



Getting started with Personal Advisor

When you enroll in Vanguard Personal Advisor®, we'll walk you through some questions about your financial situation. Then you can schedule an appointment to speak with an advisor. Keep reading to find out what you'll need to get started.

1. Ready, set, goals!

Retirement age

Want to retire sooner? Later? Update this number so we can help make sure you have enough saved when you need it.

How long you expect to be retired

Adjust this number if you need to, and we'll create a plan to help you have enough money to live the retirement you choose.

Tax filing status

Update your status so we can give you more accurate tax-planning help for your savings and investments.

2. Let's see how you feel about risk

Risk attitude survey

This quick survey measures how comfortable you are with financial risk. We'll use your comfort with risk—combined with your profile info—to create your customized retirement plan.

Start living your best financial life!



Update your Vanguard Digital Advisor® profile and then upgrade to Personal Advisor. Scan this code or go to digital-advisor.vanguard.com to get started.

3. Refine your retirement goal

Once you've set your retirement goal, you can take your financial planning to the next level. Add info about the topics below, and Digital Advisor will fine-tune your retirement outlook. Plus, by adding any outside accounts and debts, Digital Advisor can help you better manage your money now and in the future.

Household expenses

Add your current monthly expenses so we can calculate how much you need in retirement and how much you should set aside for the unexpected.

Additional household income

Does your household have other sources of income? We'll use this when estimating your savings needs.

Social Security

Answer a few questions and we can help you decide when to start collecting Social Security benefits.

Retirement income

Planning to work in retirement? We can use this when estimating your retirement savings needs.

Retirement spending

Most households will spend almost as much as they did before retirement—between 75% and 80%. We consider this when building your saving and investing strategy.

Investment and savings accounts

If you have other accounts with Vanguard, we can manage them along with your retirement plan account. You can also add outside accounts. We'll use this info to estimate how your money will grow over time.

Debts

Knowing about your debts helps us understand your whole financial picture. We can also use this info to help you pay down your debts faster and with less interest.

Connect with Vanguard®

vanguard.com/retirementplans • 800-310-9228

Whenever you invest, there's a chance you could lose the money.

Vanguard Digital Advisor's services are provided solely by Vanguard Advisers, Inc. (VAI), a registered investment advisor. Go to vanguard.com/legalbrochure for important details about this service. Vanguard Digital Advisor's financial planning tools provide projections and goal forecasts, which are hypothetical in nature, do not reflect actual investment results, and are not guarantees of future results.

