Application CCPOA Family Defender Program

Retired

CCPOA Benefit Trust Fund 1-800-468-6486

Full Name (print):	Birthdate:	SSN (Last 4):	Sex: ☐ Male ☐ Female
Address:	City	State:	ZIP
Phone:	E-mail:		

■ **Program Selection** at current monthly rate (Check One)

☐ **The CCPOA Family Defender Program** $13.99/mo

Excludes Legal Defense Fund Benefits

I hereby authorize the CalPERS to deduct from my salaries and wages the amount specified now or in the future for membership dues and any benefit program for which I have applied, which is sponsored by the California Correctional Peace Officers Association (CCPOA). This authorization will remain in effect until cancelled by me or by CCPOA. I certify that I am a retired member of CCPOA and understand that termination of CCPOA membership will cancel all deductions made under this authorization.

Signature of Applicant:

X

RETIRED

Date of Application:

IS.

All Active Members **already** have it…

FREE

Believe it or not, it is bundled in with your **CCPOA Legal Plan**…

See inside for information on how you can get started on the road to a secure financial future.

We've Got You Covered.

1-800-In-Unit-6

1-800-468-6486

CCPOA Benefit Trust Fund

2515 Venture Oaks Way, Suite 200
Sacramento, CA 95833-4235

www.ccpoabtf.org

U.S. LEGAL SERVICES

TOLL FREE, DEDICATED CCPOA MEMBER LINE:

1-844-896-5297 (LAWS)

Wouldn't it be **GREAT** if a Personal **MONEY COACH** was part of your **WORKPLACE BENEFITS?**

This one simple answer will amaze you…

IT

IT'S

MSA

MY SECURE ADVANTAGE™

Securing Your Financial Future

MONEY COACH

- Professional, unbiased, confidential, trustworthy
- Average experience of each coach is 20 years.
- No sales environment - focus is on helping you
- Help with financial goals, challenges, and life events
- Help increase savings, lower debts, improve credit, and decrease financial stress
- Telephonic consultations to save you time and money

FINANCIAL COACHING TOPICS

- Work with a Money Coach to achieve your goals
- Accountability and follow-up to help you succeed
- Topics are designed and customized to your needs and what's happening in your life.
- Start with your most pressing concern and work towards your long term financial goals
- Don't have any current financial goals? Your Money Coach will help you develop a road map.

IDENTITY THEFT PROTECTION SERVICES

- FREE service available
- Continuous 24/7 Identity Monitoring with fraud alerts for suspicious activity to ensure people are not opening fraudulent lines of credit
- Unlimited access to a highly trained Fraud Resolution Specialist™ for assistance with restoring identity

FINANCIAL EDUCATION

- Formats include monthly webinars and live forums
- Variety of topics offered
- Get answers to your specific questions
- Presented by Money Coaches who specialize in subject matter
- Recordings, copy of presentation, handouts and worksheets are available

PRIVATE MEMBER WEBSITE

- Track all of your finances in one place by using MSA Wallet (PFM software)
- Online interaction with your Money Coach
- Upload and share documents
- Private and confidential
- Access to financial articles, forms, tips, videos, calculators, and more
- Track your financial well-being score over time

In our recent survey, money coaching and financial education ranked high among COs as something they would like to have access to. **What many members don't realize was they already have that benefit.**

It's call **My Secure Advantage**, and it's built in to the your CCPOA Family Defender Program. **Active members are AUTOMATICALLY ENROLLED**, and just like the legal plan, there is no out-of-pocket cost for most services.

Retired CCPOA members who enroll in the CCPOA Retired Family Defender Program are automatically enrolled in MSA.

MSA MY SECURE ADVANTAGE™

SECURING YOUR FINANCIAL FUTURE

1-888-724-2325

WHAT IS THE MY SECURE ADVANTAGE PROGRAM?

My Secure Advantage (MSA) is your financial wellness program provided by the CCPOA Benefit Trust Fund. Star ting now, every employee has their own personal, confidential, and unbiased Money Coach as one of their employer funded benefits.

WHAT WILL THE MONEY COACHING PROGRAM DO FOR ME?

Simply put, MSA is the most complete financial wellness program available anywhere. The whole purpose of the program is to help employees overcome whatever financial challenges they may be facing and to accomplish any financial goal. Through a trustworthy partnership, employees build a strong and secure financial future, increase wealth, and improve net worth.

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

While these two terms seem very similar, they are actually 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, 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 employees improve their financial lives through one-on-one confidential and unbiased coaching relationships.

CAN MY SPOUSE/PARTNER JOIN ME DURING CONSULTATIONS?

Of course — and we highly recommend it! Not in the same location? Not a problem. Your Coach can teleconference your spouse/partner into the call.

HOW OFTEN DO I MEET WITH MY MONEY COACH AND HOW LONG ARE CONSULTATIONS?

Consultations with your Money Coach are typically thirty minutes in length. Time between consultations varies by individual. On average you will meet with your Money Coach every seven to fourteen days.

Members get 30 days free every quarter of the year. If you want to take advantage of more counseling between quarters you can do so for only $39.95/month.

Access to the member website and monthly webinars is free all year long.

WHAT EXPERIENCE DOES A MONEY COACH HAVE?

Our staff of financial professionals has an average of twenty-two years of relevant professional experience, and each possess multiple certifications from the financial services industry.

WHEN IS MY MONEY COACH AVAILABLE TO TALK?

Mon - Fri: 6:00 a.m. - 8:00 p.m. PST

IS MY INFORMATION KEPT CONFIDENTIAL?

Yes, we do not sell or share your information with third parties.

Attention Retired Members:

You **must** enroll in the Family Defender to get MSA Financial Coaching.

Join the Retired Family Defender Program

Fill out this application and mail it to the Trust today!

Find out more about your
Family Defender Program
and
My Secure Advantage
by visiting our website:

ccpoabtf.org