



by **second  
nature**

**FAQ 2023**

**Magnolia**  
COASTAL PROPERTIES, LLC  
REAL ESTATE

# Who is Second Nature?

Second Nature is working with professional property managers to deliver the #1 resident experience to over 1M residents nationwide. They are a vetted partner of ours that powers our resident benefits package behind-the-scenes. Second Nature works in the background to make sure you have a great experience when it comes to all the benefits in your resident benefits package. Think of them as the Wizards behind the curtain ensuring that things are running smoothly for everyone.

## What is RBP?

Resident Benefits Package (RBP) is a suite of services designed to provide savings, convenience, and professional services to all residents.



## We'll answer questions like:

### Your RBP may include:

- HVAC air filter delivery directly to your door on a regular schedule.
- A resident rewards program that helps you earn rewards for paying your rent on time.
- Credit building to help boost your credit score with timely rent payments.
- \$1M Identity Protection for all adult leaseholders
- Move in Concierge

# HVAC Filter Delivery details

## Why is it important that I change my air filter regularly?

Regularly changing your air filter greatly reduces the risk of an HVAC related issue occurring while you live in your home by preventing dirt, dust, and other contaminants from accumulating within the duct work or on the mechanics of your HVAC system. A clean air filter allows your system to use less energy on a daily basis, leading to a 10-15% reduction in energy costs. By changing your air filter prior in line with the stamped expiration date on each filter, you'll maintain compliance with your lease agreement.

## When will I receive my air filter?

Filters are shipped by Second Nature on a regular cadence to our residents. Your first shipment should arrive within the first 30 days of your move in date.

## What kind of air filters does Second Nature send?

Second Nature supplies quality, MERV 8 rated filters which arrive with instructions on how to change your air filter, advice on where your air filter may be located, and direct access to Second Nature's customer service number.



I use high rated filters in my home due to a medical need, can I receive a higher rated filter?

Second Nature will be happy to upgrade the quality of your filter. Please call their customer care center at **1-800-308-1186** or email them at **hello@secondnature.com**.

My filter shipment was lost, damaged, included the incorrect size/quantity, what do I do?

Second Nature will gladly send you a free replacement. Please call their customer care center at **1-800-308-1186** or email them at **hello@secondnature.com**.



# Resident Rewards details

## What is Piñata and how does it work?

Ever paid rent on time and gotten nothing for it? Not anymore! Now, you'll be rewarded for paying your rent on-time with Piñata's Resident Rewards program. Earn gift cards for simply signing up, as well as substantial savings when shopping in the Piñata online marketplace. You'll receive Piñata Cash every time you pay rent on time, which can be redeemed for discounts and virtual gift cards in the Piñata Marketplace inside the Piñata mobile app!

## How do I set up my rewards account?

Shortly after you've signed your lease and moved into your home, you'll receive an email from Pinata, our rewards partner. Simply follow the instructions to download the Pinata app to your mobile device to access your rewards account.

## How do I earn rewards?

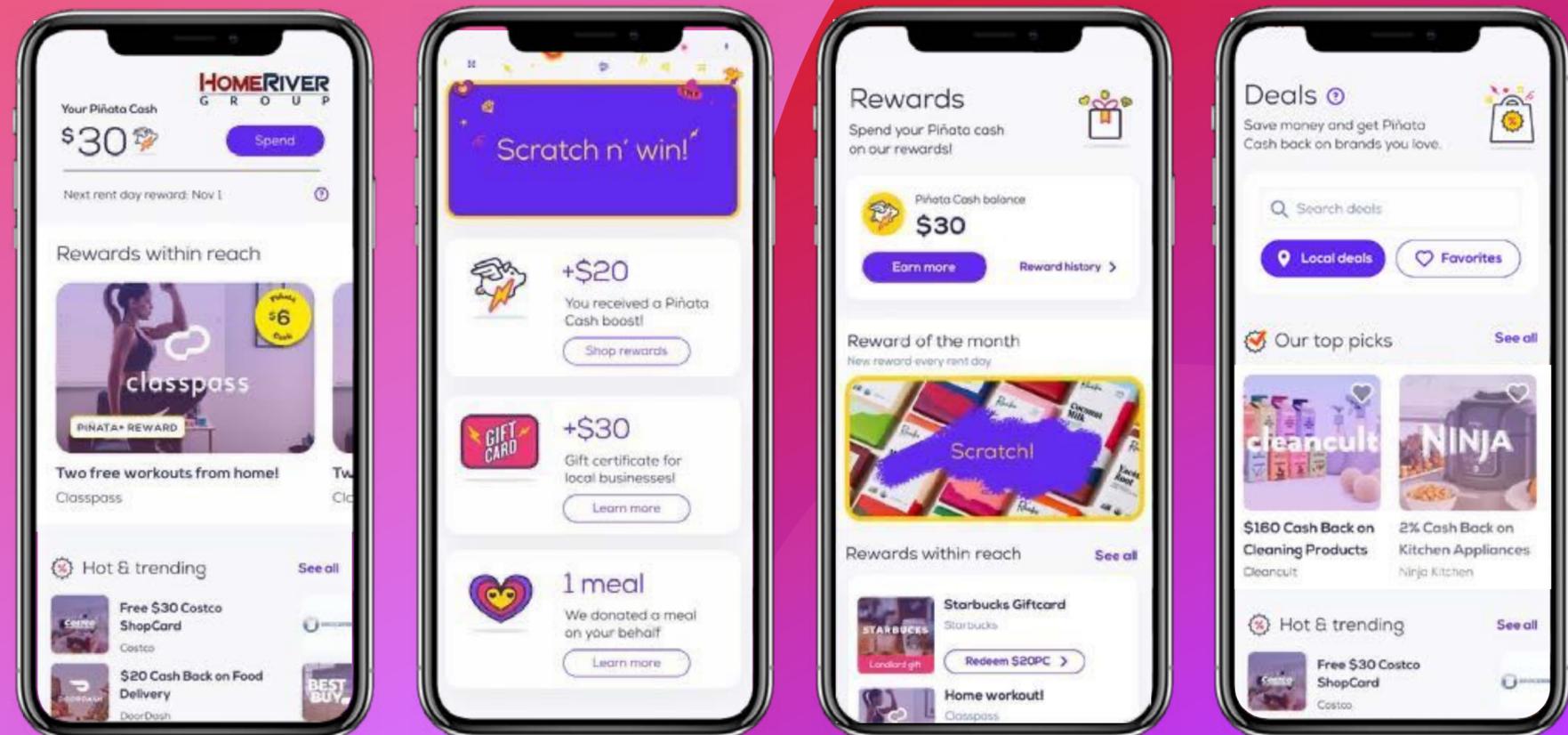
You'll be greeted with an initial reward of Pinata cash which you can use for in-app purchases or towards virtual gift cards to retailers like Amazon, Target, Apple, and more! You'll receive additional rewards with greater usage and with each timely rent payment.

