

Legal & Financial Solutions

Through your Employee Assistance Program (EAP), you have convenient access to a network of lawyers, certified public accountants, certified financial planners and budget specialists simply by calling a toll-free number.

LEGAL CONSULTATION

First 30 Minutes at No Charge, per Legal Topic When you call, you will receive referrals to attorneys in your area. You are entitled to one free office or telephone-based consultation for each separate legal matter. If you decide to retain an attorney after the consultation, you will receive a 25 percent discount from the attorney's usual hourly rate.

This CONFIDENTIAL service helps with legal matters such as:

- 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. You will receive a free 30-minute consultation with a mediation professional. If additional services are needed, you will receive a 25 percent discount off of the mediator's usual hourly rate.

A 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

FINANCIAL COUNSELING

30 Minutes at No Charge, per Financial Topic You are entitled to a free telephonic consultation of up to 30 minutes with a CPA, financial planner, budget specialist or licensed securities broker with a variety of topics.

The financial counselors provide CONFIDENTIAL support with:

- Budgeting
- Credit matters
- Estate planning
- · Retirement planning
- · College funding
- Investment subjects
- Tax issues
- · Insurance-buying strategies
- Debt counseling
- Divorce planning
- Bankruptcy

The Legal and Financial consultations are available to employees and family members.

Go to www.achievesolutions.net/ngc, click on Topics, Money/Legal for consumer resources, information about estate planning, money management, building an on-line Legal will and more.