

## EAP BENEFIT

# Financial Services

### BUSINESS SERVICES FOR:

- Buy-Sell Funding
- Deferred Compensation
- Executive Bonus
- Key Person Protection
- Voluntary Payroll Deduction Programs
- Qualified Plan Funding
  - SEP      Keoghs
  - 401K      Pensions

### PERSONAL SERVICES FOR:

- Retirement Planning
- College Funding
- Life Insurance Needs
- Estate Conservation
- Charitable Giving
- IRA Funding
- General Budget Assistance



### FINANCIAL COUNSELING

Each employee is entitled to no cost telephonic consultation with CLC's **financial counselors**. Typical matters include credit counseling, debt and budgeting assistance, tax planning, retirement and college planning questions. These services are provided by seasoned financial professionals and licensed CPA's. Local referrals are available for more complex financial planning issues.

### TAX CONSULTATION AND PREPARATION

Employees are entitled to receive a **30-minute** telephonic income tax planning related consultation per year on each separate tax issue they encounter. Preparation of all personal income tax documents are prepared by a CPA at a preferred rate reduction of 25% from the CPA's normal fee.

### FINANCIAL SERVICES

It is becoming increasingly important for individuals to plan for the future. According to the Journal of Accountancy, one of the top priorities of most Americans is to accumulate wealth for retirement years. There are many areas in which the professionals we have contracted with can help employees with their retirement planning needs. One of the most effective ways to meet this objective is to manage cash flow and invest it properly to reach desired levels of saving. The professionals who we can refer employees to will assist them in charting a path which will assist them to accumulate savings and invest the savings into a well-diversified portfolio.



Learn more about the details of  
your financial benefits

By calling to speak to an EAP representative  
or by logging in to your EAP website

**1-866-607-4535**

**WELLSPRINGEAP.ORG**

Username: BHT