## How do I use my rewards?

Everything Piñata lives in your Piñata mobile app! Just download it from the app store for free, log in with your email, and Piñata will automatically recognize you and your property manager. You'll see your rent due date as well as rent amount, and you can watch your Piñata Cash grow with each on-time rent payment. Whenever you're ready, you can tap on the Marketplace tab and turn your Piñata Cash into real-life rewards!

## I'm having an issue with the Pinata app, how can I resolve this?

Pinata offers a chat feature within the app which links directly to their customer support team.



# Credit Building details

## What is Credit Building?

Credit scores are used to determine creditworthiness, which impacts how favorable the terms of any loans you take out, whether it's credit cards, personal loans, car loans, or a mortgage for a home. We will monitor your on-time rent payments and report those on-time payments to the credit bureaus, so your credit score will increase just for paying your rent on time. The best part is, we report to all three of the national credit bureaus (Experian, TransUnion, and Equifax), so that your rent payments have the maximum impact on your Credit Score.

## Why are you reporting my rent payments to the credit bureaus?

For most people, housing payments are their greatest monthly expense. We think it's only fair that our residents get positive feedback for their timely rental payments. Once rent payments begin to be reported (it could take up to 90 days from your first rent payment on RBP) they'll appear as a new trade line on your credit report. The trade line will continue to show timely rent payments as being made to your property management company throughout your time renting with us.

## What if there's multiple people paying rent?

### Who gets the credit score boost?

Our Credit Building service covers everyone in the unit that's listed on the lease, and at least 18 years of age. It doesn't matter how you're splitting up rent, or if you've got someone living with you who isn't contributing to the rent at all. As long as the full rent amount is received on time, everyone in the unit will see their credit scores improve. It's that simple!

## Are you reporting missed payments to the credit bureaus?

During your time with us, we will only report timely payments to the bureaus. While we encourage rent payments to be on-time every time, we understand life happens. If you miss your rent payment date, your Credit Score will not be affected; you simply won't get the benefits of those programs for the month. That means no Credit Score increase for the month, but it won't hurt your credit score.



# Identity Protection details

## What is Identity Protection?

Every tenant listed on the lease who is 18+ will be enrolled in Aura's Identity Guard service, which uses IBM's Watson AI to proactively keep your data safe, and alert you if there are any data breaches or suspicious activity. You'll also get \$1 million in coverage in the event of lost funds due to identity theft.

## How do I set up my account?

No action necessary - You're already covered instead. As a part of our resident benefits package, you are automatically enrolled in Aura's Identity Guard when your lease is signed and do not have to do anything to activate the service.

## What happens if my identity is stolen?

If your identity is stolen, log in to your account at [app.identityguard.com/sign-in](https://app.identityguard.com/sign-in) to file a claim. You'll be paired with a dedicated case manager who will walk you through the steps to getting your information secured and getting you back on your feet.

# Move in Concierge

Transferring the required utilities into your name is easy with our Utility Concierge Service. Simply schedule a convenient time with the Utility Concierge directly, by visiting <https://try.secondnature.com/move-in-concierge/>. You will need to know which utilities you are responsible for transferring into your name, as outlined in your lease. The Utility Concierge service will take it from there! (This service is recommended if your move in date is 72 hours or later from receiving this notice)



pinata®

Make rent rewarding

Magnolia  
COASTAL PROPERTIES, LLC  
REAL ESTATE



Private and  
confidential

## WHAT IS PIÑATA?



**Piñata is a free app that helps renters earn rewards, save on everyday expenses, and build credit for a sweeter rental experience.**

You get rewards when you fly, when you pump your gas, but why not with your single biggest monthly expense? Piñata wants to change that.

When you use the Piñata app you get amazing rewards just for confirming your on-time rent payments. **But it gets better.** You can also build your credit, which can directly supercharge your financial wellbeing.

Piñata even lets you save on everyday expenses in our marketplace. And because giving back is crucial to our mission, each time you verify your rent payment we buy a meal for someone in need.





## WHAT PIÑATA MEMBERS GET



### Welcome gift

- \$30 gift card for national and local brands
- \$25 restaurant card

### Rewards every month

- \$720 Piñata cash to spend on rewards (\$60/mo)
- Unlock more rewards and perks each month

