



MEET

Frank Palmeri

YEARS AS A PEF MEMBER: 38

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

OVERVIEW

When retirement is on your mind, don't plan your future without the help of a lifelong partner—a dedicated financial planner who can help you create strategies designed to ensure your financial security during your retirement years. A dedicated financial planner will help keep you and your plan on track if and when your plan is impacted by a life changing situation or economic influences. Don't plan alone, use the expertise of an experienced financial planner!

FINANCIAL PLANNING DECISIONS

Prior to making an appointment with a financial planner, Frank Palmeri had his own strategy for financial planning—he discussed financial planning decisions with many different sources such as friends and other financial professionals. Frank felt it was time to sit down with a Stacey Braun certified financial planner to see what more they could do for him. He was pleasantly surprised to learn that there was indeed more to be done.

“Sometimes it’s hard to know when to stop working. I’m so glad I was able to get the help I needed to move on to the next life stage.”

POINT OF FRUSTRATION

Battling with the idea of retirement, Frank acquired information from many sources, but he felt he needed more information and reassurance before moving on to the next steps, as there was no clear path and no definite plan.

SOLUTION

The Stacey Braun certified financial planner was able to help get Frank on his path towards retirement. Questions that may arise when considering retirement may be . . . “Am I ready financially?,” “What does



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.

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 seminars and webinars for PEF members and retirees on a variety of financial planning topics.

retirement look like for me?," and "Where do I begin?" By utilizing the free Financial Planning benefit, these questions can quickly be answered, turning worries into knowledge. A financial plan or roadmap can be developed to ensure you have enough money to live comfortably during retirement and can live your retirement years the way you hoped to.

EXPERIENCE

When asked why Frank would recommend this benefit to other PEF members, his answers were clear-cut and simple:

- 1) The benefit is free!
- 2) Financial Planners are not trying to sell you anything.
- 3) They are very knowledgeable about Financial Planning, Social Security, Investments, and more.
- 4) They create a clear picture of your financial future.
- 5) The financial planners are very easy to work with.

Now easing into retirement, Frank still has plans to utilize the free Financial Planning benefit in a year, as dues-paying PEF retirees are also entitled to this benefit. With a constantly changing economic climate, having a financial planner on his side through it all, allows Frank to enjoy his well-deserved retirement, with a clear picture of his finances, and the security of financial guidance through any changes that may come his way.

**Images are for illustration purposes only and do not represent the actual member.*

Stacey Braun

ASSOCIATES, INC.

TO MAKE AN APPOINTMENT

- ▶ Call Stacey Braun Associates: (888) 949-1925, or
- ▶ Email: info@staceybraun.com, or
- ▶ Visit Stacey Braun online: staceybraun.com
use the following log-in and password:
 - ▶ Log-in: nypef
 - ▶ Password: finance