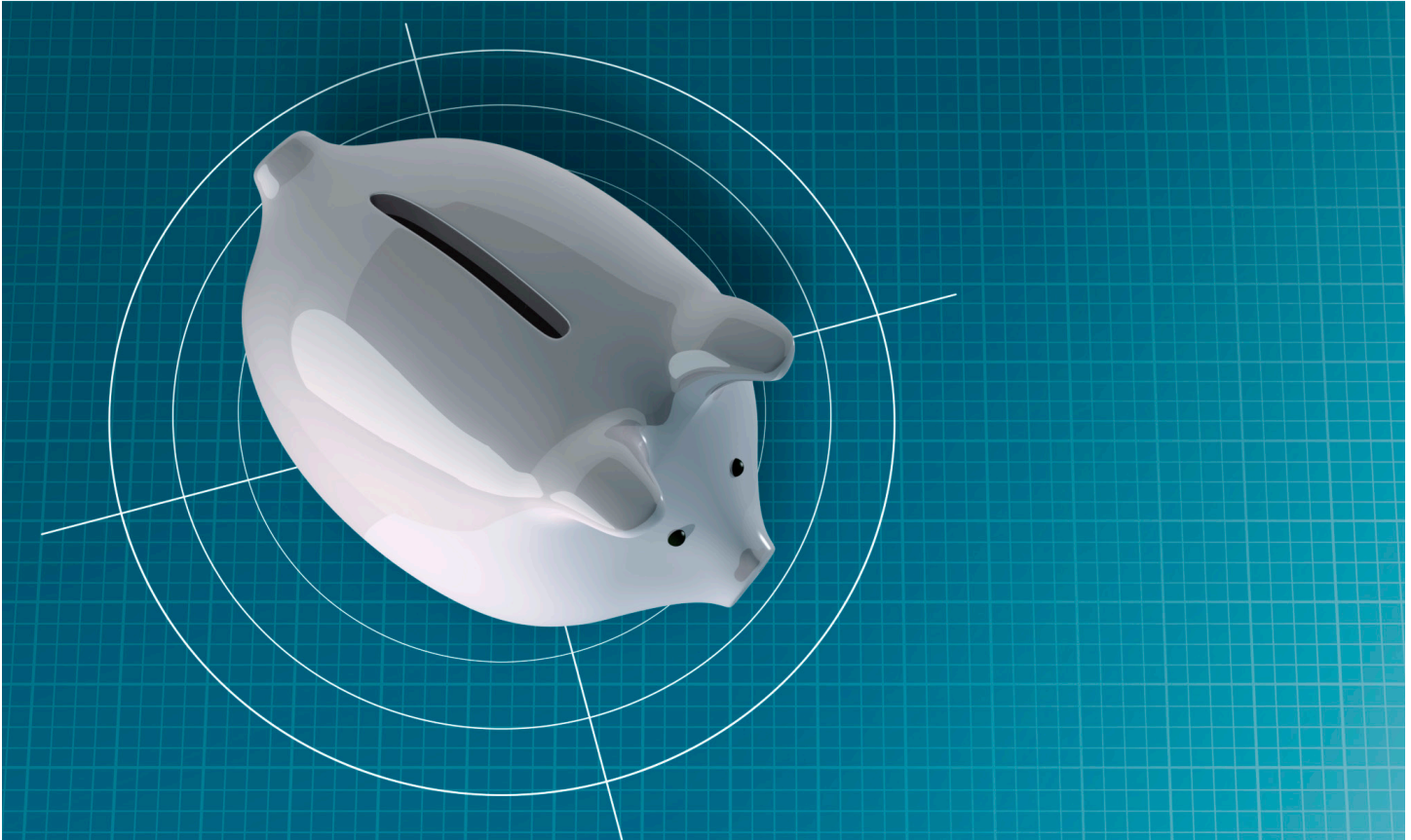


# Your GuidanceResources® Financial Benefits



*“The financial pros at GuidanceResources offer objective and impartial information on any money issue, from creating a budget to reaching long-term financial goals—and everything in between.”*