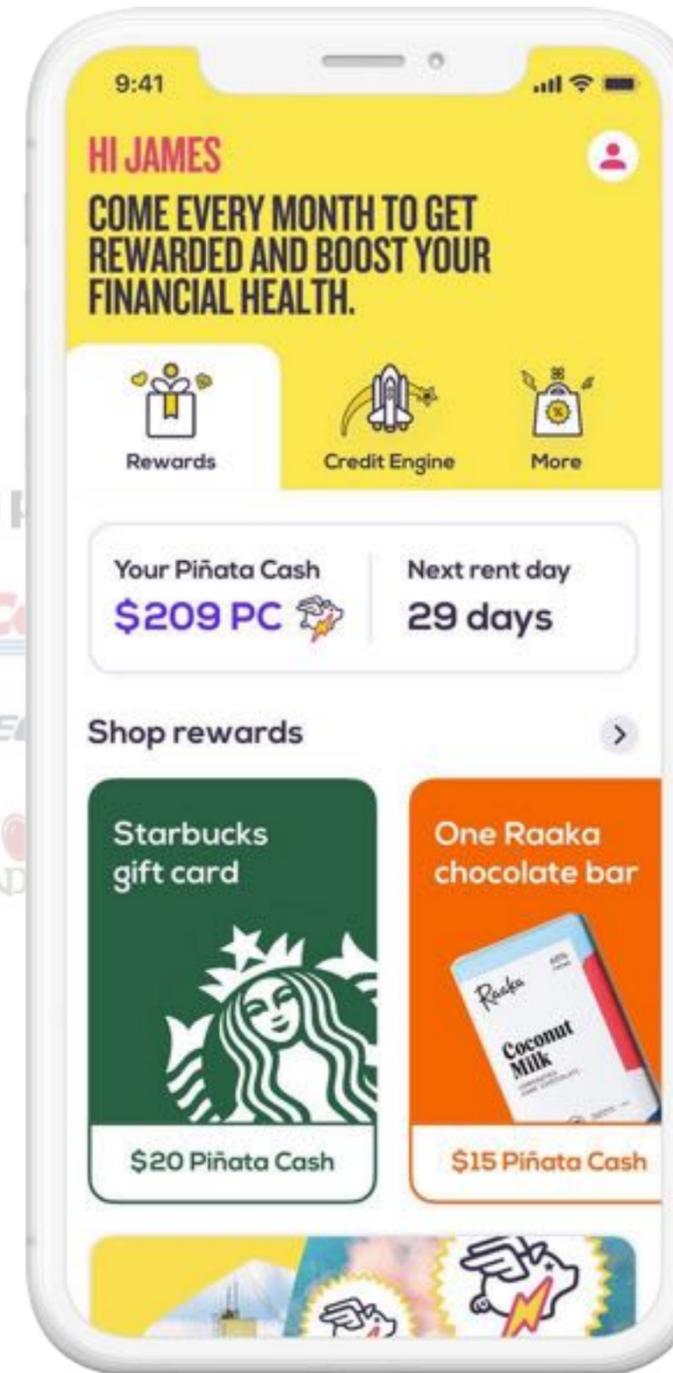
### Member benefits every day

- Exclusive marketplace with over 300,000 deals
- Pre-lease renewal gift surprise

### Credit Building\*

Piñata reports your renters' on-time rent payments to all three credit bureaus

\* Add-on feature.



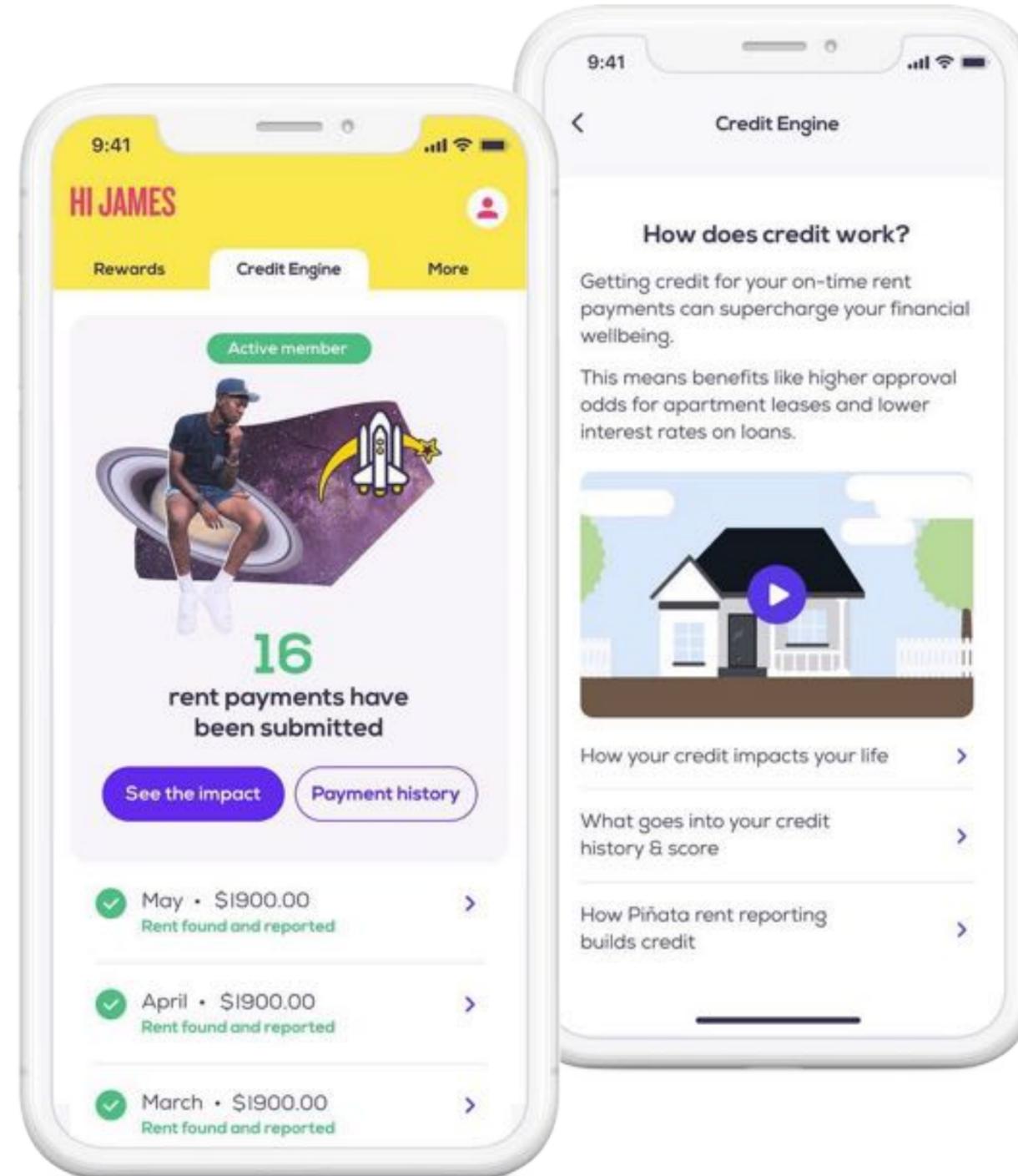


# ADD ON: CREDIT REPORTING TO BOOST CREDIT SCORES

## Rent payments to all three credit bureaus: Transunion, Equifax, Experian

We provide your renters with their credit score and education, along with the full rent payment history for simplified tracking.

