

# Help for Financial and Legal Concerns



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TAKE CONTROL OF YOUR FINANCES WITH SUPPORT FROM your employee assistance program (EAP). Counselors, such as licensed CPAs and Certified Financial Planners, are available to consult with you by telephone.

Whether you need experienced financial insight, or would like a second opinion to feel confident about a particular financial strategy, the ValueOptions EAP can help. Financial counseling services include:

- budgeting
- credit matters
- estate planning
- retirement planning
- college funding
- investment subjects
- tax issues
- insurance-buying strategies
- debt counseling
- divorce planning
- bankruptcy

## Legal advice

If legal advice is needed, you can talk to a professional who is experienced in general law and able to communicate legal issues in plain language. In an emergency, attorneys are available 24 hours a day, seven days a week. Common referral topics include:

- alimony/child support
- adoption
- living wills

- powers of attorney
- foreclosures

## Mediation services

Mediation services can save you time and money as well as give you greater control over the outcome of your dispute, and a confidential forum for settling issues. A qualified mediator can assist in resolving cases such as:

- divorce and child custody
- contractual and consumer disputes
- real estate and landlord-tenant issues
- car accidents and insurance disputes

## Help from Achieve Solutions

Through the Achieve Solutions Web site, you also can access online information on many legal and financial topics, including legal and financial forms and helpful financial calculators.

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Call or visit ValueOptions today: (888) 445-4436



[www.achievesolutions.net/pge](http://www.achievesolutions.net/pge)

