Your Financial Future Starts Now

Realize Financial Wellness. Live Happier.

With your Larimer County-paid benefit, My Secure Advantage™ (MSA), you can be confident about your finances in every stage of life – be it managing student loans, buying a home, growing a family, paying down debt, or planning your retirement.

1. **BUILD A PLAN**
   Based on your priorities, your step-by-step plan is simple, actionable and helps you focus on where to start.

2. **CALL YOUR COACH**
   Your personal Money Coach provides unbiased and sales-free guidance to help you reach your goals.

3. **TAKE ACTION**
   With a customized plan and a team of coaches supporting you, your financial future is brighter than ever.

Get started today!

888.724.2326 | larimer.mysecureadvantage.com

MSA MY SECURE ADVANTAGE™

LARIMER COUNTY

Here's the inside scoop on what we can do for you.

WHAT IS MY SECURE ADVANTAGE?

MSA is your financial wellness program provided by your employer. You have your own personal, confidential and non-judgmental Money Coach as one of your employer-funded benefits.

WHAT WILL THE PROGRAM DO FOR ME?

Whether you're new to managing your money or you've got a handle on your finances, make sure you're on the right track with the guidance and accountability of a Money Coach. Our purpose is to help you overcome financial challenges and accomplish financial goals. Build a strong and secure financial future, increase wealth, as you lower debts, improve credit and decrease financial stress.

WHAT IS THE DIFFERENCE BETWEEN A FINANCIAL ADVISOR & A MONEY COACH?

A financial advisor's job is to manage your money for you, make suggestions, and ultimately get paid for doing it. 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.

WHEN IS MY MONEY COACH AVAILABLE TO TALK & HOW LONG ARE CONSULTATIONS?

Your coach is available Monday through Friday from 6:00am - 8:00pm PT. Consultations are typically thirty minutes in length. Time between consultations varies by individual. On average you will meet with your coach every seven to fourteen days.

WHAT TOPICS CAN MY MONEY COACH HELP ME WITH?

- Debt & Credit
- Spending & Saving
- Student Loans
- Taxes
- Getting Married
- Large Purchases
- Home Buying
- Estate Planning
- Retirement Savings
- Investing
- Planning for College
- Maternity Leave
- Divorce
- Loss of a Loved One
- Caring for Parents
- And More!

CAN MY SPOUSE/PARTNER JOIN ME DURING CONSULTATIONS?

Of course – and we highly recommend it! Not in the same location? No problem. Your coach can teleconference your spouse/partner into the call.

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.

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.

Certifications include but are not limited to:

- Certified Tax Coach™
- AFC® (Accredited Financial Counselor®)
- CCFS™ (Certified College Funding Specialist™)
- CCRS™ (Certified Credit Repair Specialist™)
- CDFA™ (Certified Divorce Financial Analyst®)
- CMPS® (Certified Mortgage Planning Specialist)
- CPA (Certified Public Accountant)
- CSA (Certified Senior Advisor®)
- FRS™ (Fraud Resolution Specialist™)

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It'll be amazing. Seriously.