Your Employee and Family Assistance Program (EFAP) includes:

Pre-Retirement Planning

Are you excited or apprehensive about retiring? Fortunately, with a little advanced planning, your retirement years can be everything you hoped for and more. We can help you get mentally, emotionally, and financially prepared.

Be prepared for your retirement years!
- **Is your retirement plan in place?** We can help you figure out what’s important to you, set goals, and take action steps well in advance, so you can enjoy a satisfying and productive retirement.

- **Will your relationship remain strong in retirement?** We can help you prepare psychologically to make sure you'll have relationship security in retirement.

- **Can’t decide whether or not to keep working?** We can help you sort through your options if you’re thinking about launching a second career.

- **Want good physical and mental health in later years?** If you want to maintain good health, making changes now can make a big difference later on.

One call is all it takes to get started.
Life Smart Coaching empowers you with the information and support to help you prepare so you can enjoy your retirement years. We make it simple to get started and guide you step-by-step. When you call our Client Services Centre, here’s what you can expect:

1. We ask a few questions to make sure you receive the customized service that will be most helpful.

2. We arrange for one of our retirement coaches to call and walk you through the types of support you could benefit from—written materials, internet resources, financial software, printed materials, and more.

3. We’ll be in touch with you while you’re using the materials, and help you build the confidence to solve your pre-retirement planning challenges.

Life Smart Coaching services are offered over the telephone. If you ever feel uncertain or overwhelmed, about any issue, we can also arrange counselling. Counselling services can be offered face-to-face, over the phone, through video, or online.

Life Smart Coaching can help you make the most of your golden years.