## **Our On-Staff Financial Experts can Help You with:**

- › Managing personal financial challenges
- › Credit cards and debt management
- › Budgeting
- › Tax questions
- › Financing for college
- › Retirement planning
- › Estate planning
- › Real estate questions
- › Investment options
- › Mortgages, loans and refinancing

## **Get the Help You Need. Here's How:**

Just call your GuidanceResources toll-free number. You'll be connected to a GuidanceConsultant<sup>SM</sup> who will talk with you about your specific situation and schedule a phone

appointment for you with one of our financial experts. Our in-house staff includes Certified Public Accountants (CPAs), Certified Financial Planners (CFPs) and other professionals who are exclusively dedicated to providing financial information by phone.

And because our experts are not associated with any financial institution, you are assured that they will provide impartial and objective information on your money topics.

**ComPsych® GuidanceResources**

**Call: 800.272.7255**

**TDD: 800.697.0353**

**Go online: [guidanceresources.com](http://guidanceresources.com)**

**Your company Web ID: COM589**

# Your GuidanceResources® Work-Life Benefits



*“Finding life’s balance is a lot easier with the help of the work-life specialists at GuidanceResources. They are knowledgeable and full of ideas, resources and solutions for my everyday challenges.”*



## Are you:

**A parent looking for answers to parenting questions?**

### Get help with:

- › Child care
- › Nanny services
- › Before- and after-school care
- › Camps
- › Financial assistance
- › Adoption information

**A family member of an elder? Learn about:**

- › Home health care
- › Respite care
- › Community services
- › Help determining the right level of care
- › Screened referrals for assisted living and nursing homes
- › Hospice information

**Looking for a place to live? Get help with:**

- › Finding an apartment
- › Finding movers
- › Relocating to another city
- › Choosing a realtor
- › School and neighborhood information
- › Housing and utility assistance

**A pet owner? Get information on:**

- › Dog walkers
- › Kennels and pet care
- › Veterinarians
- › Obedience classes
- › Pet insurance

**Sending a child off to school? Learn about:**

- › Choosing schools, from preschool through college and beyond
- › Financial aid
- › Scholarships
- › Tutors
- › Special needs

**Planning a major project? Find resources and qualified experts for:**

- › Weddings and other events
- › Home improvement products
- › Vacation planning
- › Making a big purchase, such as a home or car

## Get the Help You Need. Here's How:

Just call your GuidanceResources toll-free number. You'll be connected to a GuidanceConsultant<sup>SM</sup> who will talk with you about your specific needs. Our work-life specialists will research your question, and, in just a few business days, send you a complete packet of practical information including prescreened referrals (as appropriate), HelpSheets<sup>SM</sup> on your subject and much more. The materials can be delivered to you via e-mail, fax or second-day air.

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# Your GuidanceResources® Legal Benefits



*“Having a place to turn to for legal information I can trust is a great benefit. With GuidanceResources, I can speak to a licensed attorney at no charge and get answers to my legal questions, and even get a referral to a local attorney at a discounted rate.”*



## Our On-Staff Attorneys can Help You with:

- › Family law matters, including divorce, custody, child support and adoption
- › Bankruptcy and credit issues
- › Landlord/tenant issues, including eviction and lease questions
- › Real estate and foreclosure questions
- › Civil actions and small claims court issues
- › Immigration concerns
- › DUI/DWI
- › Wills and living wills
- › Trusts
- › Name changes
- › Contracts
- › Probate matters

## Get the Help You Need. Here's How:

Just call your GuidanceResources toll-free number. You'll be connected to a GuidanceConsultant<sup>SM</sup> who will talk with you about your specific situation and schedule a phone

appointment for you with one of our staff attorneys. If you need more immediate help, you can be put in a queue to talk to an attorney as soon as one becomes available.

## If You Require Representation. . .

If, following your phone consultation, your legal matter requires in-person representation, you can receive a referral to a qualified attorney in the GuidanceResources network. Your GuidanceResources benefit includes a free, 30-minute consultation with a local network attorney, plus a 25 percent reduction in the attorney's customary legal fees thereafter.

*Note: Employment-related issues are excluded.*

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