

## WE'RE SENSITIVE TO YOUR SITUATION

So many important questions arise at the time of a death, yet the personal loss can impair decision making and lead to mistakes that can seriously affect a family's financial well-being.

### PERSONAL ASSISTANCE AND A PLAN

#### ONE-ON-ONE SESSION

An Ayco counselor will review your financial situation and help you resolve issues. Our counselors are selected not only for their financial-planning knowledge and experience, but also for their caring and sensitivity.

#### PERSONAL FINANCIAL PLAN

Following your counseling session, you'll receive a detailed letter summarizing the topics discussed and prioritizing issues requiring attention.

#### FOLLOW-UP SUPPORT

For 12 months after the counseling session, you'll have direct, toll-free access to your Ayco financial counseling team to address issues as they arise, or as additional information becomes available.

#### AYCOFN<sup>®</sup> WEBSITE

You will also have 12 months of access to Aycofn<sup>®</sup>. This secure site allows 24/7 access to interactive financial modeling tools: reference materials on cash flow, debt management, investments, estate planning, insurance, education funding and tax planning, as well as Ayco's *Updates* newsletter.

Ayco's SurvivorSupport<sup>®</sup> financial counseling service is an employer-provided benefit that provides specific, personalized answers to help you navigate the complex financial issues following the loss of a loved one.

### An Invaluable Resource

None of us likes to think about death, especially when we have a family depending on us. What would they do? How would they manage? Would they have enough money to live on? What about the children's education? There are so many questions—and, luckily, just as many answers.

### Areas Where Ayco Can Help:

Estate settlement	Employee benefits
Estate and income taxes	Education funding
Estate planning	Retirement planning
Investment strategies	Insurance needs
Social security and government benefits	Cash-flow and debt management

## Take the first step

The SurvivorSupport<sup>®</sup> service can provide invaluable guidance to you and your family during this difficult time.

**Call us today at (800) 235.3417**

## FREQUENT QUESTIONS

### **Who is eligible to participate in the SurvivorSupport® service?**

The surviving family members of deceased employees and employees who have lost a spouse or domestic partner.

### **What if I am already working with a financial planner?**

Great! We're happy that you have the support of others to assist you. The SurvivorSupport® service is designed to coordinate—not replace—the efforts of other professionals already in place. We will work with these individuals to help you make decisions in your best interest. In fact, you are welcome to have others present during your meeting.

### **What are the qualifications of SurvivorSupport® counselors?**

The service is delivered by dedicated Ayco counselors who are sensitive to the emotional and financial impact of the situation at hand. Ayco has a professional staff educated as attorneys, CPAs, MBAs, Certified Financial Analysts (CFA), and Certified Financial planners (CFP) . In addition to regular ongoing technical training, counselors also receive specific bereavement training.

### **Will Ayco share any of my personal information?**

Your name and personal information are protected by Ayco's privacy policy. All financial information provided is kept confidential in accordance with Ayco's privacy policy.

### **What's the catch?**

There is none. Your employer wants you and your family to have access to the objective and professional guidance the SurvivorSupport® service provides. This voluntary, company-provided service is offered for the sole purpose of increasing your peace of mind.

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