

# TransitionalSupport<sup>SM</sup>

Financial Counseling Service



## We're sensitive to your situation

During this difficult time, you are faced with many crucial decisions that are often sensitive, irreversible and have long-lasting effects. You may receive advice—some worthwhile, some unfortunately inaccurate—from friends and associates.

Ayco's TransitionalSupport<sup>SM</sup> financial counseling service is an employer-provided benefit that provides specific, personalized answers to help you navigate the complex financial issues following a life-threatening diagnosis.

### PERSONAL ASSISTANCE AND A PLAN

#### One-on-one session

An Ayco counselor will review your financial situation and help you resolve issues. Our TransitionalSupport<sup>SM</sup> 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 provides you 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.

## An invaluable resource

Following the diagnosis of a life-threatening illness, you and your family are faced with a myriad of questions: Do I need to update my will or health care documents? Should I retire, and what happens to my company benefits if I do? What about my medical insurance? There are so many questions—and, luckily, just as many answers.

## Areas where Ayco can help

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

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### TAKE THE FIRST STEP

The TransitionalSupport<sup>SM</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 TransitionalSupport<sup>SM</sup> service?**

Employees who have been diagnosed with a life-threatening illness or employees whose spouse or domestic partner has been diagnosed with a life-threatening illness.

### **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 TransitionalSupport<sup>SM</sup> 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 TransitionalSupport<sup>SM</sup> counselors?**

The service is delivered by dedicated Ayco counselors who may have JDs or MBAs, and are sensitive to the emotional and financial impact of the situation at hand. In addition to regular ongoing technical training, counselors also receive 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 TransitionalSupport<sup>SM</sup> service provides. This voluntary, company-provided service is offered for the sole purpose of increasing your peace of mind.

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Under certain of Ayco's financial counseling programs, Ayco may recommend securities or investment products, including those offered by its affiliates. This could lead to conflicts of interest of which you should be aware. More information regarding Ayco's business practices and conflicts is set forth in Ayco's Form ADV brochure, which is available upon request.

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