



An Overview of Your *My*GuidanceResources® Program

No matter what's going on in your life, GuidanceResources® is here to help.

Personal problems, planning for life events or simply managing daily life can affect your work, health and family. GuidanceResources is a company-sponsored service that is available to you and your dependents, at no cost, to provide confidential support, resources and information to get through life's challenges. This flyer explains how GuidanceResources can help you.

Confidential Counseling on Personal Issues

Your Employee Assistance Program (EAP) is a confidential assistance program to help address the personal issues you and your dependents are facing. This service, staffed by experienced clinicians, is available by phone 24 hours a day, seven days a week. A GuidanceConsultant™ is available to listen to your concerns and refer you to a local provider for in-person counseling or to resources in your community. Call any time with personal concerns, including:

- › Depression
- › Stress and anxiety
- › Marital and family conflicts
- › Alcohol and drug abuse
- › Job pressures
- › Grief and loss

Financial Information, Resources and Tools

Financial issues can arise at any time, from dealing with debt to saving for college. Our financial professionals are here to discuss your concerns and provide you with the tools and information you need to address your finances, including:

- › Saving for college
- › Tax questions
- › Getting out of debt
- › Estate planning
- › Retirement planning

Beneficiary Financial Counseling

FinancialPoint® provides no-cost financial planning assistance to beneficiaries with an approved life claim or employees with an approved Accelerated Benefit Option claim. Your beneficiary may call or go online to receive a welcome kit containing helpful information and a questionnaire, which may be completed via the form provided or electronically through GuidanceResources Online. Upon completion of the questionnaire, a personalized

financial planning report will be prepared. The report can help with confusing issues such as budgeting, loss of income, creditors, planning for college and more. In addition, your beneficiary will receive one year of access to financial professionals through a toll-free number.

Online Will Preparation, Final Arrangements and Answers to Other Legal Questions

You may complete a legally binding will or plan your final arrangements online through EstateGuidance® at no cost to you. Also, when a legal issue arises, our attorneys are available to provide confidential support with practical, understandable information and assistance. If you require representation, you can also be referred to a qualified attorney in your area for a free 30-minute consultation with a 25% reduction in customary legal fees thereafter. Call any time with legal issues including:

- › Divorce and family law
- › Bankruptcy
- › Debt obligations
- › Criminal actions
- › Landlord and tenant issues
- › Civil lawsuits
- › Real estate transactions
- › Contracts
- › Prepare a final arrangements document

Online Information, Tools and Services

GuidanceResources® Online is your one stop for expert information to assist you with the issues that matter to you, from personal or family concerns to legal and financial concerns. Create your own account by going to www.guidanceresources.com. Each time you return to the site, you will find personalized, relevant information based on your individual life needs. You can:

- › Review in-depth HelpSheetsSM on topics you select
- › Get answers to specific questions
- › Search for services and referrals
- › Use helpful planning tools

WE ARE AVAILABLE 24 HOURS A DAY, 7 DAYS A WEEK.

Call: 800.311.4327

TDD: 800.697.0353

Online: guidanceresources.com

Your company Web ID: MGR311