resources



## Online Planning Tools

### The Planning & Guidance Center on NetBenefits®

Gives you access to personalized, online planning to help you set goals and better understand your full financial picture as you plan for retirement. By answering just a few questions, you'll be able to estimate how much income you may have in retirement, receive next steps to consider to help you get on track, and build your retirement plan in minutes.

**IMPORTANT: The projections or other information generated by the Planning & Guidance Center's Retirement Analysis regarding the likelihood of various investment outcomes are hypothetical in nature, do not reflect actual investment results, and are not guarantees of future results. Your results may vary with each use and over time.**

Go to [netbenefits.fidelity.com/planningcenter](https://netbenefits.fidelity.com/planningcenter) (Login is required)



Or scan the snapcode

There are many other tools available to help you plan. From the NetBenefits home page choose *MENU>TOOLS*



## One-on-One Support

### One-on-One Support

Get free one-on-one support from Fidelity's Planning and Advice Professionals for your retirement, investing, and financial wellness needs. These resources are available to all participants, regardless of your age or account balance. No matter your location or your asset size, you can schedule an over-the-phone appointment for detailed, personal help with your overall financial well-being.

Call the HR Service Center at **1-888-825-5247** and ask for a Fidelity Planning and Advice Professional, or call them directly at **1-800-603-4015**.

You can also schedule a phone appointment at [go.fidelity.com/appointment](https://go.fidelity.com/appointment).



Or scan the snapcode



## Fidelity Investor Centers

### Fidelity Investor Centers<sup>1</sup>

Fidelity has more than 190 Investor Centers across the country. The professionals in the Investor Centers are highly trained to provide you with the latest retirement planning insights and investment help with your retirement plan and other financial accounts.

To find the location nearest you and schedule an appointment, please go to [fidelity.com/branchlocator](https://fidelity.com/branchlocator).



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*Investing involves risk, including risk of loss.*

<sup>1</sup>Investor Center services are not part of Chevron's Financial Counseling Program for Executive Plan participants. Any costs associated with services you may utilize at a Fidelity Investor Center that are outside of the Chevron Plans are paid by you and not reimbursed by Chevron.

BrokerageLink includes investments beyond those in your plan's lineup. The plan fiduciary neither evaluates nor monitors the investments available through BrokerageLink. It is your responsibility to ensure the investments you select are suitable for your situation, including your goals, time horizon, and risk tolerance. Review the fact sheet and commission schedule for applicable fees and risks.

Fidelity® Portfolio Advisory Service at Work is a service of Strategic Advisers, Inc., a registered investment adviser and a Fidelity Investments company. **This service provides discretionary money management for a fee.**



For more information about the ESIP, visit [hr2.chevron.com/esip](https://hr2.chevron.com/esip).