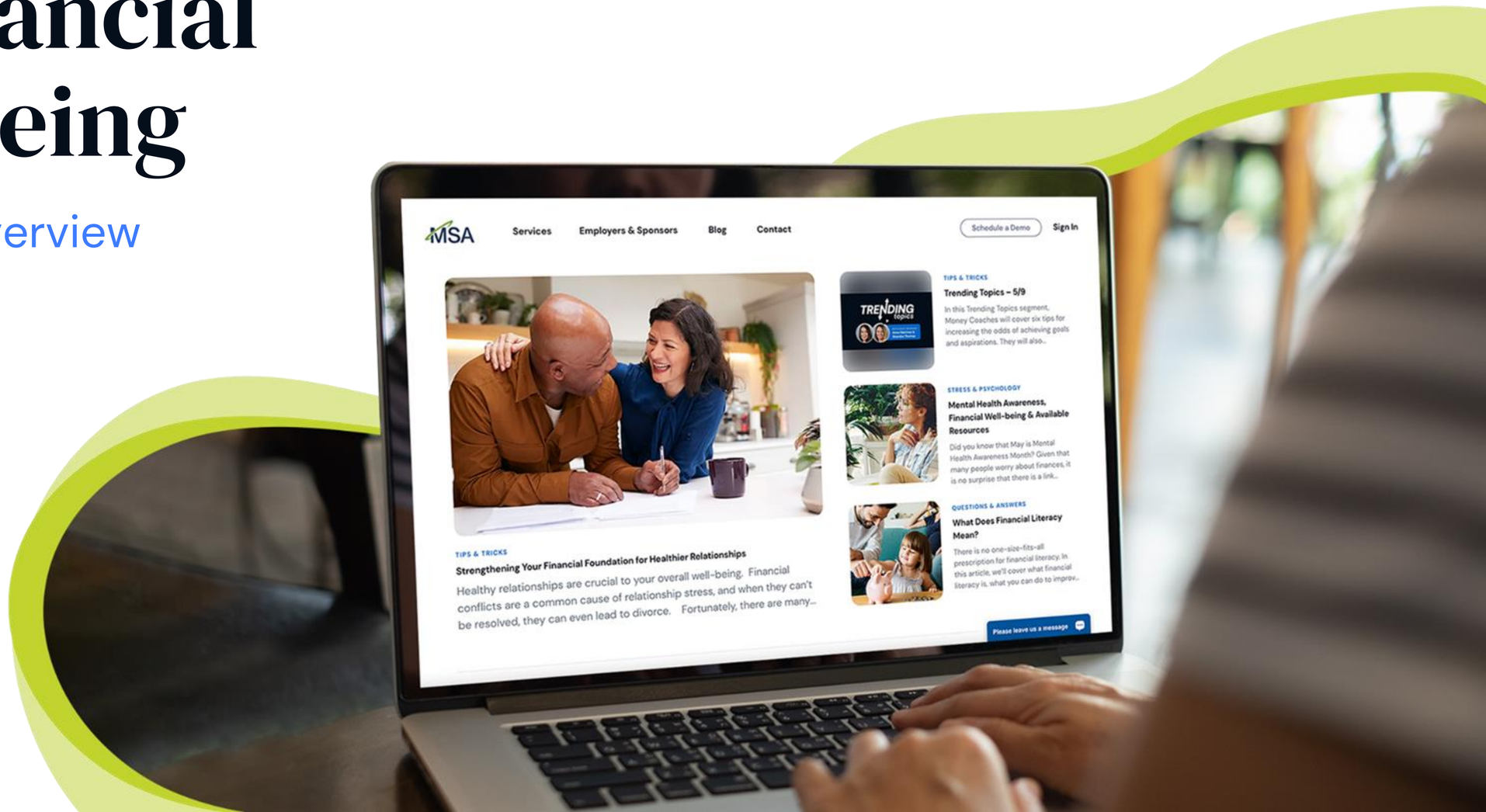
MSA Financial Well-being

Program Overview





Andrew Ghezzi

In the Financial Industry since 2003

National Speaker

- Holds a Master of Science (MSFP) in Personal Financial Planning from the J. Mack Robinson College of Business and is a Chartered Retirement Planning Counselor (CRPC®) through the College of Financial Planning
- Served as an Investment Advisor with LPL Financial and has held roles at PriceWaterhouseCoopers, E*TRADE Financial, and Ascensus
- Presents financial literacy classes and seminars nationwide and plays an advisory role in the ongoing development of the My Secure Advantage curriculum
- Has two children and enjoys living in the great city of Boston.



The Business Growth Network

Your MSA Financial Well-being Resources

365-day Benefit

Money Coaching

- No product sales
- Confidential
- A team of specialists

Year-round Benefits

Website

- Interactive assessment
- Schedule an appointment
- Video courses

Education Events

- Live webinars
- Company-only classes
- If you missed it - Playbacks

SCAN ME

Example Placeholder for QR Code

Log in if you're already registered

Or register in the app using this access code:

Unique ID – Example

My Secure Advantage®

Unbiased Personal Financial Education for Over 35 Years

Our Mission

Equip & Empower Individuals to Take Charge of Their Financial Futures

Education Curriculum & MSA Productions

Digital Platform

Money Coaching

This content is for informational purposes only and does not guarantee eligibility for the program or its services.

MSA's Keys to Financial Health℠



What is Money Coaching?

And what it isn't...

