



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. Your basic info

Tax-filing status

We use this to calculate how your money will grow over time.

Household income

We use your pre-tax income to estimate your earnings and expenses in retirement.

Investment and savings accounts

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

Debts

We use this info to help us understand your financial picture. We can also use it to help you pay down your debt faster and with less interest.

Household expenses

We use this info to figure out how much you need in retirement and how much you should set aside for the unexpected.

2. Your comfort with risk

Risk attitude survey

This quick survey measures how comfortable you are with risk. Based on your answers, we'll recommend a mix of investments just for you.

3. Your retirement profile

Retirement age

You can set a retirement age range. We'll show how much money you may have when you retire.

Social Security

We'll help you decide when to start collecting Social Security benefits.

Retirement income

If you plan to work in retirement, we'll use this info to estimate your savings needs.

Retirement spending

Most households will spend almost as much as they did before retirement—about 75% to 85%. We'll consider this when building your investment and savings strategy.

Your retirement outlook

We'll create a snapshot based on your contributions, estimated retirement age, and how long you expect to be retired. You can tweak these numbers and see how your outlook changes.

Start living your best financial life!



Scan this code or go to vanguard.com/advice-compare to get started with Personal Advisor today.

Need help?

Give us a call at **800-310-9228** if you have any questions along the way.

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

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