

Your advice options at a glance

Our expert advice and investment management services can help you reach your financial goals. Whether you want us to manage your investments for you, or you just have a question for an advisor, we've got you covered.



Vanguard Digital Advisor®

Get investment management and advice for all your financial goals—entirely online.



Vanguard Personal Advisor®

Get digital advice and a financial advisor who's focused on what matters most to you.



Vanguard Situational Advisor™

Set up a consultation with an advisor to discuss any financial situation that pops up.

		Digital Advisor	Personal Advisor	Situational Advisor
Cost and eligibility	Cost	About \$15 for every \$10,000 we manage each year ¹	About \$30 for every \$10,000 we manage each year ¹	Up to \$250 per consultation with an advisor ²
	Account balance required	\$5 minimum ³	\$250,000 minimum ⁴	\$500 minimum ⁵
Advice and investment management	Financial advice	All digital	Digital and advisor support	Support from an advisor
	Ongoing investment management	✓	✓	—
Online tools and advisor access	Access to online dashboard and financial planning tools	✓	✓	—
	Unlimited access to a financial advisor	—	✓	—
	Point-in-time access to a financial advisor	—	—	✓

		Digital Advisor	Personal Advisor	Situational Advisor
Help with these important goals	Choosing investments	✓	✓	✓
	Saving for retirement	✓	✓	✓
	Paying off debt	✓	✓	✓
	Creating emergency savings	✓	✓	✓
	Saving for college	✓	✓	✓
	Saving for a large purchase (like a home, car, or vacation)	✓	✓	✓
Additional support	Personalized financial planning	✓	✓	✓
	Tax-efficient investing	✓	✓	✓
	Daily investment monitoring	✓	✓	—
	Automatic rebalancing	✓	✓	—
	Help estimating health care costs	✓	✓	✓
	Help optimizing your Social Security benefit	✓	✓	✓

Take control of your financial future

Now's the time to get help with your investments, prepare for a rewarding retirement, and reach all your other financial goals.

Let's get started!



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

¹ Actual costs vary. Digital Advisor and Personal Advisor will reduce your gross advisory fee by the amount of revenue (such as expense ratio rebates) that Vanguard (or a Vanguard affiliate) collects on your portfolio in order to calculate the net advisory fee. Digital Advisor's annual net advisory fee is approximately 0.15% across your enrolled accounts for a typical investment portfolio. And Personal Advisor's annual net advisory fee is approximately 0.30% across your enrolled accounts for a typical investment portfolio. However your actual net fee will vary depending on the specific holdings in each enrolled account. Your net advisory fee can also vary by enrolled account type. Plan participants' actual advisory fees will vary depending on your plan's lineup and the revenue that Vanguard receives from those investments. Please see your plan fee disclosure notices for the applicable annual gross advisory fees that apply to your plan assets.

² The full cost of a Vanguard Situational Advisor consultation is \$250. But your employer may pay part or all of the fee for you.

³ To be eligible for Vanguard Digital Advisor, you must have one of the following:

- \$5 or more in your employer-sponsored retirement plan at Vanguard.
- \$100 or more in IRAs and taxable accounts—owned individually or as joint tenants with rights of survivorship—at Vanguard.

⁴ To be eligible for Personal Advisor, you must have one of the following:

- \$250,000 or more in your employer-sponsored retirement plan at Vanguard.
- \$50,000 or more in IRAs and taxable accounts—owned individually or as joint tenants with rights of survivorship—at Vanguard.
- \$250,000 total among your employer-sponsored retirement plan, IRAs, and taxable accounts—owned individually or as joint tenants with rights of survivorship—at Vanguard.

⁵ The \$500 minimum balance requirement will be waived if your employer pays the full cost of your Vanguard Situational Advisor consultation.

Vanguard Digital Advisor's and 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 these services. Vanguard Digital Advisor's and 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.

Vanguard Situational Advisor is provided by Vanguard Advisers, Inc. (VAI), a registered investment advisor. Eligibility restrictions may apply.

VAI is a subsidiary of The Vanguard Group, Inc. (VGI), and an affiliate of Vanguard Marketing Corporation (VMC). Neither VAI nor its affiliates guarantee profits or protection from losses.



Participant Education

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