Money Coaches do....	Money Coaches don't....
Help grow your financial knowledge so you can make more informed decisions about managing your money	Manage your money for you
Discuss details about your unique situation and consider pros and cons of the relevant solutions	Provide specific investment advice or force you into a particular direction
Focus on helping you change behavior and adopt new habits	Sell or recommend financial products or services
Partner with you to provide accountability, motivation and support	Work on commission – their only incentive is helping you succeed

Our Team of Money Coaches

28+ yrs. experience across multiple financial disciplines

- AFC® Accredited Financial Counselor ®
- Behavioral Financial Advisor™
- Certified Credit Counselor
- Certified Tax Coach™
- Certified Money Coach (CMC)®
- Certified Financial Health Counselor
- Certified Mindfulness Life Coach
- CCFS™ Certified College Funding Specialist™
- CCRR® Certified Credit Report Reviewer
- CCRS™ ICFE Certified Credit Repair Specialist™
- CDFA™ Certified Divorce Financial Analyst®
- CFEd® Certified Financial Educator®
- CFP® Certified Financial Planner™ Professional
- CITRMS® Certified Identity Theft Risk Management Specialist®
- CMPS® Certified Mortgage Planning Specialist
- CPA Certified Public Accountant
- CSA Certified Senior Advisor®
- CHFC Chartered Financial Consultant®
- CTEC California Registered Tax Preparer (CRTP)
- EA Enrolled Agent
- Education Loan Analyst™
- FRS™ Fraud Resolution Specialist™



Coaching Experience

How does it work?

Understand & Explore

Coaches uncover your unique needs and situations

Plan & Prioritize

Find a plan that works for you



Motivation & Support

Provide support and encouragement along your journey

Behavior Change

Help you implement realistic changes

MSA Outcomes

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



73% Avg. improvement in Financial Well-being[10]

160 Avg. hours of improved workplace productivity per year[10]

149% Avg. improvement in how often finances affect health[10]

$6,015 Avg. reduction in unsecured debt[10]

$870 Avg. increase in monthly discretionary income[10]

$12,371 Avg. increase in emergency savings balance[10]

$7,138 Avg. improvement in 401k loan balance[10]

40 pts. Avg. improvement in credit score[10]

Digital Platform

Available 24/7, 365 days a year

AI Coach joy

AI-Powered.
Human-Led.
Outcome-Driven.

MSA Mobile App

Your Financial Well-being Benefit. Now at Your Fingertips.



- Articles
- Assessment & Action Plan
- Calculators
- Credit & Identity Monitoring
- Events
- File Sharing
- Financial Well-being Team
- Legal Forms
- MSA Wallet®
- Scheduling
- Video Courses
- Worksheets

MSA's Keys to Financial Health℠





Retirement Planning & Competing Priorities

There is no “right” answer.

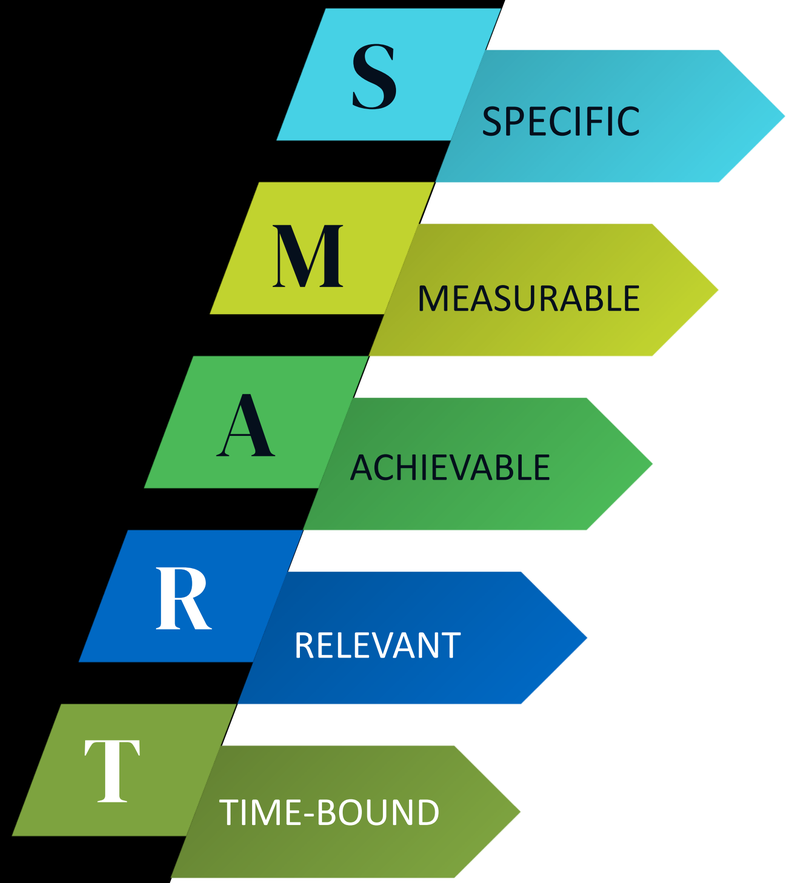
My Game Plan

Achieve my goals

MSA’s Definition of Health

Well-defined goals with realistic plans to fund and achieve them.





