



## Getting started with Personal Advisor

You're already enrolled in Vanguard Digital Advisor®. To upgrade to Vanguard Personal Advisor® for unlimited access to financial advisors, complete steps 1 and 2. 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.

#### Tax filing status

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

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### 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 Digital Advisor profile and then upgrade to Personal Advisor. Scan this code or go to [digital-advisor.vanguard.com](https://digital-advisor.vanguard.com) to get started.

### 3. Refine your retirement goal

Once you've set your retirement goal, you'll be able to upgrade to Personal Advisor. For a more productive conversation with your advisor, add or adjust the settings below. Then our advice will fine-tune your retirement outlook. Plus, by adding any outside accounts and debts, we 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

Have any other sources of income? Tell us so we can estimate your savings needs.

#### Social Security

Answer a few questions so we can help you decide when to start collecting benefits.

#### Retirement income

Want to keep working? That can help us estimate 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.

#### 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.

### Connect with Vanguard®

[vanguard.com/retirementplans](https://vanguard.com/retirementplans) • 800-310-9228

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

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BBBBSGQB 052025

The Vanguard logo, featuring the word "Vanguard" in a bold, red, serif font.

**Participant Education**

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