- Reduce delinquency
- Increase ancillary revenue
- Reduce collections cost



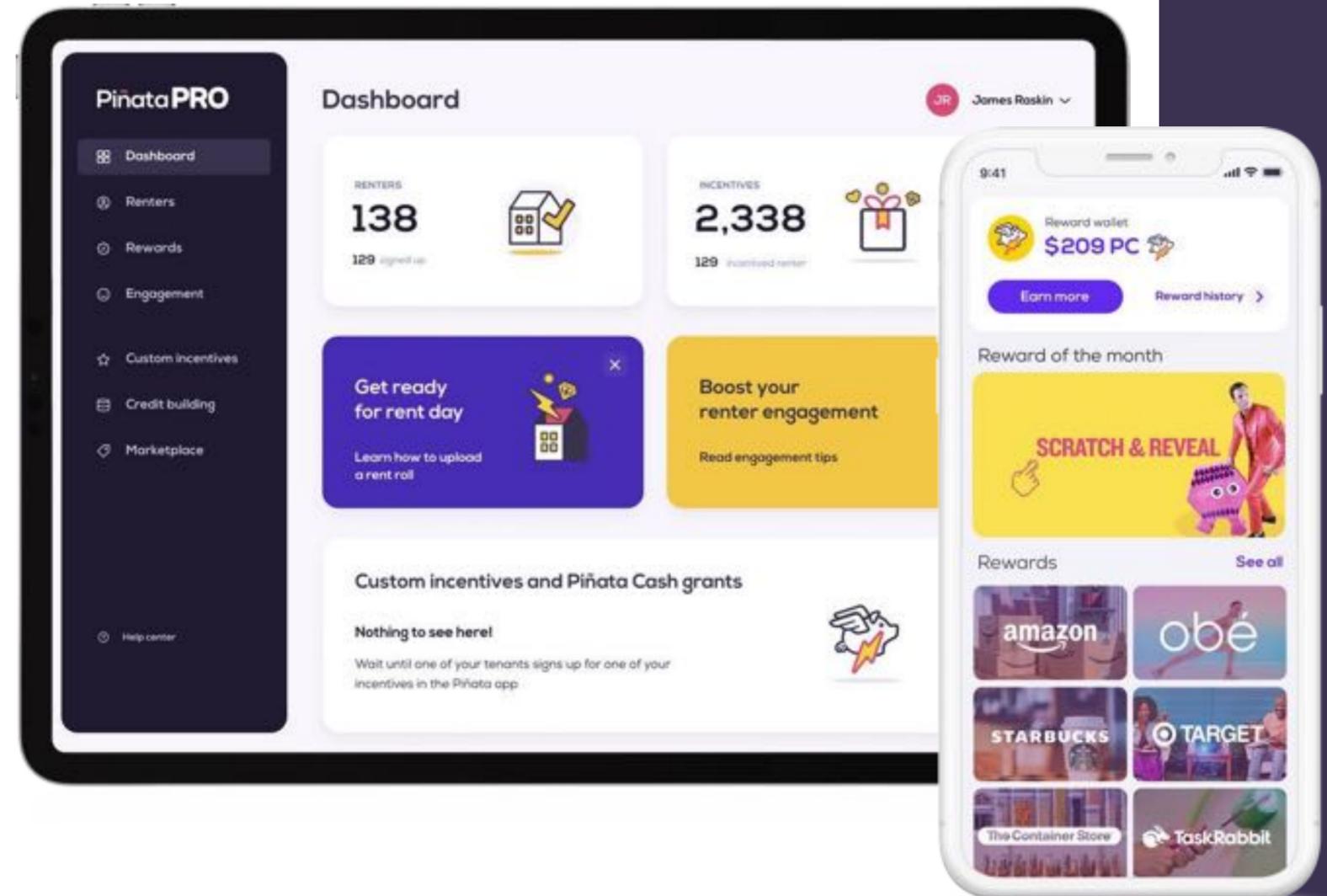


# THE CUSTOM INCENTIVE REWARDS PLATFORM

**Set up incentives to drive renter behavior from your Pinata Pro account.**

**Example incentives:**

- Early lease renewals
- Timely maintenance reports
- Self-service maintenance
- Filter changes, cleaning
- Social media reviews
- Renter referrals for new lease signings
- Custom surveys





**PLUS: YOUR PARTICIPATION  
HELPS US GIVE BACK**



**Our programs are just another way we make rent rewarding,  
by giving back and helping those in need.**

Every time you pay rent, Piñata buys a meal for someone in need. We are proud of our incredible partners, Grace Marketplace and No Kid Hungry.





