

# Financial Services

Helping You Achieve Financial Success



Sound information and financial planning are critical to achieving financial success. To help you obtain financial security, your Employee Assistance Program (EAP) offers the financial services program. Designed to provide you with what you need to reach your financial goals, the EAP's financial services program offers objective, targeted information on a wide range of financial services.

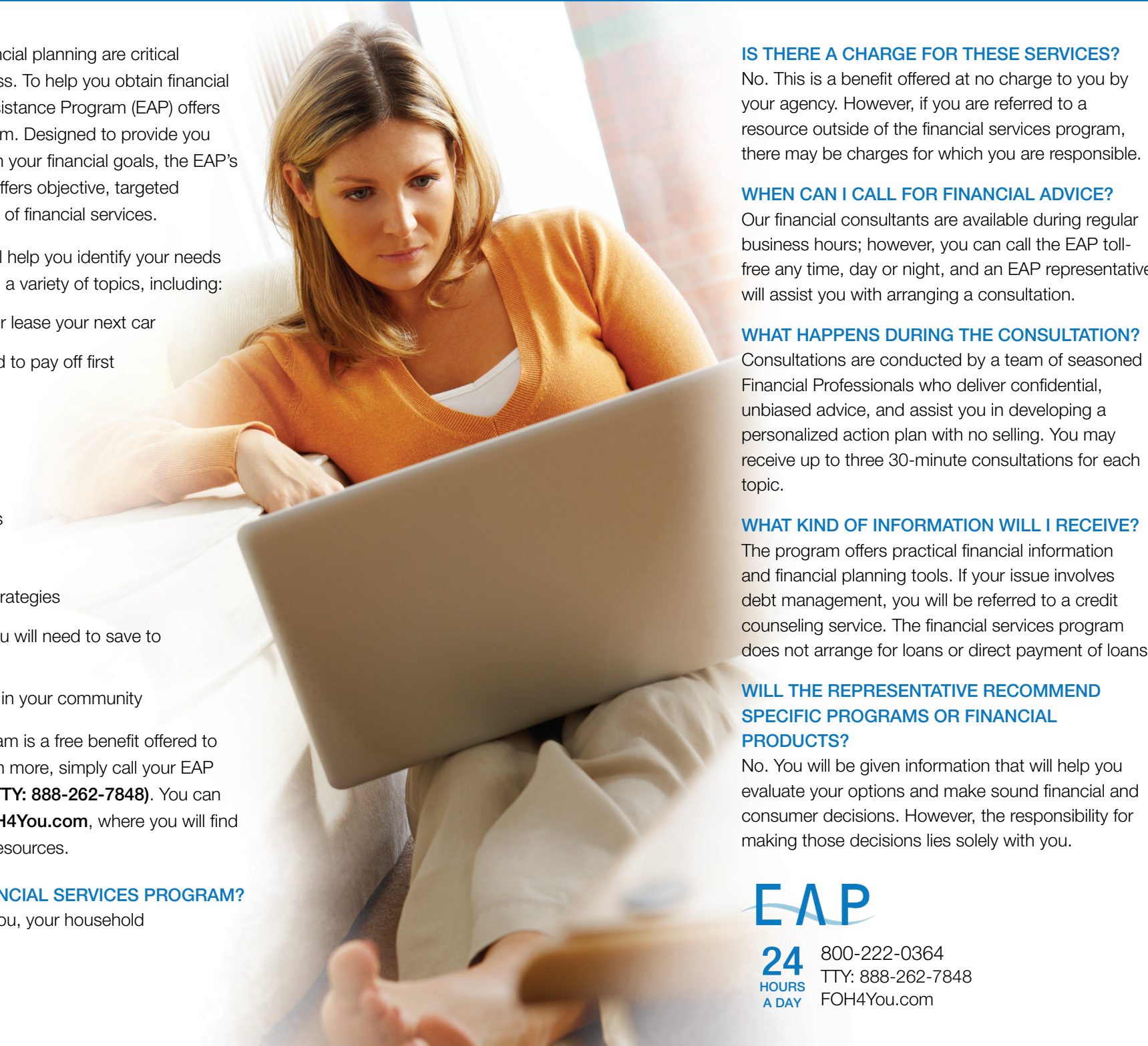
Our financial consultants will help you identify your needs and explore your options on a variety of topics, including:

- ▶ Deciding whether to buy or lease your next car
- ▶ Selecting which credit card to pay off first
- ▶ Family budgeting
- ▶ College budgeting
- ▶ Buying a home
- ▶ Setting your financial goals
- ▶ Debt consolidation
- ▶ Savings and investment strategies
- ▶ Determining how much you will need to save to retire comfortably
- ▶ Finding a financial planner in your community

The financial services program is a free benefit offered to you by your agency. To learn more, simply call your EAP toll-free at **800-222-0364 (TTY: 888-262-7848)**. You can also visit our website at **FOH4You.com**, where you will find additional information and resources.

## WHO CAN USE THE FINANCIAL SERVICES PROGRAM?

This service is available to you, your household members, and dependents.



## IS THERE A CHARGE FOR THESE SERVICES?

No. This is a benefit offered at no charge to you by your agency. However, if you are referred to a resource outside of the financial services program, there may be charges for which you are responsible.

## WHEN CAN I CALL FOR FINANCIAL ADVICE?

Our financial consultants are available during regular business hours; however, you can call the EAP toll-free any time, day or night, and an EAP representative will assist you with arranging a consultation.

## WHAT HAPPENS DURING THE CONSULTATION?

Consultations are conducted by a team of seasoned Financial Professionals who deliver confidential, unbiased advice, and assist you in developing a personalized action plan with no selling. You may receive up to three 30-minute consultations for each topic.

## WHAT KIND OF INFORMATION WILL I RECEIVE?

The program offers practical financial information and financial planning tools. If your issue involves debt management, you will be referred to a credit counseling service. The financial services program does not arrange for loans or direct payment of loans.

## WILL THE REPRESENTATIVE RECOMMEND SPECIFIC PROGRAMS OR FINANCIAL PRODUCTS?

No. You will be given information that will help you evaluate your options and make sound financial and consumer decisions. However, the responsibility for making those decisions lies solely with you.

**EAP**

**24**  
HOURS  
A DAY

800-222-0364  
TTY: 888-262-7848  
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