

# BENEFICIARY FINANCIAL COUNSELING SERVICE

Professional, personalized  
financial counseling for:

SGLI beneficiaries

VGLI beneficiaries

Family SGLI beneficiaries



It's not always easy to make sound financial decisions during difficult times, but VA is making it easier for SGLI and VGLI beneficiaries by offering a Beneficiary Financial Counseling Service.

Professional financial counselors are here to provide you with answers to all your financial questions.

## What You'll Get

We offer a range of services tailored to your needs including:

- Budgeting assistance
- Debt reduction
- Developing a savings plan
- Investment strategies
- College planning
- Pre- and Post-Retirement planning
- Long-term care planning
- Estate planning

We have two levels of service you can choose from based on your needs.

### Level 1

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

### Level 2

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

### PLUS

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



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.

### Why Should I Get Financial Counseling?

Financial counseling will help you make smart decisions about managing your money and set goals to make the money last well into the future.

Lack of financial planning can result in:

- Living paycheck to paycheck
- Mounting debts
- Bad credit
- No funds for emergencies
- No money for your children's education
- No money for retirement

Proper planning can minimize your financial worries.

Beneficiary Financial Counseling Service 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

### 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.



### What You Need To Do

Using your financial counseling service is easy. Just let us know what level of service you want.

**For answers to your financial questions** simply call or e-mail our counselors.

#### For a detailed financial plan:

1. Call or e-mail our counselors to get the Financial Readiness Questionnaire (or request a face-to-face meeting).
2. Complete and submit the Questionnaire via e-mail or mail (or give it directly to your counselor if meeting face-to-face).



Contact **FinancialPoint®**

Toll-free Anytime: 1-888-243-7351

Email: [fcs@financialpoint.com](mailto:fcs@financialpoint.com)

## 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® is 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 our counselors are military veterans.

## Call Us Today

To take advantage of your Beneficiary Financial Counseling Service, contact FinancialPoint® anytime by toll-free telephone: 1-888-243-7351 or by email: [fcs@FinancialPoint.com](mailto:fcs@FinancialPoint.com)

## Comments From A SGLI Beneficiary

"SGLI offering the benefit of financial advice enabled us to properly honor the life of our son ... while someone else dotted the i's and crossed the t's to make sure his money was invested in a sensible way. My hope would be that other families are lucky enough to get someone with the same qualifications as we did ... we were provided with expert financial advice, but more importantly the financial counselor provided kindness and compassion to our family in what we describe as the worst time of our lives."

**Do you have a simple question but aren't ready to request a detailed financial plan? Give FinancialPoint® a call today. They can help. 1-888-243-7351**

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

