Putting Benefits To Work For People**



If legal uncertainties arise and you don't know where to start, LegalConnect[®] can help. For eligible policyholders and members of your household, this program provides access to unlimited phone consultations with a staff of expert, licensed attorneys. If needed, you can be referred to a local attorney for a free 30-minute consultation and a 25% reduction if you choose to work with them. Information on low cost and no legal options are available. Referrals to consumer advocacy groups and governmental organizations are also available.

Topics include:

- > Estate planning/wills/probate
- > Power of attorney
- > Real estate
- Bankruptcy
- > Landlord/tenant issues
- > Adoption/guardianship
-) Divorce
- > Personal injury



Expert Guidance on ID Theft

- > Unlimited legal assistance by phone
- Step-by-step guidance from an attorney to complete the restoration process
- Financial information from a financial professional to address credit issues

Sometimes legal issues can be stressful. The team of legal and financial professionals can also connect you with available support services to help you and your family.

| Contact Info LegalConnect® | (800) 344-9752 | Website: guidanceresources.com First time visitor? Click "Register" and enter "NYLGBS" as the Organization Web ID. |
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These programs are NOT insurance and do not provide reimbursement for financial losses. Some restrictions may apply. These services are provided exclusively by ComPsych® Corporation. Customers are required to pay the entire discounted charge for any discounted products or services available through these programs. Some services are available at the option of the employer for an additional cost. Programs are provided through third party vendors who are solely responsible for their products and services. Full terms, conditions and exclusions are contained in the applicable client program description and are subject to change. Program availability may vary by plan type and location and are not available where prohibited by law. These programs are not available under policies issued by New York Life Group Insurance Company of NY.

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All programs are effective for the member/participant on the first day of coverage.

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