What to expect with a new advisor: A seamless transition and a continued commitment to you and your goals

Working with a new advisor is an opportunity to get fresh eyes on your financial situation—but you can rest assured that our advice will continue to be grounded in Vanguard's time-tested, research-backed approach. Here's what you can expect in the next few weeks.

I'm here to support you

As part of Vanguard Personal Advisor®, I'll follow our trusted methodology and philosophy when providing you with financial advice. Like all of Vanguard's senior financial advisors, I'm a Certified Financial Planner™ (CFP®) professional.

Our relationship is my top priority

It's a privilege to carry on our commitment to you and your loved ones, and my goal is to make this transition as smooth as possible. If you'd like to speak with me about an immediate need, please feel free to schedule an appointment at your convenience. My contact information is at the end of this document, and you'll soon see it when you log in to your account as well.

In the meantime, I've begun reviewing your portfolio and detailed information about your goals and personal situation. While you shouldn't expect major changes to your financial plan, I may recommend small tweaks if I see opportunities to further optimize.

I'm honored by the great responsibility you've entrusted us with. I'll strive to build a relationship of mutual respect and trust while delivering the care and support you've come to expect.

What to expect

In the next few days:

- I'll complete my detailed review of your personal and financial situation.
- I'll reach out to introduce myself.
- My contact information will appear when you log in to your account.

In the upcoming weeks:

- I may recommend additional opportunities for your portfolio.
- You can schedule time with me if you have immediate needs you'd like to talk over.

At your next scheduled appointment:

- I look forward to an engaging, comprehensive discussion of your progress toward your goals and how we can maximize your opportunity to reach them.

All investing is subject to risk, including the possible loss of the money you invest.

Vanguard's advice services are provided by Vanguard Advisers, Inc. ("VAI"), a registered investment advisor. The services provided to clients will vary based upon the service selected, including management, fees, eligibility, and access to an advisor.

Find VAI's Form CRS and each program's advisory brochure here for an overview of the program. VAI is a subsidiary of The Vanguard Group, Inc., and an affiliate of Vanguard Marketing Corporation.

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