

FINANCIAL SERVICES

Access to Professional Financial Services through your EAP

Free Consultation

- Three referrals (up to 30 minutes each) per household, per plan year referral may be telephonic or face-to-face

Financial Planning

- Participant is not required to have a minimum or maximum amount of money
- Referrals are educational, not legal - common reasons for referral are:
 - ❖ Retirement Planning
 - ❖ College Fund Savings
 - ❖ Life Event – Marriage, Birth of Child, Death of Family Member
 - ❖ Investment Planning (401K, IRA)
 - ❖ Budget Analysis
- Participant may choose to:
 - ❖ Prepare plan themselves
 - ❖ Hire third party to prepare plan
 - ❖ Hire financial planner to prepare plan
 - \$75.00 discount off usual fee, if hired to prepare plan
 - 90-day money back guarantee on financial plan
 - Provide periodic updates free of charge

Credit Counseling

- No cost financial assessment, credit counseling, and explanation of debt consolidation
- Access to Money Management International - a nationwide non-profit organization
- Debt Management Plan - participant may choose to participate to speed the repayment of excessive or delinquent bills, stop creditor calls, or improve cash flow

Access Financial Library

- Online access to the Financial Library provides background information on financial planning, how it works, what your goals can be, what investments can help you meet your goals, whether you need a financial planner and how to find a good one, along with a number of other related issues

EXCLUSIONS:

- Advice on specific investments
- Advice on which firm to hire
- Monetary assistance of any type



Interface EAP
Total Life Assistance™

Stress

Financial

Legal

Depression

**For free and
confidential assistance,
call your Employee
Assistance Program**

(713) 781-3364 Se Habla Español
(800) 324-4327 (800) 324-2490

www.4eap.com

Marital Problems

Family Problems

Alcohol/Drug Problems

Other Referrals

Your employer has contracted with Interface EAP to provide an Employee Assistance Program.

LEGAL SERVICES

Access to Professional Legal Services through your EAP

Free Consultation

- Three referrals (up to 30 minutes each) per household, per plan year to an attorney - referral may be telephonic or face-to-face

Reduced Hourly Rate

- Up to a 25% discount off attorney's usual rate

Free Document Review

- Complete review with comments on any legal document (*up to six pages*), providing the document does not involve one or more of the areas of law excluded by this plan (*preparation of documents may be an additional charge*).

Free Letters and/or Phone Calls On Your Behalf

- You are entitled to have a phone call placed or letter prepared by your Plan Attorney. Please discuss this benefit with your Plan Attorney in advance of relying on it to resolve your problem. The legal problem may not be resolved by this action alone and you may be forced to utilize other legal tactics to handle the matter.

Simple Wills for Plan Members

- Your plan covers the preparation of a Simple Will for you and your spouse (*additional charges may apply*).

Small Claims and Consumer Access Benefits

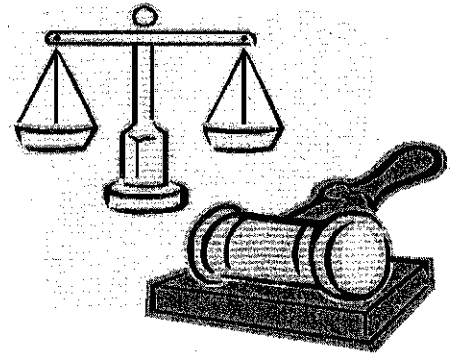
- Free consumer booklets "*Facing Consumer Problems and Winning*" and "*What Should I Do If I Have an Auto Accident*," as well as Internet access to a web site with information on how to represent yourself if you are forced to file a lawsuit, defend against a lawsuit, or go to court to prove your case.

Family Health Legal Library

- Complete "*Help Yourself*" legal library containing detailed information on the most common health legal issues confronting Americans today, including sample documents such as Wills, Power of Attorney, Living Trusts, etc.

Domestic Violence and the Law

- Complete overview of Domestic Violence and the Law, including a safety checklist.
- Discussions of the concepts and legal issues involved in most domestic violence cases, including Civil Domestic Violence as well as the criminal components of Domestic Violence.



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