

How Your ComPsych® GuidanceResources® Program Can Help

Work-Life Balance

Let our GuidanceResources® work-life experts help you with the challenges of trying to balance the many demands of your work and life.

How it works

When you call GuidanceResources with a concern about a life or family issue, a Guidance Consultant will talk to you about your specific situation and connect you to a Resource Specialist who will begin to research alternative solutions to your question. Within a few business days you'll have a full report of practical information and affordable alternatives that can be delivered to you via e-mail, fax or second day air.

How may we help you?

Child Care

Finding a child care situation that's right for your child and your family isn't easy. It means conducting research to find out availability, location and cost. But there's an easier way! Call GuidanceResources to have a Resource Specialist conduct the search for you. Our Resource Specialists have experience in child care and know that you want affordable, conveniently located care you can trust. Resource Specialists are also armed with valuable and helpful information on other child care issues such as adoption, preschools, camps, nanny services, before and after-school care, financial assistance and parenting concerns.

Elder Care

For some, the day may arrive when we need to seek extra care to help our elders age with dignity and comfort. GuidanceResources is here to help with that difficult task. Resource Specialists with years of elder care experience

will work with you to find the perfect solution for your parent or other aging relative in your care. They'll help you determine a care giving situation that's just right for your elderly loved one—from home health care and meals-on-wheels to nursing homes and every level of care in between.

Pet Care

Those of us with pets at home know that they can quickly grow to be beloved members of the family deserving of the best care we can give. Our Resource Specialists can provide you with information on veterinarians, kennels, groomers, obedience classes and pet insurance.

Education

Whether you're searching for the perfect preschool or trying to figure out how to pay for college, we can help.

Call GuidanceResources for information on tutors, colleges, graduate programs, financial aid and scholarships.

Concierge Services

GuidanceResources can even help you with life events from house hunting and home improvement projects to wedding and event planning. By providing you with lists of qualified, affordable experts and venues in your own community you can start your planning with the peace of mind that comes from knowing you'll be working with the best.

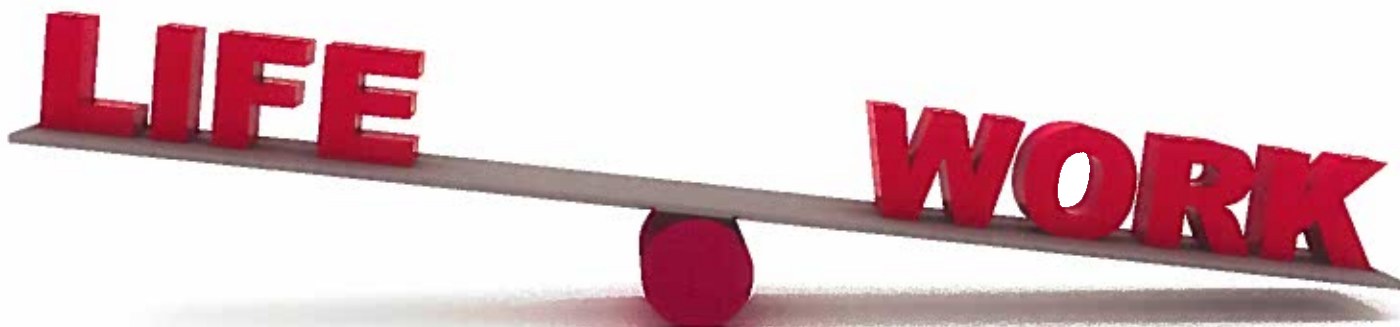
ComPsych® GuidanceResources®

Call: 877.533.2363

TDD: 800.697.0353

Go online: guidanceresources.com

Your company Web ID: MY5848i



Your GuidanceResources® Estate Planning Benefits

“EstateGuidance® makes it easy and affordable to create a will. The online program provides simple step-by-step instructions to appoint an executor, name a guardian for your children and specify other important directives.”

There are many reasons to having a will.

A will is one of the most important legal documents for you to have. It ensures that you will control who gets your property, who will be the guardian of your children and who will manage your estate when you die.

Now you have the ability to create a simple will* at no cost.

EstateGuidance® is an employee benefit that offers you the ease and simplicity of online will preparation—right on your PC! Just access the site using the directions provided and supply the information at the prompts. Your will can be completed online and downloaded to your computer. In addition, you will receive instructions about how to execute your will and store it, as well as access to Web-based support.

** A simple will does not cover credit shelter trust, printing or certain other features. These features are available at an additional cost.*

Log on to EstateGuidance to:

- › Complete a customized will for your estate
- › Utilize an intelligent online questionnaire to guide you through the process
- › Name a guardian for your children
- › Name an executor(s) to settle your estate
- › Specify funeral and burial wishes
- › Make revisions at no cost for up to 30 days

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Your GuidanceResources® Financial Benefits

“The financial pros at GuidanceResources offer objective and impartial information on any money issue, from creating a budget to reaching long-term financial goals—and everything in between.”

Our on-staff financial experts can help you with:

- › Managing personal financial challenges
- › Credit cards and debt management
- › Budgeting
- › Tax questions
- › Financing for college
- › Retirement planning
- › Estate planning
- › Real estate questions
- › Investment options
- › Mortgages, loans and refinancing

Get the help you need. Here's how:

Just call your GuidanceResources toll-free number. You'll be connected to a Guidance Consultant who will talk with you about your specific situation and schedule a phone

appointment for you with one of our financial experts. Our in-house staff includes Certified Public Accounts (CPAs), Certified Financial Planners (CFPs) and other professionals are who exclusively dedicated to providing financial information by phone.

And because our experts are not associated with any financial institution, you are assured that they will provide impartial and objective information on your money topics.

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Your GuidanceResources® Legal Benefits

“Having a place to turn to for legal information I can trust is a great benefit. With GuidanceResources, I can speak to a licensed attorney at no charge and get answers to my legal questions, and even get a referral to a local attorney at a discounted rate.”

Our on-staff attorneys can help you with:

- › Family law matters, including divorce, custody, child support and adoption
- › Bankruptcy and credit issues
- › Landlord/tenant issues, including eviction and lease questions
- › Real estate and foreclosure questions
- › Civil actions and small claims court issues
- › Immigration concerns
- › DUI/DWI
- › Wills and living wills
- › Trusts
- › Name changes
- › Contracts
- › Probate matters

Get the help you need. Here's how:

Just call your GuidanceResources toll-free number. You'll be connected to a Guidance Consultant who will talk with you about your specific situation and schedule a phone

appointment for you with one of our staff attorneys. If you need more immediate help, you can be put in a queue to talk to an attorney as soon as one becomes available.

If you require representation...

If, following your phone consultation, your legal matter requires in-person representation, you can receive a referral to a qualified attorney in the GuidanceResources network. Your GuidanceResources benefit includes a free, 30-minute consultation with a local network attorney, plus a 25 percent reduction in the attorney's customary legal fees thereafter.

Note: Employment-related issues are excluded.

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