



DEVELOP A SOUND INVESTMENT STRATEGY, CRITICAL TO HELPING YOUR MONEY GROW.

## MEET

Dianne Ham

### YEARS AS A PEF MEMBER: 16

Dianne shares her story and the experience she has had while taking advantage of the Financial Planning & Credit Counseling benefit made available through the PEF Membership Benefits Program and Stacey Braun Associates, Inc.

## OVERVIEW

Investment planning involves more than just choosing a few stocks to put money into. You have to consider your current financial situation, how much money you have to invest, and your goals. Why are you interested in investing and what are you hoping to gain? Working with a Stacey Braun Associates Certified Financial Planner you can develop a plan unique to your needs and the sooner you start, the more investment growth you'll experience over time, providing a more secure financial future.

### Investment Planning Decisions

*Dianne Ham is no stranger to seeking out answers to her financial questions. She's met with financial planners, taken advantage of guidance from her bank, and has spent time reading lots of financial materials. Each of these avenues is quite common for people seeking investment assistance. While Dianne felt that she had a strong grasp of math and her finances, she felt a bit limited in her knowledge and understanding of investments.*

### A Bigger Picture Need

*Dianne was interested in getting a bigger picture view of the investment world and opportunities available to her. While her previous financial experiences had been acceptable, she was somewhat frustrated by the short conversations afforded her by other financial planners and was seeking more information and advice.*

*“The planners looked at my finances and showed me that some of the ‘well known’ advice was not necessarily the right option for me.”*



## 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

*Dianne decided to try the free financial planning benefit offered by Stacey Braun Associates because she was aware that the consultation offered was longer than most other financial appointments that she experienced. She was also drawn to the fact that the representatives were very familiar with the NYS pension and her benefits. To top it all off, it was free! "It's an option that can't be beat," according to the 16-year PEF member.*

*Dianne had heard all the typical advice about choosing less risk the nearer one is to retirement. But as a healthy and vibrant individual, she needed more than just a "cookie-cutter session" to make certain that her investments would serve her well. Many of her questions focused on when? When was the best time to start withdrawing money from Deferred Compensation? When was the ideal time to file for her Social Security Income? When should she tap into mutual funds or other investments?*

## Experience

*Dianne set up her first appointment with Stacey Braun Associates, Inc., and her questions of "when" were addressed by Gerry McGahran, and a year later at a follow-up appointment, with David Bonington. Dianne says, "The planners looked at my finances and showed me that some of the 'well known' advice was not necessarily the right option for me." Accordingly, she has made changes to her financial plan. Dianne praises the advisors for their ability to look at the individual member sitting in front of them and devise a plan of action unique to that member's needs, rather than simply giving a one-size-fits-all strategy based on age or income. "The planners always took my lead for what I wanted to discuss." The "individualized" approach was ideal as Dianne recalls, "They were so knowledgeable and kept the conversation at my level of understanding."*

*Dianne highly recommends the free financial planning benefit to her coworkers because the appointments are so convenient, the advisors incredibly helpful, and the price can't be beat. She marvels that every single PEF member isn't taking advantage of this free benefit.*