Document Financial Goals

Write SMART Goals

Example

I will create an Emergency Savings Account of $1,200 over the next 12 months by reducing my eating out and entertainment expenses by $25 per week. $100 from my paycheck direct deposit will be re-directed into this account monthly. This will avoid using credit card balances or payday loans for emergency expenses.*

Savings: The Key to My Future

Creating Peace of Mind – Preparing for the Unexpected

Step 1

- ☐ Set clear goal purposes
- ☐ Specific goal amounts
- ☐ Definitive timeframes

Adopt Funding Plan

Step 2

- ☐ Identify sources of funds
- ☐ Create separate accounts
- ☐ Use progress checkpoints

Create Well-Defined Goals

Step 3

- ☐ Safety and security
- ☐ No financial stress
- ☐ Pride of accomplishment

Imagine Your Future

My Game Plan

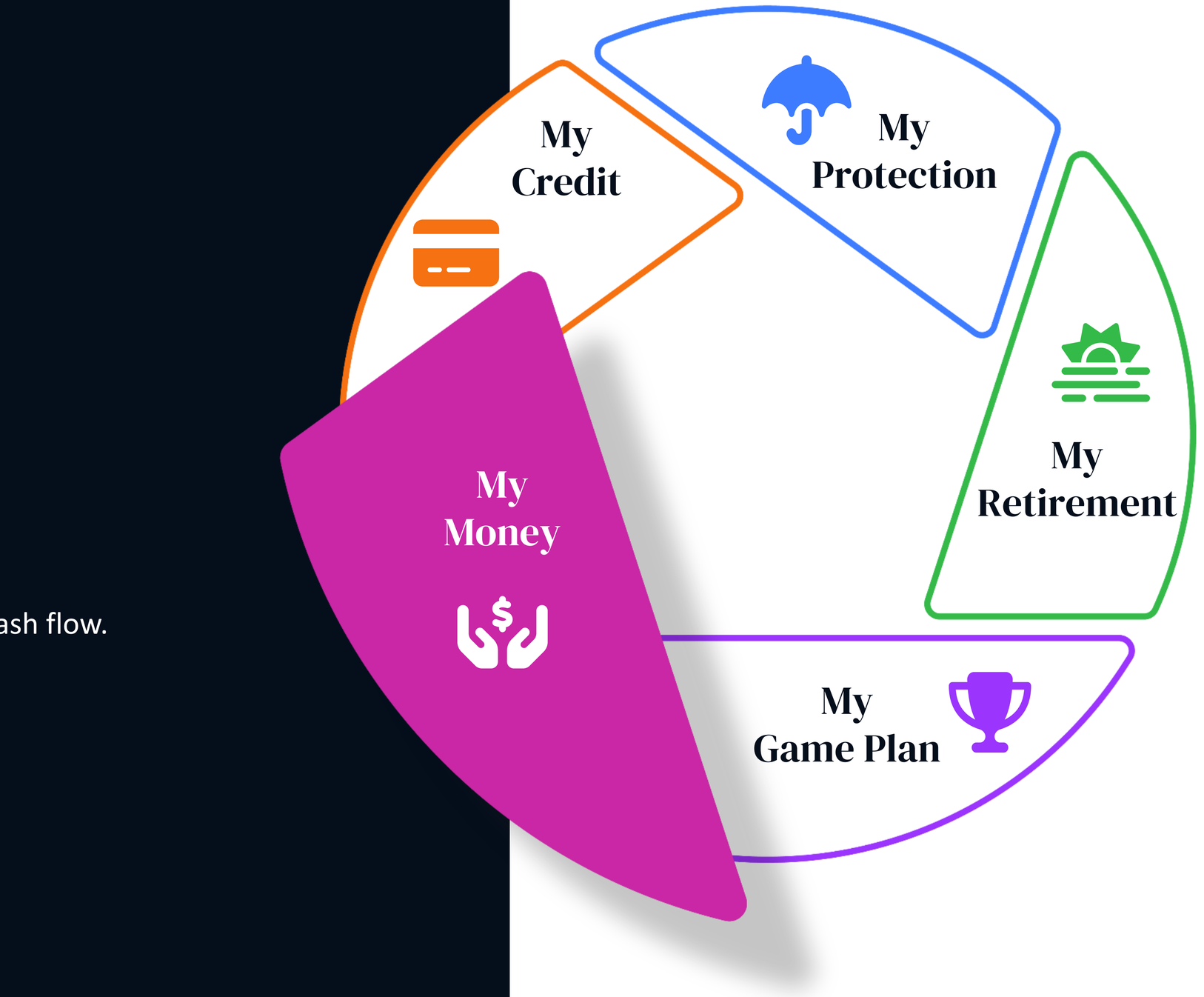
Bonus Step! Meet with a Money Coach for accountability, encouragement and professional insights along the way.

My Money

Take control of my spending

MSA’s Definition of Health

A balanced budget with positive cash flow.



Sample Budget*

NET MONTHLY INCOME		$4,000	
FIXED EXPENSES		**VARIABLE EXPENSES**	
Rent or Mortgage	$1,400	Food & Dining	$600
Auto (loan and ins.)	$475	Entertainment	$400
Savings	$100	Auto (gas and maint.)	$250
Cable/Phone/Utilities	$400	Personal	$150
Credit Card Debt	$125	Clothes	$100
TOTAL	**$2,500**	**TOTAL**	**$1,500**
Irregular Fixed	???		
TOTAL FIXED & VARIABLE EXPENSES		$4,000	
MONTHLY OVERAGE/SHORTAGE		$0	

*Check out the Budget Workbook resource provided, when building your plan on your own, or with the help of a Money Coach.

Ways to Allocate Your Budget

What’s right is what works for you.