# HOW YOU CAN SAVE ON EVERYDAY PURCHASES

**\$4,700+ AVERAGE SAVED ON YEARLY EXPENSES**

Average savings:

Everyday Living: **\$240**

-\$1200 on home goods, sports, clothing school supplies & sports  
Costco member

\$180  
\$50



Food & Dining: **\$595**

-\$40 lunch per week  
-\$60 dinner per week  
-\$25 pizza ea month

\$208  
\$312  
\$75



Automotive **\$237**

2 vehicles  
4 oil changes  
Average maintenance  
Tires

\$48  
\$45  
\$144

**1 new car every 5 years + \$3,221**



Electronics **\$314**

Laptops / computers  
HD TVs  
Cameras  
Accessories

\$88  
\$88  
\$88  
\$50



Home Services **\$370**

Cable services  
Home Security

\$120  
\$250



Cellphone **\$144**

2 phones ~\$60 per/mo



Gifts **\$95**

-\$300 per yr on personalized gifts  
-\$250 per yr on gift baskets, flowers



Personal & Family **\$650**

Taxes  
Childcare services  
Online courses

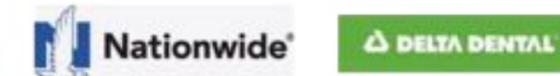
\$50  
\$500  
\$150



Insurance **\$82**

Pets  
Roadside

\$60  
\$22



Health & Wellness **\$108**

Prescription glasses + contacts;  
eye exams; pharmacy prescriptions;  
dental; gym memberships

\$108



Travel & Entertainment **\$1,822**

-15 nights a year; ~4 admission tickets  
average accommodations & car rental;  
~24 movie tickets

\$1,822



Concerts & Events **\$75**

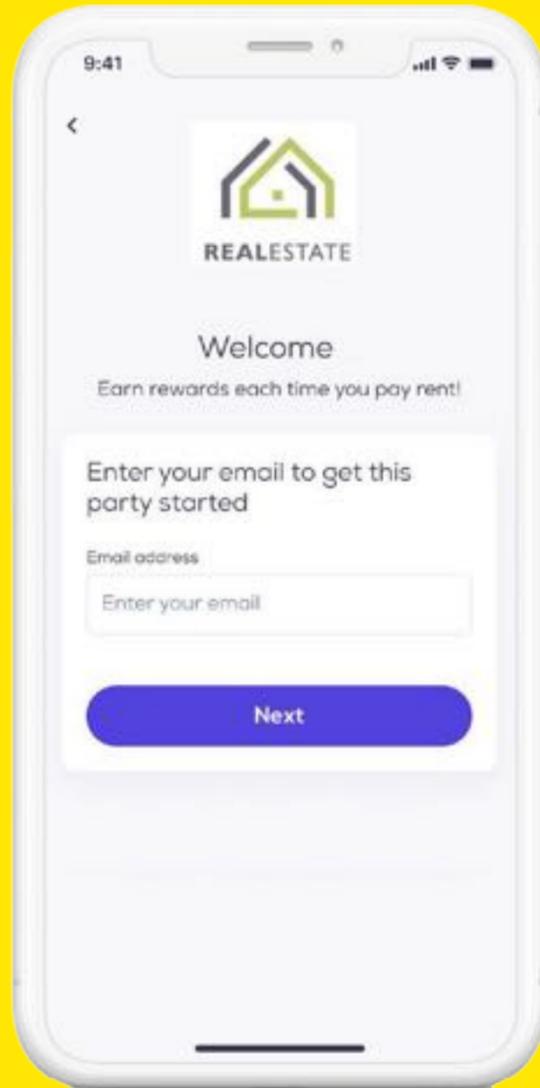
~10 events per year

\$75

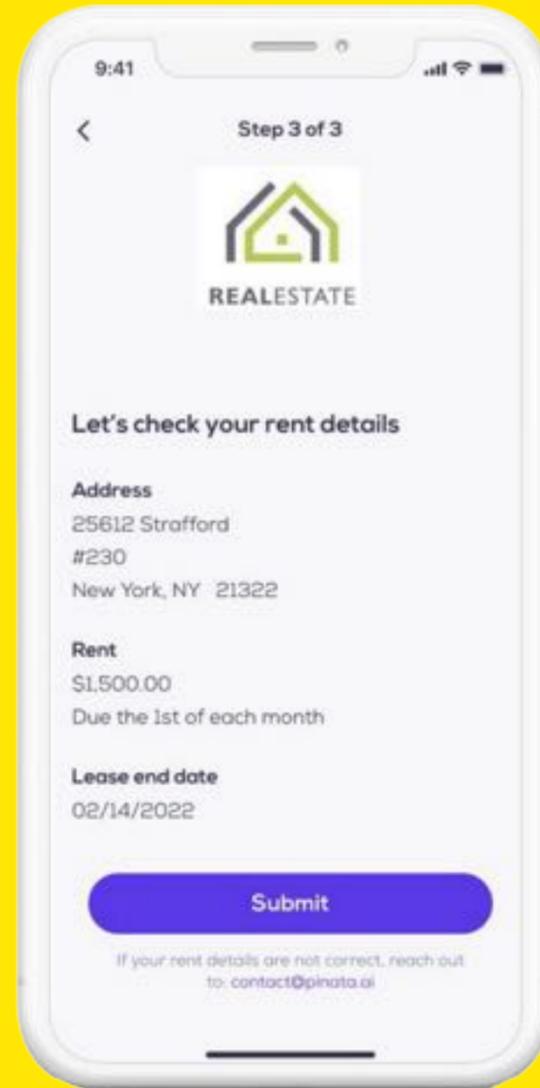
If the average concert or sporting event costs \$75, you can expect to save \$7.50 with every ticket you purchase.



