



# Live your best financial life

See how Vanguard advice can help you invest with confidence and reach your financial goals.





## Discover the path to financial freedom

Did you know that people who get advice have a greater sense of financial well-being? They also have a better chance of reaching their goals.<sup>1</sup>

At Vanguard, our mission is to give you the best chance for investment success. That's why we offer high-quality, personalized advice at a low price. See for yourself how expert advice from Vanguard can help you live your best financial life.

### The value of Vanguard advice



#### Financial value

Investment returns can help you reach your financial goals, but they're only one piece of the puzzle. We can help you identify ways to make the most of your money—so you can more efficiently reach your short- and long-term goals.



#### Portfolio value

To find the right mix of investments for you, we first learn about your tolerance for risk, your goals, and when you want to access your money. We then stress test your mix against 10,000 market scenarios—and choose the mix that gives you the best chance for success.



#### Time value

If you sign up for money management, we'll check in on your investments every business day, and rebalance as needed. That's one less thing for you to worry about, giving you more time for the things you love!

# Advice that fits

Whether you're looking for online money management or you want to chat with a financial advisor, Vanguard has an advice service that's right for you.

	VANGUARD DIGITAL ADVISOR®	VANGUARD PERSONAL ADVISOR®	VANGUARD SITUATIONAL ADVISOR™
Level of support	Unlimited digital access	Unlimited advisor support and digital access	Access to an advisor when you need one
What it offers	<ul style="list-style-type: none"><li>• Ongoing money management</li><li>• Advice for all goals, not just retirement</li><li>• Online financial tools and education</li></ul>	<ul style="list-style-type: none"><li>• Ongoing money management</li><li>• Advice for all goals, not just retirement</li><li>• Ongoing advisor support for complex financial goals</li></ul>	<ul style="list-style-type: none"><li>• Advice only—you still manage your money</li><li>• Advice for a specific goal or question</li><li>• Advice for complex financial goals</li></ul>
Eligibility	Minimum of \$5 account balance <sup>2</sup>	Minimum of \$250,000 account balance <sup>3</sup>	Varies by employer plan
Cost	About \$15 per \$10,000 managed (net annual cost) <sup>4</sup>	About \$30 per \$10,000 managed (net annual cost) <sup>5</sup>	Varies by employer plan

## Get low-cost advice— from a partner you can trust

Vanguard revolutionized the financial industry by offering low-cost mutual funds and creating a unique corporate structure that puts investors first.<sup>6</sup> And now we've revolutionized the industry again—this time for advice.

Our advice is fueled by sophisticated technology and our time-tested, index-based investment strategies. And because we have no hidden fees, commissions, or agendas, you can trust us to answer only to you and the goals you've set for your money. So reach for your goals with advice from Vanguard, where you're not just an investor—you're an owner.

### Explore your options



Log in to your account at [vanguard.com/retirementplans](https://vanguard.com/retirementplans).

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### Need help?

Call **800-523-1188** Monday through Friday, 8:30 a.m. to 9 p.m., Eastern time.

## Connect with Vanguard®

[vanguard.com/retirementplans](https://vanguard.com/retirementplans) • 800-523-1188



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

*Before you invest, get the details. Consider the fund's objective, risks, charges, and expenses. The fund's prospectus (or summary prospectus, if available) will tell you these important facts and more. So read it carefully. Call Vanguard at 800-523-1188 to get one. Or you can find one at [vanguard.com](https://vanguard.com).*

<sup>1</sup>Source: Cynthia A. Pagliaro and Stephen P. Utkus. *Assessing the Value of Advice*. Vanguard, 2019.

<sup>2</sup>To be eligible for Vanguard Digital Advisor, you must have one of the following:

- \$5 or more of manageable assets in your Vanguard retirement plan account.
- \$3,000 or more of manageable assets in each personal account that Vanguard manages.

<sup>3</sup>To be eligible for Personal Advisor, you must have one of the following:

- \$250,000 or more in manageable retirement plan assets.
- \$50,000 or more in manageable assets in a personal account with Vanguard.
- At least \$250,000 in manageable assets total among your retirement plan and personal accounts at Vanguard.

<sup>4</sup>Actual costs vary. Digital 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, although 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.

<sup>5</sup>Actual costs vary. 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. Personal Advisor's annual net advisory fee is approximately 0.30% across your enrolled accounts for a typical investment portfolio, although 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.

<sup>6</sup>Based upon Vanguard Situational Advisor cost variables.

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](https://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.