



# Your Total Rewards

## AYCO FINANCIAL COACHING FAQs

**Q: What is financial coaching?**

A: The goal of financial coaching is to assist you in making smart and informed choices to build – or improve – your overall financial well-being. Financial coaching is available through the Ayco Client Portal OR a phone call with an Ayco financial coach.

**Q: What are the advantages of Ayco financial coaching?**

A: Ayco provides a personal connection to a financial coach who is trained and knowledgeable in Phillips 66 compensation and benefit plans, and who is able to provide support along the way in areas such as retirement planning, investment planning, tax planning strategies, cash-flow planning, estate planning, and risk management.

**Q: Will my coach be able to give specific investment advice or purchase stocks for me like a financial planner?**

A: No. This service is geared more for financial education regarding your benefit plans and to answer general financial planning questions outside the scope of your benefit plans.

**Q: Who is eligible for financial coaching services?**

A: All U.S. benefit eligible active employees are eligible except for expats, U.S. inpats and non-citizen non-resident employees, temporary employees, contractors, and seasonal employees.

**Q: Can my spouse/partner contact the Ayco counseling service?**

A: Yes. Once you contact Ayco and provide your permission, your spouse or partner may use the phone coaching service with you or on your behalf.

**Q: How long does a coaching session typically take?**

A: On average Ayco phone coaching sessions last around 35 minutes.

**Q: Can a person ask for the same coach if there is a second call?**

A: Yes, you can continue working with the same coach.

**Q: How do I access this service?**

A: Single Sign-On (SSO) access is available from My HR Tools. From Connect, go to My HR Tools and click the Ayco Tile. Follow the initial account setup steps. Once setup is complete, you can seamlessly use single sign-on from My HR Tools to access the Ayco Client Portal. Phone coaching is also an option by calling 1-866-416-1495.

**Q: Can I use the coaching service as many times as I want, or is there a limit?**

A: There is no limit on the number of calls you can make or to the number of times you can sign into the Ayco Client Portal.

**Q: What are the hours of operation for the phone coaching?**

A: Coaching services are available Monday through Thursday, 8 a.m. to 4 p.m. Central time, with evening appointments available until 7 p.m. and Friday 8 a.m. to 4 p.m. Central time.



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**Q: Will I have to pay for this service?**

A: No. This is a company-provided service. There is a toll-free number provided to use for phone coaching sessions, free unlimited access to the Ayco Client Portal, as well as options to participate in seminars/webinars. Phillips 66 Total Rewards and Ayco will communicate upcoming seminars and webinars you can participate in.

**Q: Will Phillips 66 receive any information about my personal financial information?**

A: No. Personal financial information you discuss with an Ayco financial coach, or you input into the Ayco Client Portal is confidential and will not be shared with Phillips 66.

**Need Help?**

You can call Ayco customer service at 866-416-1495, 8 a.m.-4 p.m. Central time, Monday through Friday. Evening hours are 4:00p.m.-7:00p.m. Central time, Monday through Thursday.

*This communication may contain information regarding certain Phillips 66 compensation & benefits. The summary plan descriptions for the various benefit plans and other relevant terms and conditions provide more detailed information. Receipt of this communication does not guarantee eligibility for benefits or any other form of compensation. Phillips 66 reserves the right to correct any errors. If the information provided by this communication conflicts with the plan documents, the plan documents will prevail. Phillips 66 also 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. This communication applies only to non-represented employees, as well as represented employees where provided for under the terms of an applicable collective bargaining agreement.*



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