



Financial Advice Following a Life Changing Moment

MEET

Sara Heim

YEARS AS A PEF MEMBER: 24

Sara Heim shares her story and the experience she had when she took advantage of the Financial Planning benefit made available through the PEF Membership Benefits Program (PEF MBP) and Stacey Braun Associates, Inc.

OVERVIEW

No parent likes to think about their children being without a parent. Sara never did either until her single parent passed away while she was in her last semester of college. It was then that Sara realized the importance of having a will in place for a young child, and knowing what type of funds would be available to her child should the unexpected happen.



FINANCIAL DECISIONS

Aside from meeting with a Stacey Braun Financial Planner at various times during her 24 years as a PEF member, Sara also utilized paid financial advisors, read financial articles, and sought out information from her co-workers regarding retirement planning—all sources for helping her make her financial decisions.

POINTS OF FRUSTRATION

Prior to using the Financial Planning benefit, Sara would become anxious worrying about debt and how to best pay it off. She stressed over investment strategies for retirement and how to best ensure her college aged daughter got off on the right track with her own life. How to pay for her daughter's undergraduate degree, graduate degree, and possibly law school, became an obsession.

“I believe this benefit is by far one of the best that is offered by PEF MBP!”

THE FINANCIAL PLANNING SOLUTION

Sara met with Stacey Braun regarding many topics and felt confident that they would help her develop a will to provide financial security for her daughter. She found tremendous value in the compassionate approach the



ABOUT STACEY BRAUN ASSOCIATES, INC.

Stacy 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.

In 2001, Stacey Braun introduced the Financial Planning Division in response to a need for objective programs that would help the employees and union members of their institutional clients better comprehend their personal finances and help them attain their financial goals. A founding concept is that these services are offered in an unbiased fashion and without sales pressure.

Today, Stacey Braun Associates, Inc., offers financial planning programs to over 600,000 participants in the tri-state area. Stacey Braun Associates take a fiduciary role and must prioritize their client's interests over their own.

In addition, Stacey Braun supports the PEF Membership Benefits Program by providing educational webinars for PEF members and retirees on a variety of financial planning topics.

TO MAKE AN APPOINTMENT

- Call Stacy Braun Associates at (888) 949-1925
- Email info@staceybraun.com
- Visit staceybraun.com and use the following:
 - Log-in: nypef
 - Password: finance

Stacey Braun
ASSOCIATES, INC.

Stacey Braun Financial Representative provided in the creation of her will, and in providing points of consideration she had never thought about. That consultation experience lifted a weight off her shoulders that she hadn't realized she was carrying. She left with a concrete plan that eased the process of preparing her will with her lawyer and it helped her work through some lingering trauma from her own loss. She also used Stacey Braun to save for her daughter's college education and through those consultations regarding scholarships, loans, grants, tax deductions, the FAFSA, and more, she has managed to keep her daughter's college experience free from debt through this year, her junior year.

EXPERIENCE

The greatest value one will experience in meeting with a Financial Planning Representative is their versatility. Sara used the Financial Planning benefit over the years to discuss many financial topics including her retirement plans, NYS Deferred Compensation investments, the financial impacts of divorce, the comparing of insurance policies, investing for her daughter's 529 college fund, the review of a potential job offer, building versus buying a home, the best use of a financial settlement coming her way, and more. Sara found the advisors extremely knowledgeable, non-judgemental, and willing to provide straightforward advice. "Stacey Braun makes every attempt to keep you with the same advisor, so they get to know you, your financial situation, and your goals. The advisor is there to keep you on track to attain those goals and make any adjustments that might be needed along the way," said Sara.

Sara considers the financial planning benefit one of the most valuable PEF MBP offerings. She believes that everyone needs financial guidance throughout their lifetime, and utilizing this benefit will truly provide a positive impact on both the daily lift and long-term financial well-being of any PEF member/retiree and his or her family.