FINANCIAL PLANNING & EDUCATION

A financial planner is someone who helps you manage your finances, so that your money is working as hard as it possibly can for you. They can help put you on the right path for a more financially secure future. Financial planners advise individuals on how to best save, invest, and grow their money. They can also help with a specific financial goal—such as preparing to buy a house, how to save for the college education of children, and how to prepare for retirement or estate planning. Financial planning benefits people at all life stages, not just those approaching retirement.

FINANCIAL PLANNING & CONSULTATION FEATURES

Many financial planners charge a fee for their services, but as an active, dues-paying, PEF member or retiree, you're entitled to:

- A FREE, annual, one-hour, personal consultation and comprehensive financial overview. (Significant others and immediate family members are welcome to attend.)
- Expert financial advice provided by a Stacey Braun Associates' Certified Financial Planner™, or Registered Investment Provider, who can help you plan your financial future.
- A written summary of financial issues and a detailed review and recommendations for your current situation.
- Access to the password protected Stacey Braun Associates' website featuring financial planning tips, informative financial information, calculators, an email help desk, other valuable resources, as well as toll-free phone number, (888) 949-1925, to access answers to many financial questions you may have.

BENEFTIS OF FINANCIAL PLANNING

Meet with a financial planner and:

- Assess your current financial health by examining your assets, liabilities, income, insurance, taxes, investments, and estate plan.
- Establish realistic financial and personal goals for yourself and your family.
- Develop a comprehensive plan to meet your financial goals.
- Find new ways to maximize your money.
- Identify risks you hadn't thought of.

- Monitor your plans at least annually or when you experience a life-changing event to ensure you stay on track to meet your financial goals.

Get unbiased, objective advice only; **no investment or insurance products are sold**. Set yourself up to live more comfortably and to build more wealth for the future.

FINANCIAL PLANNING TOPICS FOR YOUR CONSULTATION

You may specify the topic(s) you would like to discuss when you set up your appointment. Topics for consideration include:

- Retirement planning
- Debt management/budgeting
- Investment planning (i.e., deferred compensation)
- Tax planning
- Estate/inheritance planning
- Elder care analysis/survivor planning
- Education funding (529 plans, student loans, etc.)
- Student Loan Debt
- Life, disability, long-term care insurance
- Financial "second opinion"
- Any other financial topic you may like to discuss

HOW TO GET STARTED

To set up your appointment for your free, annual, one-hour, personal consultation (in-person, by phone, or via Zoom):

1. Call toll-free (888) 949-1925,
2. Email info@staceybraun.com, or
3. Visit staceybraun.com and use the following log-in and password:
   Username: nypef
   Password: finance

ABOUT STACEY BRAUN ASSOCIATES, INC.

Stacey Braun Associates, Inc. was founded in 1977 for the primary purpose of providing asset management services to labor-management pension funds, union and corporate organizations, as well as individuals.

A founding concept of this benefit is that services are offered in an unbiased fashion and without sales pressure. Stacey Braun Associates, Inc. offers Financial Planning Programs to over 600,000 participants in the tri-state area.

Learn more about the financial planning benefit.

PEF MEMBERSHIP BENEFITS PROGRAM

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