

Prudential Beneficiary AdvocateSM

Prudential understands that for those coping with the loss of a loved one, grief counseling can prove invaluable. Grieving loved ones, however, may require many other forms of assistance, including legal and financial services and funeral and estate planning. This is why we offer Beneficiary Advocate by Prudential, a comprehensive program of beneficiary services to help, no matter what the issue. Prudential has a thorough understanding of the unique responsibilities and difficulties in these situations. Whether coping with other family members' grief, struggling with estate-related issues, or coordinating urgent child care or elder care needs, beneficiaries can benefit from the comprehensive, best-in-class services offered by Prudential in partnership with the worldwide leader in behavioral health solutions, ComPsych® Corporation.

Comprehensive Beneficiary Support

For up to one year following a claim, beneficiaries can contact ComPsych 24 hours a day, seven days a week regarding behavioral and emotional health issues, along with family, legal and financial matters. All services are accessible via a Prudential-dedicated toll-free line and connect you directly to a GuidanceExpertSM, who will conduct an assessment of your issues and put you in touch with the appropriate services. Our support includes:

Emotional Support for Grief and Loss

- Unlimited, 24/7 toll-free phone access to masters-level clinicians for in-the-moment support
- Assessment and action planning to help you develop an individualized course of action
- Up to three face-to-face or telephonic counseling sessions with a local provider. Talk to us about:
 - Grief and Loss
 - Anxiety, stress, depression
 - Guidance on returning to work, and more

Funeral Planning Services

Planning a funeral can feel overwhelming. It is a stressful time and many decisions need to be made in a short timeframe. Many feel overwhelmed with the process and can be vulnerable to being taken advantage of financially. Final Arrangements services can prevent that. Our Funeral Planning Experts are specially trained to gather information and provide options so you can make the right decisions. Services include:

- Thorough assessment of your needs
- Options, pricing and availability for funeral homes, caskets, urns, cemeteries and more
- Comprehensive referral packet with three detailed referrals for each needed resource

Online Will Preparation Services

EstateGuidance® can help you secure your future by overcoming the legal, financial and emotional barriers to estate planning. This online service allows you to create a legally binding Last Will and Testament, Living Will and Final Arrangements document online, without the hassle or expense of hiring a lawyer. EstateGuidance walks you through the documentation process and breaks down each step into easy-to-understand terms.

Identity Theft Restoration Services

Sadly, recent beneficiaries are often the targets of fraud and identity theft. For victims of identity theft, IDResources® includes unlimited telephonic assistance from our staff of attorneys, financial professionals and counselors. Services are designed to address legal, financial and work/life issues associated with identity loss, assist with restoration of identity, and assist with damage to credit history.

Financial Planning Services

FinancialPoint® provides objective financial planning guidance to beneficiaries. This simple-to-follow online process makes it easy for individuals to create a financial plan to carry them forward in the wake of a loved one's passing. Users are given step-by-step instructions to complete the data-gathering and personal investment viewpoint questionnaires online. A FinancialPoint expert reviews the individual's responses; corresponds directly with them for additional information or questions, and provides a detailed, customized personal financial plan. In addition, FinancialPoint provides access to other online tools and resources as well as a financial planning hotline staffed by CPAs, CFPs and other financial experts, through Prudential's dedicated toll-free number.

Services for Beneficiaries at time of claim.

WE ARE AVAILABLE 24 HOURS A DAY, 7 DAYS A WEEK.

Call: 833.962.0064

TTY: 800.697.0353

Online: guidanceresources.com

Your company Web ID: ADVOCATE