

# FINANCIAL COUNSELING SERVICES

**A free service for beneficiaries of Servicemembers' and Veterans' Group Life Insurance**

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For many people, planning their financial future is challenging enough. It is even more difficult when a loved one dies. Dealing with emotions and making important financial decisions can be overwhelming. At this time, Financial Counseling Services can help you make smart financial decisions, develop a personal financial plan for the future, and give you peace of mind.

## Get Advice from Financial Professionals

With this benefit, you get free financial counseling from FinancialPoint<sup>®</sup>, a national team of sensitive financial professionals. Their Certified Financial Planners and other financial professionals are experts in handling a wide range of financial situations and offering customized assistance to individuals like you.

## Designed with You in Mind

This program was especially designed to assist beneficiaries of SGLI and VGLI. With Financial Counseling Services you get:

**Convenient Options**—You choose how to submit your financial information—by U.S. mail, e-mail, or phone.

**Personalized Service**—You receive a financial plan tailored to your situation with action steps addressing your specific needs.

**Objective Advice**—You benefit from the advice of financial professionals. They have no products to sell and do not receive a commission for their services. They are not affiliated with any banks or investment firms, so you can be assured that the advice they give you is always objective.

## Valuable Information and Counseling

Take the first step by calling to request this valuable service. Then, you'll receive:

- A **FinancialPoint<sup>®</sup> Welcome Kit**, including comprehensive financial planning questionnaires, asset management education, budgeting and personal finance information, and helpful information sheets that may address many of your current needs.
- A customized and comprehensive **Financial Plan** with information based on an analysis of the financial data you submit. The statements and reports will give you suggestions and guidance for meeting short- and long-term financial goals.
- **Unlimited Telephone Assistance** from FinancialPoint<sup>®</sup> for up to 12 months to help you with your financial questions.

**Contact FinancialPoint<sup>®</sup> for more information.**

**Toll-free Anytime: 1-888-243-7351**

**Email: [FCS@financialpoint.com](mailto:FCS@financialpoint.com)**