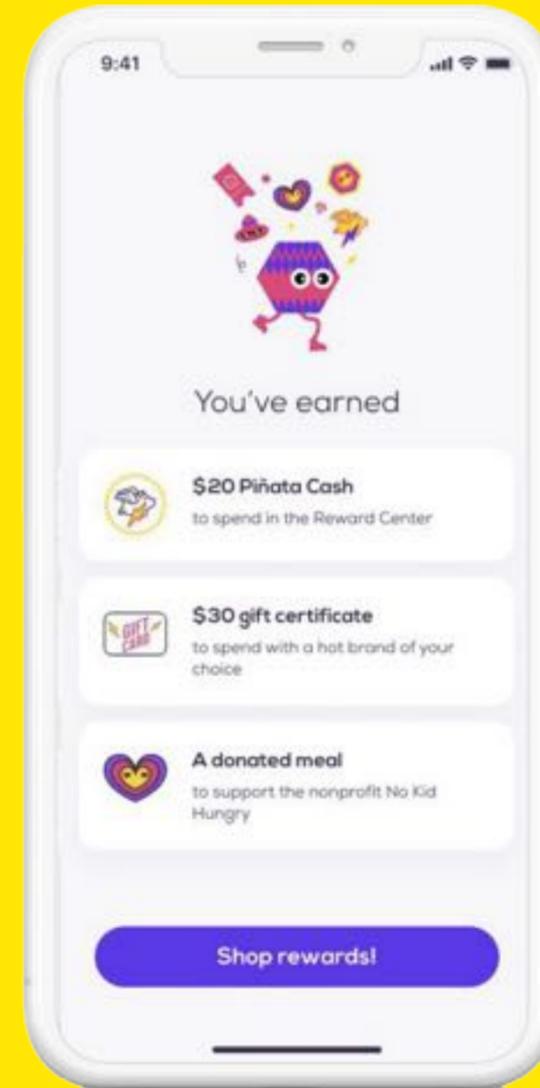
# ONBOARDING IS EASY



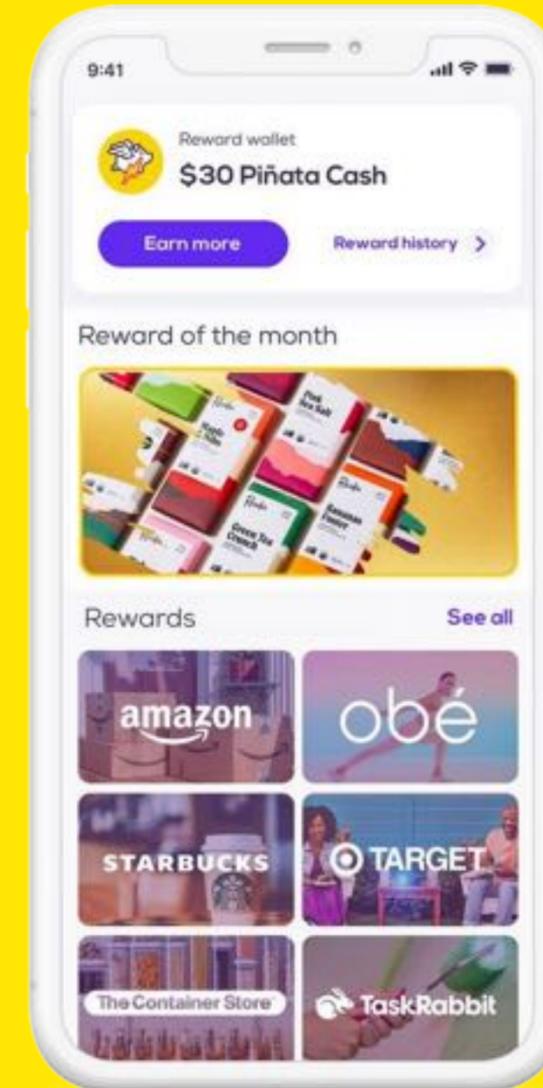
Renters receive an activation email and download the app.



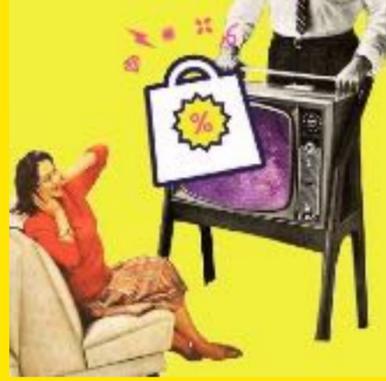
Renters login and verify their rent information



You let us know who paid rent on time, and we'll take care of rewards.



Renters can redeem rewards anytime, shop deals and earn more.



## Save money with exclusive deals

Shop a selection of discounts and offers at 1,000's of brands in our signature deals marketplace.



## Earn Piñata Cash on Rent Day

You get a \$20 Piñata Cash, our in-app currency, every month! Just come into the app to claim it before your next rent day (or you'll lose it!).



## Spend Piñata Cash on rewards

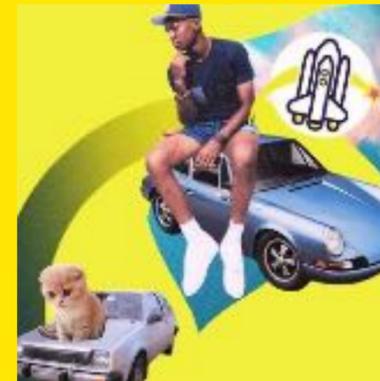
Our Rewards Center is curated with brands you know and love, like Task Rabbit, Canva and Classpass!

# HOW PIÑATA WORKS



## Boost your Piñata Cash anytime

You get boosts when you refer friends, take a survey or win prizes through our "Reward of the week" game on the home screen.



## Enjoy free credit building

We report your rent payments to 1 major credit bureau for free, so you can get the credit you deserve.

# On-Demand Pest Control Resident FAQs



## **Q: What is On-Demand Pest Control?**

**A:** On-Demand Pest Control is a fast, easy, and effective way to treat active pest infestation. We offer online claim submission for covered pests, so you can get started on getting rid of your pest problem right away. Our treatment and coordination costs are included for all covered claims, so you can rest assured that you're getting the best possible service.

## **Q: What pests can I request service for?**

**A:** Please check the RBP addendum or section of your lease that references On-Demand Pest Control to see what pests are covered in your plan at no additional cost. If a pest falls outside of coverage, you can still submit a claim. When possible, a vetted vendor contact will be provided and discounted pricing for treatment may apply. You can read the full terms of service at [pest.residentforms.com/resident-terms-of-service](http://pest.residentforms.com/resident-terms-of-service).

