

# Get Help Investing for Your Retirement

## Your Wealth.



The following services are available to Employee Savings Investment Plan (ESIP) participants through Vanguard. Whether you want to make your own decisions with a little guidance or have a professional do the work for you, they are all designed to help you save and invest according to your goals and comfort level.

### Do It Yourself

If you prefer to make your own decisions about your savings and investments, these Vanguard tools can help you create your own investment plan.

- The [Investor Questionnaire](#) asks a series of questions about your investment experience, tolerance for risk and time horizon. Based on your responses, you'll receive a suggested investment mix to create a diversified portfolio. There is no fee to use this tool.
- With [Personal Online Advisor](#), powered by Financial Engines, you'll receive personalized recommendations for choosing funds as well as a forecast to help you determine if you'll have enough money when you retire. There is no fee for this service.
- [Vanguard Financial Planning Services](#) offer professional assistance with your financial planning. With this service, you'll receive a personalized financial plan and phone consultation with a Certified Financial Planner (CFP). You can receive a customized financial plan and an annual checkup by a CFP free of charge if:
  - Your total Vanguard assets equal \$250,000 or more, regardless of your age.
  - You are age 50 or older, regardless of your ESIP balance.

If you are under age 50 and your total Vanguard assets are less than \$250,000, you may still use this service; however, there may be a fee, which is based on your total Vanguard assets.

### Let Vanguard Help

If you'd rather have help managing your savings and investments, you might want to consider one of these options.

- [Target Retirement Trusts](#) are a family of target-date investments that provide a diversified portfolio of stocks and bonds within a single investment option. You choose the fund with the date closest to your anticipated retirement and Vanguard will manage the investments and rebalancing over time.
- The [Vanguard Managed Account Program](#), powered by Financial Engines, provides professional help with choosing funds and managing your account. The program monitors your investments and rebalances as needed to keep you on track. Rebalancing may involve changing your investments, including reducing your holdings in Chevron stock, so your portfolio is adequately diversified. There is a fee for this service, which is deducted directly from your ESIP account each month.

### Get Started

For more information about Vanguard's financial planning and advice services, [log on](#) to your account. If you have multiple accounts at Vanguard, you may need to select **Employer Plans** after you log in. Select **Review my performance** and then **Get help planning for retirement**.