Percentage Based: Specified Portions

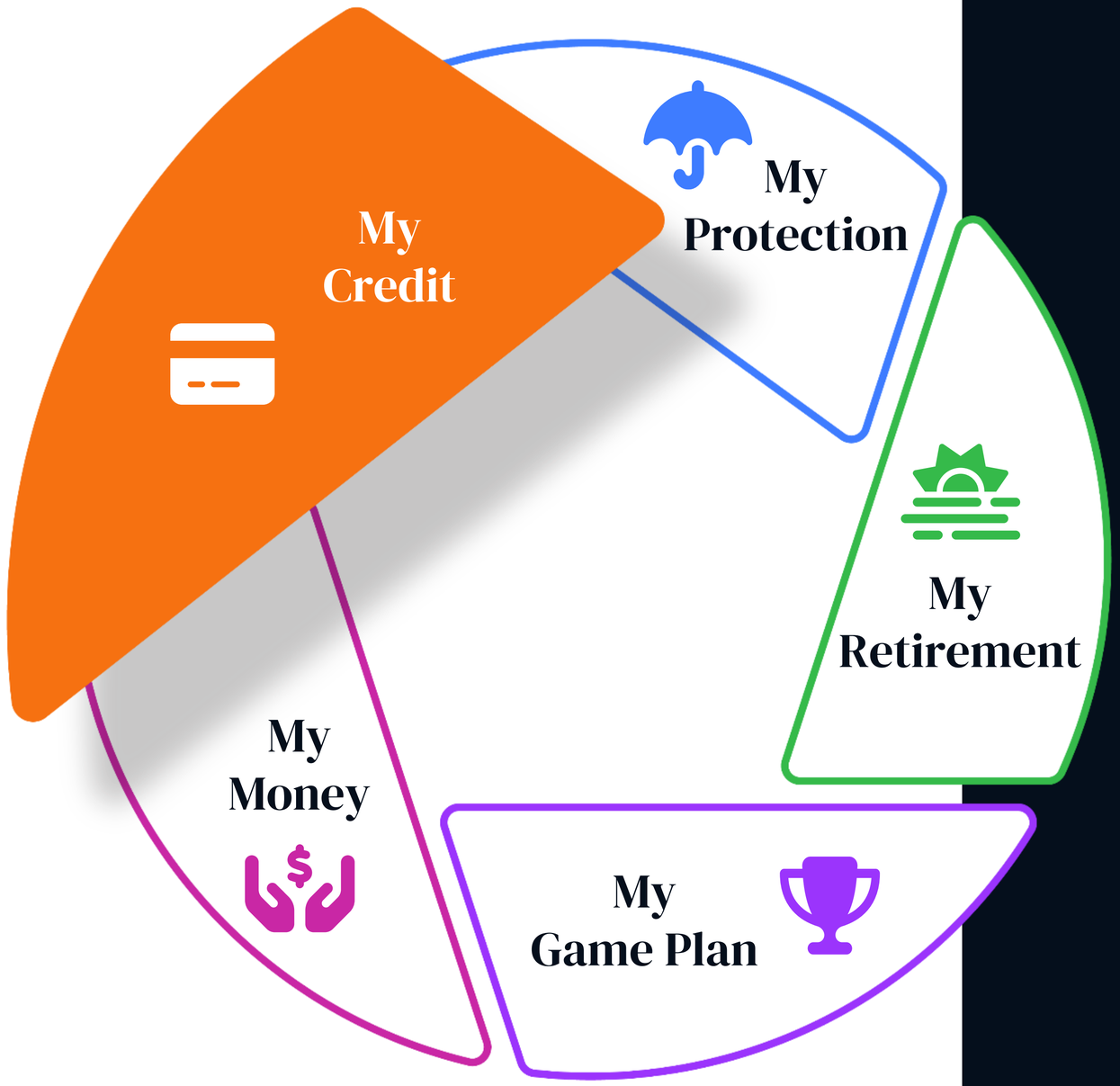
- Living, Personal & Savings Expenses
- Allocate Percentages 70/20/10

Financial Priority: You Decide the Goal

- Goal #1
- Goal #2
- Goal #3

Zero-Dollar: Assign Every Dollar a Job

- Set Targets
- Account for Every Dollar
- Track



My Credit

Leverage my credit and manage debt

MSA’s Definition of Health

A favorable credit score and manageable levels of debt.

Strategies to Manage Debt

A Money Coach can help you choose a debt reduction strategy.



Debt Stacking



Consolidation



Credit Counseling

Less Impact to Credit



Debt Settlement

Bankruptcy

Severe Impact to Credit!

Understanding Your Credit Score[1]

Most credit scores have a 300-850 range.