## **Q: Can I file more than one claim per year?**

**A:** Sometimes more than one pest issue can occur during your lease. That's no problem! While unlikely, it is possible you could have separate infestations within a calendar year, which the plan accommodates. Each service also has a 30-day warranty from the completion of service date to ensure each issue is fully treated.

## **Q: How do I request a service for pest control? -**

**A:** Requests are made online at [pest.residentforms.com](http://pest.residentforms.com). Simple and easy! Just provide your address (including any unit #), phone number, email, and visible pest(s).

## **Q: How will I know that my request was received? -**

**A:** Upon submission, you will receive a confirmation of your claim. Pest Share will primarily communicate via email throughout the process. If the phone number provided in your request for service allows, you may also receive text notifications.

## **Q: What if I also need service(s) for pest(s) not covered by my On-Demand Pest Control program?**

**A:** You can still submit a service request online. Available options will be outlined in the email you receive from Pest Share, and may include a group rate discount and quote from a Pest Share service provider.

## **Q: When and how do I pay for the non-covered pest(s) service if I decide to contract the Pest Share assigned service provider?**

**A:** The method and timing of payment for service(s) of the non-covered pest(s) will be communicated with and paid to the service provider directly by the resident, not Pest Share.

## **Q: What happens if I receive a bill after the service?**

**A:** Please note that you will only be responsible for a bill if you have requested service for a pest that is not covered by your Pest Assurance package. If you have any questions or concerns about the service or the bill you have received, please do not hesitate to contact us at [claims@pestshare.com](mailto:claims@pestshare.com). We are here to help you resolve any issues and provide you with the best possible service.

# Hugs, not bugs.



## On-Demand Pest Control at a Glance:

As part of your Resident Benefits Package, you are covered in the event of Pest Infestations. You can view your On Demand Pest Control package inclusions in your Lease Addendum, or reference the chart below.

### Pest Assurance Basic

- Bed Bugs
- Fleas
- Ticks
- Weevils
- Mites

### Pest Assurance Plus

- Cockroaches
- Bed Bugs
- Fleas
- Ticks
- Weevils
- Mites

### Pest Assurance Pro

- Ants
- Mice
- Cockroaches
- Bed Bugs
- Fleas
- Ticks
- Weevils
- Mites

### Pest Assurance Premium

- Everything in Pro
- Rats
- Mice
- Spiders
- Wasps
- Bees
- Yellow Jackets
- Hornets
- Box Elder Bugs
- Elm Seed Bugs
- Earwigs
- Scorpions
- Silverfish

Note: Regardless of which package you are in, you can file up to 4 claims per year for active infestations. Claims can be filed using this website [pest.residentforms.com](http://pest.residentforms.com)

For additional questions, please refer to your On-Demand Pest Control Resident FAQs document available from your Property Manager.

Meet your new and improved

# Air Filter!

The same program you love, now with brand new, foldable air filters.



## What's New:

### Better filtration

We've improved the filtration and airflow capabilities, so you're getting a better filter without a price hike. This filter features 2.5x the filtration surface area compared to standard air filters.

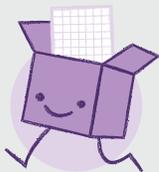
### Simplified Installation

The filter works no matter which way it's installed, so there's no way to mess up the filter replacement. We've carefully designed this filter to maximize efficiency and simplify this chore even more.

### Eco-minded

We've reduced the amount of cardboard used in shipping, which in turn reduces our carbon footprint.

## What's The Same:



The exact quantity and size of filters required for replacement are delivered right to you.



Each package includes a personalized message with instructions on how to change the filters.



Filters are delivered on schedule as a timely physical reminder to change them.

# WHAT'S SO IMPORTANT ABOUT IAQ?

**GOOD INDOOR AIR QUALITY (IAQ)** makes the great indoors a more pleasant place to be. It improves our health, increases productivity, and helps us concentrate and learn. **Take a tour around town to find out how IAQ affects you, no matter where you are.**

## AT THE OFFICE

**THE DANGER WITHIN:** HVAC systems can act as sources of pollutants.<sup>1</sup>

**WORKER WELLNESS:** Poor IAQ is tied to headaches, fatigue, trouble concentrating and irritation of the eyes, nose throat and lungs.<sup>2</sup>

**POWER TO THE PEOPLE:** People have less control over the indoor environment in their offices than they do in their homes.<sup>3</sup>

<sup>1</sup> [www.cdc.gov/niosh/topics/indoorenv/hvac.html](https://www.cdc.gov/niosh/topics/indoorenv/hvac.html)  
<sup>2</sup> [www.osha.gov/SLTC/indoorairquality/index.html](https://www.osha.gov/SLTC/indoorairquality/index.html)  
<sup>3</sup> <https://www.epa.gov/indoor-air-quality-iaq/indoor-air-quality-offices-and-other-large-buildings>

## AT THE HOSPITAL

**INFECTION DETECTION:** Airborne spread of tuberculosis, influenza or the common cold can be controlled by an HVAC system.<sup>4</sup>

**AIRBORNE DISEASE:** Infectious particles can stay airborne for hours and be transported over long distances.<sup>5</sup>

**HEALTHIER HOSPITAL:** High-efficiency particulate filters are likely to reduce airborne infectious particles.<sup>6</sup>

<sup>4</sup> <https://www.ashrae.org/File%20Library/docLib/About%20Us/PositionDocuments/Airborne-Infectious-Diseases.pdf>  
<sup>5</sup> <https://www.ashrae.org/File%20Library/docLib/About%20Us/PositionDocuments/Airborne-Infectious-Diseases.pdf>  
<sup>6</sup> <https://www.ashrae.org/File%20Library/docLib/About%20Us/PositionDocuments/Airborne-Infectious-Diseases.pdf>

## IN SCHOOL

**EXPOSED:** More than 6 million children have asthma, a condition triggered by tobacco smoke, dust mites, air pollution, pets and mold.<sup>7</sup>

