



Integrate Wealth and Health to Help Your Members

Health Balance Is the Foundation of Every Financial Balance Sheet

Health support of members goes well beyond the beyond the “balance sheet”. It is a way to thank members for their loyalty. Simple, plug-in services such as C-19 and Caregiver Support Services help members, and their families stay safe and well. Pandemics change everything for everyone; where we live, work, get medical help, give care, and fund it all – and members are abundantly aware of it.

We know financial success requires a solid foundation of safety and security in all aspects of life. Services like these help members quickly access credible information and guidance, to make the best possible decisions and choices for themselves and their family.

General Messaging Insights for Members

- We care about you and your success in the broadest sense.
- It is a gift – not something we are “selling.”
- Link to mission statement: “... to help members realize every ounce of their potential... To educate but also to encourage...”
- We know good information reduces stress.
- We know lower stress leads to better health and better decisions.
- We know this applies to everyone; members, their families, businesses, and their employees.

Customer Segment Messaging Insights by Product

Mortgage customers

- Our interests are aligned with yours. That’s why we encourage members to tell us if they are having financial problems. This service helps all members avoid mistakes and manage expenses better, whether they are financially stressed or not. If just one member mortgage doesn’t go into default, all of us win.
- The more unforeseen problems you can mitigate, the faster you can pay down your mortgage, build equity to qualify for a HELOC, or even pay it off and qualify for a reverse HELOC in retirement.

Consumer loans

- Our interests are aligned with yours. The more our members are able to avoid unforeseen medical or care expenses, the better it is for them and us. It can be the difference between paying off a balance in full or incurring unexpected debt.

Deposit and CD customers

- You work hard for your money and savings. Our interests are aligned with yours. The more often our members can spot and obtain better, more economic care alternatives, the more they can protect and grow their savings. That is good for all of our members and for us.

Investment program customers

- We hope our members grow their assets enough to take advantage of Investment Options that can increase their earnings and Insurance options that can increase their security. With discipline and information to guide them, you can move beyond building an emergency reserve to building college or retirement funds

Insurance program customers

- We hope our members grow their assets enough to take advantage of Insurance Options that can protect their earnings, saving, investments, and families. With all things health and wellness, there is a balance between how much risk to take personally vs. how much risk to cover with insurance. Health events like the pandemic have already jump shifted health risks for everyone and will accelerate change for the next decade. The C-19 and Caregiver Support Services can help members better grasp the financial implications as they continue evolving.

Members with High Deductible Health Plans

- Businesses and Individual members can use HSAs to accelerate the earnings on a triple tax-free basis. To benefit fully, it requires funding as much as possible each year. It also requires minimizing withdraws so that your investment will compound longer if possible. The C-19 and Caregiver Support Services can help you protect your HSA investment so that it will grow more and compound longer.

Members approaching retirement.

- We want all our members retire successfully and on their own terms. Doing that requires staying on top of the changes that ripple through Social Security options, and those rippling through health systems from the ACA, to Medicaid,

to Medicare, to TRICARE. The C-19 and Caregiver Support Services helps members stay abreast of change even as two years of Pandemic response accelerates change.

Commercial, business clients

- We want you to succeed, and Covid is a many faceted problem for all of us. Here is something we think may help your employees reduce stress and maintain their level of productivity in the face the broad ripple effects of Covid.
- We also want you to have the business version to access best practices that other businesses are implementing. It helps you quickly answer questions about which fit you best.

The question is – How will you help clients?

[DSG helps financial services firms and institutions](#) develop [Health & Care Funding Roadmaps](#). With our strategic partners we help firms implement their differentiated marketing plans and reach their business objectives with a unique suite of education and advocacy tools as well as [information and networking programs](#).

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