Determines Interest Rate Charged by Debt Accounts

FICO Scoring Model Most Widely Used by Banks

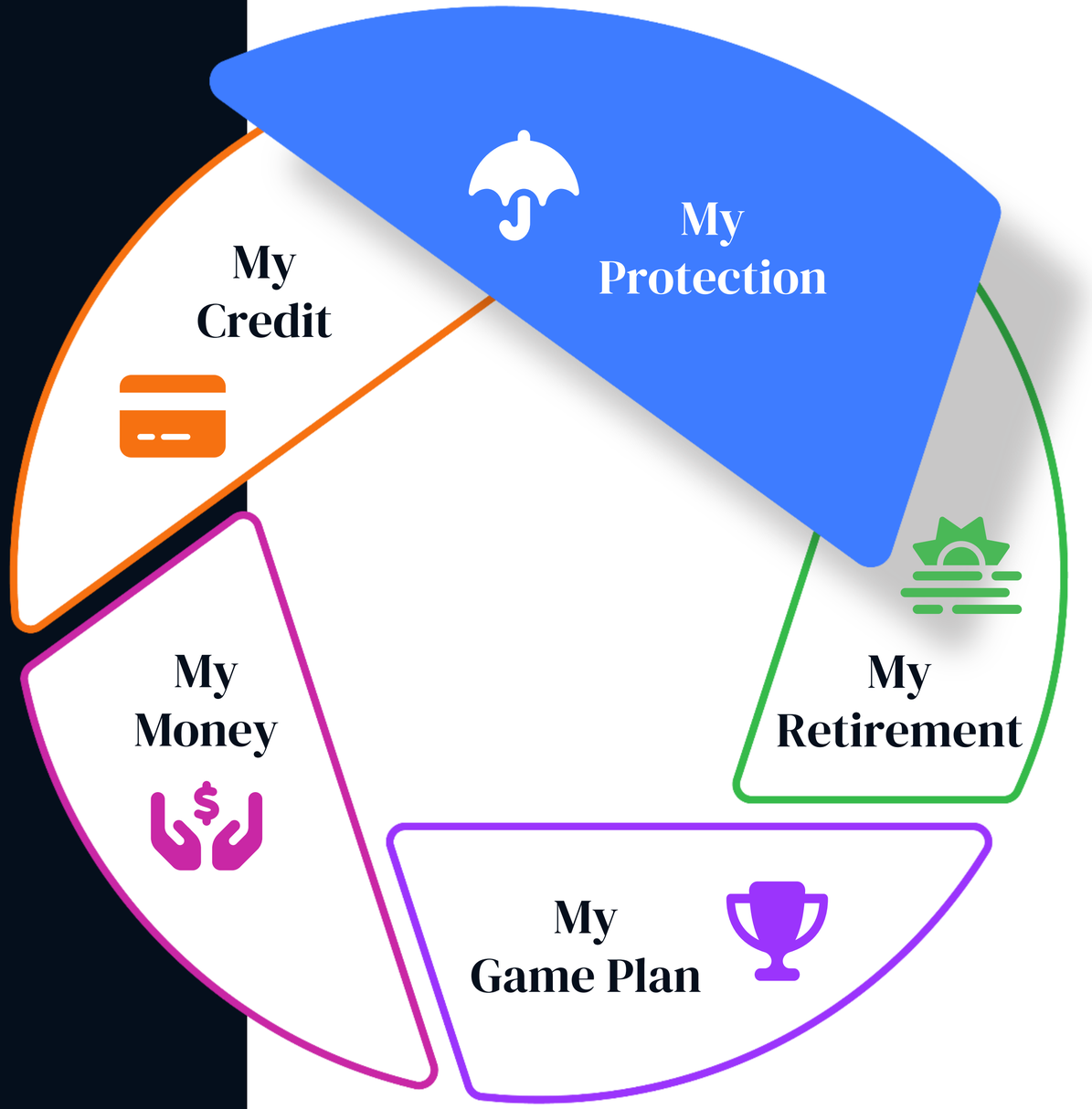
The Higher the Better

My Protection

Prepare for the unexpected

MSA’s Definition of Health

Measures in place to protect your assets and those you love.



Build Emergency Savings

Creating Peace of Mind – Preparing for the Unexpected

Step 1

Start an emergency fund

- Set clear goal purposes
- Specific goal amounts
- Definitive timeframes

Create Well-Defined Goals

Step 2

Calculate your target amount

- Identify sources of funds
- Create separate accounts
- Use progress checkpoints

