

# Give Your Finances a Check-up

## Your Wealth.



You know it's important for your physical health to go to the doctor for regular check-ups. But don't forget that monitoring your financial health is just as important. It's a good idea to give your finances a check-up at least once a year to make sure you're on track with your goals.

### Financial Check-up

- **Plan for the unexpected.** Make sure you have money set aside in an emergency fund. This can be as little as a thousand dollars or enough to cover from three months to one year of living expenses. Your emergency fund should not be tied up in investments, but rather in a bank savings account that you can easily access. Once you have this money set aside, don't touch it unless you truly experience a financial emergency.
- **Maximize your ESIP contributions.** It takes time to build wealth – the earlier you start saving, the better off you'll be when it comes time to retire. Use the [MaxSave Calculator](#) to determine how much to contribute from each paycheck to make the largest annual contribution. You can also schedule future annual increases of 1, 2 or 3 percentage points for your before-tax contributions with the [Annual Contribution Percentage Increase](#) option.
- **Review your investments.** Review all of your investments, including those in the Employee Savings Investment Plan (ESIP), to ensure they're performing according to your expectations. If you need help choosing ESIP funds or managing your account, there are a number of [advice offerings](#) available through Vanguard.
- **Protect your assets and family.** Chevron offers insurance options that you can purchase at group rates, including life insurance for [you](#) and your [dependents](#), [long-term disability](#), [long term care](#) and [group auto and home](#). These plans are designed to help pay for expenses or services not covered by your health plans.
- **Check your credit report.** You can get a [free copy](#) once every 12 months from the three nationwide credit reporting companies – Equifax, Experian and TransUnion. The information in your report affects whether you'll be able to get a loan – and the interest rate you'll pay. It can also protect against identity theft. Report any inaccurate information immediately.
- **Shop around for the best rates.** When borrowing, look for the lowest interest rate and fees. When saving, consider the return on investment as well as management fees.
- **Don't wait to plan your estate.** If you own personal property or have a family, you should have a plan to ensure your wishes are carried out upon your death. Taking the time now to designate where your assets will go and who will be in charge of carrying out your wishes will minimize hassles later. If you participate in the Chevron Supplemental Life Insurance Plan, you have access to free [Will Preparation Services](#) through Hyatt Legal Plans, a MetLife company. In addition to planning your estate, you should also review your beneficiary designations for your Chevron benefits. To review and update your beneficiaries, log on to [Benefits Connection](#) and choose the **Personal Information** tab, then **Beneficiaries** and follow the instructions.