

# CONGRATULATIONS!

You are eligible for a program that will dramatically change your financial life!



**ACI**  
SPECIALTY  
BENEFITS

## More In Your Pocket Every Month!

On average, MSA members working with a personal, confidential Money Coach for a few months typically see an average of \$250/month additional cash in their pocket!

## Your Financial Stress Will Go Down...

Financial problems cause great emotional stress and can lead to physical ailments. When your financial stress goes down, your health, emotional attitude, and well-being will all improve.

## Your Bank Balances Will Increase...

Money in the bank is like your financial safety net. With cash reserves in the bank you can weather unexpected storms, be prepared for emergency expenditures and have reserve funds for something you've wanted for a long time or to fund a vacation.

## Your Bills and Debts Will Go Down...

Reducing your bills and debts is the best way to have money left over at the end of the month. All the money you have left over can be directed to retirement accounts, investments and other more productive purposes.

## Your Credit Score Will Go Up...

Your credit score is far more important than you may realize. With a better credit score, you'll qualify for better loan rates, lower your interest rates on credit cards and loans, and much, much more.



## 30 Days of One-on-One Money Coaching Will..

(MSA Money Coaches do not sell products of any kind!)

### Get You Out of Debt Fast

Find the best interest rates, analyze loan options, manage the use of credit, avoid foreclosure and understand alternatives to bankruptcy.

### Provide a Credit Report Analysis to Help you Improve Your Credit Score

Turn late payments into a positive credit rating, and put a negative credit rating into a positive light.

### Help You Develop a Spending Plan That Works for You

Maximize your income, reduce expenses, manage the use of credit and have more money at the end of each month.

### Get Retirement Planning Help with 401(k), 403(b) or 457 Plan Reviews

Get help understanding the differences between funds in your retirement program.

### Help You Understand Home Buying/Refinancing Strategies

Understand your credit score, get A-Z help with financing, information for 1st time home buyer, or for help understanding your current home mortgage.

### Help You with Other Important Money Topics

Pre-Retirement Review/Analysis, Income Taxes, Divorce Planning, Creating a Savings Plan, College Funding, Social Security, Medicare and much more.

Let your employee assistance program's new Money Coaching benefit help you. Contact your EAP and ask for the Money Coaching Benefit.

**800.932.0034**

[www.acispecialtybenefits.com](http://www.acispecialtybenefits.com)

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