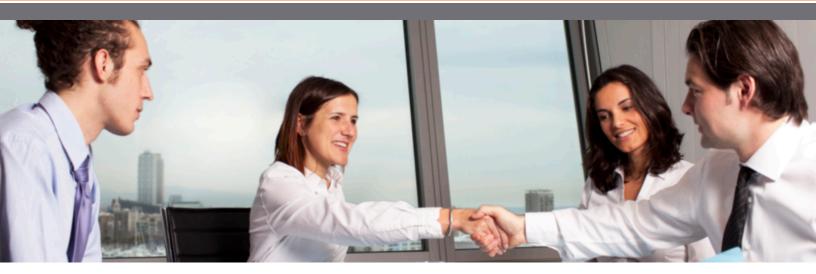
Financial Services



Managing finances can be overwhelming. You work hard to earn your money — how can you be sure you're getting the most out of it?

You don't need to figure it out all alone — We offer free, confidential access to experts. Our financial counseling services help you find answers to questions about budget planning, credit card debt, home buying and more.

What financial services are provided?

Our services include:

- Up to 60 minutes of no-cost phone consultations per financial issue with credentialed financial specialists
- Referrals to local financial professionals and planning resources
- Free worksheets and informative articles designed to help you with budgeting and other financial issues (delivered by email, mail or fax)

How can these services help?

We can help you address a wide range of financial topics, including:

- Budgeting
- Debt/credit management
- Retirement planning
- Saving for college

- Mortgage and auto loans
- Bankruptcy
 - ... and more

How do I get started?

To use these services, simply call the toll-free number provided below. Financial consultants are available from 5 a.m. to 6 p.m. Pacific Time, Monday through Friday.

If you have other questions or want to know how we can help with other personal and work-related concerns, our counselors are available 24 hours a day, every day.

Contact us anytime you need help with any of life's concerns.

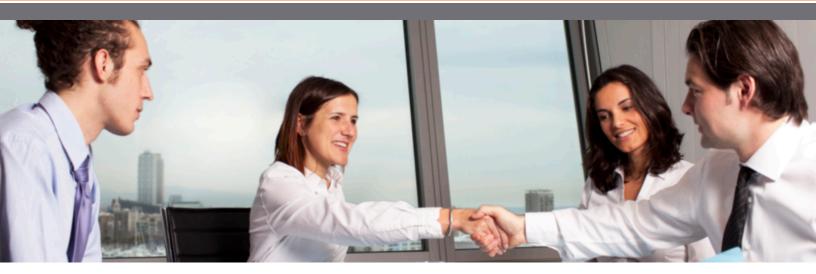
(800) 358-8515

TDD/TTY Dial 711 and enter the number above.

or log on to www.liveandworkwell.com

access code: 5271

Legal Assistance



Legal matters are tricky. The cost of hiring an attorney can be prohibitive. But sound legal advice is just a phone call away.

Access to advice, help drafting a will or assistance with a complicated legal matter should not be out of anyone's reach. Our Legal Assistance services give you free and discounted confidential access to local attorneys to answer legal questions, prepare legal documents and help you resolve legal issues.

What legal services are provided?

Our Legal Assistance services provide you with:

- Free referral to a local attorney
- Free 30-minute consultation (phone or in person) per legal matter
- 25 percent discount for ongoing services
- Free online legal information, including common forms and will kits

How can these legal services help?

Our Legal Assistance services address most types of legal issues, including:

- Family conflicts, divorce or alimony
- Landlord/tenant disputes
- Wills, estates and Power of Attorney
- Bankruptcy
- IRS concerns
- Consumer and small claims matters

DUI and other criminal cases

Who provides these legal services?

Licensed attorneys located in all 50 states, as well as Canada and Puerto Rico, provide consultations in person or by phone. The network includes 6,800 law firms, over 22,000 state-specific attorneys with an average of 18 years experience in their field, and more than 3,000 mediators.

How do I get started?

To use these services simply call the toll-free number provided below. Legal advisors are generally available from 8 a.m. to 5 p.m. local time.

Contact us anytime you need help with any of life's concerns.

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