

FINANCIAL SERVICES

We can help you with that.

Planning financially for the future is a priority for most people. But it can also be stressful when you find yourself faced with issues that you have neither the expertise nor the resources to solve. Luckily, you have both at no cost to you through your Cigna Employee Assistance Program (EAP) offered by your employer.

You can get a referral to a qualified specialist for a free 30-minute in-depth financial needs analysis over the phone. Most issues can be resolved within the initial call, but additional telephone support is available, if needed. In addition, when you take advantage of this service, you'll also receive 25% off tax planning and preparation services through participating tax professionals.

Speak to a specialist who can offer helpful tips on a wide range of topics, including:

- › Debt counseling
- › Credit management
- › How to reduce living expenses
- › Budgeting techniques
- › Reverse mortgages
- › Cash flow analysis
- › College funding
- › How to order and read a credit report
- › Restoring credit
- › Correcting a credit report
- › IRS problems
- › How to negotiate a late car payment
- › IRA rollovers
- › How to negotiate a late utility bill
- › Divorce planning



**We're here to listen.
Contact us any day, anytime.**

Call 1.877.622.4327

Visit CignaBehavioral.com. Have your employer ID number handy: fandm

Together, all the way.®



- › Social Security benefits
- › Retirement planning strategies
- › Financing a small business
- › Writing a business plan
- › Explaining stock options
- › Benefits of 401K investing
- › Pros and cons of Internet stock trading
- › Strategies for buying insurance (life, health, auto, homeowner's)
- › Understanding annuities and bonds
- › Savings bonds concepts
- › Cars: buying vs. leasing
- › Certificates of deposit (CDs)
- › Understanding credit unions
- › Flexible Savings Accounts (FSAs)
- › How to establish credit
- › How to choose a financial planner
- › Home refinancing
- › Saving for financial emergencies
- › What to do if securities fraud filing is suspected
- › Student loan consolidation, default and payment options
- › Money market funds
- › Tax planning and preparation with 25% discount
- › Medicaid
- › Medicare
- › How to choose a mutual fund
- › How to negotiate a late mortgage payment
- › Explanation of poor credit history with credit bureaus
- › How to find a lower interest rate credit card
- › Strategies to help prevent automobile repossession
- › Strategies for buying homeowner's insurance



Some work/life services offered under the Cigna Employee Assistance Program may be provided by a Cigna contracted third-party vendor.

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