Adopt Funding Plan

Step 3

Automate your emergency savings

- Safety and security
- No financial stress
- Pride of accomplishment

Imagine Your Future

Protect Your Income & Assets

Consider Different Forms of Insurance



Life Insurance



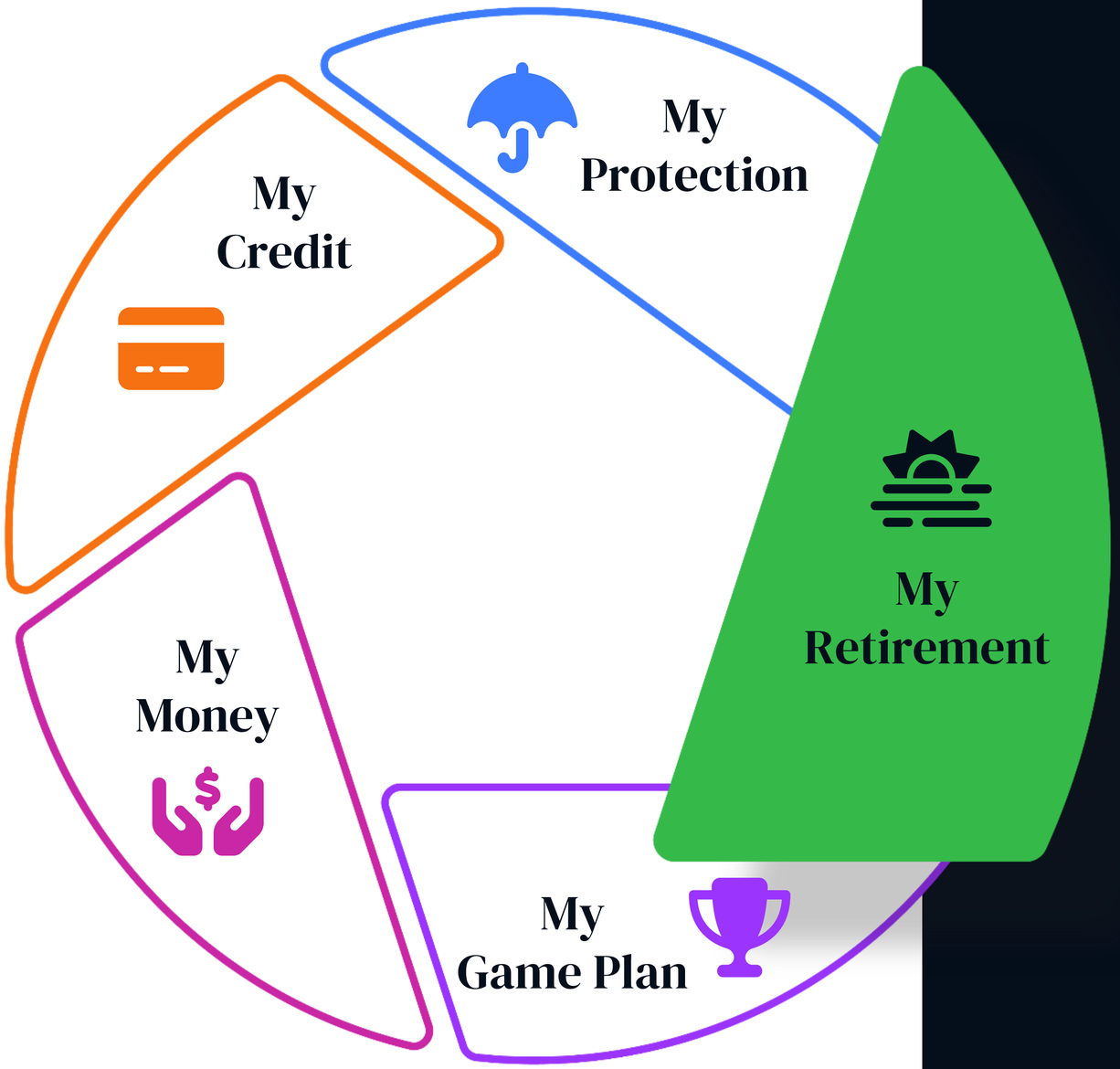
Disability



Car, Home, Renters, & Umbrella



Long-term Care



My Retirement

Build my future

MSA's Definition of Health

Acting on a strategic plan to achieve your retirement vision.

Steps to Assess Your Retirement Readiness

To Turn Dreams Into a Plan

Time in Retirement

Lifestyle Budget

The Numbers Today

The Numbers in Retirement

Income Sources

Taxes on Income Sources

Retirement Funding

Potential Adjustments

Leverage Employer-Sponsored Plans

Investing With Each Paycheck

Retirement Savings

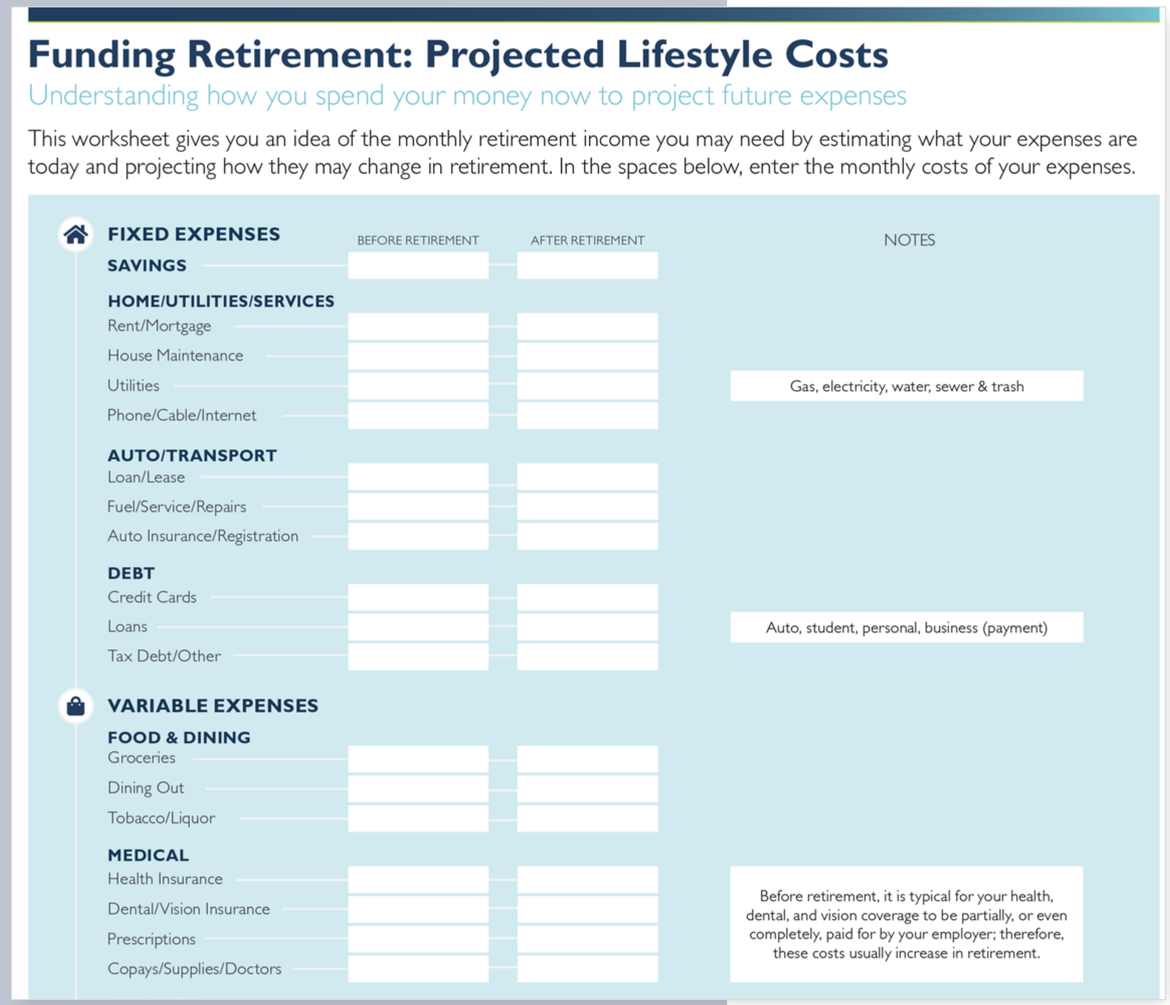
- If available, max the match (with goal of 15%)
- Traditional vs. Roth accounts

