

Set and achieve your financial goals



A product of  **CONSOLIDATED CREDIT**[™]
When debt is the problem, we are the solution.



KOFE can answer questions about:

- Personal finance
- Budgets
- Savings
- Debt
- Payment options
- Credit and credit reports

Your employer works hard to provide you with the resources you need in the workplace. But personal financial worries can get in the way of your productivity.

In fact, financial problems lead to stress in more than 46% of the U.S. workforce.¹ With nearly half of employees feeling this strain, it's normal to want some assistance.

That's why we're providing access to this valuable program, which can help you set goals -- and be successful in achieving them.

Our service solution

Colonial Life has partnered with Knowledge of Financial Education, or KOFE, a corporate financial wellness program created by Consolidated Credit. Consolidated Credit is one of the largest non-profit credit counseling agencies with more than 20 years of expertise.

While some companies only provide financial education and others only offer counseling, you can have both. And it's available at no direct cost to you. To gain access to these services, simply attend a 1-to-1 benefits counseling session with a Colonial Life benefits counselor. In addition to better understanding your available benefits, you'll get a variety of resources to help improve your financial situation:

- **Financial coaching** – Unlimited access to highly trained senior certified credit counselors by calling 866-932-4185
- **Online tools** – Access to 100+ videos, books, budgeting tools and more, all easily accessible at ColonialLife.com/KOFE
- **Webinars** – Educational sessions throughout the year on a variety of topics

Get the support you need to succeed

By taking advantage of KOFE's services, you can take control of your financial difficulties. That means you can better remain focused on your career -- and on building a safe financial future for yourself and your family.

Take steps today toward reaching your financial success. Visit ColonialLife.com/KOFE to learn more.

ColonialLife.com


The benefits of good hard work.®

¹ SHRM, *Financial Education Initiatives in the Workplace*, 2012

Terms and availability of service are subject to change.

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