



What is the My Secure Advantage Program? My Secure Advantage (MSA) is your new Personal Financial Management program being offered on behalf of your employer. Starting now every employee has their own personal, confidential and unbiased Money Coach.

What will the Money Coaching Program do for me? MSA is quite simply, the most complete Personal Financial Management program available anywhere. The whole purpose of the program is to help eligible Coast Guard Personnel overcome whatever financial challenges they may be facing, build a strong and secure financial future, build wealth and increase net worth.

What is the difference between a Financial Advisor and a Money Coach? While these two terms seem very similar they are in fact, 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 does something quite different. While a Money Coach can assist and advise, their goal is to teach YOU new habits. They are salaried employees and unlike most financial professionals, they truly have nothing to sell. Their sole focus is helping eligible Coast Guard Personnel improve their financial lives through one-on-one confidential and unbiased coaching relationships.

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

Debt	Student Loans	Short Sales	Life/Health Insurance
Credit	Identity Theft	Taxes	and more...
Spending	Divorce	Retirement	
Mortgage	Bankruptcy	Investing	

Are consultations over the phone or in person? Consultations with your Money Coach are held over the phone.

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

How long are the consults? Consultations with your Money Coach are typically 30 minutes in length.

How often do I meet with my Money Coach? Time between consultations varies by individual. On average you will meet with your Money Coach every 7-14 days.

How long is the program? That's up to you. Many members choose to work with a Money Coach for only



a few months while others have never cancelled their Money Coaching program.

What experience does a Money Coach have? The staff of financial professionals has an average of twenty years of relevant professional experience and each possess multiple certifications from the financial services industry. Designations and Accreditations:

ATP® (Accredited Tax Preparer®)
 Certified Credit Counselor
 CDFA™ (Certified Divorce Financial Analyst™)
 CFEd® (Certified Financial Educator®)
 CFP® (Certified Financial Planner®)
 CMPS® (Certified Mortgage Planning Specialist®)
 CPA (Certified Public Accountant)
 CPA/PFS (Personal Financial Specialist)
 CRTP (California Registered Tax Preparer)
 CSA™ (Certified Senior Advisor™)
 EA (Enrolled Agent)
 Fair Credit Reporting Act (FCRA Certification)
 Former Bankers

When is my Money Coach available to talk? Mon - Fri: 6:00 am - 8:00 pm PST

Is my information kept confidential? Yes, we do not sell or share your information with 3rd parties.

How much does this program cost? Your employer has paid for 90 days of this benefit. Once the employer funded period expires you can elect to pay on a month to month basis. Unlike most financial professionals who charge \$150.00 per hour or more, you may continue after your employer funded period for only \$39.95 per month for as long as you wish.

How do I get started? Call 1-855-CG-SUPRT (1-855-247-8778). You can also visit www.cgsuprt.com and click "Personal Financial Management" under Quick Links for more information.