



WE HELP SHAPE YOUR  
FINANCIAL FUTURE AND  
GIVE LIFE TO YOUR DREAMS

## MEET

### Joseph Battista

#### YEARS AS A PEF MEMBER: 4

Joseph shares his story and the experience he had when he took advantage of the Financial Planning & Credit Counseling benefit made available through the PEF Membership Benefits Program and Stacey Braun Associates, Inc.

## OVERVIEW

Many individuals feel that their most trusted resource for financial advice and education are their family members and friends. Yet when it comes to planning one's financial future, everyone has different goals and dreams and one plan does not fit all members. Working with a Stacey Braun Associates Certified Financial Planner provides a more personalized approach to achieving a better financial life during retirement.

**Stacey Braun**  
ASSOCIATES, INC.

## Financial Planning Decisions

*Prior to making an appointment with a financial planner, Joseph Battista had his own strategy for financial planning—he discussed finance strategies and economic headlines with friends, family, and coworkers. Like many, he trusted those in his personal circle and when hearing of someone doing well with their retirement savings, it was only natural to want to know what decisions they were making and if he should follow suit.*

## Points of Frustration

*Joe wasn't quite satisfied with this path. He found that all too often the "facts" he heard from one source contradicted those heard from another. The amount of information was also overwhelming and, as each person was in a different situation in terms of income, family size, goals, and so on, he struggled to determine which information applied to him and his family and which did not. This didn't leave Joe feeling very confident in his financial decision-making nor his long-term financial security.*

*"We go to experts for advice and Stacey Braun's area of expertise is the world of finance. Their advice was sound, accurate, and rewarding."*



## ABOUT STACEY BRAUN ASSOCIATES

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.

## TO MAKE AN APPOINTMENT

Call Stacey Braun Associates at (888) 949-1925

- ▶ Email [info@staceybraun.com](mailto:info@staceybraun.com)
- ▶ Visit [staceybraun.com](http://staceybraun.com) and use the following:
- ▶ Log-in: nypef  
Password: finance

## Solution

*One day, Joe received an email from the PEF Membership Benefits Program (PEF MBP) about the free Financial Planning benefit. He learned that through this benefit, financial planning appointments are offered, free of charge, with a Stacey Braun Associates, Inc. Certified Financial Planner or Registered Investment Provider. And, unlike other advisors, the advisors with Stacey Braun Associates fulfill a strictly educational role and do not sell any investment products to PEF members. Joe thought this might be a good solution and remembers thinking, “What do I have to lose? It’s free!”*

## Experience

*Joe and his wife, Yvonne, met with Gerry McGahran of Stacey Braun Associates to discuss a very important topic—retirement. “He asked us, ‘Do you want to live at or above your current standard of living?’”, recalls Joe. The answer to that question helped Joe and Yvonne pinpoint when retirement would be a possibility for them. Joe describes the appointment experience as “Excellent!” and says it has positively impacted his finances by allowing him to save for retirement while still funding what they enjoy in life—vacations and their passion for sports activities, with funds available for any needed home improvements. Having a plan to follow, with a targeted goal, Joe now has confidence and peace of mind about his financial decisions. Joe and Yvonne plan to schedule additional appointments whenever a major life event occurs in order to reassess and stay on track to live a financially secure future.*

*Joe recommends that every PEF member take advantage of this “invaluable source of information”. As he sees it, “We go to experts for advice and Stacey Braun’s area of expertise is the world of finance. Their advice was sound, accurate, and rewarding.”*

