

Survivor Financial Counseling Services

None of us likes to think about death or the diagnosis of a life-threatening illness, especially when we have loved ones depending on us. What would they do? How would they manage? There are so many questions. As your employer, we feel the best thing we can do to assist you during this time is to make available to you and/or your survivors an employee benefit called SurvivorSupport®.

Who provides this service? How does it work? How can they help?

The Ayco Company, L.P. provides this service on behalf of UnumProvident Life Insurance Company. We as your employer offer this service to you as an employee benefit at no cost.

In the event of an illness or death, all eligible employees, or their survivors will have the opportunity to use the benefit. Should you choose to participate, an Ayco counselor will meet with you or your survivors to review your financial situation. This benefit is not tied to the sale of any products or services.

The Ayco Counselor can assist you or your survivor with financial concerns such as employee benefits, insurance claims, income tax, Social Security benefits, debt resolution, and budgeting, as well as any issues personally important to you and your family. The counselor will also provide the Survivor Financial Counseling Services Reference Guide for you to keep as a reference tool. After the meeting the counselor will provide you with a written summary of the information discussed at the meeting. For a six-month period following the meeting, the Ayco Counselor will be available by a toll free number when you need additional help or have additional questions.

Topics frequently discussed at a Survivor Financial Counseling meeting are:

- Employee Benefits, including Life and Health Insurance, COBRA, as well as Social Security and 401(k) options
- Monthly budgeting and debt resolution including medical bills, credit cards, etc.
- Property Titles including vehicle and real estate
- Legal and/or Financial Guardianship of minor children

Since Survivor Financial Counseling Services is designed to coordinate--but not replace--the efforts of human resources personnel or your attorney, the Ayco counselor will work with you and any one else you would like to include at the meeting. There is no cost to you or any member of your family for participating in this program.

We sincerely hope that no one will ever have a need for Survivor Financial Counseling Services. However, this valuable service will provide you and your loved ones with the peace of mind that comes from knowing that should the need arise, someone will be there to help. If you have questions or would like to discuss this service, please contact human resources.