



Phillips 66

MAKE A PLAN **FOR RETIREMENT**

Use these online tools and resources to help you plan your financial future.

The Time to Start **IS NOW**

Whether you're retiring next year or years from now, you're going to be faced with plenty of important decisions when it comes to planning your financial future.

That's why P66 offers several online resources to help you prepare for this significant time in your life.



A little preparation goes a long way when it comes to planning for retirement. Use this quick reference guide to remind you of all the resources and tools available to you through Phillips 66. To help you get a complete picture, don't forget to consider any other benefits or financial resources you may have available outside the company.

HR.PHILLIPS66.COM

Prepare for your financial future

The information you need to learn about your Phillips 66 retiree benefits is available on hr.phillips66.com. This easy-to-navigate website is available anytime and anywhere you have an internet connection.

Savings Plan

Have you just begun to save for retirement? Or are you nearing retirement and want to know what happens next with your 401(k)? Whether you're looking for plan documents, investment options, or how to manage your Vanguard account, information is available to point you in the right direction.

Pension Plan

Whether you're a participant in the Cash Balance Account or under a heritage pension plan, the company-provided pension benefit is no doubt an important part of your retirement plan. Read about how and when to start receiving your Phillips 66 pension benefit and the specific actions you need to take.

Retiree Medical

Health coverage is more important than ever in those golden years. Learn how your medical benefits change after retirement, as well as what options are available to you and your family.

Retiree Medical Options

Review the retiree medical options you're eligible for and their associated costs, which are based on your age and whether you're eligible for Medicare.

Leaving the Company

Yes, even leaving the company requires some planning. Find out what you need to know and what happens to your benefits when your employment terminates.

Power of Attorney

In the event you're unable to make benefits decisions for yourself, a "Power of Attorney" allows someone else to make them on your behalf. Learn more about how they work and where to send your Power of Attorney once complete.



YOUR BENEFITS RESOURCES (YBR)

Take the guesswork out of retirement planning

When it comes to retirement planning, it can be overwhelming when you look at all the variables. It's important to know where you are now and where you want to be at retirement. The benefit planning tools available at Your Benefits Resources (YBR) will help you do just that.

Retirement Checklist

Even if you already have a plan for retirement, chances are there are things you haven't even thought about yet. This checklist will help guide you along the way for a smooth transition into your retirement years.



Project Your Retirement Income

The exact amount of your pension benefit is determined by several factors. You can project your benefit with this easy-to-use tool. Simply enter in some assumptions, such as your planned retirement date, annual pay rate and date that you plan to take/begin your benefit to see what kind of income you can expect.

Retiree Medical Account

If you were hired prior to January 1, 2013, you may have credits in a Retiree Medical Account (RMA) to help offset the cost of premiums. Use this tool to help you project your account balance.

VANGUARD

Maximize your retirement solutions

Investing for retirement can be complicated, but it doesn't have to be. Whether you're comfortable making your own financial decisions for retirement or prefer seeking advice from a professional, Vanguard offers several valuable choices to help with your retirement planning. With these tools you will be able to incorporate not only your accounts at Vanguard, but also personal savings and assets as well as your pension benefits.

Vanguard's Retirement Evaluation

To keep you on track as you get closer to your retirement, Vanguard offers a valuable annual Retirement Evaluation. This independent analysis will let you know where you stand when it comes to investments, savings and retirement income, and what actions you can take to improve your financial future and enjoy a comfortable retirement.

Personal Online Advisor

Trust your own personal knowledge and only want a little help? This online tool, available free of charge, can assist you with fund selections and savings recommendations.



Financial Planning Services*

If you're comfortable managing your account, but occasionally want to talk to an expert to do a financial planning check, Vanguard's situational advice and comprehensive financial planning services offers the right amount of support you need. You'll have access to online tools as well as financial planners who are just a phone call away.

* Free for those age 50 and older.

Managed Account Program**

If you prefer to have a professional manage your account, Vanguard's Managed Account Program is the resource for you. You'll receive full, ongoing account management and access to a personal financial advisor.

** Charges will apply.

CONTACT INFORMATION

Phillips 66 Benefits Center

By phone

(800) 965-4421 or (646) 254-3467 (outside of the U.S.)

8:00 a.m. to 6:00 p.m. Central time,
Monday – Friday

On the web

Visit hr.phillips66.com to view benefit plan summaries and information.

Visit Your Benefits Resources (YBR) through HR Express (for active employees only), or at resources.hewitt.com/phillips66 to view pension, retirement planning and personal information.

Vanguard

By phone

(800) 523-1188

7:30 a.m. to 8:00 p.m. Central time,
Monday – Friday

Plan Number: 099066

On the web

Visit www.vanguard.com

You can also access the Vanguard site link through HR Express (for active employees only) on the Savings Plan tab.



This communication contains information regarding certain Phillips 66 U.S. benefits. The summary plan descriptions for the various benefit plans provide more detailed information regarding the plans. Receipt of this communication does not guarantee eligibility for benefits. Phillips 66 reserves the right to amend, change or terminate its plans, any underlying contract or any other policy or program, at any time without notice, at its sole discretion.