FINANCIAL COUNSELING PROGRAM

The Group Financial Counseling Program provides group plan participants and their spouse/certified domestic partner the opportunity to obtain unbiased, objective advice on personal financial situations and goals.

The program is offered to participants by Stacey Braun Associates, Inc., an investment advisory firm that provides fee-based financial counseling services on a group basis as well as to individuals. Consultations are performed by a Certified Financial Planner or a Certified Financial Planner candidate (obligated to act as your fiduciary) from Stacey Braun Associates, Inc. only.

The Financial Counseling Program is a "fee-based" program, and Stacey Braun's planners are prohibited from selling investment or insurance products, resulting in confidential, unbiased, and objective advice tailored specifically for the participant's financial situation.

Group Financial Counseling Program benefits:

In-person consultation – At least once per quarter, a Stacey Braun planner will be available at a predetermined location for in-person consultations.

Virtual or toll-free phone consultations – Access to Stacey Braun's Financial Planners to discuss the participant's specific financial situation. The toll-free line is available weekdays from 8 a.m. to 6 p.m. (EST).

Participants can call for answers to financial planning concerns and information on the program. All calls are answered by a live receptionist, and if a planner is not available at that time, a time can be scheduled for the planner and participant to connect. This time can be scheduled before or after the normal toll-free hours.

Discussion Topics

- Retirement Planning
- Pension Analysis
- Risk Tolerance
- Savings
- IRA Rollovers
- Tax Planning
- Refinancing/Mortgages
- Estate/Inheritance Planning
- Life and Disability Insurance
- Education Funding
- Advice on 403(b)/457(b) Plans
- Mutual Fund Questions
- Asset Allocation
- Debt Management
- Budgeting
- Financial Advice Relating to Divorce
- Cash Flow
- Elder Care Analysis
- Survivorship Planning
- Social Security
- Long-Term Care Insurance
- General Financial Education

Customized written reports – Participants can request customized written summaries and reports on a variety of financial issues. These summaries provide a detailed review and recommendation for the participant's current situation. Reports may be available upon request following completion of a telephone consultation with a Stacey Braun planner, or upon completion of a specific questionnaire tailored to the participant's specific financial situation.

Password-protected website – Group program participants will have access to Stacey Braun's proprietary website via a common User ID and Password assigned to the group.

The website features financial planning tips specifically geared for NYSUT members, a Financial Wellness Information section covering a vast range of financial topics, videos, charts, financial calculators, historical market data, and much more.

Email helpdesk – Group plan participants will have access to Stacey Braun's email helpdesk. The email helpdesk is a popular vehicle for participants to ask basic financial questions and receive answers within 24 hours.

Workshops & Webinars – Financial workshops and webinars are available to be conducted with your group's participants. Your group will be responsible for scheduling the workshop directly with Stacey Braun along with choosing the financial topic to be covered. Topic choices include Retirement Planning, Debt Management/Budgeting, Investments, 403(b) Advice, Estate Planning, Elder Care, Education Funding, Insurances, and Current Issues.

Taxable benefit: Group Financial Counseling Program contributions made by an employer or a benefit fund may be a taxable benefit. Participants should check with their personal tax advisor to determine whether they should report the value of the contribution on their own personal income tax return.

Cost of the Group Financial Counseling Program

The Group Financial Counseling Program costs $35 per participant per year.

The Group Financial Counseling Program is provided and administered by Stacey Braun Associates, Inc.

The Stacey Braun Associates, Inc. Group Financial Counseling Program is a NYSUT Member Benefits Corporation (Member Benefits)-endorsed program. Under an agreement with Stacey Braun, Member Benefits has an endorsement arrangement of $5 per participant. All such payments to Member Benefits are used solely to defray the costs of administering its various programs and, where appropriate, to enhance them. Member Benefits acts as your advocate; please contact Member Benefits at 800-626-8101 if you experience a problem with any endorsed program.