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.

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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.

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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 **your-advisors.vanguard.com** to get started with Personal Advisor today.

Need help?

Give us a call at **877-702-1345** if you have any questions along the way.

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

Vanguard Personal 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 Personal 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.

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