



HELP FOR FINANCIAL AND LEGAL CONCERNS

Through your employee assistance program (EAP), you have convenient access to a network of lawyers, certified public accountants, certified financial planners and budget specialists simply by calling a toll-free number.

LEGAL HELP

When you call, you will receive referrals to attorneys in your area. You are entitled to one free office or telephone-based consultation for each separate legal matter. If you decide to retain an attorney after the consultation, you will receive a 25 percent discount from the attorney's usual hourly rate.

This service helps with legal matters such as:

- alimony
- child support
- adoption
- living wills
- powers of attorney
- foreclosures

MEDIATION SERVICES

Mediation services can save you time and money as well as give you greater control over the outcome of your dispute. You will receive a free 30-minute consultation with a mediation professional. If additional services are needed, you will receive a 25 percent discount off of the mediator's usual hourly rate.

A mediator can assist in resolving cases such as:

- divorce and child custody
- contractual and consumer disputes

- real estate and landlord-tenant issues
- car accidents and insurance disputes

FINANCIAL COUNSELING

You are entitled to a free telephonic consultation of up to 30 minutes with a CPA, financial planner, budget specialist or licensed securities broker.

The financial counselors provide help with:

- budgeting
- credit matters
- estate planning
- retirement planning
- college funding
- investment subjects
- tax issues
- insurance-buying strategies
- debt counseling
- divorce planning
- bankruptcy

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