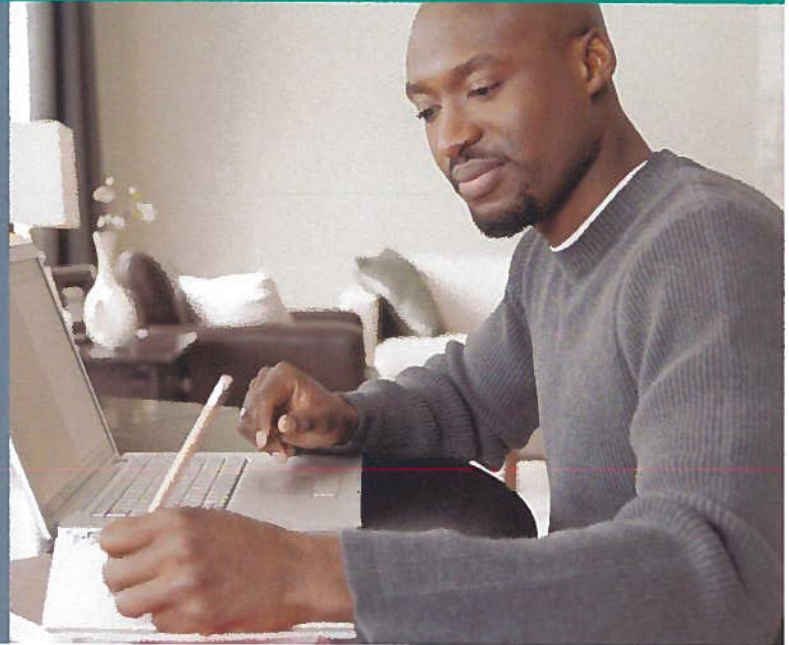


Resources *for* Living™

Financial services

Find the answers you need for your money matters

One toll-free call puts you in touch with a financial consultant ready to help you with a wide range of issues. Whether it's about budgeting and debt management, or tax matters and retirement planning, you have access to the resources you need. A 30-minute consultation is provided at no charge for each separate issue.



Information is at your fingertips by phone or through the Internet. Find help with:

- Creating a budget and managing debt
- Understanding bankruptcy options and requirements
- Avoiding foreclosure and handling creditors
- Preparing for a home purchase and saving for your down payment
- Setting financial goals and deciding on investment strategies
- Planning for college expenses and finding the right tuition plan

And you have access to a website packed with information and resources

Online resources include a library of articles on financial topics written by experienced professionals. Or take advantage of the many tools and financial calculators.

1-800-284-1819 / www.MyLifeValues.com

USERNAME: poolpact / PASSWORD: eap

Here's how it works

Simply call your toll-free number and answer a few brief questions. You will then be transferred to Financial Services. Or you can choose to call them at a later time if that's more convenient. Either way, you'll be on your way to help with unraveling your financial issues. And don't forget about the website full of articles and resources!

Financial services can help you with:

- Budgeting
- College funding
- Estate planning
- Tax return preparation
- Debt management
- Credit repair
- Investment planning
- Retirement preparation
- Medicare/Social Security information
- Credit report analysis

The EAP is administered by Resources For Living.

This material is for informational purposes only. All calls are confidential, except as required by law (i.e., when a person's emotional condition is a threat to himself/herself or others, or there is suspected child, spousal or elder abuse, or abuse to people with disabilities). Services are available to you and your household members, including dependent children up to age 26, whether they live at home or not.

Information is believed to be accurate as of the production date; however, it is subject to change.

©2012 Resources For Living
44.03.953.1-RFL C (8/12)