Morgan Stanley AT WORK

MERCURY INSURANCE

MORGAN STANLEY FINANCIAL WELLNESS PROGRAM:

Financial Coaching

No matter where you are in life—just starting your career, approaching retirement, or somewhere in between—the Morgan Stanley Financial Wellness Program can help empower you to achieve your financial goals. With a mix of financial education, Financial Coaching, Financial Planning and more, the Morgan Stanley Financial Wellness Program is designed to help you feel less stressed, more confident and more in control of your financial future.

Why Financial Coaching?

Financial Coaching is the process of working with a Money Coach from the My Secure Advantage team. Your Money Coach helps you overcome financial challenges, accomplish financial goals, build a secure financial future, and ultimately decrease your financial stress – teaching you new habits along the way. My Secure Advantage Money Coaches typically have decades of professional experience and multiple certifications from the financial services industry.

Areas In Which Financial Coaching Can Help

- Budgeting for Major Life Events
- Debt & Credit
- Spending & Saving
- Large Purchases
- Retirement Savings
- Education Savings
- And more

Inside Scoop on Financial Coaching

WHAT CAN THE MONEY COACHING 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. Their purpose is to help you overcome financial challenges and accomplish financial goals.

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 get paid for doing it. A Money Coach assists and guides with the end goal of teaching you new habits. They are salaried employees, and 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.

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, your information is not shared with or sold to third parties, and use of the program is kept confidential as well – even from your employer.

WHAT EXPERIENCE DOES A MONEY COACH HAVE?

Money Coaches have 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™)
- CMPS® (Certified Mortgage Planning Specialist)
- CSA (Certified Senior Advisor®)

Join Millions Who Are Taking Charge of Their Financial Future
Call 1-888-724-2330 today to schedule your first appointmemt and start building a strong financial future.

Disclosures:

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