Health Savings Account (HSA)

- Triple Tax Deferred
- Investable Assets

Employer matching contributions may be subject to a vesting schedule that can reduce or eliminate employee access to employer contributions if they leave the employer within a certain timeframe. See your Plan Document or speak with your Plan Administrator to understand your employer matching contributions.





Funding Retirement: Projected Lifestyle Costs

Understanding how you spend your money now to project future expenses

This worksheet gives you an idea of the monthly retirement income you may need by estimating what your expenses are today and projecting how they may change in retirement. In the spaces below, enter the monthly costs of your expenses.

FIXED EXPENSES	BEFORE RETIREMENT	AFTER RETIREMENT	NOTES
SAVINGS			
HOME/UTILITIES/SERVICES			
Rent/Mortgage			
House Maintenance			
Utilities			Gas, electricity, water, sewer & trash
Phone/Cable/Internet			
AUTO/TRANSPORT			
Loan/Lease			
Fuel/Service/Repairs			
Auto Insurance/Registration			
DEBT			
Credit Cards			
Loans			Auto, student, personal, business (payment)
Tax Debt/Other			
VARIABLE EXPENSES			
FOOD & DINING			
Groceries			
Dining Out			
Tobacco/Liquor			
MEDICAL			
Health Insurance			Before retirement, it is typical for your health, dental, and vision coverage to be partially, or even completely, paid for by your employer; therefore, these costs usually increase in retirement.
Dental/Vision Insurance			
Prescriptions			
Copays/Supplies/Doctors			

Projected Retirement Expenses

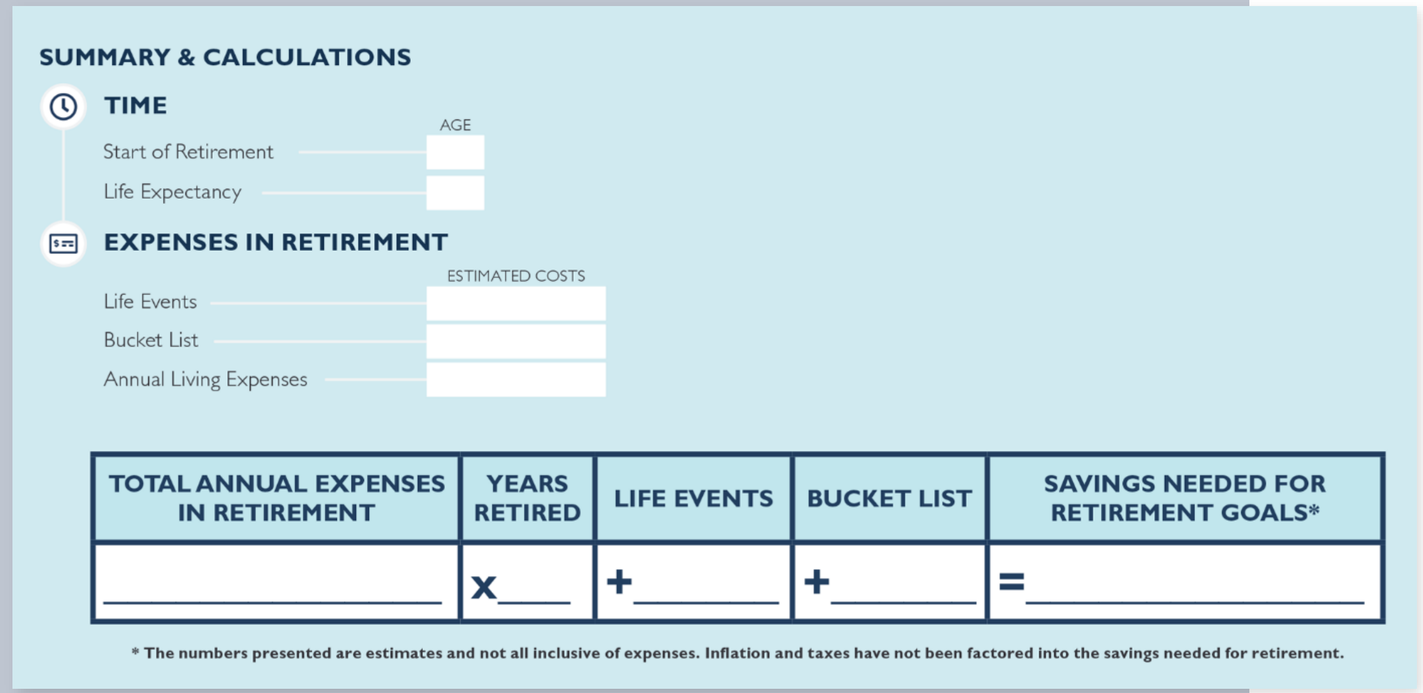
Monthly Budget & Spending Plan

Comparing Current With Future Living Expenses

BEFORE RETIREMENT	AFTER RETIREMENT

Summary of Calculations

Funding Retirement Worksheet



SUMMARY & CALCULATIONS

TIME

	AGE
Start of Retirement	
Life Expectancy	

EXPENSES IN RETIREMENT

	ESTIMATED COSTS
Life Events	
Bucket List	
Annual Living Expenses	

TOTAL ANNUAL EXPENSES IN RETIREMENT	YEARS RETIRED	LIFE EVENTS	BUCKET LIST	SAVINGS NEEDED FOR RETIREMENT GOALS*
_____	x____	+_____	+_____	=_____

* The numbers presented are estimates and not all inclusive of expenses. Inflation and taxes have not been factored into the savings needed for retirement.

