

Financial Counseling Services for Servicemembers' Group Life Insurance Traumatic Injury Protection Program (TSGLI)

FinancialPoint®

Professional, personalized financial counseling

It's not always easy to make sound financial decisions during difficult times, but VA is making it easier for TSGLI beneficiaries by offering financial counseling services at no cost to you. Professional financial counselors are here to provide you with answers to all your most common financial questions.

What You'll Get

We offer a range of services tailored to your needs at no cost to you

- Budgeting assistance
- Reducing Debt
- Developing a savings plan
- Determining investment strategies
- College planning
- Pre- and Post-Retirement planning
- Long-term care planning
- Estate planning

Why Get Financial Counseling?

Financial counseling can help you make smarter decisions about managing your money and setting goals to make the money last well into the future. It's important to get the proper financial counseling before making any major financial decisions.

Financial counseling will help you:

- Make your money last longer
- Know which debts to pay off first
- Protect your credit
- Have extra money for emergencies
- Pay your children's college tuition
- Have a comfortable retirement



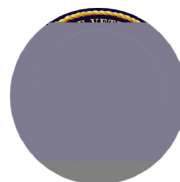
Proper planning can minimize your financial worries.

When Should I Get Financial Counseling?

You should get financial counseling as soon as possible after receiving your insurance money and before making any major financial decisions. Getting financial counseling right away will help make your insurance money last well into the future.

Contact FinancialPoint® Toll-free Anytime: 1-800-428-3416

VA



U.S. Department
of Veterans Affairs

Financial Counseling Services

What You Need to Do to Get Started

There are 2 levels of service through FinancialPoint. Choose the level that best suits your needs. To get started contact FinancialPoint® anytime, by phone: 1-800-428-3416 or by email: fcs@financialpoint.com

Level 1

- Quick answers to any of your financial questions
- Toll-free access to professional counselors 24/7

Level 2 in addition to Level 1 services

- A financial plan tailored to fit your needs when you complete the Financial Readiness Questionnaire

You can receive your counseling face-to-face or by phone — it's your choice. You will also receive information such as tips for saving and spending, and information on Social Security and VA benefits.

These important financial services are available to you at no cost for two years following your claim settlement. Start securing your financial future today.

Who Provides The Counseling?

Counseling is paid for by VA and provided by FinancialPoint®, an experienced team of professional financial counselors. FinancialPoint® is not affiliated with any investment firm or bank, and their counselors do not sell financial products nor receive commissions, so you can be assured that you are receiving sound, objective guidance. Both male and female counselors are available. Please be sure to ask if you have a preference.

About FinancialPoint®

FinancialPoint is a U.S. company that has more than 25 years of financial planning experience. FinancialPoint® has a team of Certified Financial Planners and other financial professionals who are experts in handling a wide range of financial situations and offering customized assistance to individuals like you. In fact, approximately twenty percent of their financial counselors are military Veterans.

Call Us Today

To take advantage of your financial counseling service, contact FinancialPoint® anytime by toll-free telephone: 1-800-428-3416 or by email: fcs@financialpoint.com

Comments From A Service Member

"I was so overwhelmed by the events surrounding my benefits that I didn't even want to think about dealing with it. I am truly thankful every day that I had people who not only explained my benefits to me, but helped me plan my future with it at a time I didn't see much of a future at all."

Do you have a simple question but aren't ready to request a detailed financial plan? Give FinancialPoint® a call today. They can help. 1-800-428-3416

For information on other VA benefits, call 1-800-827-1000