

Is it time for a financial tune-up?

Have you ever asked yourself these questions?

- Should I refinance my mortgage?
- Am I saving enough for my children's education?
- What is the best way to reduce my debt?
- Is my 403(b) retirement account invested properly?

If yes, you could benefit by enrolling in the Financial Counseling Program recently endorsed by NYSUT Member Benefits Corporation.

For an annual fee, you'll get unbiased, objective advice from financial professionals who do not sell any financial products. The Financial Counseling Program is provided by Stacey Braun Associates, Inc., an investment advisory company.

Its certified financial planners and registered investment advisors provide fee-based professional financial counseling; they receive no commissions from mutual funds, brokerage firms, insurance companies or any other third party.

The **Full-Service Financial Counseling Program** includes several features. You can consult with a planner or advisor toll-free for up to six hours per year. If a planner or advisor is not available when you call, you can schedule a phone consultation at a time convenient for you.

You can request no-cost written summaries and reports on a variety of financial issues. You can receive assistance in choosing a 403(b) retirement savings program provider available

through your employer, as well as assistance on reviewing your 403(b) investment selections.

You'll gain access to Stacey Braun's password-protected Web site, which is chock-full of tips, narratives, market data, quotes, charts, news, calculators, an interactive financial planner, useful Web site links and more. There's even an e-mail helpdesk where you can get answers to basic financial questions within 24 hours.

If Stacey Braun holds an educational workshop in your area, the admission fee will be waived if you wish to attend. Also, you can request an in-person consultation with a Stacey Braun planner at a mutually agreed-upon location. This service is limited to 90 minutes and carries an additional fee.



If you only desire advice regarding 403(b) retirement savings programs, the **403(b) Limited Financial Counseling Program** is available at a reduced price. This option includes toll-free phone consultations to discuss 403(b) programs only (six-hour limit) and assistance in selecting a 403(b) program provider available through your employer, as well as assistance with investment allocation of 403(b) assets. Web site access, e-mail helpdesk and in-person consultations are not included in the limited plan.

For information on this and other programs, visit www.memberbenefits.nysut.org, call us at **800-626-8101** weekdays from 9 a.m. to 5 p.m., or use the **Contact** feature on our Web site.



The Stacey Braun Associates, Inc. Financial Counseling Program is a NYSUT Member Benefits Corporation (Member Benefits)-endorsed program. Under an agreement with Stacey Braun, Member Benefits has an expense reimbursement/endorsement arrangement of 10% of annual participation fees received plus \$9 per direct bill 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.

Agency fee payers to NYSUT are eligible to participate in NYSUT Member Benefits-endorsed programs.