

FINANCIAL PLANNING

PLAN YOUR FINANCIAL FUTURE TODAY

Stacey Braun
ASSOCIATES, INC.





CUSTOMIZED PLANNING AND OBJECTIVE ADVICE

Planning is one of the most important steps when evaluating your financial well-being, but it's often an overlooked one. Perhaps it's been on your "to-do" list for years, but somehow it keeps getting pushed down the list. You might think you don't have time or you don't know how to go about choosing a reputable company. Stacey Braun Associates, Inc. has a history of success with financial planning programs for unions, and now their services are available to MTA members.

For \$375 per year, you'll have access to three (3) hours of financial planning services, written summaries and financial reports upon request and password-protected access to Stacey Braun's proprietary website.

Topics of discussion with an adviser include, but aren't limited to:

- 403(b)/457(b)
- Budgeting
- Estate Planning
- Insurance
- Education Funding
- Investing
- Pension Advice
- Retirement Planning
- Taxes

For more information, or to sign up, contact Jen Landicho, jlandicho@staceybraun.com or 888.949.1925.

WHY DO EDUCATORS NEED FINANCIAL PLANNING?

Everyone can benefit from financial planning. In our experience, educators utilize our services because:

- They are unsure if they have enough money for retirement
- They have excessive debt or live paycheck to paycheck
- They are not sure if they are invested properly or how to invest according to their individual financial circumstance
- They have questions regarding their taxes
- They do not know if they have adequate or appropriate insurance
- They are not properly utilizing their employer and/or union benefits
- They are purchasing a home or other large asset
- They want to roll over their retirement account
- They want to learn about options regarding long-term care
- They are unaware of education funding methods
- They have financial questions and don't know who to ask



DISCLOSURE STATEMENT AND ACKNOWLEDGMENT

- 1. Financial Planning Program Services.** There is no affiliation between MTA Benefits, Inc. (MTAB) and Stacey Braun other than the contractual PROGRAM relationship.
- 2. Scope of Services.** While Stacey Braun's provision of financial planning services under the above-referenced agreement may address a wide variety of issues and topics, there may be instances when matters are beyond the scope of Stacey Braun's area of expertise. Stacey Braun reserves the right to decline to provide advice to Participants about issues and topics outside its area of expertise. At a Participant's request, Stacey Braun may provide recommendations to the Participant as to alternative sources of professional advice to address such issues and topics, but in no event will it refer a Participant to a particular person or office. This service may not replace the need for the Participant to utilize the services of an accountant, attorney, broker or other professional.
- 3. Risk.** Participant recognizes that any financial plan or other advice provided by Stacey Braun involves Stacey Braun's judgment and views regarding the economy and the securities markets, as well as historical trends, and like all predictions of future events or results, cannot be guaranteed as being accurate. Participant acknowledges that no party has made any guarantee, either oral or written, that the Participant's investment objectives will be achieved. In the absence of malfeasance, negligence or violation of applicable law, Stacey Braun will not be liable for any action performed or omitted to be performed or for any errors of judgment or mistake in preparing the financial advice or plan. Nothing in this statement shall constitute a waiver or limitation of any rights, which the Participant may have under applicable state or federal law, including, without limitation, state and federal securities laws. The Participant acknowledges that advice provided is solely that of Stacey Braun and is in no way the advice of MTAB as noted in the above-referenced agreement between Stacey Braun and MTAB. Accordingly, the Participant acknowledges that MTAB, its respective affiliates (including MTA and its affiliate locals) its agents, trustees, directors, officers and employees, have no liability for any damages that may result from the services rendered hereunder, including reasonable attorneys' fees incurred as a result of litigation.

- 4. Acknowledgement.** Participant acknowledges that this Disclosure Statement and Acknowledgment has been read and accepted and that Participant has received a copy of Stacey Braun's Privacy Policy. Upon receipt of Participant's signed enrollment form, Stacey Braun will promptly deliver a copy of its ADV Part II to Participant.

ACKNOWLEDGEMENT

I, _____ (Client) has read and fully understands the provisions of this Disclosure.

(CLIENT SIGNATURE) We do not permit pre-fonted or typed signature styles.

Dated this _____ day of _____, 20____

FINANCIAL PLANNING PROGRAM ENROLLMENT FORM

The PROGRAM fee paid by MEMBERS is \$375 per year and includes the following:

- Three (3) hours of financial planning services.
- Written summaries and financial reports upon request, at no cost.
- Password-protected access to Stacey Braun's proprietary website.
- 24-hour access to email help desk.

Dated this _____ day of _____, 20____

CHECK ONE

- ☐ Enclosed is my check or money order payable to: Stacey Braun Associates, Inc.
- ☐ Please charge the fee indicated above to my:
- ☐ American Express ☐ Mastercard ☐ Visa ☐ Discover

NAME ON CARD	CARD NUMBER
EXPIRATION DATE	SECURITY CODE

MTA MEMBER NAME (FULL NAME)

ADDRESS	CITY, STATE, ZIP
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HOME NO.	MOBILE NO.
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MTA MEMBER ID NO.

Electronic Delivery. By checking the box below, Participant authorizes Stacey Braun to provide materials regarding Stacey Braun and its financial counseling services by email. Please note that no confidential information will be sent by email. Participant may withdraw consent for e-delivery or request paper copies of any documents at any time at no additional charge.

- ☐ Participant authorizes Stacey Braun to deliver materials regarding Stacey Braun and its financial counseling services by email at the email address provided on the line below.

EMAIL ADDRESS

ABOUT STACEY BRAUN ASSOCIATES, INC.

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 created 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 northeast.

Stacey Braun

ASSOCIATES, INC.

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