



Retirement Resources

Your Wealth.

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. 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); health and welfare benefits; and executive plans.
- **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:** Tips for preparing emotionally and resources for assistance.
- **Good to know: Health and welfare benefits when you leave Chevron:** Explanation of how your health and welfare benefits may change and the steps you need to take when your employment ends.
- **Understanding your medical plan choices:** Highlights of key similarities and differences between the medical plan options available to Medicare-eligible retirees.
- **Sample retiree medical plan costs:** Comparison of employee and retiree medical costs in California, Texas and Louisiana. Other locations can be obtained by contacting the HR Service Center.
- **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.
- **Humankind for retirees:** Find out if you're eligible and what you need to do before you leave Chevron to continue participating in the Humankind program.

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.

Visit the New Retirement Income Center

Chevron has partnered with Vanguard to create the Retirement Income Center, designed to help you determine where your retirement income will come from (for example, the Employee Savings Investment Plan, Chevron Retirement Plan, Social Security) and options for converting your assets into a steady stream of income. It also includes an array of resources, tools and financial guidance. Visit the [Retirement Income Center](#).