

Welcome to your

FINANCIAL FUTURE

FINANCIAL WELLNESS STARTS HERE ...

- ▶ Take control of your finances.
- ▶ Become financially savvy.
- ▶ Have confidence in financial decision making.
- ▶ Make a commitment to your future.
- ▶ Understand and utilize benefit programs.

WEA Member Benefits helps Wisconsin public school employees and their families build financial independence one step at a time.

Get started!



WEA
Member Benefits™



Because you serve in our public schools

Your district is participating in the WEA Member Benefits employee financial wellness and benefit program. By partnering with Member Benefits, your district is making your financial wellness a priority. You'll have access to financial education and other resources as well as affordable, high-quality products and services designed to help Wisconsin public school employees, like you, build a solid financial future.

The key to success is starting your financial journey early as well as understanding and taking advantage of benefits that can help you secure your future.

Ready to get started? Read through this brochure for financial information and helpful tips you'll need to get on the right financial foot, then follow our action steps to improve your financial outcome.

Watch for information about upcoming financial seminars and personal consultations that may be offered in your district.

If you have questions or would like more information, don't hesitate to give us a call. It's why we're here. Call 1-800-279-4030 or visit weabenefits.com.

SAVE NOW

Reap the rewards of a long career

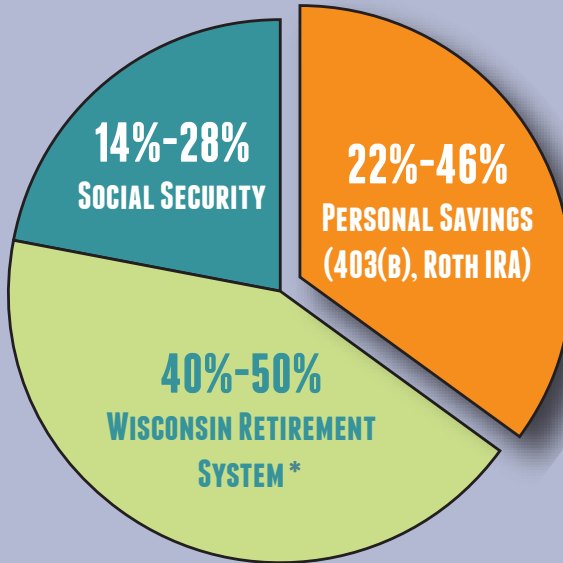
How will you fund this portion?

Most Wisconsin public school employees can expect their retirement income to come from these sources.



Payroll deduction (available in over 200 districts) or automatic payments make it easy to pay yourself first.

- Built-in budgeting.
- No-fuss automatic payments.



Sources of retirement income for most Wisconsin public school employees.

*The percentage of salary replaced is tied to how many years one works in state service. The 40%–50% assumes that someone puts 25-30 years in the system.



Meet Jack and Jill.

They start out as equals: same school, same job, same salary.

Jill went up the hill to fetch an early retirement.

Smart Jill socks \$50 a pay period (24 times a year) into her retirement account right away. Tardy Jack waits 10 years to start.

Jack started later, so the cost was much greater even though he saved all the way 'til the end!

Jill's early contributions pay off big in the end, due to the power of compounding. Because Jack procrastinated, he will have to contribute much more to catch up to Jill.

Don't be Jack. Be Jill.

► Find out how

weabenefits.com/jackandjill

Two great savings options

403(b)

Start saving today with our nationally-recognized 403(b) retirement savings program. *Forbes* magazine and the *Los Angeles Times* praise our 403(b) as being a low-cost, soundly managed investment choice. The 403(b) provides tax-advantaged savings options for public employees. It's similar to the 401(k) offered in the private sector.

IRA

An Individual Retirement Account (IRA) is another great way to save for your future and take advantage of tax benefits. We offer a variety of investment choices and low fees. Your family members are also eligible to participate. Both Roth and Traditional IRAs are available.

More information

Call us 1-800-279-4030 or visit weabenefits.com.

Enrolling is easy using our step-by-step online application:

weabenefits.com/enroll

The 403(b) retirement program is offered by the WEA TSA Trust. TSA program registered representatives are licensed through WEA Investment Services, Inc., member FINRA. The Trustee Custodian for the WEA Member Benefits IRA accounts is Newport Trust Company. To be eligible for this program, you must meet the IRS eligibility requirements for contributing to an IRA. Restrictions may apply. Wisconsin residency required.

PAY LESS

Our 403(b) participants pay one annual administrative fee of 0.35% with a \$500 annual fee cap.

FEES MATTER

Fees have a direct and sometimes dramatic impact on your earnings. "The number one factor in determining your rate of return—after asset allocation—is cost. Fees matter! Don't let anyone tell you otherwise."