**SICK DAY:** Asthma is a leading cause of school absenteeism.<sup>8</sup>

**TEST TAKERS:** Children in classrooms with higher outdoor ventilation rates tend to achieve higher scores on standardized math and reading tests than those in poorly ventilated classrooms.<sup>9</sup>

<sup>7</sup> [www.cdc.gov/asthma/most\\_recent\\_data.htm](https://www.cdc.gov/asthma/most_recent_data.htm) [www.cdc.gov/asthma/faqs.htm](https://www.cdc.gov/asthma/faqs.htm)  
<sup>8</sup> [www.cdc.gov/asthma/schools.html](https://www.cdc.gov/asthma/schools.html)  
<sup>9</sup> [www.epa.gov/iaq-schools/evidence-scientific-literature-about-improved-academic-performance](https://www.epa.gov/iaq-schools/evidence-scientific-literature-about-improved-academic-performance)

## AT HOME

**BRING THE OUTDOORS IN:** You can lower indoor air pollutants by increasing the amount of outdoor air coming in.<sup>10</sup>

**AT RISK:** People most susceptible to poor IAQ are those with asthma, allergies, chemical sensitivities, respiratory diseases, suppressed immune systems and contact lenses.<sup>11</sup>

**FILTER IT:** HVAC engineers recommend putting a good particle filter or air cleaner in a home's air handling system to keep dirt out of the air and off the ductwork and heating/cooling components.<sup>12</sup>

<sup>10</sup> [www.epa.gov/indoor-air-quality-iaq/improving-indoor-air-quality](https://www.epa.gov/indoor-air-quality-iaq/improving-indoor-air-quality)  
<sup>11</sup> [www.epa.gov/iaq-schools/why-indoor-air-quality-important-schools](https://www.epa.gov/iaq-schools/why-indoor-air-quality-important-schools)  
<sup>12</sup> [www.ashrae.org/resources-publications/free-resources/10-tips-for-home-indoor-air-quality](https://www.ashrae.org/resources-publications/free-resources/10-tips-for-home-indoor-air-quality)

**WANT BETTER IAQ?** The right ventilation and building care can help prevent and fix IAQ problems. One important step — using air filters that capture particles 2.5 microns or smaller — can lead to a healthier environment.

For more information go to [www.KCfiltration.com](http://www.KCfiltration.com)



Filtration Products

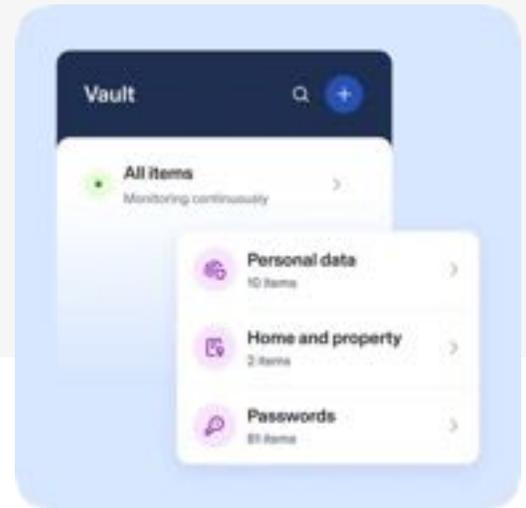


# The Smart, Simple Way to Stay Safe Online.

Protect what's important all in one app: your assets, identity, family, and tech.

Technology is essential to daily life. We use websites, devices, and apps that enable us to do nearly everything. But as the digital world grows more complex and advanced, so do online scams, cybercriminals, and predators.

Aura protects what's important - your money, identity, family, and tech - by detecting and preventing online threats. It's easy to use, simple to set up, and rated #1 by Security.org.<sup>1</sup>



## ✓ Identity Fraud Protection

Get alerts if we detect threats to your identity, SSN, online accounts, and more. Plus, we help protect your personal info from data brokers that may sell your info on the Dark Web.

## ✓ Online Privacy

Secure your email, passwords, and account credentials. Block ads and site trackers to keep your browsing activity private.

## ✓ Digital Vault

Securely store and share sensitive data, digital files, and passwords with military-grade encryption - all in one place. We'll automatically enable monitoring and alerts for all financial and personal information stored in the Digital Vault to help keep accounts and assets secure.

## ✓ Family Safety (Family Plans available for an additional cost)

Protect your loved ones from online predators with integrated safety tools that cover up to 10 additional adults and unlimited minors.

### All Plans Include:

- \$1M Identity Theft Insurance\* for each enrolled adult
- 24/7 Customer Care
- White Glove Fraud Resolution Service
- Restoration Services for Pre-Existing Fraud Events
- Unemployment & Tax Fraud Resolution



## Basic Protection Plan

Simple, smart protection from identity theft & fraud

### Identity Theft Protection

Privacy Assistant	✓
Digital Vault	✓
Dark Web Monitoring for Personal Info, IDs, & Accounts	✓
SSN & Identity Authentication Alerts	✓
Safety Checklist	✓
Gamertag Monitoring	✓

### Privacy & Device Protection

Password Manager	✓
Automated Password Change	✓
Email Alias	✓
Safe Web Browsing	✓
Privacy Protection Report	✓
IP Address Monitoring	✓
Online Safety Scan	✓

### Family Safety (Features included in all Family Plans for an additional cost and cover 10 additional adults and unlimited minors)

Child Credit Freeze Wizard	✓
Child SSN Monitoring & Alerts	✓
Digital Vault	✓
Family Sharing	✓
Child Safety Checklist	✓

1-Ranked #1 by Security.Org and IdentityProtectionReview.com. They may be compensated as a marketing affiliate of Aura, but their ratings are all their own.

The Identity Theft Insurance is underwritten and administered by subsidiaries or affiliates of American International Group, Inc. or American Bankers Insurance Company of Florida, an Assurant company. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions. Review the [Summary of Benefits](#).

No one can prevent all identity theft or monitor all transactions effectively.