











Financial Well-Being Retirement Planning

To be confident that you can sustain the retirement lifestyle you envision, it's important to start planning now. The path to a successful retirement starts with creating a well-thought-out plan that includes defining a retirement date, considering income sources like a pension, social security and retirement accounts, and determining how much to save. Prepare for your financial future through your free and confidential financial consultation available through your EAP. Work one-on-one with a financial consultant who is a Retirement Specialist who can help you consider the risks and determine how you might address them to stay on track.

How a Free Financial Consultation Can Help:

Utilize your financial consultation to learn how to:

-  Create a realistic vision of retirement
-  Define retirement income
-  Protect your assets, credit, and future
-  Understand pension plans and election decisions
-  Clarify retirement goals versus life goals
-  Explore solutions to address shortfalls
-  Determine how much to save
-  Balance living for today versus saving for tomorrow

Ready to transform your financial future?

Each covered employee is entitled to one (1) free 30-minute telephonic consultation for financial coaching. Call and we will connect you to an expert who can give you education, guidance, suggestions, and support. You have an opportunity to confidentially talk with an individual who is familiar with complex financial matters and discuss the most appropriate way to handle your financial situation. If you could benefit from a private discussion with an expert with experienced financial insight, or would like a second opinion to feel confident about a particular financial strategy or decision, please consider an EAP financial referral.



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.



"I was feeling panicked and overwhelmed with my financial situation. I had no clue what bill was where, or who to pay next. [My financial consultant] helped me to organize myself and get some major bills paid, and I'm much more confident... Thanks to her, I am finally feeling better about my money management skills..."

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