Factor in:

- ✓ Life Expectancy & Years Retired
- ✓ One-time Life Events & Bucket List Expenses
- ✓ Projected Annual Expenses

Bring it all together.

Money Questions?

Ask a coach!

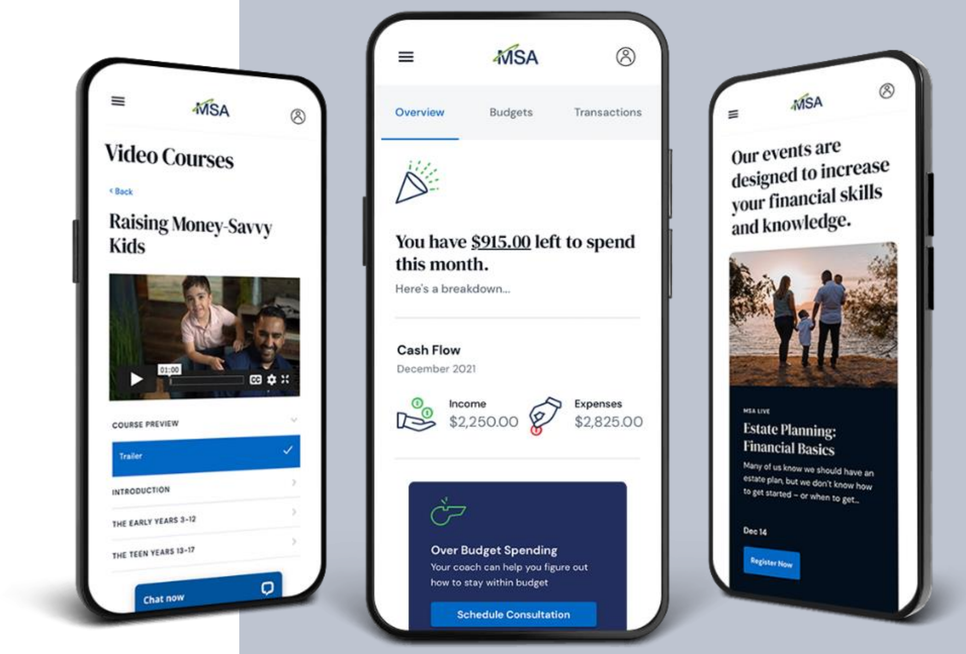
Budget
How do I build and manage a sustainable budget?

College
Where can I find scholarships and grants for my child?

Debt
How can I create a plan to better manage my debt?

Estate Planning
What do I need to consider for my estate plan?

Retirement
Am I saving enough money for retirement?



INVESTING EDUCATION DIVORCE PLANNING CREDIT COLLEGE PLANNING TAXES MORTGAGES

Getting Started

Your financial future starts now!

With over 1 million completed appointments and 30 years' experience, MSA is your trusted source for creating and achieving financial success.

888-724-2326

Call to schedule an appointment
Mon. – Fri. | 6am – 5pm PT

[].MYSECUREADVANTAGE.COM

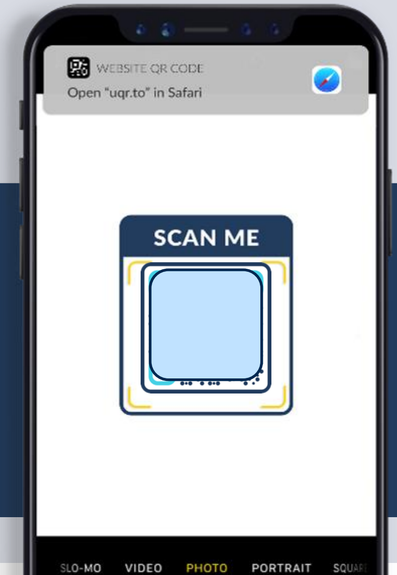
Register via employer registration page.
Convenient online scheduling.

SCAN ME

Example
Placeholder
for
QR Code

Log in if you're already registered

Or register in the app using this access code:
Example ID



Thank You!


MSA
Services
Employers & Sponsors
Blog
Contact
Schedule a Demo
Sign In
TIPS & TRICKS
Strengthening Your Financial Foundation for Healthier Relationships
Healthy relationships are crucial to your overall well-being. Financial conflicts are a common cause of relationship stress, and when they can't be resolved, they can even lead to divorce. Fortunately, there are many...
TRENDING topics
TIPS & TRICKS
Trending Topics – 5/9
In this Trending Topics segment, Money Coaches will cover six tips for increasing the odds of achieving goals and aspirations. They will also...
STRESS & PSYCHOLOGY
Mental Health Awareness, Financial Well-being & Available Resources
Did you know that May is Mental Health Awareness Month? Given that many people worry about finances, it is no surprise that there is a link...
QUESTIONS & ANSWERS
What Does Financial Literacy Mean?
There is no one-size-fits-all prescription for financial literacy. In this article, we'll cover what financial literacy is, what you can do to improv...
Please leave us a message

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