



# Legal and Financial Consulting

## Now Available through your EAP!

As your EAP, we're experts on helping people with their work/life balance. We know that there are many factors in our personal lives that can bleed over into our work life, and our kuleana is to help employees and their immediate family members with these issues.

In addition to providing counseling and support for these work/life issues, we have expanded our services and are now offering some new **FREE** benefits to you in case you need them!

### Financial Consultation

Your EAP is pleased to announce an exciting program utilizing telephonic access to financial professionals for any of our covered employees who are concerned about their financial wellness. Due to a substantial and increasing demand for cost-effective financial advisory services, your EAP has developed a program to assist individuals in resolving their financial issues.

The financial component of the EAP benefit program provides access to financial experts with a broad range of experience in financial services, including licensed CPA's and experienced financial advisors.

#### What It Does:

Each member 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. Members have an opportunity to confidentially talk with an individual who is familiar with complex financial matters and discuss the most appropriate way to handle their financial situations. 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.

Consultation topics include, but are not limited to:

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|--|------------------------------------|
| • Budgeting Techniques                   | • Late Utility Bills               |
| • College Funding                        | • Medicaid & Medicare              |
| • Corporate Bonds                        | • Mortgages                        |
| • Credit After Bankruptcy                | • Retirement Planning              |
| • Credit Cards with Lower Interest Rates | • Reverse Mortgages                |
| • Credit Repair Scams                    | • Saving For Financial Emergencies |
| • Credit Reports                         | • Social Security Benefits         |
| • Debt Counseling                        | • Small Business Financing         |
| • Divorce Planning                       | • Student Loans                    |
| • Insurance Buying Strategies            | • Tax Issues                       |
| • IRA Rollovers                          | • U.S. Savings Bonds               |

**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!**

### Legal Consultation

With the increasing complexity surrounding marriage, child, elder, civil and criminal related issues, an astounding 90% of the population have an unmet need for legal services. When confronted with legal issues, most people do not know where to turn to obtain professional guidance, nor can they afford the services they need or deserve. We offer a comprehensive legal solution designed to assist employees and their immediate family members find affordable legal resources during your time of need. It also gives members access to experienced attorneys, mediators, and legal document assistants to help members through these challenging stages of life.

#### What it does:

The EAP provides members with free access for legal referrals to top rated attorneys in their area when needs arise. To utilize any of the following services, members simply call our EAP office. We will put you in touch with the participating provider in your area.

Each member is entitled to one (1) free 30-minute face-to-face office consultation or telephone consultation per separate legal matter. In the event a member decides to retain an attorney after the consultation, they will be provided with a preferred rate reduction of 25% from the attorney's normal hourly rate. Virtually all types of legal matters (except work-related issues) are eligible for these services. An example of the type of legal matters for which a member may use this program include:

- |                                  |                       |
|----------------------------------|-----------------------|
| • Civil/Consumer Issues          | • Divorce/Custody     |
| • Personal/Family Legal Services | • Real Estate         |
| • Personal Injury                | • IRS Matters         |
| • Criminal Matters               | • Estate Planning Law |
| • Business Legal Services        | • And many others     |

### Employee Assistance of the Pacific

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