

What PEF members are saying about the program:

“

My expectations were exceeded! The information was very in-depth.

I was very impressed with the Stacey Braun representative's knowledge, thoroughness and helpfulness.

Thank you! Your recommendations have been put in place and are greatly appreciated!

There was no pressure, just suggestions.

It was what I needed to get started on planning for retirement.

I never knew that PEF Membership Benefits offered this service. It's a great idea! I will definitely be back next year!

Very helpful, no nonsense and common sense approach. Information was presented in an understandable and clear format.

All questions were answered including the ones I didn't think to ask.

I've had several other financial consultations, but this was by far the best one. We'll act on the suggestions given. They just seem very right for me and my circumstances.

The review was focused and informative and I left the session with clear purpose. My expectations were exceeded! The information was very in-depth.

”

MEMBERSHIP BENEFITS PROGRAM TRUSTEES

Joe Fox, Chair / Dennis E. Anderson / Patricia Baker
Kenneth D. Brynien / Jane Hallum

Roger E. Benson, PEF President

Jane Hallum, PEF Secretary-Treasurer

Philip P. Occhino, Membership Benefits Administrator

Bene's Guide to...

Financial Planning and Debt Counseling



FREE
to all PEF
members
and retirees!

Membership Benefits You



**PUBLIC
EMPLOYEES
FEDERATION**

Membership Benefits Program

Paid for by Membership Benefits

FREE

Financial Planning and Debt Counseling Program

Are you asking yourself these questions . . .

- Am I invested properly for my retirement years?
- Should I refinance my mortgage?
- Am I saving enough for my children's education?
- What is the best way to reduce my debt?
- How does my marital status affect my financial situation?
- Do I have adequate life or long-term care insurance?
- Where can I get objective and confidential answers?

. . . if so, you need the PEF Financial Planning and Debt Counseling Program provided by Stacey Braun Associates!



Call 1-888-949-1925 to schedule a FREE consultation in your local area.

Financial advice from experts who do not sell investments or insurance.

*Stacey Braun Associates, Inc.
377 Broadway
New York, NY 10013*

Personal Financial Consultation

- In-person or toll-free telephone advice
- Up to one hour every year
- Confidential review of finances
- Identify areas of concern
- Offer specific answers
- Provide a financial "second opinion"

Includes but not limited to:

- Pre & Post Retirement
- Debt Management/Budgeting
- Investments
- Estate
- Elder Care
- Education
- Life, Disability & Long-Term Care Insurance

Written Consultation Summary

- Customized
- Specific Recommendations
- Analysis
- Planning Suggestions

Unlimited Access to Proprietary Website and E-mail

- www.staceybraun.com
- add e-mail address?

Toll-free Access for Questions

- 1-888-949-1925