Dan Otter, teacher and founder of 403bwise.com

Which account balance would you rather have after 30 years?

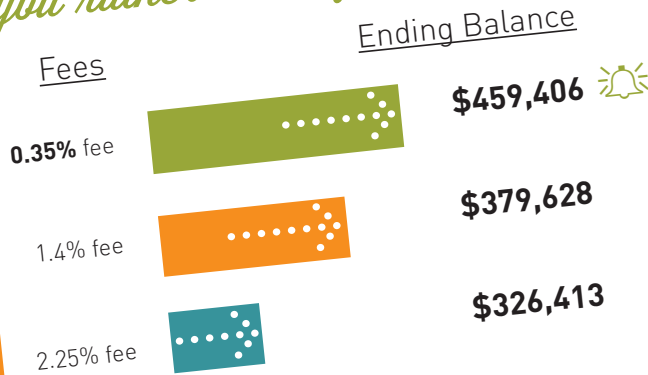


Illustration assumes an annual contribution of \$5,000 and an annual rate of return of 7% over a period of 30 years. This is for illustrative purposes only and not indicative of any investment. Mutual fund management and redemption fees may apply.

START SAVING TODAY

► Contact a Member Benefits RIS Specialist at **1-800-279-4030**.

► Go to **weabenefits.com** for 403(b) and IRA enrollment info.

Nearly **1 IN 3** people 55 and older have not saved anything for retirement.

PROTECT

Insure your stuff



60 PERCENT

Nearly two of every three homeowners do not have enough insurance coverage to rebuild their home if it were destroyed by fire or another disaster.

Do you have the right coverage for your situation?

You work hard for what you have. Protect it with someone you trust.

"I am so happy to have a company like Member Benefits... great products, great service, very professional. They are here for us. Their mission says it all to me."
Patrick Kubeny, School District of Rhinelander

FREE
insurance evaluation
with an insurance consultant

PROTECT YOURSELF

- ▶ Get an insurance evaluation and quote.
- ▶ Contact a personal insurance consultant at **1-800-279-4030** or register for a phone consultation at weabenefits.com/consults.

DISCOUNT PROGRAMS AND PAYMENT OPTIONS

make managing costs and budgets easy.

AUTO • HOME • CONDO • RENTERS • FLOOD • ADDITIONAL LIABILITY INSURANCE • LONG-TERM CARE

Unique policy features



Automobile

- New Car Guarantee
- Claim Service Guarantee
- Deductible Waiver
- Automated Direct Repair Program
- Young Educator Discount

**NOT ALL INSURANCE
POLICIES ARE THE SAME.**



Homeowners

- Guaranteed Replacement Cost
- Exceptional Liability Protection
- Identity Theft Coverage
- Tree Removal
- Lock and Garage Door Opener Replacement
- Digital Media Recovery
- Equipment Breakdown Coverage



Property and casualty insurance programs are underwritten by WEA Property & Casualty Insurance Company. The terms and conditions of your coverage are exclusively controlled by your written policy. Please refer to your policy for details. Certain policy exclusions and limitations may apply. Long-term care (LTC) insurance products are underwritten by multiple LTC insurers. Program administered by LTCi Marketing Administrators, (LiMA). Flood insurance offered through the National Flood Insurance Program and underwritten by Bankers Insurance Company. The Equipment Breakdown program is administered by Mutual Boiler Re.

PLAN

Get help from experts

FINANCIAL PLANNING SERVICES

You may have questions about getting started and reaching your financial goals. Member Benefits has answers.

Three levels, with discounts available to WEAC members.

Get started
Financial Consultations*

Build assets
Portfolio Analysis**

WEAC members receive a discount. Participants in our 403(b) are eligible for a 50% discount. Call for details.

Get on track
Retirement Income Projection**

WEAC members receive a discount. Participants in our 403(b) may be eligible for a 50% discount. Call for details.

Plan for retirement
Retirement Income Analysis**

*Consultations may be free; however, if you choose to invest in the WEA Tax Sheltered Annuity, WEA Member Benefits IRA, or WEA Member Benefits Personal Investment Account programs, fees will apply. Consider all expenses before investing. Must meet eligibility rules to participate. **Fee-based service. Must meet eligibility rules to participate. Family members may also be eligible. Call for details.

Wisconsin residency required. Fees and services subject to change. Terms controlled by signed service agreement.

All investment advisory services are offered through WEA Financial Advisors, Inc. The Trustee Custodian for the Personal Investment Accounts is Mid Atlantic Trust Company. The Personal Investment Account Program is offered by WEA Financial Advisors, Inc., a registered investment advisor under the WEA Member Benefit Trust.

MAKE A PLAN

- ▶ We can help you reach your financial goals at every stage of your career.
- ▶ Schedule an appointment by calling **1-800-279-4030**.

