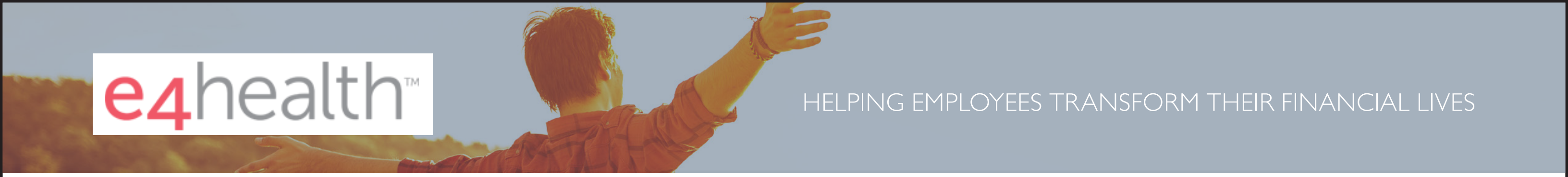

MSA FINANCIAL WELLNESS – WHAT'S INCLUDED

MONEY COACH

- Professional, unbiased, confidential, trustworthy
- Average experience – 22 years
- No sales environment – focus is on helping you
- Address financial goals, challenges & life events
- Help increase savings, lower debts, improve credit & decrease financial stress
- Telephonic consultations to save you time
- Peace of mind for your future & finances

PERSONAL WEBSITE

- Private & confidential
- Access videos, forms, calculators, tips & more
- Online interaction with your Money Coach
- Upload & share documents
- Access notes from coach consultations
- Track financial well-being score over time
- Sign up for identity monitoring, Wallet, events, your credit report & credit score

WALLET

- See all of your accounts in one place
- Budgeting made easy with financial management software
- Set bill reminders & alerts
- Track spending & make informed decisions with 24/7 visibility
- Safe & secure with top monitoring systems including McAfee and TRUSTe

CREDIT SCORE & CREDIT REPORT

CREDIT SCORE

- TransUnion credit score (updated every 30 days) & credit report (updated annually)
- Won't hurt credit score & it's confidential – for your eyes only
- Help accessing Experian & Equifax reports
- 24/7 credit & identity monitoring
- Fraud alerts, via text and email, for suspicious activity

FINANCIAL EDUCATION

- Formats include on-site classes, monthly webinars, workshops & live forums
- Topics covering virtually all areas of finance & related life events
- Presented by money coaches who specialize in subject matter
- Recordings, worksheets, handouts & copies of the presentation are available.

REWARDS (CHANCES TO WIN EVERY MONTH!)

WINNER

- Link an account & create a budget in Wallet for a chance to win a $50.00 gift card
- Attend any class or webinar for a chance to win a $50.00 gift card
- Retake your financial wellness survey during your 3rd money coaching call for a chance to win a $100.00 gift card

MYSECUREADVANTAGE.COM | 888-724-2326

MSA FINANCIAL WELLNESS – FAQ

What is My Secure Advantage (MSA)? MSA is your new financial wellness program provided by your employer. Now you have your own personal, confidential and unbiased Money Coach as one of your employer-funded benefits.

What will the program do for me? Simply put, MSA is the most complete financial wellness program available anywhere. The whole purpose of the program is to help you overcome any financial challenge and accomplish any financial goal. With your trustworthy coach, you will build a strong and secure financial future, increase wealth and improve net worth.

What is the difference between a financial advisor and a Money Coach? While these two terms seem very similar, they are actually quite different. A traditional financial advisor's job is to manage your money for you, make suggestions, and ultimately get paid for doing it. The fees can be based on transactions, commissions or a number of other factors.

A Money Coach, on the other hand, assists and guides with the end goal of teaching you new habits. They are salaried employees, and unlike most financial professionals, they truly have nothing to sell. Their sole focus is helping people improve their financial lives through one-on-one confidential and unbiased coaching relationships.

What subjects can I discuss with my Money Coach? Subjects include but are not limited to:

Debt & Credit	Identity Theft	Mortgages	Retirement
Spending & Saving	Divorce	Short Sales	Investing
Student Loans	Taxes	Bankruptcy	Benefits & Insurance

Can my spouse/partner join me during consultations? Of course – and we highly recommend it! Not in the same location? Not a problem. Your Coach can teleconference your spouse/partner into the call.

How often do I meet with my Money Coach and how long are consultations? Consultations with your Money Coach are typically thirty minutes in length. Time between consultations varies by individual. On average you will meet with your Money Coach every seven to fourteen days.

What experience does a Money Coach have? Our staff has an average of twenty-two years of relevant professional experience and multiple certifications from the financial services industry. Designations & accreditations:

Certified Credit Counselor
Certified Tax Coach™
AFC® (Accredited Financial Counselor®)
CCFS™ (Certified College Funding Specialist™)
CCRR® (Certified Credit Report Reviewer)
CCRS™ (Certified Credit Repair Specialist™)
CDFA™ (Certified Divorce Financial Analyst®)
CFEd® (Certified Financial Educator®)
CFP® Professional (Certified Financial Planner™ Professional)
CITRMS® (Certified Identity Theft Risk Management Specialist®)
CMPS® (Certified Mortgage Planning Specialist)
CPA (Certified Public Accountant)
CRTP (CTEC California Registered Tax Preparer)
CSA (Certified Senior Advisor®)
EA (Enrolled Agent)
ELA™ (Education Loan Analyst™)
Fair Credit Reporting Act (FCRA Certification)
FRS™ (Fraud Resolution Specialist™)

When is my Money Coach available to talk? Mon - Fri: 6:00 a.m. - 8:00 p.m. PT

Is my information kept confidential? Yes, we do not sell or share your information with third parties, and use of the program is kept confidential as well – even from your employer.

TRANSFORMING YOUR FINANCIAL FUTURE STARTS TODAY

Call 888-724-2326 today to register.

It'll be awesome. Seriously.