EMPLOYEE ASSISTANCE OF THE PACIFIC, LLC

Your Financial Consultation Benefit

Thorough your EAP, you are eligible for a free and confidential 30-minute financial consultation. You can be confident about your finances in each stage of life – be it managing student loans, buying a home, growing a family, paying down debt, or planning your retirement. All you have to do is call us to get started at (808) 597-8222!

How a Free Financial Consultation Can Help

Here's what's included in your financial consultation benefit:

1. Personal Money Coach

Finally, a mentor for your finances! Coaches don't sell products. Their mission is to help you create, manage and achieve your financial goals

2. Tax Consultation

Consult with a tax professional to address tax questions or discuss tax savings strategies. Additionally, tax preparation services are available at a discounted rate.

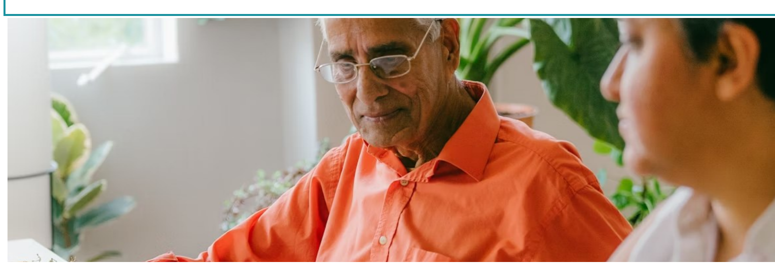
3. Website Resources

Access to financial articles, guides, and financial calculators with topics that include savings goals, retirement planning, homeownership, car affordability and more.

Here are some topics your financial consultation can help with:

- Debt & Credit
- Spending & Saving
- Student Loans
- Taxes
- Getting Married
- Large Purchases
- Home Buying
- Estate Planning
- Retirement Savings
- Investing Education
- Planning for College
- Maternity Leave
- Divorce
- Loss of a Loved One
- Caring for Parents
- And More!

It turned out to be one of the best phone calls I've ever made. Not only should we have made this call five years ago, I wish I would have known about [the financial consultation] when we were first married 22 years ago. Sounds cheesy, but absolutely true… Because of [the financial consultation], we feel like there's a light at the end of the tunnel. And because of [the financial consultation], we feel better prepared to handle our financial situation and better positioned for the future.



We go the extra mile to exceed our members' expectations. We are here to help our members every step of the way — helping you with your work, your life, and your work-life balance! Call us to arrange a free, confidential consultation.

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1600 Kapiolani Blvd., Ste. 1610 Honolulu, HI 96814

www.EAPacific.com

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Your Financial Consultation Benefit

Employee Assistance of the Pacific, LLC

Financial Consultation FAQs:

What is a financial consultation?

It is a free and confidential consultation where you can speak with a financial consultant and get financial advice.

What will a financial consultation do for me?

Whether you're new to managing your money or you've got a handle on your finances, see if you're on the right track with the education and accountability of a financial consultant. Our purpose is to help you overcome financial challenges and accomplish financial goals. Work towards building a stronger financial future and decreasing financial stress.

What is a financial consultant?

A financial consultant assists and guides with the end goal of teaching you new habits in order to resolve your financial challenges and achieve your goals. They are salaried employees that provide financial education, yet they do not receive transaction-based compensation. Their sole focus is helping people improve their financial lives through one-on-one, unbiased coaching relationships.

When is my financial consultant available to talk and how long are consultations?

Your coach is available Monday through Friday from 6:00am - 8:00pm PT. Consultations are typically thirty minutes in length.

Can my spouse join me during consultations?

Of course – and we highly recommend it! Not in the same location? No problem. Your coach can teleconference your spouse/partner into the call.

We go the extra mile to exceed our members' expectations. We are here to help our members every step of the way — helping you with your work, your life, and your work-life balance! Call us to arrange a free, confidential consultation.

Financial Consultation FAQs (continued):

Is my information kept confidential?

Yes, we do not sell or share your information with third parties.

What experience does a financial consultant have?

A financial consultant assists and guides with the end goal of teaching you new habits in order to resolve your financial challenges and achieve your goals. They are salaried employees that provide financial education, yet they do not receive transaction-based compensation. Their sole focus is helping people improve their financial lives through one-on-one, unbiased coaching relationships.

When is my financial consultant available to talk and how long are consultations?

Our team of financial consultants has over 20 years of experience and maintains a minimum of the following credentials:

- Certified Public Accountant (CPA)
- The CFP® certification, held by Certified Financial
- Planner® professionals
- Enrolled Agent (EA)
- Accredited Financial Counselor® (AFC®)
- Certified Divorce Financial Analyst® (CDFA™)
- Chartered Retirement Planning Counselor™ (CRPC™)
- Certified Credit Counselor
- Certified Identity Theft Risk Management Specialist® (CITRMS®)
- Certified Mortgage Planning Specialist (CMPS®)
- Education Loan Analyst™

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