NEW!
Personal Investment Accounts, a nonretirement savings option.
Managed Account Solution, a service to help you manage your Member Benefits' 403(b) and/or IRA account.



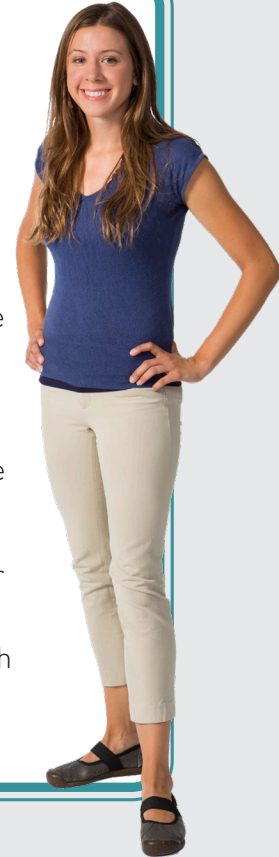
Personalized service with someone who knows you

We specialize in working with Wisconsin public school employees, understand the unique retirement benefits available to you, and are experts in coordinating those benefits.

Our staff will take the time to help you identify and prioritize your financial goals, determine whether you are on track to meet your goals, and provide you with the information and tools to help you get there.

Start out with a financial consultation to help you determine an appropriate asset allocation, evaluate your retirement savings account options, and calculate savings goals. Additional services will help you adjust your plans to fit your changing life and individual needs.

There are no commissions attached to these services, which means you receive an unbiased analysis of your situation.



LEARN

Gain financial knowledge

FINANCIAL EDUCATION PAYS

Employees who participate in work site financial education programs are more engaged in their financial affairs, save more, and are more confident about their financial future.

FREE

financial education

Convenient
on-site & online
options

Seminars are free to attend; however, if you choose to invest in the WEA Tax Sheltered Annuity or WEA Member Benefits IRA program, fees will apply. Consider all expenses before investing.

Attend seminars

Watch for financial seminars offered on-site by your district throughout the year. You'll learn about ways to improve your financial condition. Or, view seminars on demand at weabenefits.com/seminars.

Sign up

Get a free subscription to *your\$*, our quarterly magazine. Download eBooks on topics like student loans or WRS.

Connect with us

Follow us on Facebook, Twitter, YouTube, and LinkedIn.

Use our tools

Our Web site at weabenefits.com offers a plethora of useful financial tools and resources, including:

- 26 financial calculators.
- Financial articles.
- Forms and brochures.
- Seminar schedule and registration.

LEARN

AND EARN

- ▶ Take advantage of free financial seminars offered by your district.
- ▶ Go online to view our helpful videos and seminars, and access other financial tools.
- ▶ Read *your\$* magazine for useful money tips, member stories, and relevant articles to help you make sound financial decisions.





TAKE ACTION

You deserve to be financially secure.

- Start saving for your future.**
Open a 403(b) and/or IRA account.
1-800-279-4030
weabenefits.com/enroll
- Protect your stuff.**
Get an insurance evaluation and comparison quote.
1-800-279-4030
weabenefits.com/quote
- Get a plan for your future.**
Make a financial planning appointment.
1-800-279-4030
weabenefits.com/financial-planning
- Build your financial knowledge.**
(eBooks, articles, *your\$*, seminars)
weabenefits.com/learning-center

ONE AT A TIME

Tip to beat procrastination: Commit to act on one thing from the list this week. Then move on to the next.



WEA Member Benefits believes in education. We also believe that every Wisconsin public school employee deserves to be financially secure.

Member Benefits was created over 45 years ago by Wisconsin public school employees for Wisconsin public school employees to provide financial programs that are designed for the education community.

We operate as a trust that reinvests any profits back into programs that benefit participants. We have no shareholders. This allows us to focus on meeting the needs of those we serve with high-quality products that are competitively priced.

Outstanding member service is what you can expect from Member Benefits. In fact, we have one of the highest customer retention and satisfaction rates in the industry. When you call us, you'll talk to a live person, not a computer.

Our products

Member Benefits offers the following financial products:

Personal Insurance

- Auto insurance
- Home/condo and renters insurance
- Additional liability insurance
- Flood insurance*
- Individual long-term care insurance*

Retirement and Investment Services

- 403(b)
- IRA (Traditional and Roth)
- Financial planning services* / Personal Investment Accounts*

*Payroll deduction not available for these programs at this time.



WEA
Member Benefits™

P.O. Box 7893 • Madison, WI • 53707-7893

Retirement and Investment Services
1-800-279-4030

Auto/Home/Umbrella Insurance
1-800-279-4030

Long-Term Care Insurance
1-888-247-5905

weabenefits.com