

MSA EquipSM

Transforming lives, one member at a time.

At MSA (My Secure Advantage[®]) we help you make plans, reach goals, and build better habits around the #1 topic on people's minds: money. Here's an overview of what's included in the MSA Equip financial wellness program:

Money Coaching

Averaging 20+ years' experience, coaches get to know you and your story, providing support and accountability.

- ✓ **One-on-One Money Coaching** Telephonic. Nonjudgmental. Financial transformation.
- ✓ **Financial Wellness Team** A personal coach and specialists.
- ✓ **No Product Sales** Education based. No hidden agendas.
- ✓ **Enhanced Coaching Experience** Call, chat, co-browse, and web collaboration.
- ✓ **Peace of Mind** Professional, trustworthy help for a better financial future.

Personalized Website

A personalized digital experience offers guided program resources and self-help tools for reaching short and long-term goals.

- ✓ **Assessment & Wellness Score** Assess progress at predetermined intervals.
- ✓ **Customized Action Plan** Personalized next steps for reaching financial goals.
- ✓ **MSA Wallet[®]** Link accounts in one place. Easy-to-use budgeting software. No ads.
- ✓ **Credit Report & Score** Track improvements. Review with a Money Coach.
- ✓ **Credit & ID Monitoring** 24/7/365. Real-time alerts for suspicious activity.
- ✓ **Calculators, Articles & Worksheets** Boost financial IQ in between coaching sessions.

Education & Events

Providing virtual education across an expansive list of classes, MSA covers a wide variety of life events and financial topics.

- ✓ **Webinars & Forums** Every month. Live and on-demand.
- ✓ **Video Courses** Taught by experts. Watch on any device. Hundreds of hours of content.
- ✓ **Handouts & Worksheets** Related resources for real-life application.

About MSA Equip

This exclusive program includes ongoing consultations** and unlimited access to the MSA website and education events. It's **\$99.95 per month**, and you can cancel at anytime.

Life-changing outcomes that speak for themselves.

76%

Average improvement in financial well-being*

40%

Average improvement in finances affecting health*

\$800+

Average increase in discretionary income*

\$6,000-

Average decrease in debt*

50+

Average increase in credit score*

\$99.95 per month

Make your finances work with your goals and values.

Designed to serve different learning styles, demographics and socioeconomic backgrounds
– MSA is here to help you find greater financial well-being.

You can talk to an MSA Money Coach about virtually any financial topic and life event. Here are just a few examples:

 **Budgeting, Debt & Credit**

 **Buying or Selling a Home**

 **Growing Your Family**

 **Auto Expenses**

 **Saving for Multiple Goals**

 **Managing Student Loans**

 **Caring for Aging Loved Ones**

 **Estate Planning Basics**

How does billing work? Can a spouse/partner join the call? How long are consultations? We realize you may have questions.

For more information on MSA Equip for you and your dependents, visit

mysecureadvantage.com

“It turned out to be one of the best phone calls I've ever made. Not only should we have made this call five years ago, I wish I would have known about it when we were first married 22 years ago. [It] has changed our lives. [Our Money Coach is] positive and reassuring, he's not heavy-handed, he doesn't talk down to us, and not only gives you options but explains the pros and cons of each.

Six weeks ago, we were mentally drained about our money situation[...]. Because of [our coach], we feel like there's a light at the end of the tunnel [and] we feel better prepared to handle our financial situation and better positioned for the future.”






– MSA Member



Many people working with a Money Coach report being notably happier and less stressed.

Did you know?

When you start MSA Equip, you can take our quick, confidential, online assessment, and get an action plan.

-  **Answer questions about where you are in your journey**
-  **Review your results, like your financial well-being score**
-  **Learn how money is affecting your health and wealth**
-  **Get next steps based on your results, like videos, articles, etc.**
-  **Feel more confident about how to move forward financially**

* My Secure Advantage, Inc., January 2021. Based on MSA member self-reported financial data from 1/1/20 – 12/31/20, from members working with a Money Coach.

** Scheduling of ongoing consultations subject to availability.