

My Secure Advantage Financial Wellness Program

Transforming the financial future and quality of life for your entire workforce!

Employees have complex financial decisions to make, and they need help. Paying off student loans, reducing debt, spending versus saving, starting a family and creating a nest egg are just a few of the obstacles they are trying to navigate.

By adding a proven program like My Secure Advantage (MSA), you can rest assured that every employee has a personalized solution to any financial goal or challenge, and that a team of MSA money coaches are working diligently to empower employees to take charge of their financial future.



POWERFUL RESULTS

It's easy to see why employees rave about MSA and their Money Coach. The average employee sees an increase of 3.7% of their salary put into an employer sponsored retirement program, a credit score increase of 53 points, an \$8,000 decrease in unsecured debt, a \$370 increase in monthly cash flow, and a 45% decrease in how often financial stress impacts their physical health.

IMPROVED PRODUCTIVITY

Employees spend over 5½ hours *per week* distracted by finances while at work. After 90 days of coaching, that number improves by more than 50%. Imagine what that kind of productivity improvement could do for your bottom line.

REDUCED STRESS

Employees who work with a Money Coach improve their financial wellness score by 90%, on average.



67% of employees have moderate to high financial stress.



Financial stress costs employers \$8,125 per employee per year in lost productivity.



1 in 2 employees need help with basic finances like budgeting, debt and credit.

"Working with a financial coach has been life changing. [My Money Coach] has helped me through guidance and coaching to improve my credit score, secure a home loan, plan purchases, create a budget, and pay off debt! Fantastic program!"

– STATE EMPLOYEE & MSA MEMBER



Why Select MSA?

When it comes to selecting the right financial wellness benefit, you want more than a program — you want a partner, and that's where we shine!

MSA is a stand-alone, multi-dimensional financial coaching and educational platform, designed to serve different learning styles, demographics, socioeconomic backgrounds, locations and work environments. Since 2000, MSA has been provided to millions of employees and thousands of companies, including Fortune 500's.

UNBIASED FINANCIAL EDUCATION

MSA is a privately held company and does not sell or endorse any financial services or products. Many other financial wellness providers are affiliated with a financial institution or product that creates a conflict of interest. MSA has no affiliations, and our money coaches provide unbiased guidance.

COACHING METHODOLOGY

Empowering employees to take control of their personal finances, MSA uses a proven methodology and model of behavior change that helps employees develop a plan for resolving their financial issues and attaining their goals, as well as achieving the needed behavioral change for ongoing success.

FINANCIAL WELLNESS TEAM

Money coaches work as a team, so every employee receives the collective capabilities of the entire coaching staff. Employees are assigned a primary Money Coach and then referred to additional coach specialists as needed, all while maintaining a connection with the primary coach.

SUPPORTED LEARNING STYLES

The program supports all learning styles to connect with every demographic of your workforce. Formats include telephonic, face-to-face, email, web, video, audio and webinar.

APPEALS TO ALL EMPLOYEES

Guidance for every age, status, job title, salary, and life event — coaching and resources address any financial topic, going beyond financial planning, student loans, debt management or any singular focus.

QUALITY ASSURANCE

Through call reviews, assessments and member feedback, performance measures are identified, reported and improved on a regular basis. 9 out of 10 employees would recommend our services to a colleague.

BENEFITS INTEGRATION

Our proprietary platform automatically presents elements of your benefits package, allowing a Money Coach to provide specific recommendations and cross referrals that relate to the consultation.



MONEY COACHING

Our team of money coaches are staffed, trained, and working together at our Roseville, CA office. They average 22 years of professional experience, offer bilingual services (Spanish, Tagalog, Punjabi and Hindi) and maintain the following credentials:

- Accredited Financial Counselor®
- Behavioral Financial Advisor™
- Certified Credit Counselor
- Certified Tax Coach™
- Certified College Funding Specialist™
- Certified Credit Report Reviewer
- ICFE Certified Credit Repair Specialist™
- Certified Divorce Financial Analyst®
- Certified Financial Educator®
- Certified Financial Planner™ Professional
- Certified Identity Theft Risk Management Specialist®
- Certified Mortgage Planning Specialist
- Certified Public Accountant
- Certified Senior Advisor®
- CTEC California Registered Tax Preparer
- Enrolled Agent
- Education Loan Analyst™
- Fair Credit Reporting Act Certification
- Fraud Resolution Specialist™
- Life and Work Coach, and more!

[My Money Coach] honestly saved my life... I owe her so much of my success! ...Her guidance and budget work helped me rebuild a life.

— TEACHER & MSA MEMBER

Program Features & Details

MSA's holistic approach to financial well-being includes one-on-one telephonic money coaching, personal financial management software, an interactive website experience, and educational classes, to help employees through every stage of life.

COACHING

✔ One-on-One Money Coaching	Unlimited. Telephonic. Financial transformation.
✔ Financial Wellness Team	A personal coach and specialists covering every topic
✔ No Product Sales	Education based. Guidance only.
✔ Co-browsing	Enhanced coach experience with live website collaboration
✔ 100+ Financial Guides	Coach-prescribed guides for every topic
✔ Peace of Mind	Professional, trustworthy help for a better financial future

WEBSITE

✔ Responsive Design	Access from desktop, mobile or tablet
✔ Assessment & Wellness Score	Assess and reassess progress at predetermined intervals
✔ Short & Long Term Action Plan	Personalized next steps for reaching financial goals
✔ Credit Report & Score	Track improvements. Review with your Money Coach.
✔ Credit & ID Monitoring	24/7/365. Real-time alerts for suspicious activity.
✔ Calculators, Articles, Worksheets	Boost financial IQ in between coaching sessions
✔ MSA Wallet	Link accounts in one place. Easy-to-use budgeting software.
✔ File Sharing & Collaboration	200+ file types supported. Safe and confidential.

EDUCATION

✔ On-site Education Days	Multiple classes with coaching in between presentations
✔ Webinars & Forums	Presented live by MSA money coaches
✔ Workshops	Customized classes integrating employer benefits
✔ Online Video Courses	Easy to digest with hundreds of hours of content

There's way too much going on behind the scenes to share here so be sure to ask us for a product demonstration!

Employer Pricing & Details

Program costs associated with My Secure Advantage may qualify as administrative expenses eligible for payment with qualified plan assets. This determination is a decision that must be made by the qualified plan's named fiduciary.

EMPLOYER PRICING – Competitive pricing to work with any employer budget

✔ Tiered Product Options	✔ Dedicated Customer Success Manager
✔ Configurable Product Features	✔ Implementation & Benefit Training
✔ SOC 2 Data Center Compliant	✔ Marketing & Communications Guide
✔ Accepts Multiple Forms of Eligibility	✔ Promotional Tools & Resources
✔ Integration with Employee Benefits	✔ Rewards Program
✔ Branded Registration Web Page	✔ Quarterly Utilization Reporting

WALLET

Online money management software for greater visibility, better planning and improved cash flow



-  **24/7 ACCOUNT VIEW**
Link accounts and view balances any time from any device
-  **BUDGETING MADE SIMPLE**
Create a manageable and successful budget with easy-to-use software
-  **EXPENSE TRACKING**
Track spending and savings, and watch your net worth grow
-  **SECURITY**
Private, confidential and safe, with bank-level security