

NAVIGATE LEGAL MATTERS WITH CONFIDENCE

EFR'S EAP LEGAL CONSULTATION BENEFIT

Tackle everything from wills to OWIs to custody - we're here to help!

- **Zero-Cost Legal Consult:** Your first 30-minute legal session is on us for every new, unrelated issue (excluding employment-related matters.)
- **Exclusive Discount:** Need more time? Continue with our trusted legal experts with a 25% discount.
- Resource Rich: Unlimited access to our online legal resources including:
 - Legal form templates
 - Professional articles
 - Frequently Asked Questions

Ready to resolve your legal concerns? Contact EFR for expert advice!

"EFR was a lifesaver when my partner and I needed to update our wills. Their legal document library made the process painless and easy! And when my parents faced their own legal hurdles with power of attorney and medical directives, I was able to help them thanks to my EAP. Having the support to assist them was invaluable." - Steve

SECURE YOUR FINANCIAL FUTURE

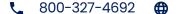
FFR'S EAP FINANCIAL CONSULTATION BENEFIT

Struggling with debt? Dreaming of a sound retirement? Or navigating the maze of college loans? No question is too big or small — if it's about your money, we're here to help.

- Zero-Cost Financial Consult: Receive one consultation per issue with a financial professional.
- Tailored Guidance: From budgeting to retirement, get personalized advice and referrals to local resources for ongoing assistance.
- Exclusive Resources: Unlimited access to our online financial tools including:
 - Financial forms
 - Financial calculators
 - Professional articles
 - Frequently Asked Questions (FAQs)

Reach out to EFR to turn your financial goals into reality.

EFR EMPLOYEE & FAMILY RESOURCES





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