



# Choosing Your Investment Mix

## Your Wealth.

You know it's important to save for retirement, but deciding where to invest your money can be challenging. The Employee Savings Investment Plan (ESIP) has a variety of [fund options](#) to create a diversified portfolio, including stocks, bonds and short-term reserves. You can use the resources available through Vanguard to find an investment mix that meets your goals and risk comfort level.

### Why Your Investment Mix is Important

Having different types of investments can help reduce the risk of poor returns from any single investment. Here's why:

- The prices of stocks, bonds and other investments often do not rise and fall together. By holding two or more types of investments, when one type is doing poorly, another may be doing well.
- As a whole, a diversified portfolio may not move up and down as much as a portfolio with just one investment or one type of investment.

### Personal Online Advisor

If you're comfortable using online tools and would like specific fund recommendations, you might want to try the [Personal Online Advisor](#), powered by Financial Engines. This is an independent service available at no additional cost to ESIP participants. It can help you select funds, monitor your investments and forecast your chance of reaching your retirement goals.

To access the Personal Online Advisor, you must be registered for online account access. The service will automatically load your name, date of birth, estimated Chevron Retirement Plan benefit and ESIP account balances when you sign up. It is designed to help you set realistic goals and establish or adjust your investment program. It takes into account inflation, taxes, fund expenses and other household investments to recommend a portfolio that's consistent with your time horizon and risk tolerance.

### Personalize Your Risk Tolerance and Target Retirement Age

You are encouraged to *personalize your risk tolerance and target retirement age* so the advice is customized to your individual situation. If you are enrolled in the Vanguard Managed Account Program (VMAP), you should also take the time to review or establish your personalized information, including your target retirement age, through your member website or by calling Vanguard at 1-888-825-5247, option 1. Later this year, ESIP participants will receive a personalized retirement evaluation in the mail, which takes into account your risk tolerance and time horizon.

### Keep Tabs on Your Investments

Once you choose your investment mix, it's tempting to forget about it. However, you should review your investments regularly to make sure you're on the right track. Learn more about the [advice offerings](#) and [financial planning tools](#) that are available through Vanguard.